



Young Women's Christian Association of Kenya
Empowering women and girls



Savings & Investment Guide

Supported by:



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YWCA Kenya

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Introduction To YWCA

Young Women's Christian Association (YWCA) Kenya is a women and youth membership based; non-governmental development organization founded in 1912. YWCA Kenya is committed to the following core values; Accountability; integrity; Diversity and Inclusion; Spirit of volunteerism; Concerns for Humanity and Professionalism It is affiliated to the World YWCA and its main purpose is to develop the collective power of girls and women in Kenya to achieve social, economic, political and cultural “emancipation”. YWCA is built on a strong Christian foundation, whose emphasis is integrated in all its programming.

VISION: “An inclusive society in Kenya where girls and women actualize their potential and live fulfilled lives”

MISSION: “We endeavor to be a leading non-profit making organization in Kenya that, through volunteer membership, develops the leadership and collective power of girls and women, to achieve social, political and economic empowerment based on its Christian faith”

The purpose of Savings and Investment Groups (SIGs)

- The SIGs are meant to help the groups become self reliant and financial stability and independence,
- The SIGs teaches members on how to save at the individual level inculcating a culture of savings at the individual and group level
- The SIGs model is meant to inculcate trust amongst the group members by trusting each other with their savings and investments.
- The ultimate goal of SIG is to increase productivity, efficiency and output of goods and services.

YWCA SAVINGS AND INVESTMENT MODEL

What is a Savings Group and why do it?

A Savings Group is a group of about 10 to 25 people who know and trust each other, and meet regularly to save money. They promise to save a minimum amount regularly, and observe all the rules of the group (which all the members agree on before they begin). After they have saved money, they can start to give loans to members who want them. Interest rates and loan terms and savings procedures are all decided by the group and put into a written constitution. Many groups also have a social fund, to help out people in need, according to rules decided by the group. There is a sample constitution available for you at www.StartYourSavingsGroup.com.

Why Savings Groups

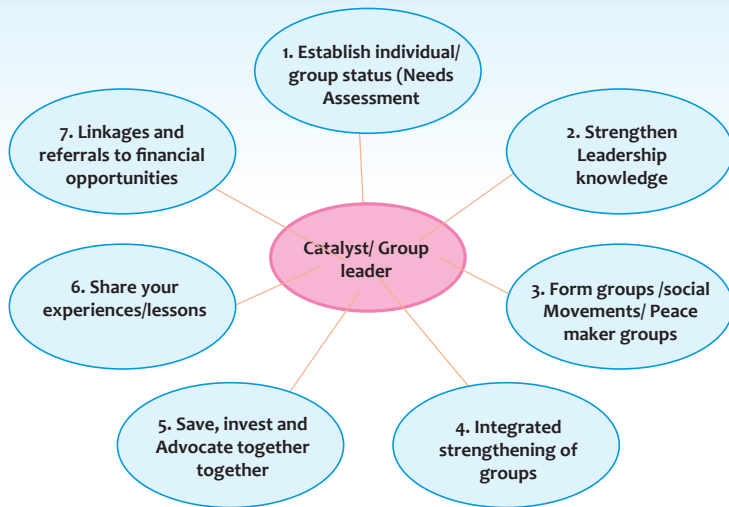
- For social function that bring people together where members learn from each other, and pick-up ideas to make money, save money, and invest wisely.
- Second, they help people save more than they could otherwise.
- Finally, they empower people; Savings Groups don't replace banks, but they do make people feel more in control of their own financial lives, and with that control come feelings of independence, confidence, and initiative.

How it works

The holistic approach of savings, revolving borrowing and investment that YWCA Kenya has adopted has enhanced resilience for her membership and the youth through Savings and Investment model. This model is integrated in all the programs as a basis of sustainability as it enhances the socio-economic welfare of the project beneficiaries and ultimately reduces the dependency culture.

