



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 **Mocrofinance Network** to the Best Practices in Microfinance in Europe.

• 2009: The Award "Mercè Conesa" to the Best Social Iniciative, 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





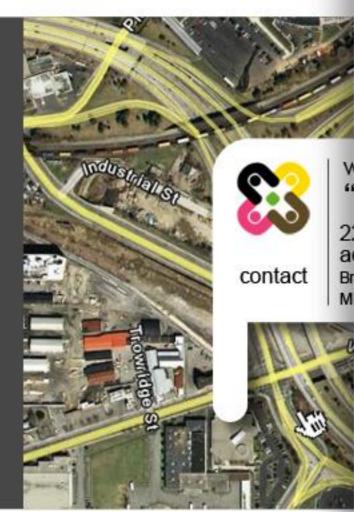
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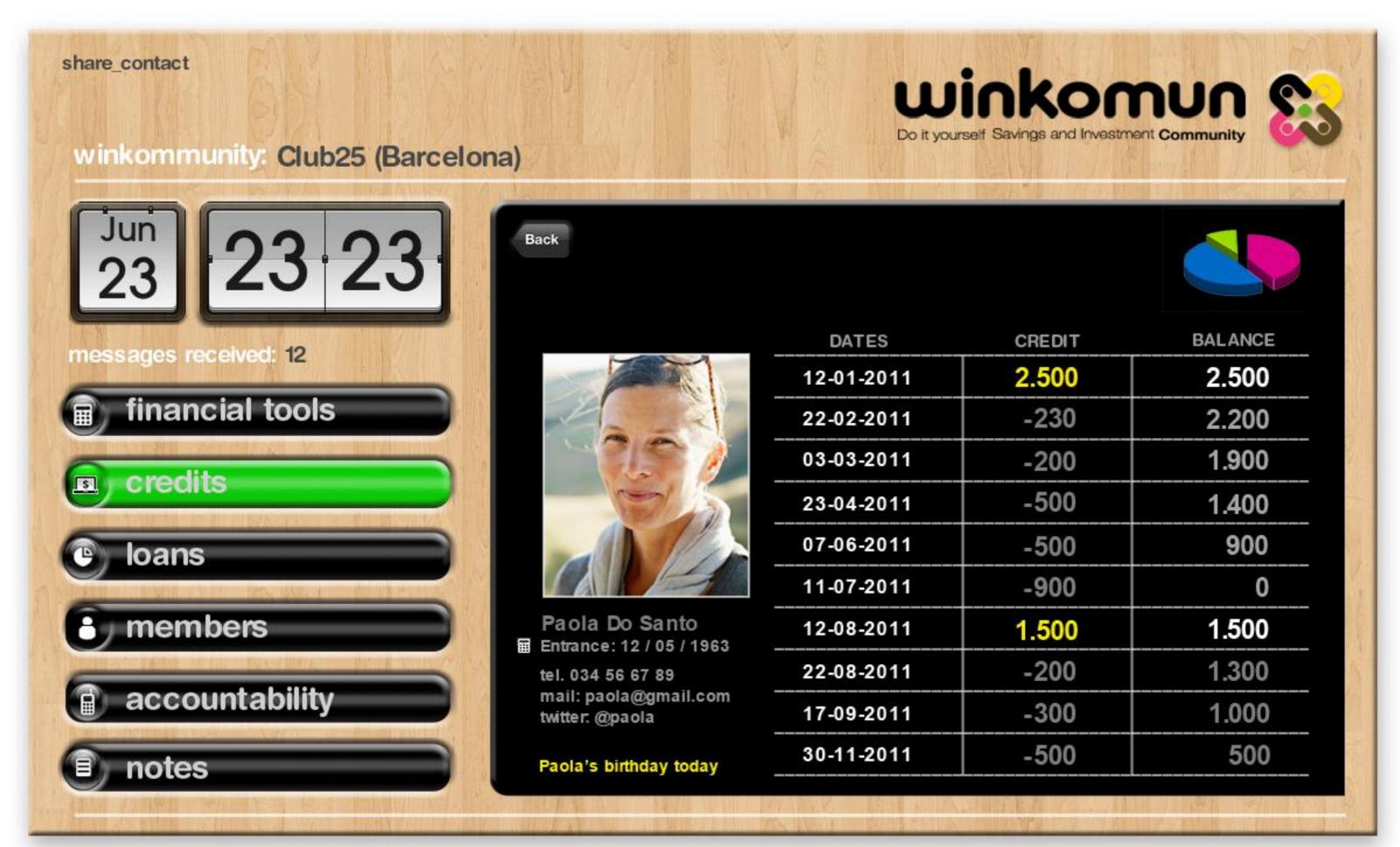












Thanks!