



**TRAINING OF TRAINERS (TOT) FOR UWEZO FUND
MANAGEMENT COMMITTEE
ON
GROUP DOCUMENTATION**

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Group Documentation

- An important factor for the success of any group is the maintenance of accurate and up to date records.
- For Under Uwezo Fund borrowers, these records provide a useful source of information for the management of the members, meetings, savings and loans.
- Each group must train their group secretary on the art of taking minutes, the treasurer on the recording of the financial information and all the other group officials involved in any form of record keeping to ensure that accurate and up to date records are maintained at all times.

Group Documentation...(2)

- The following are the various reports that should be maintained by each group to ensure proper management of the group activities.

1.The Group Minutes Book

- The minutes should include a statement of when the meeting began and who offered the opening prayer;
- the members who attended the meeting and those who did not, giving reason for the non-attendance;
- amount collected desegregated in terms of savings, loans and any other collection.

Reports by the various officials

1. Sub group leader

- At the sub group level
- Attendance;
- Payments by the members;
- Loan application requests;
- Defaulters;
- Dropouts/new members;
- Other activities.

Reports by various officials...(2)

2. Group Credit Committee (GCC)

- Loan request letters received;
- Report on the loan appraisals undertaken.

3. Treasurer

- Payment made by the sub group and the whole group;
- Report on group bank balances on monthly basis.

4. Discipline Master

- Monitor Lateness;
- Report on Fines collected;
- Record any misconduct in the group.

Reports by various officials...(3)

5. The official of lending institution

- Loan disbursement – Number of loans and the amount;
- Issue of loan application forms;
- Handling of default;
- Misconduct of any member;
- Loan appraisal results/ planned;
- Disseminate regulator updates on the progress of the fund and government updates.

Management of group activities

- There exist tools that each of the CUFMC should maintain to track down the operations right from the pre-loan stage to loan collection include:

1. Client Register

- This monitoring tool tracks the registration (intake) of clients' into and out of the groups.
- The intake of the right clientele provides a high chance for building a quality portfolio with a high chance of success.
- This document must therefore be updated at all times.

Management of group activities...(2)

2. Receipts and Banking Register

- This tool monitors the collection of the group members' payments and banking of the external loans at the group level.
- For proper controls, recipients of collections for banking must sign for the specific payment before proceeding to the bank.
- The Chairperson and the treasurer must verify and append their signatures on the registered.

3. Disbursement Register

- This monitoring tool provides a record on the loan disbursement right at the field level.
- The Officer must complete all the details of the loan, and recipient appends their signature on receipt of the cheque.

Management of group activities...(3)

Consolidated Register

- The consolidated register tracks all the group activities such as the group attendance, saving mobilization and loan repayment.
- The register also provides details of the loan disbursement, the loan balance at the close of month and the opening loan balances for each new month.
- This information is critical for the management of the field operations by the fund officials.

Management of group activities...(4)

Defaulters Watch list/Aging Analysis Report

- When any portion of a loan principal is past due, the entire loan balance is considered at risk.
- The defaulter watch list ages the total amount of the loan at risk for each Officer, group and the project.
- The aging analysis is done depending on the days the loan remains unpaid.
- The fund may opt to adopt the following aging criteria; 1-30 days Category A; 31-60 days Category B; 61 – 90 days Category C; 91-120 days Category D and over 120 days Category E.
- This information is critical while monitoring default in a portfolio.

Management of group activities...(5)

List of Bad Debtors

- This tool constitutes the list of all non-performing loans and their respective balances.
- This will be the amount of the provisions, which is usually undertaken at the end of the year.
- The amounts will have been transferred from the defaulter watch list. Each of the loanee is analysed individually at the sub group level while group constitutes the unit of analysis at the project level.
- A consolidation of all the loans lists and related collections are done at the end of the month to provide the entire project status.

Types of documents

1. Attendance register

- The attendance register records all the group members.
- At every meeting, a roll call is done to monitor attendance of members to the group meetings.
- The register should note the members present, those who are late, those who are absent with apology (preferably written), and members absent without apology.
- The secretary **MUST** always carry the attendance register to all meetings without exception.

Types of documents...(2)

2. Treasurer's Ledger

- This record documents each meeting collections both on loans and savings.
- Each member should have a personal ledger opened within this general ledger as soon as she/he commences the savings mobilization.
- The details on this ledger should be a replica of the passbook.

3. Sub Group Book

- The sub group should also maintain a ledger on the savings, loan and other collections for the members as maintained by the group treasurer.
- This is crucial for cross referencing and reconstruction of records whenever the need arises.

Types of documents...(3)

4. Correspondence File

- This file is maintained by the group secretary and should contain all the correspondences to and from the different parties that the group interacts with.
- These could be letters received/replied to/from Uwezo Fund officials, Government departments, Municipal council, meeting venue landlord etc.

5. Bank Slips File

- This file is maintained by the treasurer of the group and should have the entire group account bank statements collected and read out to members on a monthly basis.

Types of documents...(4)

6. Discipline Masters Record

- This record should be maintained by the discipline master of the group and should have details on late attendance and the fines collected.
- The members must decide what they are to use the proceedings of the fines for and have it documented in the group constitution.

7. Individual Client Passbook

- This record maintains details of the individual client payments in terms of savings and loans.
- This record is filled by the treasurer and signed by the group treasurer and the details must always agree with the group ledger.
- The client must therefore carry passbook to the meetings to ensure that the correct details are recorded at every sitting.

- THE END
- Any questions