

Community Operational Manual (COM)

Nuton Jibon Livelihood Improvement
Project (NJLIP)

COM Booklet

Part One



Social Development Foundation (SDF)

Preface

Social Development Foundation (SDF) started implementing Social Investment Program Project (SIPP) in Bangladesh in 2003, employing the Community-Driven Development Approach (participatory system). Under the project, overall development programs have been launched by actively involving the extreme poor and poor people of impoverished villages in income-generating activities, employment generation, empowerment of women, development of sustainable institutions and small infrastructure, and their maintenance.

In 2011, SDF expanded its activities to 16 districts of the country under Empowerment and Livelihood Improvement "Nuton Jibon" Project. It could be mentioned that in August 2015 SDF has started the implementation of 6 years' duration 'Nuton Jibon Livelihood Improvement Project (NJLIP)' in 13 districts with financial support from the Government of Bangladesh and the World Bank.

Initially five and then 15 manuals were prepared with the participation of community members for the development of sustainable intuitions, income-generating activities, employment generation and improving the lifestyle of the poor. The manuals were prepared with support from the World Bank and SDF. The manuals are known as Community Operation Manuals (COMs). With the growing size of the ongoing Nuton Jibon Livelihood Improvement Project- NJLIP and the expansion of the purview of its activities, a necessity has arisen in the course of time to update and modify the manuals.

Taking all those things into account and for carrying out the programs of 'Nuton Jibon Livelihood Improvement Project (NJLIP)' properly, a Community Operational Manual (COM) has been formulated in three parts with the participation of all stakeholders containing all the necessary guidelines and rules. In this three-part manual, all the necessary outlines have been made following the community-driven development strategies for the implementation of the programs of 'Nuton Jibon Livelihood Improvement Project (NJLIP)', which will help all concerned, including the community members to implement the project.

I, therefore, express my deep gratitude and extend thanks to those community members who participated in formulation of the manual, and also the SDF and the World Bank officials and others who extended their cooperation in getting it published. I do hope this booklet will duly help implement this project as expected.



(A. Z. M. Sakhawat Hossain)
Managing Director

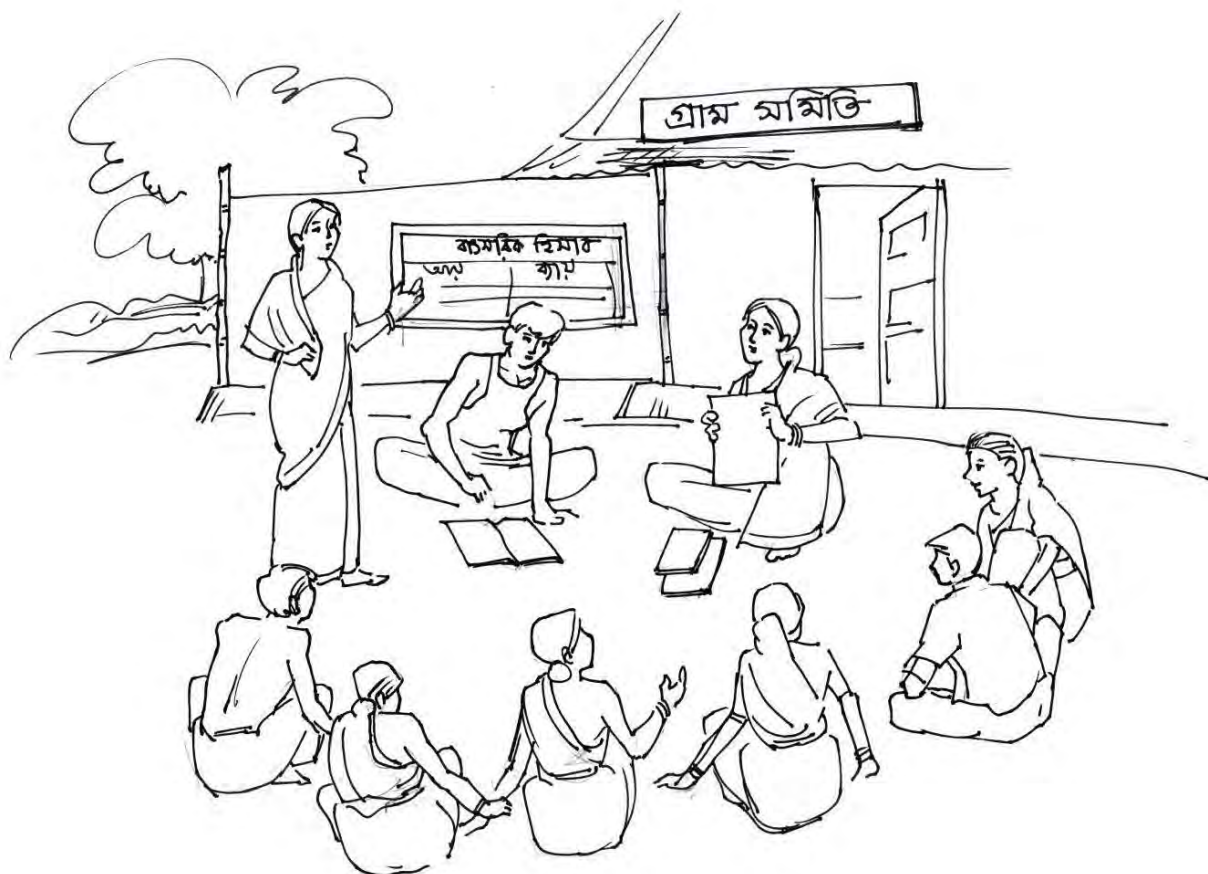
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Knowing About Our Project Principles and Our Village Institutions