The Lead catalysts are selected from the communities, their knowledge capacity and skill is built around, policies and resilience opportunities. The lead catalysts are then supported to form and recruit the peacemaker groups. The catalysts' capacity is strengthened who in turn strengthen the capacity of the groups to enable them advocate on the issues affecting them while building their social-economic resilience through saving and Investment. The model has a ripple effect to individuals and other groups as they share success, experiences

and lessons. The model is summarized in the diagram below:



All the saving groups are aligned and empowered according to specific SDGs they address

- A Savings Group meets regularly; every week or every two weeks or every month, for about a year, and at the end of the year there is a share out.
- During the group meetings, savings, borrowing and investments happens simultaneously.
- Some of the investments are done at the individual while others at the group level.
- YWCA encourages groups to consider saving in the bank to give an access opportunity to the affirmative funds and other financing opportunities.
- At share out each member takes the money they personally saved. Then the group divides any extra money they have earned through interest on loans or fines, and then they begin a new cycle. Once there are enough savings, members can borrow, according to rules laid out in the group's constitution.

a) Role of the Lead Catalyst

- Be a facilitator
- Gain the confidence of group members, faith leaders and communities
- Create awareness on the importance of SIGs in the peace-maker groups
- Encourage participants to be actively involved
- Build participants' confidence in the affirmative funds and other opportunities so they utilize appropriately
- Train members how the Savings and Investments methodology functions, the requirements, and processes

Empowering the Lead Catalysts

- Capacity assessment of the leaders and the groups already existing should be carried out to establish the capacity gaps for the growth of the group.
- The lead catalyst go through series of trainings in accordance with the thematic SDGs the groups promote and the capacity needs assessment established.
- An expert should be involved to walk the catalyst through the relevant modules of savings and Investment from formation, growth / developmental and maturity stage.
- The lead catalysts are connected to relevant referral and entrepreneurial opportunities.

b) Group Needs Assessment and Profiling

Before joining or conducting any investments it is imperative that a group conducts a assessment before committing members contribution for any investment. The following steps can help a group conduct its analysis;

- Lead catalyst Calls for a meeting to get members buy in
- Do an analysis of the investment at the individual and at the group level. An expert opinion can be brought on board for opportunity analysis.
- Consider the available resources set aside for investments (Be careful not to invest all the amount in businesses expecting faster returns it is good to leave some liquid cash and savings for any eventuality)
- Make sure that there is consensus and agreement amongst all members on the investment.

c) Formation/ Starting/ the groups

- Starting a new group with savings component can be tricky if proper bonding is not done.
- Ensure to introduce savings component when the group has built the trust and overcome
- Explain the purpose of the Savings Group and invite more people who are interested to come Join.
- To help decide if they should join a group, prospective members should go through the Self-Screening Exercise at the end of this manual.
- Once there are people committed to being in a group, their first task is to develop the group's constitution; this should be done with great care, to decide in advance how the group will deal with unexpected events and include by-laws that are practical to the groups

The following Key steps should be considered:

i. Self-Screening check-list

- Self-Screening means that people should think seriously about whether they should join a savings group. When people do not spend the time to self-screen themselves, it has resulted in problems.
- Is the group membership between 10-30 to form savings and investment?
- Do you have experts or community structures that will support the savings and investment process?

- Are you willing to save regularly and pay back loans on time?
- Are the members willing to create time to be trained on the opportunities for savings and investment?
- Are you reliable and honest?
- Are you disciplined and mature enough to participate fully at meetings?
- Will you be fair, even when you are dealing with close friends or relatives?
- Are you assertive enough to confront others if problems arise?
- Are you able to share your opinions in public with all the group?
- Do you have time to attend most of the meetings?
- Will you find the money to save regularly?
- Will your spouse and family support you in being a member?

