SAVING FOR CHANGE

FORMATION OF SAVINGS GROUPS IN LATIN AMERICA

Group Forms Instructions
Instructions for Completing the Attendance Form

**ATTENDANCE FORM**

<table>
<thead>
<tr>
<th>#</th>
<th>Member</th>
<th>W / M</th>
<th>Date 1</th>
<th>Date 8</th>
<th>Date 15</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Maria</td>
<td>W</td>
<td>+</td>
<td>+</td>
<td>+ P</td>
</tr>
<tr>
<td>2</td>
<td>Rosa</td>
<td>W</td>
<td>+</td>
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</tr>
<tr>
<td>3</td>
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</tr>
<tr>
<td>4</td>
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<tr>
<td>7</td>
<td>Mariana</td>
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<td>11</td>
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<td>Diana</td>
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</tbody>
</table>

**Total present:** 14 14 13

W = Woman  
M = Man  
+ = member is present when attendance is taken  
O = member is absent  
Φ = member arrived late—after attendance is taken  
P = member has permission to be absent
## ATTENDANCE FORM

<table>
<thead>
<tr>
<th>#</th>
<th>Member</th>
<th>W / M</th>
<th>Date</th>
<th>Date</th>
<th>Date</th>
<th>Date</th>
<th>Date</th>
<th>Date</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Maria</td>
<td>W</td>
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<td>Carmen</td>
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</tr>
</tbody>
</table>

**Total present:** 14 14 13

- **W** = Woman
- **M** = Man
- **+** = member is present when attendance is taken
- **O** = member is absent
- **⊕** = member arrived late—after attendance is taken
- **P** = member has permission to be absent
### Instructions for Completing the Savings Form

1. **Write the names of each member.**

2. **Write the minimum balance from the last page of the Savings Form.**

3. **Write each member’s balance from the last page of the Savings Form. If it is the first page of the Savings Form for the cycle, write the amount of savings that each member begins the cycle with.**

4. **Write the date of the meeting.**

5. **Write the minimum savings balance that each member must have by this meeting.**

6. **Write the savings each member deposits (no more than maximum savings amount).**

7. **Write the amount of other activities for each member.**

8. **Write the withdrawals for each member.**

9. **Calculate the savings balance for each member. Savings balance = savings balance from the previous meeting + savings from current meeting + other activities from current meeting – withdrawals in current meeting.**

10. **Add the savings. Carry over to Cash Form.**

11. **Add the other activities. Carry over to Cash Form.**

12. **Add the withdrawals. Carry over to Cash Form.**

*During the first cycle, all members begin the cycle with 0 savings. Therefore, the minimum initial balance is 0 and the initial balance for all members is 0.*

**A member cannot withdraw savings that will result in a savings balance below the minimum balance for that meeting.**

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**SAVINGS FORM**

<table>
<thead>
<tr>
<th>#</th>
<th>Member</th>
<th>Initial balance</th>
<th>Savings +</th>
<th>Other activities +</th>
<th>Withdrawals −</th>
<th>Savings balance =</th>
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<tr>
<td>1</td>
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<td>0.00</td>
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<td>1.00</td>
<td>0.00</td>
<td>0.00</td>
<td>6.00</td>
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<tr>
<td>3</td>
<td>Sofia</td>
<td>5.00</td>
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<td>1.00</td>
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<td>6.00</td>
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**Totals:** 14.00 0.00 0.00
## SAVINGS FORM

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<th>#</th>
<th>Member</th>
<th>Initial balance</th>
<th>Date</th>
<th>Min balance</th>
<th>Date</th>
<th>Min balance</th>
<th>Min balance</th>
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<td>7.00</td>
<td>15 Jan 2011</td>
</tr>
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<td>8 Jan 2011</td>
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<td>15 Jan 2011</td>
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<td>1 Jan 2011</td>
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<td>8 Jan 2011</td>
<td>7.00</td>
<td>15 Jan 2011</td>
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<tr>
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<td>Patricia</td>
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<td>15 Jan 2011</td>
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<tr>
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<td>7.00</td>
<td>15 Jan 2011</td>
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</tbody>
</table>

### Totals:

<table>
<thead>
<tr>
<th></th>
<th>Savings +</th>
<th>Other activities +</th>
<th>Withdrawals</th>
<th>Savings balance</th>
<th>Savings +</th>
<th>Other activities +</th>
<th>Withdrawals</th>
<th>Savings balance</th>
</tr>
</thead>
</table>
Instructions for Completing the Cash Form

1. Write the date of the meeting.
2. Write the opening balance that is in the cashbox. It must be the same as the closing balance from the last meeting.

