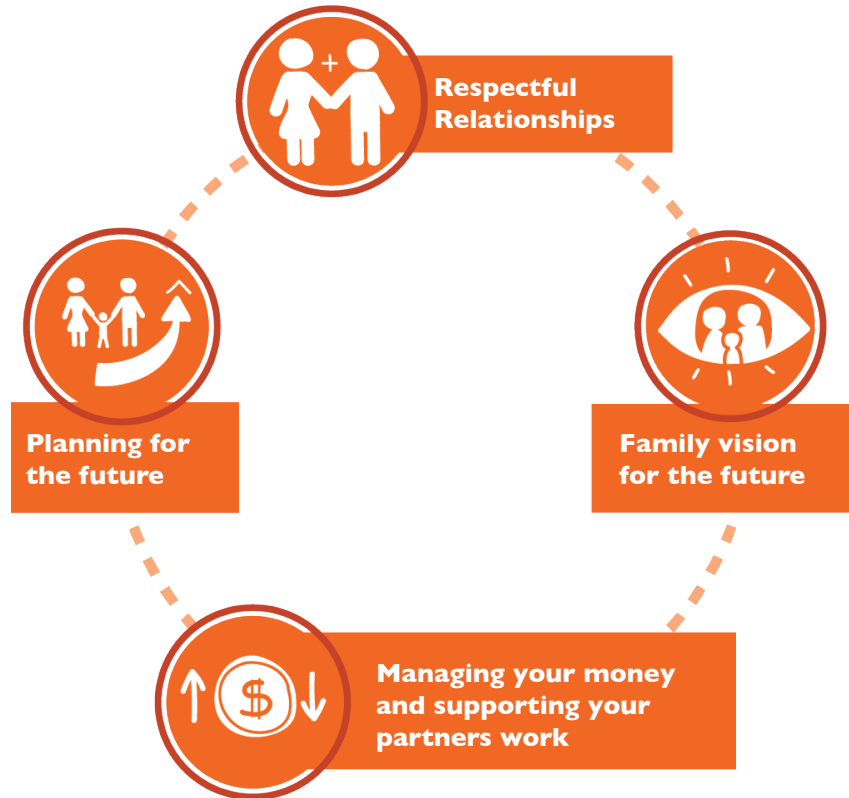


Gender Inclusive Financial Literacy Training (GIFT)