NB: If the answer to any of these questions is No, or even “I don’t know”, then you should discuss this frankly with the group. Decide together if it makes sense for you to join at this time.

ii. Development of By-laws and Group Guidelines: A sample constitution format'

1. **Name:** Select a group name that speaks to the intended purpose of the group for ownership

¹ <https://communityimpactbucks.org.uk/wp-content/uploads/2018/03/CIB-Sample-Constitution.pdf>

2. Aim /Purpose: Define the scope of the activities the group intends to avoid personalized engagement of the members

3. Membership

- Include the names of all the founding members in the constitution, and require unanimous consent for new members to join. It is possible for members to join during a cycle, although it is easier if they join at the beginning of the new cycle.
- Limit the group members between ten and twenty-five members. With more, the meetings get too long and members may lose interest.
- A member must be aged 18 years and above and of a sound mind.
- A member must be willing to abide by all the rules and regulations of the Group.
- Members have to pay the agreed Group registration fee and agreed a monthly contribution as may be determined by the General Meeting of the Group from time to time.
- Member, on being accepted for membership, may agree to notify the Group of his/her next of kin and the next of kin shall be responsible for the debts and be entitled to the rights, privileges, Obligations, emoluments and dividends of the deceased member.

3.1 Resignation from the group:

- A period for notice of resignation of a member should be agreed upon e.g. give a two-month written notice of the intended resignation to the Secretary and the

resignation to take effect from the date of expiry of the notice, provided that the member clears all outstanding loans and other commitments made by him/her to the Group and hands over all the properties of the Group in his/her possession during the period of notice.

- Members should agree on how to compensate the shares of a member desiring to resign when the shares have been invested in land, buildings and other immovable property
- Agree on how to handle any member who falls into arrears with his/her annual subscription for more than one year

4. Management

4.1. Selection of Committee

- Key positions of the chairperson, secretary and treasurer should be considered through democratic elections to gain the trust of leadership.
- All the members elected to be office bearers will serve in office for stipulated period eg two, three (3) years after which another election is held in a general/annual meeting. The group should agree if the office bearers are eligible for a re-election if the members deem it fit for any of them to continue serving for more terms.
- An observer who is not a member of the group should be sourced to observe elections to ensure free and fair elections for members. This individual must be of high dignity and respected member of the society.

4.2. Periods of Loans and Interest rates

- Typically, groups make loans for three months but this should be agreed in the by-laws so that the money is not locked up in a single loan for too long, while giving the borrower enough time to repay.
- Members can be encouraged to repay early by reducing their interest, or giving other rewards.
- Rates charged on loans should be agreed upon according to the ability of the group e.g. 2% to 5% to 10% a month, or 5% for three months.

4.3. Fines

- Groups should charge small fines for members who break rules. The purpose is not to punish the member, and it also isn't to raise money for the group. Rather, it's a way for the member to tell the group, "I'm sorry I was late", or "I'm sorry my phone went off during the meeting", or whatever rule was broken.
- Fines should be paid cheerfully. It's up to you how much you charge; even fifty shillings is a symbolic amount that reminds people to follow the rules.
- Fines for late loan repayments should be small and symbolic, because the member who is late may have real difficulties, and you don't want to make those difficulties worse with big fines.

4.4. Punctuality

Starting right on time is a way to honor the group and keep meetings short. Many groups place a bowl at the door of the meeting room when the meeting starts, as a reminder to late members to drop the shillings agreed upon as a fine for being late) in the bowl before coming in.

4.5. Social Welfare Funds

Usually, members put in a fixed amount every meeting and the group decides how it should be spent. Some groups only use the social fund when members have crises, others will use it to help people outside their group. Some groups use the social fund only to ease difficulties, others use it to celebrate births and marriages. This is all up to the group.

5. Duties of officers

5.1. The Chairman

Shall be the executive head, Lead catalyst and spokesperson of the group. The Chairman shall provide leadership to the Group and shall, unless prevented by illness or sufficient cause, preside over all meetings of the Executive Committee and at all General Meetings. Organizes meetings (agenda) and summarizes them at the end, encourages Participation by all members represents the group at meetings with others. The Chairman shall have a casting vote.