<table>
<thead>
<tr>
<th>Money Coming In</th>
<th>Amount</th>
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<tr>
<td>Fines Paid</td>
<td>0.50</td>
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<tr>
<td>Savings</td>
<td>20.00</td>
</tr>
<tr>
<td>Other activities</td>
<td>3.50</td>
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<tr>
<td>Loan payments (principal and interest)</td>
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<tr>
<td>Other group income</td>
<td>0.00</td>
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<tr>
<td><strong>Total money coming in</strong></td>
<td><strong>67.00</strong></td>
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<table>
<thead>
<tr>
<th>Money Going Out</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Savings withdrawals</td>
<td>4.50</td>
</tr>
<tr>
<td>Loan disbursements</td>
<td>60.00</td>
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<tr>
<td>Other group expenses</td>
<td>2.00</td>
</tr>
<tr>
<td><strong>Total money going out</strong></td>
<td><strong>66.50</strong></td>
</tr>
</tbody>
</table>

Closing balance = 38.00

* Other group income may include donations to the group or income from a group activity that members do not record as individual savings.
** Group expenses may include the cost of a pen, folder, cashbox or other materials the group decides to buy with money from the cashbox.
**CASH FORM**

**Date:** 15 Jan 2011  
**Signature:**  

<table>
<thead>
<tr>
<th>Money Coming In</th>
<th></th>
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</thead>
<tbody>
<tr>
<td>Fines Paid</td>
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<td>0.50</td>
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</tr>
<tr>
<td>Savings</td>
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<td>20.00</td>
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<tr>
<td>Other activities</td>
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<td>3.50</td>
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</tr>
<tr>
<td>Loan payments (principal and interest)</td>
<td>+</td>
<td>43.00</td>
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<tr>
<td>Other group income</td>
<td>+</td>
<td>0.00</td>
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</tr>
</tbody>
</table>

**Total money coming in** = 67.00

**Balance after money comes in** = 104.50

<table>
<thead>
<tr>
<th>Money Going Out</th>
<th></th>
<th></th>
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</thead>
<tbody>
<tr>
<td>Savings withdrawals</td>
<td>+</td>
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<td></td>
</tr>
<tr>
<td>Loan disbursements</td>
<td>+</td>
<td>60.00</td>
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<tr>
<td>Other group expenses</td>
<td>+</td>
<td>2.00</td>
<td></td>
</tr>
</tbody>
</table>

**Total money going out** = 66.50

**Closing balance** = 38.00

**Signatures:**  

T: Mariana  

P: Maria

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**LOAN CALCULATIONS**

**Date:** 15 Jan 2011

<table>
<thead>
<tr>
<th>Loan payments (principal and interest)</th>
<th>Loan disbursements</th>
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<tr>
<td>+</td>
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<tr>
<td>+</td>
<td>+</td>
</tr>
<tr>
<td>+</td>
<td>+</td>
</tr>
</tbody>
</table>

**Closing balance** = 43.00

**Loan disbursements** = 60.00
## CASH FORM

**Date:** 15 Jan 2011

<table>
<thead>
<tr>
<th>Signature:</th>
<th>Opening balance =</th>
</tr>
</thead>
<tbody>
<tr>
<td>T: Mariana</td>
<td>37.50</td>
</tr>
</tbody>
</table>

### Money Coming In

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fines Paid</td>
<td>+ 0.50</td>
</tr>
<tr>
<td>Savings</td>
<td>+ 20.00</td>
</tr>
<tr>
<td>Other activities</td>
<td>- 3.50</td>
</tr>
<tr>
<td>Loan payments (principal and interest)</td>
<td>+ 43.00</td>
</tr>
<tr>
<td>Other group income</td>
<td>+ 0.00</td>
</tr>
</tbody>
</table>

