



The Savings Group Project Planning Tool



1 Setup



1 SETUP: Background

- The Savings Group Project Planning Tool is an automated Excel spreadsheet designed to help project planners arrive at an implementation plan and budget for Savings Group (SG) projects.
- It is based on the following assumptions:
 - a project has already identified a Geographical area that it wants to cover.
 - The Geographical area may be considered as a single entity, but may also be broken down into smaller Geographical units for implementation and performance tracking purposes.
 - Projects will have the following type of staff:
 - **Supervisors**: These are paid project staff who supervise the work of Field Officers. They do not train groups but ensure that operational plans are implemented and that SG quality is consistent and high.
 - **Field Officers**: These are project paid staff, usually working full time. They create groups but progressively devolve this work to Village Agents.
 - **Village Agents**: These are based in the community and may be volunteers, or, most likely, receive fee income from groups that they train. They create and supervise new groups and remain working in the community, creating and supporting SGs after a project ends.
- If a project is working with a specific target group that is a discrete sub-set of a population, defined by special characteristics (such as being disabled) or if the project creates SGs only subordinate to other, more important, activities (such as agriculture), this tool is not suitable. **It is designed for projects that use specialised trainers who focus mostly on creating SGs.**



Setup 1: Opening screen

Savings Group Project Planning system

For planning the scale, implementation and costs of creating multi-year Savings Group projects



Language/Langue:

English



Version:

1.0 Beta

Release date:

April 7, 2015

Excel version:

14.0

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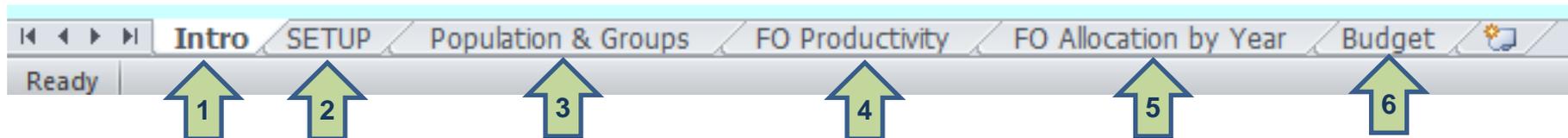
Development of this planning tool was funded by Plan International, based on an original version developed for the Aga Khan Foundation in Tanzania



The user selects a language from a dropdown list. The choices are: English, French, Spanish and Portuguese (1)



SETUP 2: Workflow



- There are a number of tabs at the bottom of the spreadsheet. The user works from left to right:
 - **Introduction.** This allows for language selection and provides support information (1).
 - **SETUP.** This allows the user to enter key criteria for the project, such as duration, ending dates, average members per group, number of project zones etc. It is essential that this table is carefully filled out (2) since the spreadsheet will not work unless it is completed.
 - **Population and groups.** This table allows the user to fill in the most recent population data for the selected zones, and this translates into a target number of groups to be created by the end of the project (3).
 - **FO Productivity.** This allows the user to determine the productivity of an average Field Officer (FO), who is creating his/her own groups and supervising a network of Village Agents (VAs) (4).
 - **FO Allocation by year.** This allows the user to decide which zones will start in which year and to then estimate the number of FOs needed to achieve project goals (5).
 - **Budget.** Once all of these sections are completed, the number of Supervisors, VAs and FOs is calculated and transferred automatically to a budget framework that then allows the user to enter cost data and to produce outreach and cost-per-member results(6).



SETUP 3: Setting the Criteria

- The user first of all sets up basic project criteria on the table shown below.