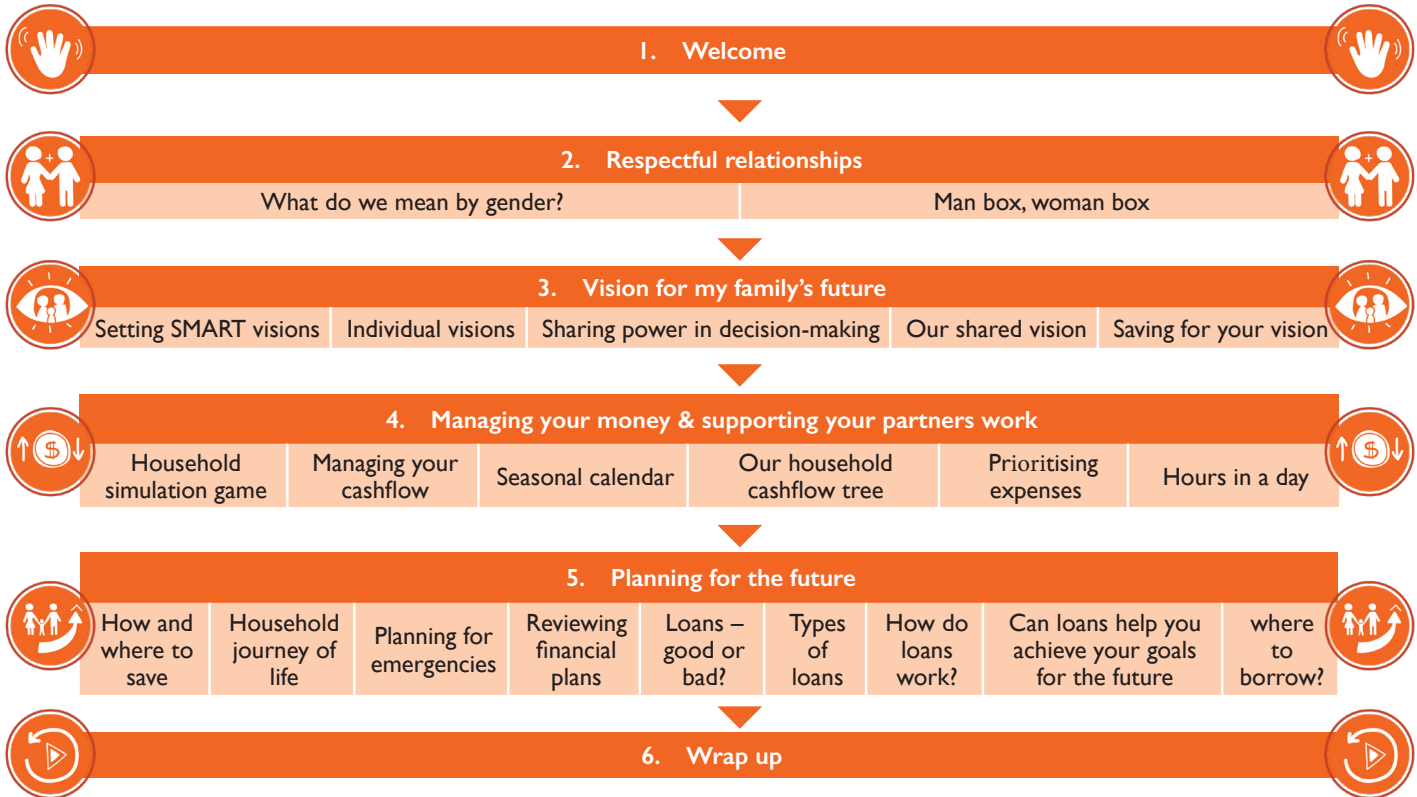
Visual aid Booklet

HIGH LEVEL OUTLINE



Module I

SESSION OVERVIEW



Module I

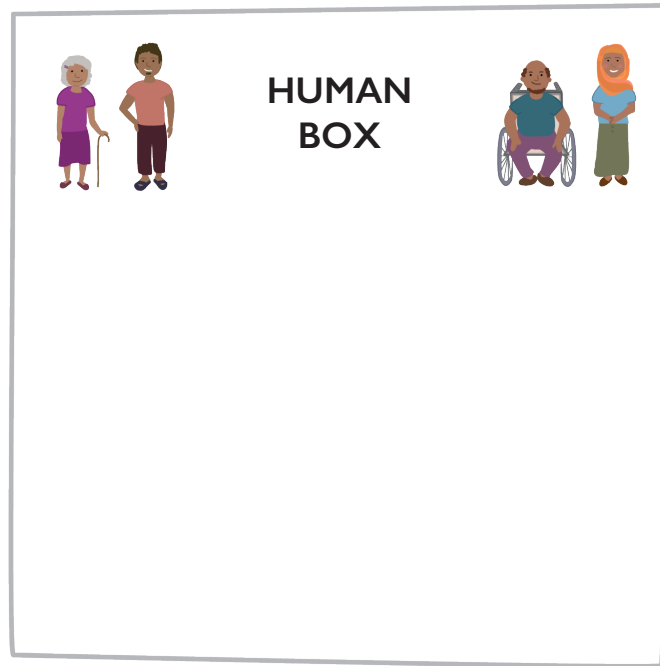
Man Box



Woman Box



Human Box



S.M.A.R.T

S

Specific: It has a defined monetary value.



M

Measurable: It has milestones in place to assess your progress towards achieving your goal.



A

Achievable: The actions to be taken will allow you to reach your goal. For example, you can break the goal into individual tasks or steps that are easier to complete.



R

Realistic: It can be achieved given your available resources, which include time, money, support from others, environmental factors, etc.