Chapter 1

Nuton Jibon Livelihood Improvement Project, having many aspects, is a very special project, which we will like. Let us try to understand some of them:



The project will help us build our village institution, which will give importance to the extreme poor and poor in our villages.



The extreme poor and poor in our villages will get the maximum benefit from the project implementation.



The project funds will be directly released to our village institutions.



All decisions on fund use are with us.



The SDF staff, the staff of the partner organizations and others who are helping us will adopt a supporting and friendly approach.

1.0 Our Aim

By implementing this project in our villages, we will be able to-

- Form and make our village institutions stronger and
- Improve the lifestyle of the extreme poor and poor by increasing their income.

We will achieve the above by

- Bringing together all the extreme poor and poor in the villages under Nuton Jibon Groups;
- Setting up our own village-level institutions of Gram Parishad, Gram Samiti, Village Credit Organization etc; and
- Providing credit assistance to Nuton Jibon Group members for starting income-generating activities.

2.0 'Dash Neethi' (10 non-negotiable principles)



To improve our conditions, all of us in our villages need to work very hard. We will succeed in achieving our aim if we follow some important principles while working together. These principles are called 'Dash Neethi'. We will decide that all of us in the villages must follow the 'Dash Neethi' in all of our activities.

1. **We will unite and work together for our development.**

Individually we may be poor, but if we join hands we can achieve a great success together.



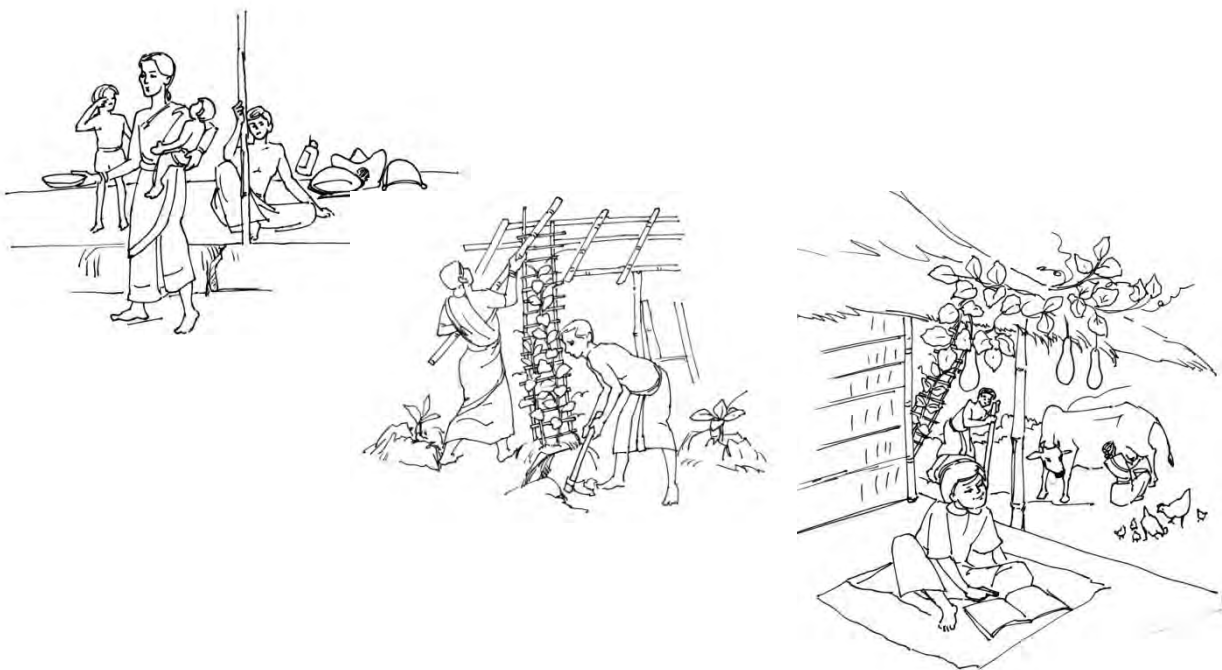
2. We will maintain Transparency and Accountability in all of our activities.