Project Title		
Uchumi Savings and Credit Project		
No.	Criteria	Data
1	Year of population source data	
2	Year the project will end	
3	Project duration (years)	
4	Number of Geographical zones to be covered	
5	Annual population growth rate	
6	Average family size across all Geographical zones	
7	Percentage of families expected to participate	
8	Average number of members per Savings Group	
9	Maximum number of Field Officers per Supervisor	
10	Average number of Village Agents trained annually per Field Officer	
11	Groups trained per average VA: Year 1	
12	Groups trained per average VA: Year 2	
13	Groups trained per average VA: Year 3	
14	Groups trained per average VA: Year 4	
15	Groups trained per average VA: Year 5	

Note: on all pages of the spreadsheet, cells are shaded grey if data can be entered in them. It appears as blue text. (1)

The first step is to enter the name of the project in the top grey cell. (2) Following this, data is entered in the subsequent 15 numerically formatted cells. (3)





SETUP4: Criteria 1-5

Project Title		
Uchumi Savings and Credit Project		
No.	Criteria	Data
1	Year of population source data	2005
2	Year the project will end	2019
3	Project duration (years)	4
4	Number of Geographical zones to be covered	3
5	Annual population growth rate	1.50%

1. Year of population source data. This is the most recent year for which population data is available for the total Geographical area of the project.
2. Year the project will end. This is the last year for which funding is sought (even if it is expected to go on longer).
3. Project duration (years). This is self-explanatory.
4. Number of Geographical zones to be covered. It is likely to be the case that although the project may be based in a particular part of a country, it may be implemented or managed in discrete sub-divisions of the overall territory. The number of such administrative territories should be selected. In the case shown here the project will be implemented in 3 sub-divisions of the overall project territory.
5. Annual population growth rate. This is the historical annual rate of population growth, averaged across the entire project. It is usually an estimate and is expressed as a percentage



SETUP 5: Criteria 6-15

6	Average family size across all Geographical zones	5.72
7	Percentage of families expected to participate	30%
8	Average number of members per Savings Group	22.5
9	Maximum number of Field Officers per Supervisor	6
10	Average number of Village Agents trained annually per Field Officer	5
11	Groups trained per average VA: Year 1	5
12	Groups trained per average VA: Year 2	4
13	Groups trained per average VA: Year 3	2
14	Groups trained per average VA: Year 4	1
15	Groups trained per average VA: Year 5	0

6. Average family size across all Geographical zones. Self-explanatory.
7. Percentage of families expected to participate. This refers to the percentage of households that will be expected to have at least one member as a participant in an SG. This is expressed as a percentage of all families.
8. Average number of members per Savings Group. This should not be more than 25 and not less than 10. This will be influenced by the project, but groups bigger than 25 members tend to perform less well than smaller groups.
9. Maximum number of Field Officers per Supervisor. All FOs should be supervised, but the maximum per Supervisor should not exceed 6. If this happens the quality of supervision will suffer.
10. Average number of Village Agents trained annually per Field Officer. An FO should be able to manage to train and supervise up to 8 VAs per year, but a norm would be about 5-6.
11. Groups trained per average VA by year (11-15) This is the number of groups that a VA can realistically create annually until he/she saturates the area that can be reached. An average would be 5 groups per year as a manageable maximum.



2 Population and groups



2 Population and Groups to be created

- Once the SETUP sheet is completed, the planner then moves to the Population and Groups page. This will then show:

No.	Geographic Zone	Population in: 2005	Year the project will end: 2019	No. of families by 2019	Members at 30% adoption rate	Number of groups needed
1	Nyeri South	185,000	231,293	40,436	12,131	539
2	Nyeri Central	201,141	251,473	43,964	13,189	586
3	Nyeri North	285,423	356,845	62,385	18,716	832
	Totals	671,564	839,611	146,785	44,036	1,957

- The number of Geographical zones (in this example, just 3) (1).
- The year from which data was derived (in this case 2005) (2).
- The year the project will end (in this case 2019) (3).
- The names of the Geographical zones and their last known population is then entered (4 & 5). The system will then report:
 - The number of families in the targeted population by the end of the project (6)
 - The number of members (44,036 in this case) that will have to receive service at a given adoption rate (in this case 30%), assuming that there will be an average of one member per participating family (7)
 - The number of groups (in this case 1,957) needed (8) to serve this number of members, if the average group is composed of the number selected on the SETUP page (22.5).



3 Field Officer Productivity



3.1 Field Officer Productivity Projections

- On this page the planner enters the number of groups that a Field Officer is likely to create on his/her own over the life of the project. The table that is filled is automatically limited to the life of the project selected on the SETUP page (in this case 4 years, since this was the length of project life selected on SETUP).