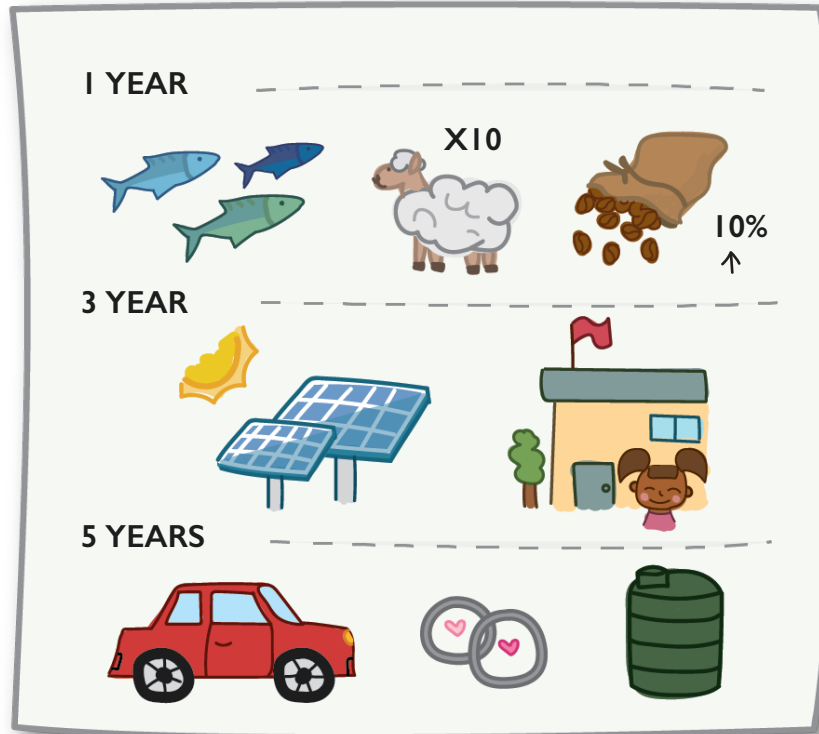


T

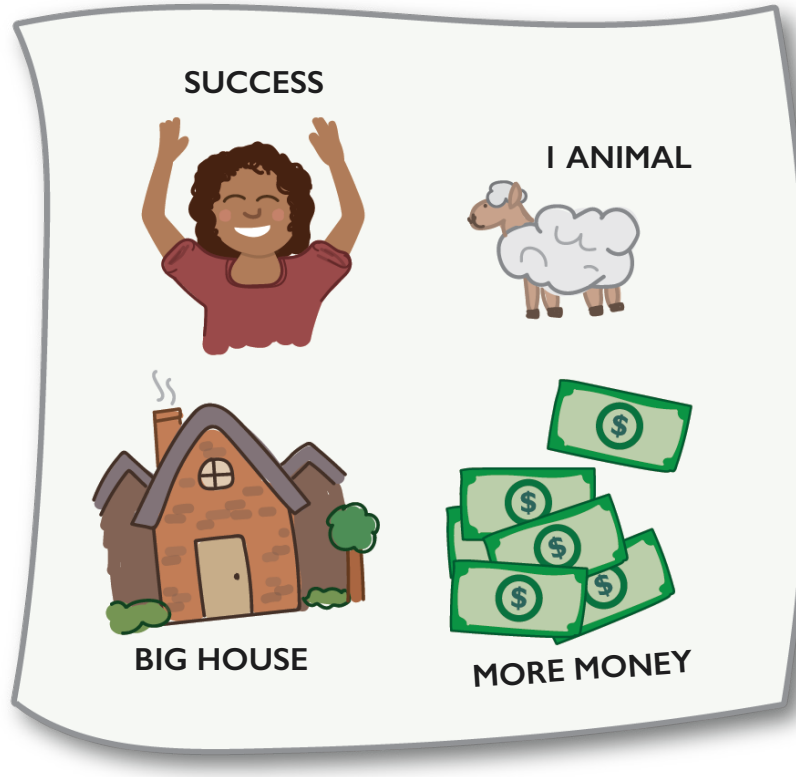
Time bound: It has a specific timeframe or deadline.



