**This document is intended to guide a SCG meetings as a *SCRIPT*.**

It may be required to be translated it into local language.

**STEP 1: MEETING OPENING**

1. Chairperson calls the meeting to order.
2. Record-Keeper performs a roll call. Each member, when acknowledging his/her presence, recalls one of their rules and regulations.
3. Key-holders open the box, which remains in front of the Box-keeper.
4. The Fines bowl is placed in front of the Chairperson, so that fines can be collected during the meeting.

Note: Fines for lateness and missed meetings are very important for the Group success.

1. Record-Keeper then gives the members their passbooks.

**STEP 2: SOCIAL FUND**

1. Record-Keeper asks the Group to recall the balance of the social fund from the previous meeting.
2. Money-counters then remove the money from the social fund bag, place it in the money-counting bowl, count it, and announce the amount to the members.
3. Chairperson announces that contributions will be made to the social fund. All members must contribute the same amount.
4. Record-Keeper calls each member, by number, to give their social fund contributions to the Money-counters. The Money-counters confirm the amount and place it in the money-counting bowl.
5. Record-Keeper then asks if any member owes money to the social fund. If any member has an outstanding contribution to the social fund, the ‘Rememberers’ confirm the amount due.
6. Record-Keeper then asks for new requests from the social fund. Members in need make their request to the Group.
7. If approved, the money is provided to the member according to the Constitution.
8. After all benefits have been paid, the Money-counters count the remaining social fund money.
9. Record-Keeper confirms the balance of the social fund, and asks the members to remember it for the next meeting.
10. The social fund money is then replaced in its draw-string bag and put back in the cash-box.

**STEP 3: SAVINGS**

1. Record-Keeper asks the Group to recall the balance of the loan fund from the previous meeting.
2. Money-counters then remove the loan fund from its bag and count it, announcing the amount to the members.
3. Once it is agreed that the amount remembered and the amount counted are the same, the money is placed in the money-counting bowl.
4. Chairperson announces that members will make their share-purchase/savings contributions and the Record-Keeper calls each member to the front by their number.
5. Each member buys between 1 - 5 shares, giving the money to the Money-counters and their passbook to the Record-Keeper.

Note: If any member needs a withdrawal, they will ask for it instead of buying shares. When a withdrawal is needed, the Record-Keeper will cross out the number of shares from the member’s passbook that corresponds to the value of the withdrawal and the Money-counters will give the money from the money-counting bowl. The value of a share paid back to the member will be equal to its original purchase price.

1. Money-counters count the money, place it in the money-counting bowl and announce the number of shares that have been purchased.
2. Record-Keeper stamps the correct number of shares into the passbook and crosses out any unused blocks and Books the transaction in the Book Record for Transactions.
3. The member then checks that the number of new stamps in the passbook is correct; the passbook remains with the Record-Keeper for the rest of the meeting.

*Note: It is suggested that RCRC FS encourage group members to clap their hands when any member buy 5 shares*

**STEP 4: LOANS REPAYMENTS**

1. Chairperson asks borrowers to identify themselves.
2. Record-Keeper verifies the amount due by referring to their passbook.
3. Each borrower is then called to the front in order of their number to give their payment amount to the Money-counters. It must not be less than the service charge due.
4. Money-counters count the payment, announce the amount and place it in the money-counting bowl.
5. Record-Keeper enters the payment amount in the member’s passbook in the ‘Paid’ box.
6. Record-Keeper then calculates the remaining balance due and enters it in the ‘Loan Amount’ box.
7. If a balance is remaining, the Record-Keeper then calculates the service charge due in the next meeting and enters it in the appropriate space. The borrower then signs in the space provided.
8. If the remaining balance due is zero, Record-Keeper signs the passbook and announces that the loan is repaid, cancelling the loan with a diagonal line drawn through the transactions.

*Note: It is suggested that RCRC FS encourage group members to clap their hands when a loan has been paid-off.*

**STEP 5: RECALCULATION OF LOAN FUND**

1. Money-counters combine the money in the Fines bowl and the money-counting bowl.
2. Money-counters count the money in the money-counting bowl and the Record-Keeper announces the amount to the Group.
3. Record-Keeper then tells the Group that this money constitutes their current loan fund

**STEP 6: LOAN DISBURSEMENTS**

1. Chairperson invites loan requests, reminding members of the maximum loan term and loan amount (three times the member’s savings).
2. Each member who wants a loan then makes a request out loud to the Group, announcing the amount requested, the purpose of the loan and over what period of time they expect to repay.
3. Record-Keeper then calculates the total value of the requests and announces it.
4. If the total value of loans requested is more than the money available in the loan fund, the Group must discuss adjustments to the individual loan amounts until all members are satisfied.
5. Once it is decided how much each borrower will receive, the Record-Keeper calls each borrower to the front in order of their number.
6. Record-Keeper then enters the loan number, loan amount and service charge due in the Member’s passbook.
7. Record-Keeper instructs the Money-counters to give the borrower the loan amount from the money-counting bowl.
8. The borrower then counts the money, and signs the passbook.
9. Record-Keeper then instructs the borrower to announce out loud the total amount due and the date it is due.
10. Record-Keeper instructs the ‘Rememberers’ to repeat out loud the total amount due and the date it is due.
11. This process is repeated until all loans have been issued.
12. Money-counters then count the money remaining in the money-counting bowl and announce the amount to the Group.
13. Record-Keeper then tells the Group that this money constitutes their loan fund.
14. Money-counters then place the loan fund in its draw-string bag and put it in the cash-box.

**STEP 7: CLOSING BALANCES**

1. Record-Keeper announces the total of the social fund and loan fund once again, and the Chairperson instructs all members to memorize the social fund balance for the next meeting.
2. Record-Keeper notes down these two balances in the notebook provided in the kit and encourages members who are able to also note them down or memorize them
3. Key-holders are called by the Chairperson to lock the box

**STEP 8: MEETING CLOSURE**

1. Before closing the meeting, the Chairperson invites members to discuss any items of business that may be of interest.
2. Chairperson announces the date and time of the next meeting and closes the meeting.