Field Officer Productivity Projections				
Trainer type	Year 1	Year 2	Year 3	Year 4
Groups directly created by FO	15	5	3	0

- The series of tables that follow show how many groups are created by VAs supervised by FOs that are hired in subsequent years. The number of VAs trained and supervised per year is derived from the SETUP page



3.2 Village Agent Productivity Projections

Groups created by VAs supervised by a year 1 FO				
Groups created per year: VA 1	5	4	2	1
Groups created per year: VA 2	5	4	2	1
Groups created per year: VA 3	5	4	2	1
Groups created per year: VA 4	5	4	2	1
Groups created per year: VA 5	5	4	2	1
Groups created per year: VA 6		5	4	2
Groups created per year: VA 7		5	4	2
Groups created per year: VA 8		5	4	2
Groups created per year: VA 9		5	4	2
Groups created per year: VA 10		5	4	2
Groups created per year: VA 11			5	4
Groups created per year: VA 12			5	4
Groups created per year: VA 13			5	4
Groups created per year: VA 14			5	4
Groups created per year: VA 15			5	4
Groups created per year: VA 16				5
Groups created per year: VA 17				5
Groups created per year: VA 18				5
Groups created per year: VA 19				5
Groups created per year: VA 20				5

The table automatically adapts to the length of the project and shows what a typical FO, working with VAs could expect his or her group of VAs to achieve over a 4-year period (as selected on SETUP)

The productivity of FOs hired in each later year is shown as a series of steps (1)

In this 4-year project the FO takes on 5 VAs per year and works with them for a year, before graduating them to independent status and recruiting another 5. This is repeated every year (2).

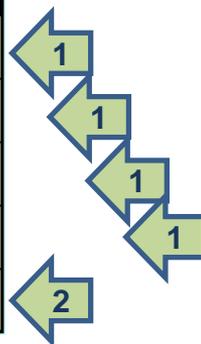
Thus an FO hired in year 1 will be able to have his/her VAs create 185 groups through 20 VAs. Those hired in the second year will create 125 through 15 VAs; those in year 3 will create 70 through 10 VAs, while those hired in year 4 will create only 25 through 5 VAs



3.3 FO productivity, combining groups created by typical FO and his/her VAs

- On this final table on the FO Productivity page, the total number of groups (including those directly created by the FO) that may be formed by an FO, working with Village Agents is displayed.
- It illustrates the total number of groups that can be expected to result from an FOs work (1), depending on the year of their deployment. In this case, because the user set the length of the project at 4 years, no output is shown for an FO deployed in year 5 (2).

Year of Field Officer deployment	Total LoP Groups/FO
FO Hired year 1	208
FO Hired year 2	148
FO Hired year 3	90
FO Hired year 4	40
FO Hired year 5	



- This information is critical: Projects cannot deploy all of their FOs in the first year of their activity, unless they are operating at very small scale. By understanding the output of FOs by year of hire they are able to determine in what year the hiring of FOs should cease.



4 FO Allocation by year



4.1 Allocating FOs to different Geographical zones, by year

- On this table the system indicates the total number of groups that need to be created, by zone, based on the demographic data (1). The planner then decides in which zones the project will be launched in the first year and then in subsequent years by selecting the years in which FOs will be deployed to zones (2). The planner then enters a number of FOs that will be deployed in each zone (3) in order to reach the target. Once the approximate number of groups are projected in the 'Projected no. of groups' column, the planner adjusts the number of FOs to approximately match the Target No. of groups (4) with the Projected no of groups (5) and ensures that the total No. of groups and the Projected No. of groups approximately match.
- In the example below it will be seen that the Target No. of Groups and the Projected No. of Groups are almost the same

Field Officer allocation by year					
No.	Geographic Zone	Target No. of Groups	Year of FO deployment	Number of FOs deployed	Projected no. of groups
1	Nyeri South	539	1	2	416
2	Nyeri Central	586	1	3	624
3	Nyeri North	832	2	6	888
Total groups & FOs		1,957		11	1,928



4.2 Allocating FOs to different Geographical zones sorted by Year of FO deployment and by the number of FOs deployed

- These two tables are the same as the initial table but sorted by different criteria. They do not require input.