**Total money coming in:** 67.00

### Balance after money comes in

**Balance after money comes in:** 104.50

### Money Going Out

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Savings withdrawals</td>
<td>+ 4.50</td>
</tr>
<tr>
<td>Loan disbursements</td>
<td>+ 60.00</td>
</tr>
<tr>
<td>Other group expenses</td>
<td>+ 2.00</td>
</tr>
</tbody>
</table>

**Total money going out:** 66.50

**Closing balance:** 38.00

**Signatures:**

T: Mariana

P: Maria

---

## LOAN CALCULATIONS

**Date:** 15 Jan 2011

### Loan payments (principal and interest)

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>+</td>
<td>31.50</td>
</tr>
<tr>
<td>+</td>
<td>11.50</td>
</tr>
<tr>
<td>+</td>
<td>0.00</td>
</tr>
<tr>
<td>+</td>
<td>43.00</td>
</tr>
<tr>
<td>+</td>
<td>30.00</td>
</tr>
<tr>
<td>+</td>
<td>30.00</td>
</tr>
<tr>
<td>+</td>
<td></td>
</tr>
<tr>
<td>+</td>
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<td></td>
</tr>
<tr>
<td>+</td>
<td></td>
</tr>
<tr>
<td>+</td>
<td></td>
</tr>
</tbody>
</table>

**Total loan payments:** 43.00

### Loan disbursements

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>+</td>
<td>30.00</td>
</tr>
<tr>
<td>+</td>
<td>30.00</td>
</tr>
<tr>
<td>+</td>
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<td>+</td>
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<td>+</td>
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<td>+</td>
<td></td>
</tr>
<tr>
<td>+</td>
<td></td>
</tr>
<tr>
<td>+</td>
<td></td>
</tr>
</tbody>
</table>

**Total loan disbursements:** 60.00

**Closing balance:** 60.00
## Instructions for Completing the Fines Form

1. Write the names of each member.

2. Write the date of the meeting.

3. Write the amount of fine that a member has to pay under “to pay” on the date that it is due.

4. Write the amount of fine that a member paid under “paid” on the date that it was paid.

5. If a member does not pay a fine when it is due, write $0.00 in Paid column. Write the new amount due at the next meeting.

6. Write the total amount of fines that are paid. Carry over to Cash Form.

### FINES FORM

<table>
<thead>
<tr>
<th>#</th>
<th>Member</th>
<th>To pay</th>
<th>Paid</th>
<th>To pay</th>
<th>Paid</th>
<th>To Pay</th>
<th>Paid</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Maria</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Rosa</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Sofia</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Milagro</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Monica</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Isabel</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Mariana</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Cristina</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>Elena</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>Margarita</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>Patricia</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>Diana</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>Teresa</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>14</td>
<td>Veronica</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>15</td>
<td>Carmen</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Total fines paid:**

<table>
<thead>
<tr>
<th>1 Jan 2011</th>
<th>8 Jan 2011</th>
<th>15 Jan 2011</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>0.50</td>
</tr>
</tbody>
</table>