HOUSEHOLD VISION I



HOUSEHOLD
VISION 2



SUCCESS



1 ANIMAL



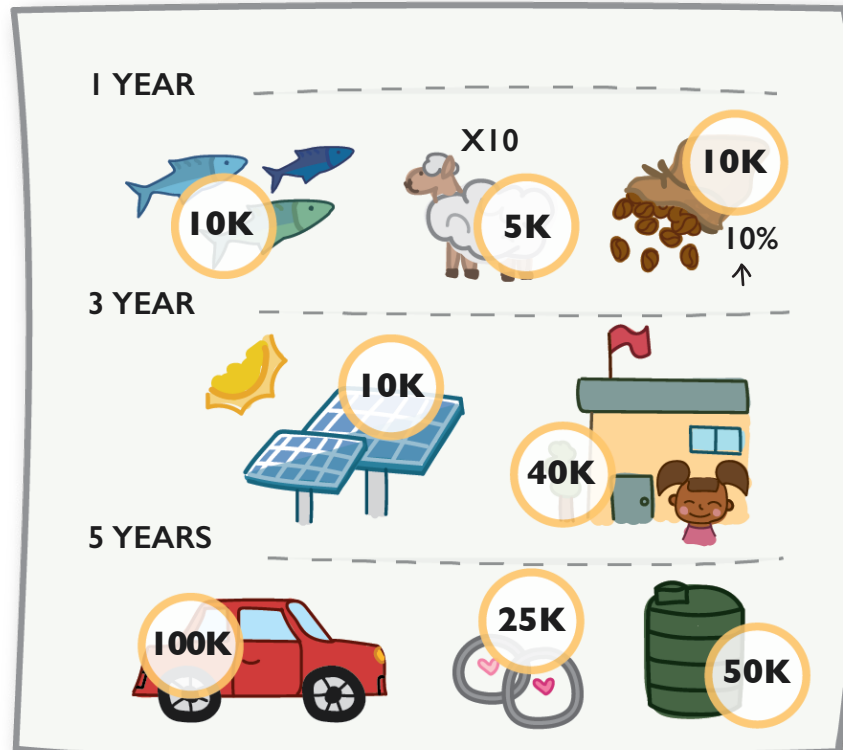
BIG HOUSE



MORE MONEY

HOUSEHOLD VISION

3 - SMART EXAMPLE



SAVINGS PLAN

GOAL:

What are you & your partner saving for?



COST:

How much does your goal cost? How does this compare with how much your household earns



TIME:

How long do you & your partner have to save towards the goal?



SAVINGS PLAN FORMULA



Monthly savings plan formula:
Amount to save ÷ Number
of months = Amount to save
each month

COUPLES SAVINGS PLAN ACTIVITY

GOAL	AMOUNT	MONEY DUE IN	SAVING PER MONTH
Fertiliser	24,000	6 months	$24,000 \div 6$ = 4,000 per month
Emergency fund	21,000	3 months	$21,000 \div 3$ = 7,000 per month
Buy 3 goats	120,000	12 months	$12,000 \div 12$ = 10,000 per month
High school fees	600,000	60 months	$600,000 \div 60$ = 10,000 per month
Total			31,000 per month

RULE 1



RULE 1:

