



CAF



The CAF Model

Small groups of 10-30 people, where members save/invest small sums of money to create an investment fund from where they provide loans and insurances to themselves. CAF members are both owners and customers of their organization. It is completely self-funded and self-managed.

It is a:

- Savings program: in the first year, the social capital increases a 344% as an average
- Investment program: small investors get 12% of rendibility per year
- Credits (for any need) program: members can access to credits 4 times more the money they invest
- Communities of trust program: for 60% of members, the CAF is the only social network they have

The Saving Groups model in the world:

This methodology has been proven in more than **50 countries** where there are more than **6 million members**

Awards

- The CAF methodology promoted by ACAF Spain, was the only Spanish initiative selected by the **Globaliser International Network of social entrepreneurs Ashoka** because of its suitability for achieving the global expansion.
- 2008: ACAF received the **Award given by the Fondazione Giordano dell' Amore and the European Microfinance Network** to the Best Practices in Microfinance in Europe.
- 2009: **The Award “Mercè Conesa”** to the Best Social Initiative, was given by El Periodico, a Spanish journal.
- 2007: ACAF' s President Jean Claude Rodríguez-Ferrera received the **CYEA Creative Young Entrepreneur Award** to the Best Social Entrepreneurship in the World. Awarded by the Junior Chamber International.
- 2004: ACAF' s President Jean Claude Rodríguez-Ferrera was selected as Ashoka Fellow.

Strategic partners





Differences
between the methodology in
the South and the North

Urban Migrants → Social Networks



Lack of time → Simplicity

Date of the agreement:	INITIAL	MODIFICATIONS	MODIFICATIONS	MODIFICATIONS
Share's value:	10 €			
Maximum loan:	600 €			
Maximum deadline to return the credit:	6 months			
Monthly rate:	1 %			
Relationship between number of share and loan amount	1:4			
Guarantees:	2 guarantors			
Delay interest:	Double			
Meetings:				
Penalty for non assistance:	3 €			
President:				
Accountant:	Rotary			
Teller:				

Technology → Easy and self follow up



by www.utani.org

contact_log in_explore_faqs

2 | find your closest winkomunity

Before downloading the app-winkomun and start up your own Save and Investment Community, better be sure you can join a community close to you. Use the winkomuniy map tool, to know other communities, contact them and share your winkedo experiences.



contact

1

winkomuniti

CLUB25

Me gusta

Organización sin ánimo de lucro



Muro

Todos (Mejores Mensajes)

Compartir: Publicación Foto

Escribe algo....



CLUB25

Las CAF participan mañana en la 5ª Muestra de Arte Social en Mataró junto a Verkami y Arcadi Oliveras!



5a mostra d'art social | Mataró | del 2 al 5 de juny de 2011

www.artsocial.net

La Mostra d'Art Social és un conjunt d'actes que giren entorn a l'Art Social. Podem entendre com Art Social totes aquelles manifestacions artístiques, en que una de les seves finalitats sigui estimular i afavorir canvis a nivell social.

Me gusta · Comentar · 02 de junio a las 1:58 ·



CLUB25 añadido 20 fotos nuevas al álbum













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winkomunity: Club25 (Barcelona)



messages received: 12

-  financial tools
-  credits
-  loans
-  members
-  accountability
-  notes

		SHARE	CREDIT
	Alberto Jonas personal data	60% 	2.500 6 PAYMENTS 2 PENDING
	Abdoulaye Sali personal data	26% 	1.900 3 PAYMENTS 1 PENDING
	Nin Li Sabate personal data	16% 	900 3 PAYMENTS TODAY
	Richard Sanz personal data	13% 	750 3 PAYMENTS 2 PENDING




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Paola's birthday today



DATES	CREDIT	BALANCE
12-01-2011	2.500	2.500
22-02-2011	-230	2.200
03-03-2011	-200	1.900
23-04-2011	-500	1.400
07-06-2011	-500	900
11-07-2011	-900	0
12-08-2011	1.500	1.500
22-08-2011	-200	1.300
17-09-2011	-300	1.000
30-11-2011	-500	500

Thanks!