



WHAT IS A SAVINGS GROUP?



A savings group is a group you can form with your neighbours and friends to solve financial problems by saving small sums of money together.



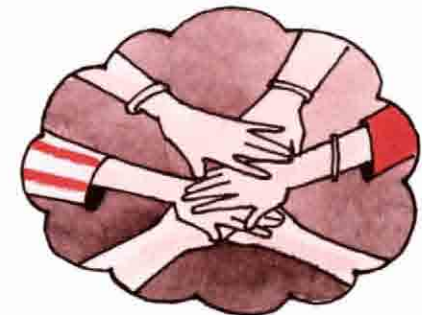
It's like a drop of water in a bucket. You can't do anything with a drop of water, but once it accumulates, you can do many things: wash your face, use it for cooking, and drink it.



"Each and every drop fills the pitcher"
"Unity is strength!"

It's the same with money. Let's each save a little bit and put it together!

A little bit of money from everybody will gradually make a lot of money for the group to do many things.





HOW CAN THE SAVINGS GROUP BENEFIT ME?



1. At the group level

In a savings group, you will always have access to cash for emergencies at very low interest or none at all.

When you need a large sum of money for starting your own business or sending your kids to school, you can ask the savings group for a loan.



2. In the community

You and your group members might want to consider a savings group as a starting point for improving your lives. It is a good idea to use the money for the benefit of the community, say, digging a well for the village.

Use the savings group meeting as an opportunity to discuss important issues in your lives.

Kamala,
the savings
group seems
very interesting.
How can I save
money at home?

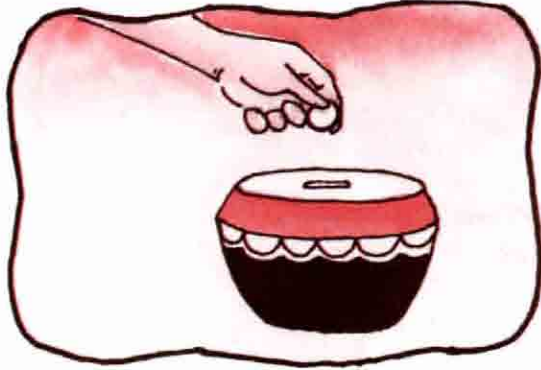


HOW CAN I SAVE MONEY AT HOME?



Each and
every drop
fills the
pitcher!
Remember?

Make up your mind to do it!
Try saving by cutting unnecessary
expenses.
Where there is a will, there is a way.



Prepare a small bottle or a box.
Save money in it every day.

You don't have any money to save?
Think about the bad habits that you and
your family have.

Cigarettes, alcohol, gambling...
Stop these bad habits, and save money!



You can save small change
from your income as well!

Why don't you save 3 apees* a day?
Yes, it's not much, but if you do it every day,
it comes to 90 apees a month!

*"Apee" is an imaginary invented currency unit.