**Total fines paid:**

<table>
<thead>
<tr>
<th>1 Jan 2011</th>
<th>8 Jan 2011</th>
<th>15 Jan 2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.00</td>
<td>0.00</td>
<td>0.50</td>
</tr>
<tr>
<td>#</td>
<td>Member</td>
<td>To pay</td>
</tr>
<tr>
<td>---</td>
<td>----------</td>
<td>--------</td>
</tr>
<tr>
<td>1</td>
<td>Maria</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Rosa</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Sofia</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Milagro</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Monica</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Isabel</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Mariana</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Cristina</td>
<td>0.25</td>
</tr>
<tr>
<td>9</td>
<td>Elena</td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>Margarita</td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>Patricia</td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>Diana</td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>Teresa</td>
<td></td>
</tr>
<tr>
<td>14</td>
<td>Veronica</td>
<td></td>
</tr>
<tr>
<td>15</td>
<td>Carmen</td>
<td></td>
</tr>
<tr>
<td>16</td>
<td></td>
<td></td>
</tr>
<tr>
<td>17</td>
<td></td>
<td></td>
</tr>
<tr>
<td>18</td>
<td></td>
<td></td>
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<tr>
<td>19</td>
<td></td>
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<tr>
<td>20</td>
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<tr>
<td>21</td>
<td></td>
<td></td>
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<tr>
<td>22</td>
<td></td>
<td></td>
</tr>
<tr>
<td>23</td>
<td></td>
<td></td>
</tr>
<tr>
<td>24</td>
<td></td>
<td></td>
</tr>
<tr>
<td>25</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Total fines paid: | 0.00 | 0.00 | 0.50 |
### Instructions for Completing the Loan Form

1. Write the name of the member who received the loan.
2. Write the purpose of the loan.
3. Write the amount of the loan. Carry over to Loan Calculations on Cash Form, loan disbursement.
4. Write the date the loan was disbursed.
5. Write the date the loan is due.
6. Write the date of the first payment.
7. Write the principal balance for this meeting.
8. Write the interest to pay at this meeting based on the principal balance to the left.
9. Have the member sign after she receives the loan.
10. Write the principal paid.
11. Write the interest paid.
12. Write the total paid—principal and interest. Carry over to Loan

---

#### LOAN FORM

<table>
<thead>
<tr>
<th>Date</th>
<th>Member: Monica</th>
</tr>
</thead>
<tbody>
<tr>
<td>disbursed</td>
<td>18 Dec 10</td>
</tr>
<tr>
<td>due</td>
<td>15 Jan 11</td>
</tr>
<tr>
<td>Purpose: business</td>
<td></td>
</tr>
<tr>
<td>Amount: 30.00</td>
<td>Signature: Monica</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Date</th>
<th>principal</th>
<th>interest</th>
<th>total paid</th>
</tr>
</thead>
<tbody>
<tr>
<td>15 Jan 11</td>
<td>30.00</td>
<td>1.50</td>
<td>31.50</td>
</tr>
</tbody>
</table>

**Calculation:**
- Principal: 30.00
- Interest: 1.50
- Total paid: 31.50
Instructions for Completing the Loan Calculations on the Cash Form

1. Write the date that loans were paid or disbursed.

2. Write the loan payments on this date from the Loan Form.

3. Add the loan payments. Carry over to the money coming in—loan payments on the Cash Form.

4. Write the amount of loan disbursements on this date from the Loan Form.

5. Add the loan disbursements. Carry over to the money going out—loan disbursements on the Cash Form.

<table>
<thead>
<tr>
<th>Loan payments (principal and interest)</th>
<th>Loan disbursements</th>
</tr>
</thead>
<tbody>
<tr>
<td>+</td>
<td>+</td>
</tr>
<tr>
<td>+ 31.50</td>
<td>+ 30.00</td>
</tr>
<tr>
<td>+ 11.50</td>
<td>+ 30.00</td>
</tr>
<tr>
<td>= 43.00</td>
<td>= 60.00</td>
</tr>
<tr>
<td>Date</td>
<td>Member</td>
</tr>
<tr>
<td>-------</td>
<td>--------------</td>
</tr>
<tr>
<td>18 Dec 10</td>
<td>Monica</td>
</tr>
<tr>
<td>15 Jan 11</td>
<td>Amount: 30.00</td>
</tr>
<tr>
<td>15 Jan 11</td>
<td>to pay 30.00</td>
</tr>
<tr>
<td></td>
<td>paid</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>12 Feb 11</td>
<td>to pay 20.00</td>
</tr>
<tr>
<td></td>
<td>paid</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>15 Jan 11</td>
<td>to pay 40.00</td>
</tr>
<tr>
<td></td>
<td>paid</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>12 Feb 11</td>
<td>to pay 10.00</td>
</tr>
<tr>
<td></td>
<td>paid</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>
**CASH FORM**