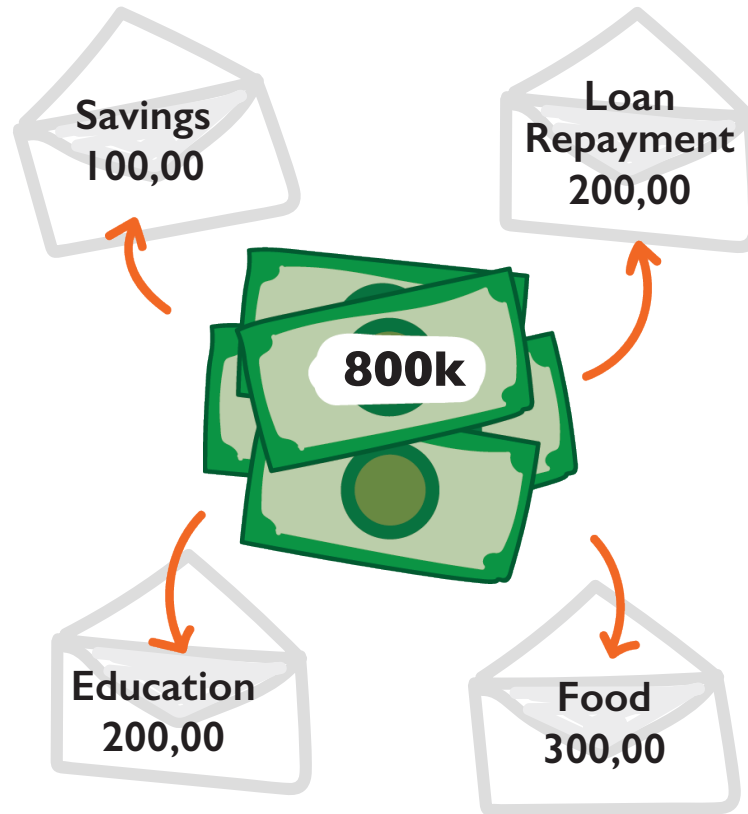
Save something every time
you earn income.

SAVING PLAN FOR FAMILY'S VISION

Family Name :

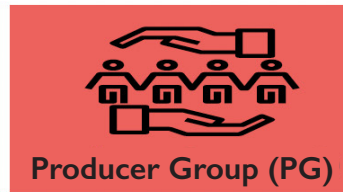
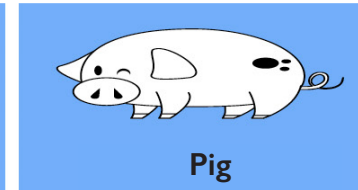
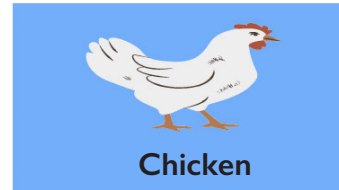
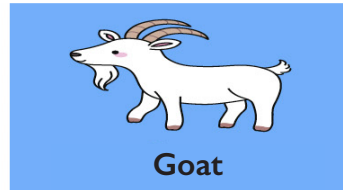
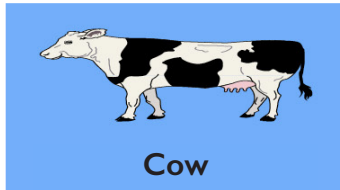
GOAL	AMOUNT	AMOUNT DUE IN	SAVINGS PER MONTH
TOTAL			

FINANCIAL MANAGEMENT



SIMULATION GAME

These are potential cards that can be used during the GIFT simulation game. Choose the cards that are suitable for the local context, ie those found in regular (daily/monthly/yearly) household income and expenses. Print the same number of cards as the number of pairs in the training.



FINANCIAL TREE



Module 4

FINANCIAL TREE - INFLOWS

CASH INFLOWS

Selling Goods

Providing
Services

Loan
Disbursements

Selling
Assets

Gifts/Remittances



FINANCIAL TREE - OUTFLOWS

CASH OUTFLOWS

**Loan
Repayments**

**Unexpected
Expenses**

**Household
Expenses**

Savings

Business/ Farming expenses



RULE 2



RULE 2:
Spend less than you save.

RULE 3



RULE 3:
Managing money and
team work!