Sorted by Year of FO deployment					
No.	Geographic Zone	Target No. of Groups	Year of FO deployment	Number of FOs deployed	Projected no. of groups
1	Nyeri South	539	1	2	416
2	Nyeri Central	586	1	3	624
3	Nyeri North	832	2	6	888
Total groups & FOs		1,957		11	1,928

Sorted by number of FOs deployed					
No.	Geographic Zone	Target No. of Groups	Year of FO deployment	Number of FOs deployed	Projected no. of groups
1	Nyeri North	832	2	6	888
2	Nyeri Central	586	1	3	624
3	Nyeri South	539	1	2	416
Total groups & FOs		1,957		11	1,928



5 Budget



5.1 The budget framework

- This framework covers most potential expenses that are likely to be incurred and has already a number of line items pre-filled, where they appear in blue text (1). Blank rows may be filled with other items and pre-filled rows edited or erased.
- The user enters the name of the budget currency, the rate of exchange to an international currency (in this case \$US) and the annual rate of inflation as it applies to the international currency (2)
- The Personnel section has three line items that are automatically derived from the other sheets in the system, covering the cumulative number of Field Officers, the New Village Agents recruited and Supervisors (3)

			: 4 Year Budget								
Name of budget currency		TZS	Date of budget preparation						13-Feb-15		
Rate of exchange to:		\$US	1,760.00	Annual rate of inflation to \$US						3.0%	
1. Personnel		Annual Unit Cost	Qty Yr 1	Year 1	Qty Yr 2	Year 2	Qty Yr 3	Year 3	Qty Yr 4	Year 4	Totals
1.1	Cumulative Field Officers	6,000,000	5	30,000,000	11	67,980,000	11	70,019,400	11	72,119,982	240,119,382
1.2	New Village Agents recruited	0	25	0	55	0	55	0	55	0	0
1.3	Supervisors	7,500,000	1	7,500,000	2	15,450,000	2	15,913,500	2	16,390,905	55,254,405
1.4	Programme Director	51,000,000	0.2	10,200,000	0.0	0	0.0	0	0.0	0	10,200,000
1.7	Finance and Admin Manager	25,000,000	0.2	5,000,000	0.2	5,150,000	0.2	5,304,500	0.2	5,463,635	20,918,135
1.8	Accountant	15,000,000	0.2	3,000,000	0.2	3,090,000	0.2	3,182,700	0.2	3,278,181	12,550,881
1.9	Procurement & Logistics Officer	15,000,000	0.1	1,500,000	0.1	1,545,000	0.1	1,591,350	0.1	1,639,091	6,275,441
1.11	Accounts Clerk	10,000,000	0.3	3,000,000	0.3	3,090,000	0.3	3,182,700	0.3	3,278,181	12,550,881
1.13	Drivers	6,000,000	1.0	6,000,000	1.0	6,180,000	1.0	6,365,400	1.0	6,556,362	25,101,762
1.20	Statutory benefits (%)	0.0%		0		0		0		0	0
Total Salaries				66,200,000		102,485,000		105,559,550		108,726,337	382,970,887