<table>
<thead>
<tr>
<th>Date: 15 Jan 2011</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Signature:</strong></td>
</tr>
<tr>
<td><strong>T:</strong> Mariana</td>
</tr>
<tr>
<td><strong>Opening balance =</strong> 37.50</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Money Coming In</th>
<th>Money Going Out</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fines Paid + 0.50</td>
<td>Savings withdrawals + 4.50</td>
</tr>
<tr>
<td>Savings + 20.00</td>
<td>Loan disbursements + 60.00</td>
</tr>
<tr>
<td>Other activities ↓ 3.50</td>
<td>Other group expenses + 2.00</td>
</tr>
<tr>
<td>Loan payments (principal and interest) + 43.00</td>
<td>Total money going out = 66.50</td>
</tr>
<tr>
<td>Other group income + 0.00</td>
<td></td>
</tr>
</tbody>
</table>

Total money coming in = 67.00
Balance after money comes in = 104.50

<table>
<thead>
<tr>
<th>Closing balance = 38.00</th>
</tr>
</thead>
</table>

| Signatures:             |
| T: Mariana              |
| P: Maria                |

**LOAN CALCULATIONS**

<table>
<thead>
<tr>
<th>Date: 15 Jan 2011</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Loan payments (principal and interest)</strong></td>
</tr>
<tr>
<td>+ 31.50</td>
</tr>
<tr>
<td>+ 11.50</td>
</tr>
<tr>
<td>+</td>
</tr>
<tr>
<td>+</td>
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<tr>
<td>+</td>
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<tr>
<td>+</td>
</tr>
<tr>
<td>+</td>
</tr>
<tr>
<td>+</td>
</tr>
</tbody>
</table>

Closing balance = 43.00 = 60.00
**Instructions for Completing the Close-of-Cycle Form**

*Note: The Close-of-Cycle Form is completed at the Close-of-Cycle Meeting.*

1. Write the date of the close of cycle meeting.
2. Write the minimum final savings balance from Savings Form.
3. Write the names of each member.
4. Write the final savings balance for each member from Savings Form.
5. Add the final savings balances to get the total group savings. Write the number again in the total group savings column.
6. Write the closing balance from the Cash Form to get the total group fund. Write the number again below.
7. Calculate the portion of group fund. Portion of group fund = final savings balance ÷ total group savings × total group fund.
8. To simplify, round each member’s portion of the group fund to the lowest $0.25. For example, round $90.27 to $90.25 and $97.21 to $97.00.
9. Add each member’s portion of group fund—rounded. Write the number again below.
10. Calculate the remainder amount. Remainder = total group fund – total portion of group fund rounded. Write the number again below.
11. Record the amount that each member withdraws.
12. Calculate each member’s initial balance (next cycle). Initial balance = portion of group fund rounded – withdrawals.
13. Add the initial balances (next cycle). Write the number again below.
15. Have each member sign.
16. Have the President, Secretary and Treasurer sign after all members sign.