5.2. Vice-Chairman

The Vice-Chairman shall perform such duties as may be specifically assigned to him/her by the Chairman and, in the absence of the Chairman, shall perform the duties of the Chairman.

5.3. Secretary

The Secretary shall deal with all the correspondence of the Group under the general supervision of the Executive Committee. In cases of urgent matters where the Executive Committee cannot be consulted, he/she shall consult the Chairman or if the Chairman is not available, the Vice-Chairman. The decision reached shall be subject to ratification or otherwise at the next Executive Committee meeting. He/she shall issue notices convening all meetings of the Executive Committee and all General Meetings of the Group and shall be responsible for keeping minutes of all such meetings and for preservation of all records and proceedings of the Group and of the Executive Committee.

5.4. Assistant Secretary

The Assistant Secretary shall perform such duties as may be specifically assigned to him/her by the Secretary or the Executive Committee and, in the absence of the Secretary, shall perform the duties of the Secretary.

5.5. Treasurer

The Treasurer shall receive and also disburse, under the directions of the Executive Committee, all moneys belonging to the Group and shall issue receipts for all moneys received by him/her and preserve vouchers for all moneys paid out by him/her. The Treasurer shall be responsible to the Executive Committee and to the members that proper books of accounts of all moneys received and paid out by the Group are written up, preserved and available for inspection and audit.

5.6. Organizing Secretary

The Organizing Secretary shall deal with the organizing of all meetings and activities of the Group including booking and/or reserving of venues. The Organizing Secretary shall also be the master of ceremony at all functions of the Group.

6. Finance

Every group needs to think about how to keep its money safe; again, there is not one method that fits the needs of every group. Here are some general principles that will help you think about this.

- Security involves keeping two things secure, your cash and your records: The group should ensure to keep the records of their cash through the secretary but cash managed by the treasurer.

- Trust is essential, but even with trust, groups should ensure good controls which are double checked frequently. For most of the year, there may be little cash to worry about because a lot of the money will be lent out to members who took loans. The most sensitive time is towards the end of the cycle, when people have been saving all year; you will stop making new loans, and wait for all the old loans to be repaid.
- In the rare cases where groups have had thefts, it has often been a friend or family member who took the money. Make it a rule that members never talk about how much money they have saved, when they meet, or how they keep the money, either in person or on social media.

6.1. Ways of keeping Group money

Cash box: Groups can choose to use a locking metal cash-box which can be made locally with at-least 3 keys. One member keeps the box and another keeps the keys, assuring that the money and records are not touched between meetings. You want to minimize traveling with the box and having it visible outside of your group. If you meet in the same member's house every time, that person might be a good person to keep the box, since there is no danger of loss in transport.

Safe: If you are lucky enough to meet in a location that has a safe that you can use, that provides additional protection against outside theft. However, if other people use the safe, you might still want to keep the money in a lock box inside the safe, to assure that the money and records haven't been tampered with.

Bank: If you live near a bank or credit union, you can keep your excess cash there. Open a dedicated account for the purpose; requirements will vary therefore get the most appropriate. You have to decide if you want to make loans by cash or check, and if you want to accept savings by check.

e-Money: There are an increasing number of ways that members can send money to each other using their phones: some of them are Mpesa, Airtel money, Paypal etc. All are easy enough to use, but they have different fees, require different phones, and in most cases, your members will have to tie the app to a credit card or a bank account. The list is constantly changing, and the companies are continually improving their products and services. In the long run, we will probably use e-money for everything, but you may want to start off with simple cash.

6.2. The Group funds can be sourced from:

- Members registration fees and subscriptions
- Donations
- Fundraisings
- Investments
- Support from Group's friends and well -wishers
- Members contributions
- Any other source approved by members eg affirmative funds allocated to the groups

NB The group funds shall be used on ventures agreed upon by the executive committee and approved by all members in a general meeting.