NEEDS VS WANTS

NEED	WANT
Expenses that are absolutely	Expenses that are.....
If not met, it bring problems for the family	If not met, bring any problem for the family
Focus on rather than brand	Focus on

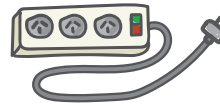
NEEDS VS WANTS



Rice



Water



Electricity



Cooking oil



Entertainment/alcohol



Sweets



Tithes/contribution to church/mosque



Cigarettes



School education costs

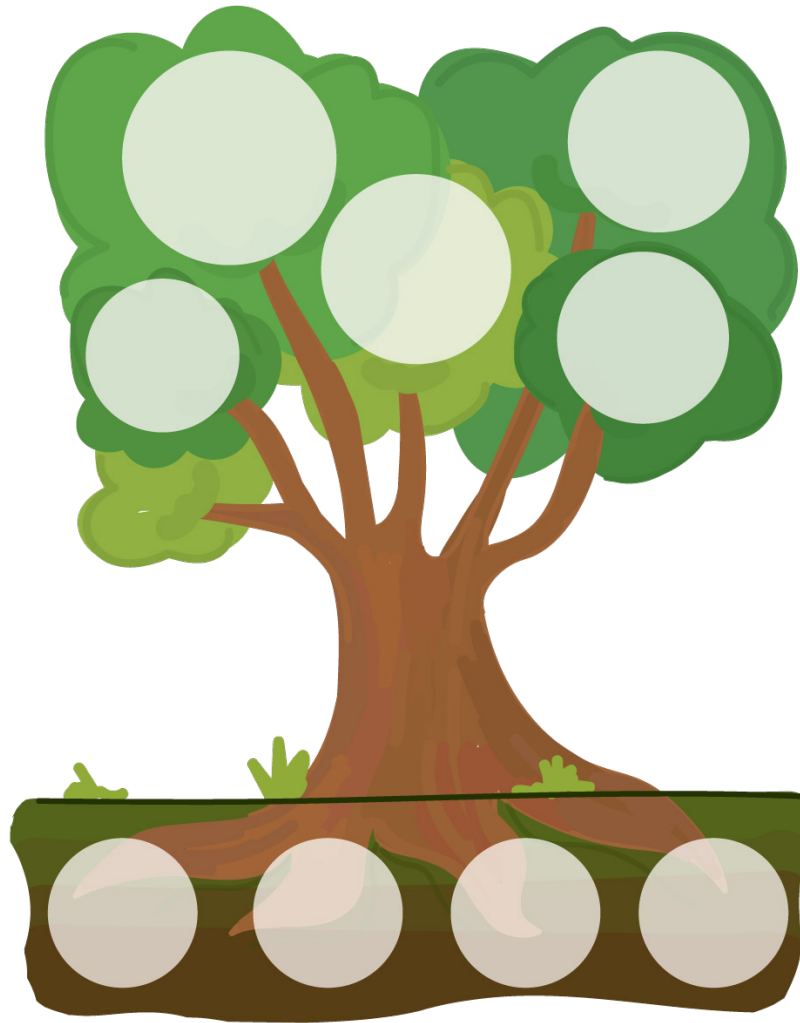
RULE 4



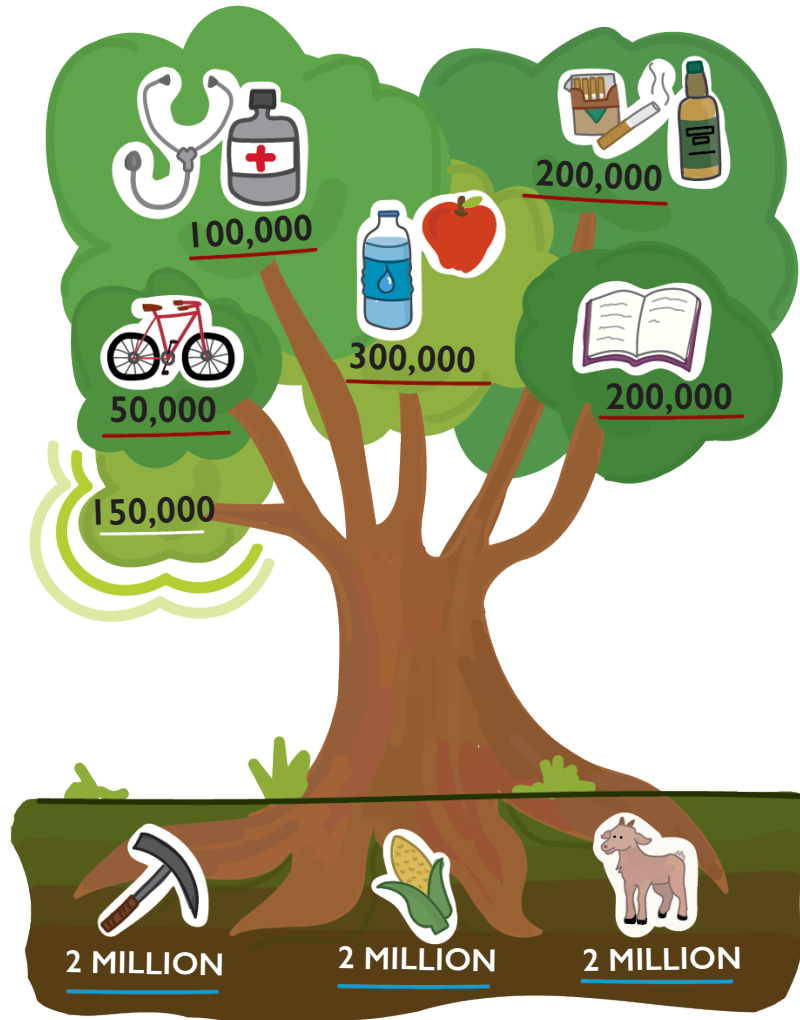
RULE 4:

