

CRS GUIDING PRINCIPLES

Established in 1943, CRS is engaged in humanitarian relief and development efforts in nearly 100 countries throughout the world. We strive to assist impoverished and disadvantaged people overseas, promoting the sacredness of human life and the dignity of the human person. CRS acts to:

- promote human development by responding to major emergencies, fighting disease and poverty, and nurturing peaceful and just societies
- serve Catholics in the United States as they live their faith in solidarity with their brothers and sisters around the world

Although our mission is rooted in the Catholic faith, our operations serve people based solely on need, regardless of their race, religion or ethnicity.



CONTACT

South Sudan

Country Representative: Andrew Rosauer
Catholic Relief Services (CRS)
Palica, Hai Jerusalem
Juba, South Sudan

Email: Andrew.Rosauer@crs.org

Headquarters

Catholic Relief Services (CRS)
228 W. Lexington Street
Baltimore, MD 21201-3443 USA

Cover photo: Treasurer of SILC club in Imotong carries the SILC box to a meeting. Torrey Peace/CRS

Inside: CRS staff train SILC groups on how to form a constitution that governs their decisions. Torrey Peace/CRS

Back cover: Three key holders of a SILC group in Ikotos lock the box after a meeting. The treasurer of the group stores the box, which further ensures its security. Torrey Peace/CRS

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Savings and Internal Lending Communities in South Sudan

How CRS is helping the people of South Sudan protect their assets and increase their income



THE SILC APPROACH

Savings and Internal Lending Communities (SILC) is CRS' savings methodology that improves upon traditional African models of financial management through self-selected groups that save on a regular basis. The groups take loans from their savings. The interest paid back to the group increases the members' wealth and is shared out after a typical 12-month cycle.

CRS provides technical support to partners who then engage field agents from the community to train the groups in self-governance, financial management and transparency. The groups save their own funds and provide their own materials, which reinforces self-empowerment. SILC teaches vulnerable groups such as women and youth how they can meet their financial needs in a sustainable manner.

SILC WORLDWIDE

SILC exists in 35 countries worldwide (26 in Africa) as of September 30, 2012:

- Over 1 million total members, with USD \$10.8 million in savings
- 10% growth in members from April to June 2012
- Total outstanding loan portfolio of over \$9.26 million

SILC IN SOUTH SUDAN

As of September 30, 2012 SILC has empowered 2,708 members in 176 groups in South Sudan to mobilize \$10,095 in savings. Members have accumulated \$1,295 in social funds, which allow members to better cope with risk.



SILC GOALS

- Teach communities the discipline of saving
- Empower vulnerable groups to mobilize their own resources to access credit
- Build solidarity among community members
- Help accumulate assets to allow marginalized groups to escape the cycle of underdevelopment.

THE CRS APPROACH

Partnership

In South Sudan, as elsewhere, CRS relies on its strong partnerships with local church and secular organizations, the host government, non-governmental organizations and international agencies to efficiently and effectively deliver services to those most in need. One of our priorities is to help bolster the technical, managerial and financial capacities of our partners as we work collectively toward greater sustainability.

SILC Programming Integration

The savings communities have been integrated with other sectors such as health, agriculture, education and peacebuilding throughout Africa. SILC groups are a great platform for sensitizing community members about health related issues, farming techniques and peace initiatives. SILC helps community members save money for health

services, school fees, water fees and other expenses. In some countries, such as Benin, SILC groups are linked to health microinsurance schemes.

FUTURE DIRECTIONS

Beginning in 2013, CRS South Sudan is working to introduce the Private Service Provider (PSP) – fee-for-service – delivery channel to improve the sustainability of SILC beyond the life of each project. PSPs are trained and certified to provide ongoing SILC technical support long after a project ends.

PROGRAM HIGHLIGHTS

SILC tackles the realities and demands of partners and communities. It provides access to simple, affordable and flexible financial services to the most vulnerable and disenfranchised people, thus advancing CRS' mandate to serve the poorest of the poor.

SILC promotes social and financial sustainability, and also builds trust and understanding. Many SILC groups address issues relevant to their homes and communities. They motivate the community and local government to engage in development issues that go beyond monetary returns, such as conflict resolution, reduction of domestic abuse, reduction or prohibition of the production and sale of alcohol, improved school attendance (especially by girls), increased community vigilance, health and sanitation, natural disaster mitigation, and education.