6.3. Bank Account Signatories

The Chairman

The Secretary

The Treasurer

Any other member of the group as may be decided upon from time to time in a general meeting.

No money will be withdrawn from the group's account by the officials without agreement by the signatories and group members.

6.4. Sharing Profit

- The group should set a date to give all the savings back, usually after about a year when most of the members will be happiest to receive a bundle of money.
- Two or three months before that date, the group stops making new loans, and all the members repay any outstanding loans.
- Every member receives back all the money they have saved, and a proportional share of the money that the group has earned through interest on loans, fines, or other sources.

- Any member who wants to leave the group can do so easily, because they have received everything they are owed;
- New members can join with the group's consent; and new cycle can begin.
- Members can change parts of their constitution –things like the minimum savings amount, or the maximum loan amount, or the interest rate on loans.
- The share out serves three purposes: it keeps the amount of money controlled by the group from getting to be too large; it gives people a lump sum at a time that meets the needs of members; and, it is a sort of audit, because any questions that have arisen during the cycle need to be resolved.
- Not all groups do the annual share out, but – at least for the first couple of years – it is strongly recommended that you do so.

7. How Often to Conduct Meetings

- General Meetings: Frequency of meeting and where to meet should be stipulated; Weekly, Monthly etc
- Special General Meeting: this can happen on special events or occasions as stipulated.
- Annual General Meetings: a month of the year or cycle of savings should be agreed upon; end of the year, end of the cycle

NB: One factor determining where you meet is confidentiality: most groups don't want people seeing their funds changing hands, and that's wise on their part.

The Steps of a meeting

Following a consistent routine in meetings keeps the meetings short, builds up confidence and puts the members at ease. Here are the recommended steps in a meeting:

- Chairperson calls the meeting to order, welcomes the members and gives any news or reminders. Anyone who is late will be asked to pay a small fine, as directed by the constitution.
- Often meetings are opened with a prayer, or some other solemn or ceremonial way of creating a focused, purposeful space in which to run the meeting.
- The record keeper calls the roll, recording absences if any.
- The record keeper reads the total saved since the cycle started, the total loans outstanding, and the total social fund if there is one, from the previous meeting's records.
- Collect for the social fund and make contributions from the fund.
- Dealing with the savings and loan fund has a natural order:
- Collect any loan repayments that are due; count and announce the amount.
- Collect savings from every member. Announce the amount.
- Add up the repayments, the savings and the total loan fund from the end of the last meeting, and then announce the total of all of those. That is the amount of money available to borrow.
- Request loans: everyone who would like to borrow, states the amount they want.
- If there is more demand than money available, then Chairperson facilitates a resolution.



Sometimes members say they can wait until the following meeting, and sometimes they say they can get by borrowing less. If the members can't resolve that themselves (they usually can) then the chairperson needs to decide, as fairly as possible.

- Borrowers sign a loan agreement, either a separate document, or a space in the ledger.
- Count the money remaining, make sure the accounting agrees with the amount of cash, and announce the totals.
- Chairperson reminds members of the date of the next meeting, and closes the meeting.

8. Amendments / Alteration of the Constitution / By-laws

- The constitution is the supreme law of the groups and any other law, rule or regulation inconsistent with it shall be null and void.
- Any amendment to the Constitution of the Group must be approved by at least a two-third majority of members at a General Meeting of the Group and implemented immediately thereafter provided the amendment does not contravene Government regulations
- The constitution/ by-laws are living documents and therefore should always be reviewed to remain relevant. However, this should always be done when there is a consensus by the group.
- It's advisable to do this with an external expert for it to remain objective.

