To conduct efficient meetings follow following steps

## STEP 1. Prayer:

- All the members present will sing the song of "Jeevithana gelupundhani ....."
- The Song will help the member to keep in view their common goal and develop enthusiasm to achieve it.



## STEP 2. Member's introduction:

- Each member will introduce herself by her name, groups name, village name, village organization name and her savings amount.
- The practice of members introduction will improve their ability to speak freely without shyness and develop self confidence.

## STEP 3. Member's Attendance:

- While the members were introducing themselves, the bookkeeper will record the attendance in the register.
- The names of the absentee members and late comers and the fines to be imposed will be recorded as per the group norms.
- This practice will act as a deterrent to the members and make them alert and disciplined for their meetings.

## STEP 4. Review of previous meeting decisions:

- The Bookkeeper will read out the decisions of the previous meeting and the group will review the following items:
- i. Fines to be collected from the previous meeting absentees and latecomers
- ii. Loan installments to be collected from defaulters of the previous meeting
- iii. Previous meeting savings not paid by members if any
- iv. Purchase of assets through the loans disbursed in the previous meeting
  - v. Asset verification report on the loans by the non loanee members
- vi. Remittance particulars of cash balance of previous meeting in the bank account
- vii. Handing over the previous meeting cash balance to the presiding member of the present meeting,