Spend on things that matter to your whole family – women, men, girls & boys

BLANK TREE



TREE WITH EXPENSES



RULE 5



RULE 5:
 $\text{Income} - \text{Saving} = \text{Consumption}$



Strategy 1.

Reduce your household expenses, especially “Want” expenses

Strategy 2.

Increase your income from your existing business/agriculture



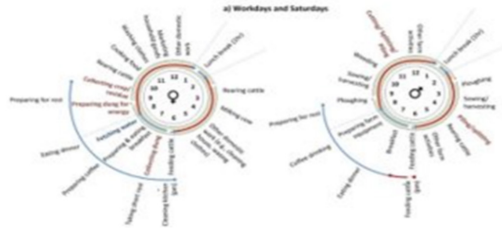
Strategy 3.

Increase your income through new alternative source of income

Strategy 4.

Getting Loan, BUT priority for productive loan



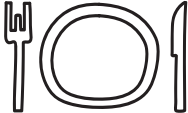




Hour	Man	Woman
00:00		
01:00		
02:00		
03:00		
04:00		
05:00		
06:00		
07:00		
08:00		
09:00		
10:00		
11:00		
12:00		
13:00		
14:00		
15:00		
16:00		
17:00		
18:00		
19:00		
20:00		
21:00		
22:00		
23:00		
24:00		

TYPES OF LOANS

- MATCH UP

Type of loan	Definition
<p>1. Productive loans...</p> 	<p>a. ...are used for household expenses and do not generate income to repay the loan</p>
<p>2. Emergency loans...</p> 	<p>b. ...are used for income earning activities and do generate income to repay the loan</p>
<p>3. Consumption loans...</p> 	<p>c. ...are for unexpected emergencies and do not generate income to repay the loan</p>

RULE 7



RULE 7:

Borrow only what you and your partner can afford to repay.

RULE 8



RULE 8:
Always use loans for the
intended purpose.

**START STOP
CONTINUE**








Start: What will we start doing?









Stop: What will we stop (or reduce) doing?



Continue: What will we continue doing?

Saving mechanism	LIQUIDITY How easy is it to change into cash?	RISK How likely is it for saving to lose value?	COST What is the price for the service?	GROWING WEALTH How easy is it to increase your savings & how much do you earn?
Keeping cash in your home 				
Saving in assets 				
Saving in S4T group 				
Saving in Village Bank 				
Saving in bank or microfinance institution 				
Other (Identify)				

Loan Providers	Loan Size	Loan Type	Interest rate/cost	Lender requirements	Timing
Commercial Bank/ Microfinance institution 					
Village Bank 					
S4T/ Savings groups 					
Input supplier /shop credit 					
Family /Friends 					
Moneylender 					
Other					