---

**CLOSE-OF-CYCLE FORM**

<table>
<thead>
<tr>
<th>Member</th>
<th>Initial balance</th>
<th>Portion of the group fund</th>
<th>Portion of the group fund—rounded</th>
<th>Withdrawals</th>
<th>Initial balance (next cycle)</th>
<th>Signature</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Maria</td>
<td>65.00</td>
<td>90.27</td>
<td>90.25</td>
<td>50.00</td>
<td>90.25</td>
<td>Maria</td>
</tr>
<tr>
<td>2 Rosa</td>
<td>70.00</td>
<td>97.21</td>
<td>97.00</td>
<td>50.00</td>
<td>97.00</td>
<td>Rosa</td>
</tr>
<tr>
<td>3 Sofia</td>
<td>65.00</td>
<td>90.27</td>
<td>90.25</td>
<td>50.00</td>
<td>90.25</td>
<td>Sofia</td>
</tr>
<tr>
<td>4 Milagro</td>
<td>65.00</td>
<td>90.27</td>
<td>90.25</td>
<td>50.00</td>
<td>90.25</td>
<td>Milagro</td>
</tr>
<tr>
<td>5 Monica</td>
<td>70.00</td>
<td>97.21</td>
<td>97.00</td>
<td>50.00</td>
<td>97.00</td>
<td>Monica</td>
</tr>
<tr>
<td>6 Isabel</td>
<td>65.00</td>
<td>90.27</td>
<td>90.25</td>
<td>50.00</td>
<td>90.25</td>
<td>Isabel</td>
</tr>
<tr>
<td>7 Mariana</td>
<td>92.00</td>
<td>127.75</td>
<td>127.75</td>
<td>100.00</td>
<td>27.75</td>
<td>Mariana</td>
</tr>
<tr>
<td>8 Cristina</td>
<td>65.00</td>
<td>90.27</td>
<td>90.25</td>
<td>50.00</td>
<td>90.25</td>
<td>Cristina</td>
</tr>
<tr>
<td>9 Elena</td>
<td>65.00</td>
<td>90.27</td>
<td>90.25</td>
<td>50.00</td>
<td>90.25</td>
<td>Elena</td>
</tr>
<tr>
<td>10 Diana</td>
<td>65.00</td>
<td>90.27</td>
<td>90.25</td>
<td>50.00</td>
<td>90.25</td>
<td>Diana</td>
</tr>
<tr>
<td>11 Patricia</td>
<td>65.00</td>
<td>90.27</td>
<td>90.25</td>
<td>50.00</td>
<td>90.25</td>
<td>Patricia</td>
</tr>
<tr>
<td>12 Teresa</td>
<td>65.00</td>
<td>90.27</td>
<td>90.25</td>
<td>50.00</td>
<td>90.25</td>
<td>Teresa</td>
</tr>
<tr>
<td>13 Verónica</td>
<td>65.00</td>
<td>90.27</td>
<td>90.25</td>
<td>50.00</td>
<td>90.25</td>
<td>Verónica</td>
</tr>
<tr>
<td>14 Carmen</td>
<td>82.00</td>
<td>113.75</td>
<td>113.75</td>
<td>100.00</td>
<td>13.75</td>
<td>Carmen</td>
</tr>
<tr>
<td>15 Carmen</td>
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<td>90.25</td>
<td>50.00</td>
<td>90.25</td>
<td>Carmen</td>
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<tr>
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<td>90.25</td>
<td>50.00</td>
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<td>Elena</td>
</tr>
<tr>
<td>17 Sofia</td>
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<td>90.25</td>
<td>50.00</td>
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<td>Sofia</td>
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<tr>
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<td>Sofia</td>
</tr>
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</table>

**Totals:**

- Initial balance: 1,034.00
- Portion of group fund: 1,436.00
- Remainder: 1.00
- Total group fund: 545.75
- Closing balance: 544.75

**Date:** 1 DEC 2011

**Min final balance:** 52.00
## CLOSE-OF-CYCLE FORM

**Date:** 1 Dec 2011

### Proportional Calculation for Each Member

<table>
<thead>
<tr>
<th>#</th>
<th>Member</th>
<th>Final savings balance*</th>
<th>Total group savings</th>
<th>Total group fund**</th>
<th>Portion of the group fund—rounded</th>
<th>Withdrawals</th>
<th>Initial balance (next cycle)</th>
<th>Signature</th>
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</tr>
</tbody>
</table>

### Totals:

- **Initial balance (next cycle):**
  
### Remaining

**President's Signature:** ____________________________

**Secretary's Signature:** ____________________________

**Treasurer's Signature:** ____________________________

---

* If a member has an outstanding loan, subtract the total principal and interest that she owes from her savings balance.
** If there are outstanding loans, add the total outstanding principal and the closing balance to get the total group fund.
*** If there are outstanding loans, subtract the total outstanding principal from this closing balance to get the actual closing balance in the cashbox.
<table>
<thead>
<tr>
<th>#</th>
<th>Member</th>
<th>Initial balance</th>
<th>Savings (+)</th>
<th>Other activities (+)</th>
<th>Withdrawals (-)</th>
<th>Savings balance =</th>
<th>Date</th>
<th>Min balance</th>
<th>Date</th>
<th>Min balance</th>
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</thead>
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<td>0.00</td>
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<td>70.00</td>
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<tr>
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<td>65.00</td>
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<td>65.00</td>
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<td>82.00</td>
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</tbody>
</table>

