

Guidance for Community-Managed Savings and Credit Associations (CoMSCA)

Context Sensitivity:

Core components central to implementation of the CoMSCA Project model includes CoMSCA Organizing, training of CoMSCA Agents, and monitoring of CoMSCA operations. This guidance is supplemental to the existing CoMSCA Guidelines of CoMSCA to adjust and respond to the current situation and available platform in order to support the continuity of CoMSCA operations and ongoing organizing within World Vision covered areas and CoMSCA network.

CoMSCA Organizing:

During this time of pandemic CoMSCA organizing continue with the help of trained CoMSCA Agents in the communities. Existing CoMSCA groups continue to operate adhering to safety measures set by the government. The following are the adjusted guidance in CoMSCA organizing:

1. Organizing of CoMSCA groups with 10-25 persons is still followed.
2. Requesting group convene in a venue that allows social distancing (for face to face set up) or virtual but convene in one location.
3. Virtual Training is suitable for requesting agencies with good and stable internet connection in the area and if all members have digital resources for training.
4. CoMSCA Instructional Video Materials is available and can be shared by World Vision to all partner network for organizing in their respective communities (Visayan and Waray-Waray with English Translation is available).
5. Complete Modular Training (Module 1- 5) in 2 days. Requesting groups can immediately start its meeting right after the modular training is completed. CoMSCA Officer/CoMSCA Agent will continue to coach the management committee until they can run their CoMSCA Meeting independently.
6. World Vision will provide Digital/Online CoMSCA Recording for CoMSCA Management Committee, this digital/online recording should still be transparent to all CoMSCA members.

Note: For requesting partners and potential network partners, World Vision offers training packages. Please see attached documents.

CoMSCA Meeting:

Note: CoMSCA Digital Online Savings and Loans is recommended for the ff scenarios:

1. Emergency Context – pandemic, typhoon, earthquake (where face to face meeting is hampered/limited or not allowed and need to adhere to government mandated health and safety protocols)

2. Office/Organization set up. Where CoMSCA members meet virtually (weekly, fortnightly and monthly) with good and stable internet connection.

DO:

- ❖ CoMSCA meet regularly. It is encouraged that CoMSCA Members meet and allow to interact during virtual meetings. This promote transparency and active participation of members.
- ❖ Participation in any workshop or information session must be entirely voluntary and should not interfere with CoMSCA meeting procedures

DON'T DO:

- ❖ CoMSCA groups should not be established with a direct link to a microfinance institution.
- ❖ Groups should not be merged into cooperatives and community-based organizations

Process:

- Consult all members for opening a CoMSCA account. All members should participate. Identification of CoMSCA account holder is responsibility of all not by Management Committee.
- Members will use the account for the deposit of Share Purchase, Social Fund, Loan Repayment.
- CoMSCA Group to agree a deadline of deposit (ex. Every 12th up to 16th of the month. Beyond this date, this will be accounted as savings/share purchase for the next month).
- The same set of guidelines on Loan Repayments. Payment beyond the cut off time will be considered payment for the next month and will incurred charges.
- CoMSCA to set cut off time for Loan Requests. Loan request can be requested per month (ex. From 1st to 20th of the month) subject upon Loan fund availability. Released of Loan request is within the month and service charge will incur on the succeeding month thereafter. Setting a cut off time for loan request is essential as fund transfer has its daily limit. This is for convenience for the account holder/owner to schedule the loan requests.
- Statement will be released every 1st of week of the month prior the meeting as necessary by the account holder/owner.
- CoMSCA Groups will set penalties and fines under the CBL.