

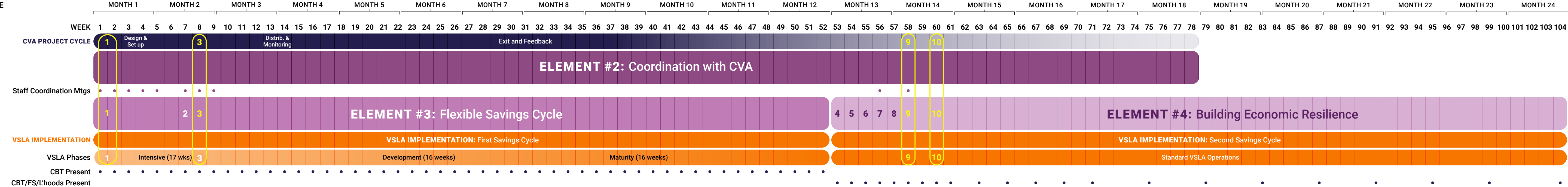
A WEEK-TO-WEEK GUIDE FOR A

# 12-Month Saving Cycle Timeline

WITHIN A 24-MONTH (104 WEEK) PROJECT

START HERE

ELEMENT #1: Readiness  
*Before Implementation*



This is a companion document to  
[A Guide to CARE's VSLA in Emergencies.](#)

Use this timeline if you are planning a 12-month savings cycle (the ideal length). Adapt it to your programming schedule while respecting essential sequencing and coordination.

KEY ACTIVITIES:

1. Targeting and Group Formation  
(and CVA Assess & Analyze, VSLA Prep phase)
2. Extra Savings Session
3. 1st CVA Disbursement AND 1st Savings Meeting
4. Group Readiness Assessment
5. Group Investment Activity Ideation  
(if applicable)
6. Group Business Plan and Seed Grant Application  
(if applicable)
7. GIMC Election (if applicable)
8. Basic Financial Training
9. 1st Tranche Cash Injection
10. 2nd Tranche Cash Injection (if applicable)

Coordination needed between CVA and VSLAiE