9. Dissolution

- The Group shall not be dissolved except by a resolution passed at a General Meeting of members by a vote of two-thirds of the members present.
- If no quorum is obtained, the proposal to dissolve the Group shall be submitted to a further General Meeting, which shall be held within one calendar month.
- Notice of this meeting shall be given to all members of the Group at an agree preiod before the date of the meeting.
- The quorum for this second meeting shall be the number of members present.
- For registered groups, No dissolution shall be effected without the prior consent in writing of the official(s) in the relevant Government Department, obtained upon application to him/her made in writing and signed by three office bearers.
- When the Department of social services has approved the dissolution of the Group, no further action shall be taken by the Executive Committee or any officer of the Group in connection with the aims of the Group other than to get in and liquidate all the assets of the Group. Strengthening of the Groups.

d) Training of Lead Catalysts and groups

YWCA encourages the groups to get basic knowledge and skills of empowering both the leaders and the groups for growth and sustainability. One important and a must training is on record keeping which enhances group trust and confidence through proper accountability.

The following thematic areas should be integrated in the Savings and Investment Group Empowerment

- Record keeping
- Business plan Development
- Leadership development
- Sexual Reproductive Health Rights
- Peace Initiatives
- Climate Change
- Ending Violence against Women and Girls.

1. Record Keeping

- Good records make good Savings Groups.
- There are many ways to keep Savings Group records. Any one of them is fine, provided that at every moment members can easily tell where all the group's money is, how much each person has saved, and what loans are outstanding. The records also usually give totals for the social fund if any, and for cumulative savings, savings at the most recent meeting, and loans outstanding.

i) Paper or spreadsheet?

You can keep your records on a paper ledger, or you can use a spreadsheet like Excel or Google Sheets. If you use a spreadsheet, you should keep the records in the cloud so any group member can consult them (but not change them). If you can, use Google Sheets and have a second member follow the record keeper in real time as they record transactions.

A recommended way to keep paper records is to have a single bound journal. The following examples are of paper records in a journal, but you can easily translate this onto a spreadsheet if you use an electronic system.

Sample Savings Ledger

PROSPERITY SAVINGS GROUP				
WEEKLY SAVINGS				
	Oct. 7 2017		Oct. 14	
MEMBER	Today	Total	Today	Total
1 Shanice	\$10	\$10	\$20	\$30
2 Darnell	10	10	10	20
3 Katie	10	10	15	25
4 Dylan	25	25	30	55
5 Asia	30	30	30	60
6 Diamond	5	5	5	10
7 Horace		0	20	20
8 Heather	25	25	25	50
9 Noor	15	15	30	45
10 Hamza	20	20		20
11 Aliyah	15	15	15	30
12 Raven	20	20	40	60
13 Maurice	20	20	30	50
14 Olivia	10	10	20	30
15 Noah	20	20	20	40
16 Jada		0	40	40
17 Jasmine	10	10	10	20
TOTALS	\$245	\$245	\$360	\$605

ii) Saving records

Write the names of the members down the left of the first page, and give every member a number, which they should remember. When you add sections to the ledger, you can just use the numbers – you won't have to write the name again.

To record savings, make columns for each meeting to record the savings of each member at that meeting. At the bottom of the page, the Record Keeper enters the total savings for that meeting, and the cumulative savings.

iii) Loan records

The way you keep the loan records depends on the experience of the record keeper, who may have other perfectly good ways to keep records. The details depend on whether if you expect members to make one *balloon payment* at the end of the loan, or to make *partial payments* along the way. The details will also

Sample Loan Ledger

PROSPERITY SAVINGS GROUP					
LOANS					
Member	Date	Borrowed	Interest	Repaid	Total to pay back
Horace	13-Oct	200	\$10		\$210
	27-Oct			50	\$160
	24-Nov			100	\$60
	8-Dec			60	\$0

depend on whether you charge interest on the outstanding loan every month, or simply compute the interest at the beginning of the period and apply it to the loan.

The illustration shows one way to record loans, but it's not the only one. Feel free to figure out a way to keep records that works better for you. A general recommendation is to keep it as simple as you can, as long as you record all the information needed to keep track of every loan and repayment. It must always be easy to look in the record book and know who borrowed how much and when, and when repayments are due, and how much interest is to be paid.