5.1 The budget framework (cont)

		: 4 Year Budget									
Name of budget currency		TZS		Date of budget preparation						13-Feb-15	
Rate of exchange to:		\$US	1,760.00	Annual rate of inflation to \$US						3.0%	
1. Personnel		Annual Unit Cost	Qty Yr 1	Year 1	Qty Yr 2	Year 2	Qty Yr 3	Year 3	Qty Yr 4	Year 4	Totals
1.1	Cumulative Field Officers	6,000,000	5	30,000,000	11	67,980,000	11	70,019,400	11	72,119,982	240,119,382
1.2	New Village Agents recruited	0	25	0	55	0	55	0	55	0	0
1.3	Supervisors	7,500,000	1	7,500,000	2	15,450,000	2	15,913,500	2	16,390,905	55,254,405
1.4	Programme Director	51,000,000	0.2	10,200,000	0.0	0	0.0	0	0.0	0	10,200,000
1.5	Programme Manager		0.0	0	0.0	0	0.0	0	0.0	0	0
1.6	M&E Manager		0.0	0	0.0	0	0.0	0	0.0	0	0
1.7	Finance and Admin Manager	25,000,000	0.2	5,000,000	0.2	5,150,000	0.2	5,304,500	0.2	5,463,635	20,918,135
1.8	Accountant	15,000,000	0.2	3,000,000	0.2	3,090,000	0.2	3,182,700	0.2	3,278,181	12,550,881
1.9	Procurement & Logistics Officer	15,000,000	0.1	1,500,000	0.1	1,545,000	0.1	1,591,350	0.1	1,639,091	6,275,441
1.10	HR Manager		0.0	0	0.0	0	0.0	0	0.0	0	0
1.11	Accounts Clerk	10,000,000	0.3	3,000,000	0.3	3,090,000	0.3	3,182,700	0.3	3,278,181	12,550,881
1.12	Administrative Assistants		0.0	0	0.0	0	0.0	0	0.0	0	0
1.13	Drivers	6,000,000	1.0	6,000,000	1.0	6,180,000	1.0	6,365,400	1.0	6,556,362	25,101,762
1.14	Office Attendants		0.0	0	0.0	0	0.0	0	0.0	0	0
1.15				0		0		0		0	0
1.16				0		0		0		0	0
1.17				0		0		0		0	0
1.18				0		0		0		0	0
1.19				0		0		0		0	0
1.20	Statutory benefits (%)	0.0%		0		0		0		0	0
Total Salaries				66,200,000		102,485,000		105,559,550		108,726,337	382,970,887

Print

Hide Unused Rows

2

Click the button to hide rows

- The areas in which the user can enter data are also shaded light blue-grey, with bold blue text (1)
- A number of line items have been pre-entered but can be erased as the user wishes.
- By pressing the `Hide Unused Rows` button all of the rows where there is no financial data are hidden (2). The illustration above shows what this looks like when it is not activated