**Totals:**

|             | 15.00 | 0.00 | 0.00 |
# CASH FORM

**Date:** 1 Dec 2011  
**Signature:** T: Mariana

<table>
<thead>
<tr>
<th>Money Coming In</th>
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<tbody>
<tr>
<td>Fines paid</td>
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<td>Savings</td>
<td>+ 15.00</td>
</tr>
<tr>
<td>Other activities</td>
<td>↓ 0.00</td>
</tr>
<tr>
<td>Loan payments (principal and interest)</td>
<td>+ 0.00</td>
</tr>
<tr>
<td>Other group income</td>
<td>+ 0.00</td>
</tr>
<tr>
<td><strong>Total money coming in</strong></td>
<td>= 15.00</td>
</tr>
<tr>
<td><strong>Balance after money comes in</strong></td>
<td>= 1,436.00</td>
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</table>

<table>
<thead>
<tr>
<th>Money Going Out</th>
<th></th>
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</thead>
<tbody>
<tr>
<td>Savings withdrawals</td>
<td>+ 0.00</td>
</tr>
<tr>
<td>Loan disbursements</td>
<td>+ 0.00</td>
</tr>
<tr>
<td>Other group expenses</td>
<td>+ 0.00</td>
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<tr>
<td><strong>Total money going out</strong></td>
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</table>

**Closing balance =** 1,436.00

**Signatures:**  
T: Mariana  
P: Maria

---

# LOAN CALCULATIONS

**Date:** 1 Dec 2011  
**Opening balance =** 1,421.00  
**Closing balance =** 1,436.00

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<th>Loan disbursements</th>
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</tbody>
</table>
# Member | Final savings balance* | Total group savings | Total group fund** | Portion of the group fund—rounded | Withdrawals | Initial balance (next cycle) | Signature |
---|---|---|---|---|---|---|---|
1 | Maria | 65.00 | = 90.27 | 90.27 | 50.00 | 40.25 | Maria |
2 | Rosa | 70.00 | = 97.21 | 97.00 | 50.00 | 47.00 | Rosa |
3 | Sofia | 65.00 | = 90.27 | 90.25 | 50.00 | 40.25 | Sofia |
4 | Milagro | 65.00 | = 90.27 | 90.25 | 50.00 | 40.25 | Milagro |
5 | Monica | 70.00 | = 97.21 | 97.00 | 50.00 | 47.00 | Monica |
6 | Isabel | 65.00 | = 90.27 | 90.25 | 50.00 | 40.25 | Isabel |
7 | Mariana | 92.00 | = 127.77 | 127.75 | 100.00 | 27.75 | Mariana |
8 | Cristina | 65.00 | = 90.27 | 90.25 | 50.00 | 40.25 | Cristina |
9 | Elena | 65.00 | = 90.27 | 90.25 | 50.00 | 40.25 | Elena |
10 | Margarita | 70.00 | = 97.21 | 97.00 | 50.00 | 47.00 | Margarita |
11 | Patricia | 65.00 | = 90.27 | 90.25 | 50.00 | 40.25 | Patricia |
12 | Diana | 65.00 | = 90.27 | 90.25 | 50.00 | 40.25 | Diana |
13 | Teresa | 65.00 | = 90.27 | 90.25 | 90.25 | 0.00 | Teresa |
14 | Veronica | 65.00 | = 113.88 | 113.75 | 100.00 | 13.75 | Veronica |
15 | Carmen | 82.00 | = | | | | Carmen |

** Totals: **1,034.00** 

President's Signature: **Maria**
Secretary's Signature: **Isabel**
Treasurer's Signature: **Mariana**

---

* If a member has an outstanding loan, subtract the total principal and interest that she owes from her savings balance.

** If there are outstanding loans, add the total outstanding principal and the closing balance to get the total group fund.

*** If there are outstanding loans, subtract the total outstanding principal from this closing balance to get the actual closing balance in the cashbox.