2. Business Plan Development

The groups should be supported in developing business Proposal/ Marketing Plan/ Business Strategy/ Marketing Strategy/ Sales Plan depending on what the goal of the savings and investment is all about. It also encompasses several other aspects of a group's future agenda and can serve as a tool for internal decision-making for potential business.

While a Business Plan may vary in how it is organized, it can include:

Executive Summary: This portion of the plan summarizes your group. It can include an overview of your group's structure, a description of your product/service, your goals, and a summary of your finances and marketing strategy.

Business Description and Mission Statement: This is a brief rundown of your business's history, ownership, and its mission or vision statement.

Product or Service: Here you can include a breakdown of what your product or service is, its unique features, any patents you may have, as well as any future products you want to develop.

Marketing Strategy: Your marketing strategy is how you plan to get your product or service in front of customers. This is where you can include your ideas for promotion (online/traditional methods), as well as how you physically plan to sell your product or service.

Competitors Analysis: This section describes your competition and how you intend to compete against their current strategies.

SWOT: SWOT is an acronym for “Strengths, Weaknesses, Opportunities, Threats.” A SWOT analysis evaluates these specific aspects of your business.

Operations Overview: An operations overview provides a glimpse into the daily operations of your business, including the management and staffing structure, human resources plan, your physical operational facility, and your production methods, such as manufacturing details.

Financial Plan: Your financial plan may include your group’s income (profit and loss) statements. It can also encompass your capital requirements if you are pitching your ideas to investors. In that case, you may describe the investment amount you require and how you plan to repay this capital in a repayment plan.

3. Leadership Skills Development

- Leadership development is a practice that aims to expand the capacity for group leaders to perform in leadership roles.
- The purpose is to increase the group morale and retention, improve productivity, promote better decision making, build better teams, and train future leaders in the groups to have a management style that is conducive to a cohesive group.
- The lead catalysts go through **Self-Assessment** – this helps identify current areas of improvement.
- The catalysts are encouraged to form or review existing groups and start **Leading a Key Functional Project** – this helps them to practice responsibility and accountability.
- The leaders are empowered to do **Group Coaching and Mentorship** – this allows for emerging leaders to grow together, connect across group functions, consider future scenarios, and develop a management mindset. The relationships developed helps emerging leaders become more exposed to other parts of the community.
- The leadership experience is then enhanced by **leading a Major group Initiative** – experience in managing a full-time strategic project assignment gives them the opportunity to practice building high-performing teams and leading other leaders.

4. Sexual Reproductive Health Rights

- There are specific health and prevention messages that relate to individual key

issues: Sexually Transmitted Infections (STIs) including HIV/AIDS, early or unplanned pregnancies, female genital mutilation (FGM), substance abuse, and nutrition, Sexual and gender-based violence (SGBV) which should be covered.

- The group leaders should work with young people to address issues of their sexuality and reproductive health demands special skills, including the ability to centrally involve the young people themselves in the process of developing effective self-help strategies which are culturally appropriate and address relevant gender issues and truly “speak” to the local communities.
- Beyond having access to contraception and awareness about birth controls, youth need to discuss relevant reproductive issues essential for their wellness.

5. Creating Self-Reliance through Peace Initiatives.

- “Saving and Investment 4 Peace”, YWCA projects, encourages the groups with economic, social and spiritual strength, independence and empowerment.
- The groups are encouraged to invest in Youth by providing them with a platform for economic independence giving them the freedom and choice to direct their own fate and break out of the cycle of poverty, helplessness, and hopelessness.
- As a joint initiative, YWCA encourages the groups to seek the support of government, local civil society and religious groups and local communities and international development bodies. Its basic strategy was to maintain peace by organizing a system

to get up-to-date information on tensions, threats and violence throughout the county and to relay this information to security institutions and Peace Committees in the best position to undertake appropriate actions including mediation.

