

SOLAR SAVINGS CHARTER



SUN-LIFE

Save the Savings

CDDF

We, the undersigned, agree to the following:

Group Name		Group Number	
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OBJECTIVE – OUR RESOLVE

1. To make and acquire micro-solar related household products without increasing our existing weekly household expenses by “Saving the Savings” made by purchasing less cooking fuel, kerosene and batteries.
2. To stay together as a solar savings group for at least a year.
3. To agree the products to be acquired by our group members in the first year and the sequence in which they are to be acquired.
4. To agree the method by which members are selected to be the next one to acquire a product.
5. To meet each week at an agreed place, day, and time for at least 30 minutes to improve or make more appliances.
6. To help start other solar savings groups.
7. To appoint a banker to collect subscriptions and make purchases. This can be a revolving appointment if the majority wish.
8. To appoint a scribe/secretary to record all important information in a notebook, including members’ subscriptions, purchases made, members’ signatures; this information then confirmed by a member who will counter sign the notebook. This can be a revolving appointment if the majority wish.
9. The first product to be acquired/made is a solar oven, which we make ourselves.
10. When each member of the whole group each has a solar oven, the average weekly savings (averaged over a year) acquired by the reduction in cooking fuel purchases shall be agreed by members (this usually averages 2 cedis per week, per family). This agreed savings amount shall be passed to the banker each week to enable the purchase of solar lanterns and torches. (In the case of a group of 5 members this could be every other week).
11. When a member receives a lantern/torch then, at the end of the next week, they then each week continue to pass to the banker the previously agreed weekly savings made by not purchasing kerosene and torch batteries (this also averages 2 cedis per week, per family); this continues weekly until all members have 3 lanterns and 3 torches; then the weekly savings purchase the next selected type of product which has been agreed by all members.
12. If a anytime a member is unable to continue to subscribe and their commitments are up to date then they are allowed to leave the group; being reimbursed with their funds that have been subscribed but not yet used for product purchase.

GROUP MEMBERS’ SIGNATURES

Date:.....

	Name	Signature		Name	Signature
1			6		
2			7		
3			8		
4			9		
5			10		

Name Of Susu Coordinator	Signature Of Coordinator	Date	Susu ID Number