5.1 The budget framework (cont)

1. Personnel		Annual Unit Cost	Qty Yr 1	Year 1	Qty Yr 2	Year 2	Qty Yr 3	Year 3	Qty Yr 4	Year 4	Totals
1.1	Cumulative Field Officers	6,000,000	5	30,000,000	11	67,980,000	11	70,019,400	11	72,119,982	240,119,382
1.2	New Village Agents recruited	0	25	0	55	0	55	0	55	0	0
1.3	Supervisors	7,500,000	1	7,500,000	2	15,450,000	2	15,913,500	2	16,390,905	55,254,405
1.4	Programme Director	51,000,000	0.2	10,200,000	0.0	0	0.0	0	0.0	0	10,200,000
1.6	Finance and Admin Manager	25,000,000	0.2	5,000,000	0.2	5,150,000	0.2	5,304,500	0.2	5,463,635	20,918,135
1.7	Accountant	15,000,000	0.2	3,000,000	0.2	3,090,000	0.2	3,182,700	0.2	3,278,181	12,550,881
1.8	Procurement & Logistics Officer	15,000,000	0.1	1,500,000	0.1	1,545,000	0.1	1,591,350	0.1	1,639,091	6,275,441
1.10	Accounts Clerk	10,000,000	0.3	3,000,000	0.3	3,090,000	0.3	3,182,700	0.3	3,278,181	12,550,881
1.12	Drivers	6,000,000	1.0	6,000,000	1.0	6,180,000	1.0	6,365,400	1.0	6,556,362	25,101,762
1.20	Statutory benefits (%)	0.0%		0		0		0		0	0
Total Salaries				66,200,000	102,485,000	105,559,550	108,726,337	382,970,887			
2. Travel and Transport		Annual Unit Cost	Qty Yr 1	Year 1	Qty Yr 2	Year 2	Qty Yr 3	Year 3	Qty Yr 4	Year 4	Totals
2.1	Vehicle operations costs	13,125,000	1.0	13,125,000	1.0	13,518,750	1.0	13,924,313	1.0	14,342,042	54,910,104
2.2	Motor-cycle operations costs	5,250,000	6.0	31,500,000	13.0	70,297,500	13.0	72,406,425	13.0	74,578,618	248,782,543
Total: Transport				44,625,000	83,816,250	86,330,738	88,920,660	303,692,647			
3. Office Operating Costs		Annual Unit Cost	Qty Yr 1	Year 1	Qty Yr 2	Year 2	Qty Yr 3	Year 3	Qty Yr 4	Year 4	Totals
3.1	Office stationery	1,000,000	0.2	200,000	0.2	206,000	0.2	212,180	0.2	218,545	836,725
3.2	Office rent	8,750,000	0.2	1,750,000	0.2	1,802,500	0.2	1,856,575	0.2	1,912,272	7,321,347
3.3	Water and electricity	4,200,000	0.2	840,000	0.2	865,200	0.2	891,156	0.2	917,891	3,514,247
3.5	Communications	1,750,000	0.3	525,000	0.3	540,750	0.3	556,973	0.3	573,682	2,196,404
3.9	Bank charges	2,625,000	0.2	525,000	0.2	540,750	0.2	556,973	0.2	573,682	2,196,404
Total Office Operating Costs				3,840,000	3,955,200	4,073,856	4,196,072	16,065,128			
4. Operational Costs		Annual Unit Cost	Qty Yr 1	Year 1	Qty Yr 2	Year 2	Qty Yr 3	Year 3	Qty Yr 4	Year 4	Totals
4.1	Programme evaluations	17,500,000	0.0	0	1.0	18,025,000	0.0	0	0.0	0	18,025,000
4.2	Impact evaluation	25,000,000	0.0	0	0.0	0	0.0	0	1.0	25,750,000	25,750,000
4.3	Baseline	10,000,000	1.0	10,000,000	0.0	0	0.0	0	0.0	0	10,000,000
4.4	Planning and Training workshops	1,750,000	1.0	1,750,000	1.0	1,802,500	0.0	0	0.0	0	3,552,500
4.8	Kits	131,250	500.0	65,625,000	0.0	0	0.0	0	0.0	0	65,625,000
Total Operational Costs				77,375,000	19,827,500	0	25,750,000	122,952,500			
5. Fixed Assets		Unit price	Qty Yr 1	Year 1	Qty Yr 2	Year 2	Qty Yr 3	Year 3	Qty Yr 4	Year 4	Totals
5.1	Computers, printers and UPS*	1,750,000	2	3,500,000	0	0	0	0	0	0	3,500,000
5.2	Office furnishings	400,000	5	2,000,000	0	0	0	0	0	0	2,000,000
5.3	Vehicles	43,750,000	1	43,750,000	0	0	0	0	0	0	43,750,000
5.4	Motor cycles	5,250,000	7	36,750,000	7	37,852,500	0	0	0	0	74,602,500
5.5	Bicycles	175,000	200	35,000,000	0	0	0	0	0	0	35,000,000
Total Fixed Assets				121,000,000	37,852,500	0	0	0	0	0	158,852,500
6. Overhead		0.0%		0		0		0		0	0
Total Project Costs in TZS				313,040,000	247,936,450	195,964,144	227,593,068	984,533,661			
Total Project Costs \$US				177,864	140,873	111,343	129,314	559,394			

- The budget is organised into:
 - Personnel
 - Travel and Transport
 - Office Operating Costs
 - Operational Costs
 - Fixed Assets
 - Overhead
- The basic approach is to enter unit costs (1) and then to specify in succeeding columns the number of units expected per year (2)
- It will then produce an automatic total cost in local currency and the chosen international currency (3)





5.1 Outreach and Cost per Member

- The system produces a summary table at the bottom of the budget, expressed in whatever is the chosen international currency
- The only input needed here is any pre-existing expenditure – in the chosen international currency (1)
- The system will then yield a Cost per member figure (2)

7. Outreach and Cost per Member in \$US		
Item		Amount/ Qty.
7.1	Total Groups created	1,928
7.2	Average members per group	23
7.3	Total members by end of project	43,380
7.4	Expenditure to date	67,500
7.5	Projected expenditure	559,394
7.6	Total expenditure (LoP)	626,894
7.9	Cost/Member	\$US 14.5