- The leaders of the groups should educate the groups on the advantages of participating in income generating projects as a means of supporting themselves and creating self-reliance which in turn creates peaceful coexistence.

6. Climate Change

- The group leaders should ensure groups are engaged in climate policy analysis and decision making
- The groups should be trained on climate change policy advocacy.
- The groups encouraged to identify climate-smart businesses and opportunities
- Ensure access to water and sanitation for the most vulnerable and marginalized
- Ensure access to affordable, reliable, sustainable and modern energy
- Groups venture into land conservation initiatives eg. afforestation

7. Ending VAWG

- As part of prevention strategy, YWCA focuses on intensive awareness, respectful relationships, and working with men and boys, especially through, and in, the local media, social media, sports industries, and safe space model.

- The group leaders and leaders should ensure men/women relationships in groups and communities are strengthened
- Special emphasis should be given to women empowerment
- The groups' living standards should be improved through Income generating activities to reduce the poverty.
- The groups should be empowered to advocate against retrogressive beliefs, norms and attitudes

e) Save, Invest and Advocate for Opportunities

This model promotes the culture of holistic empowerment of the groups in the following ways

- The groups undergo formations and their capacity are strengthened on needs basis
- The group agree on the saving and investment modalities
- For groups to expand and invest profitably, the groups are linked to financial institutions and affirmative opportunities to lobby for resource allocations
- To enable the groups lobby for resource allocations, the groups are empowered to participate in the budget making process
- The groups should be empowered to raise voices on economic, social and political inequalities at relevant forums

- The groups should be supported to carry out dialogues with policy makers the ward, sub-county and county levels
- The groups should be empowered to engage in online and offline campaigns and support community members to access services

f) Documentation and sharing best practices.

- The groups are encouraged to document the Savings and Investment initiatives.
- Best practices will have a ripple effect of more members wanting to join or form their own groups.
- At this point groups are encouraged to hold exchange visits and learn from the best practices.
- The groups should be encouraged to split into a manageable size when they grow to minimize coordination issues.
- If the investment goal cuts across many groups within the same region, they are encouraged to form a cooperative society with improved structure of coordination. However, this should be supported by the department of cooperative who should mentor them closely.
- Some groups start other activities when the group grows, or do recreational activities together, or carry out social or charitable activities. YWCA recommends

that for the first cycle, you limit other activities until you are certain that the group is working well.

- If you decide to add other activities as the group grows, make sure that the time and resources invested in the other activities do not take too much energy away from the simple functioning of the group.
- It is imperative that members within the group who are doing well empower others that are yet to pick up like the rest of the members, this can include new members within the group who can be paired up with a member who has been there for some time hence walking with them and guiding through the process.
- An assessment should be conducted periodically in need be rotate (Remember it is important to measure whatever is being done to ascertain progress)

For more information

To find a sample constitution, and suggested bookkeeping methods, and to get a coach, check out www.StartYourSavingsGroup.com



SAVINGS AND INVESTMENT GROUPS RECORDING TEMPLATE

Group Name.						Month.				Year.	
Meeting Venue											
No	Name	Amount Saved					Amount Loaned				Total
		Wk 1	Wk 2	Wk 3	Wk 4	Total	Date	Borrowed	Int. repaid	Total to pay	
1.											
2.											
3.											
4.											
5.											
6.											
7.											
8.											
9.											
10.											
Savings Totals						Loan Totals					
Grand Total											

SAVING AND INVESTMENT GROUPS SAMPLE TEMPLATE

Group Name.		Date. / /2020
Venue for the meeting.		
Members Contributions.		
No.	Name.	Amount. (KSHs)
1.		
2.		
3.		
4.		
5.		
6.		
7.		
8.		
9.		
10.		
11.		
12.		
13.		
14.		
15.		
Loans given out to members		
1.		
2.		
3.		
4.		



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