We all in our villages need to know about all of our activities, as we are answerable to Gram Parishad for those. Our Nuton Jibon Groups, Gram Samiti and Village Credit Organization need to work as agreed in the Gram Parishad.



3. We will first try to solve our problems by ourselves. We will seek outside help only when it is needed.

Solving our problems by ourselves will improve our capacity. This is how we will get the much-sought and most suitable solutions for us.



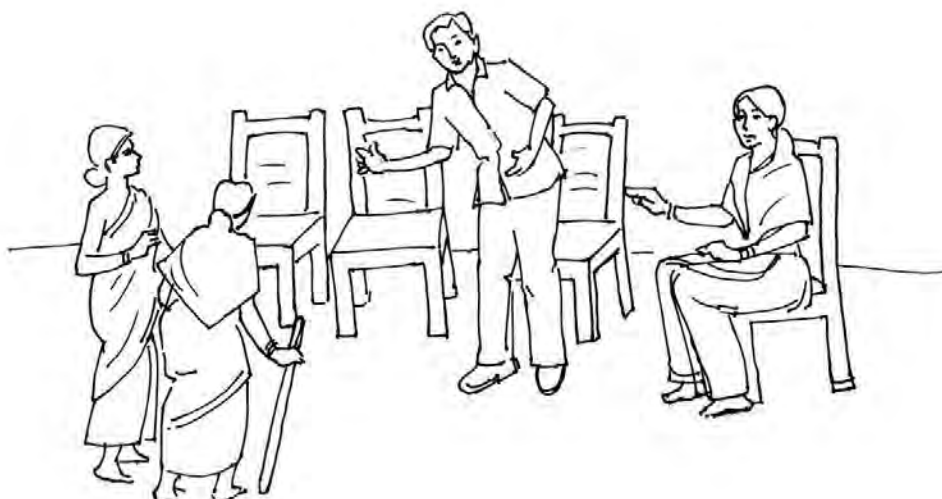
4. We will take all of our decisions on the basis of majority's opinions.

We know each other and everyone must respect and listen to each other. Even if we have a different opinion, we agree and follow the decisions supported by the majority. This is essential for the benefit of our villages.



5. All in our village community have the equal rights and opportunities

All -- the extreme poor, the most vulnerable, the poor, the women and the youth -- will have the equal opportunities and rights.



6. We will be honest in our all activities.

Being honest in our activities will help promote trust, understanding and harmony in our villages.



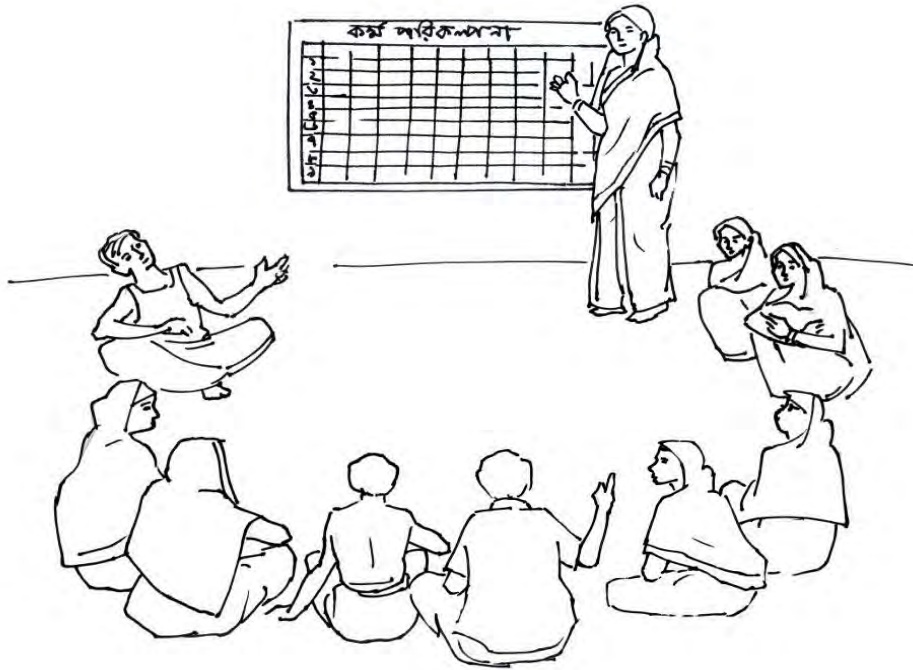
7. We will save as much as we can and repay our loans on time.

All of us will pool our savings with the Nuton Jibon Groups. We will repay the loans taken by us as agreed.



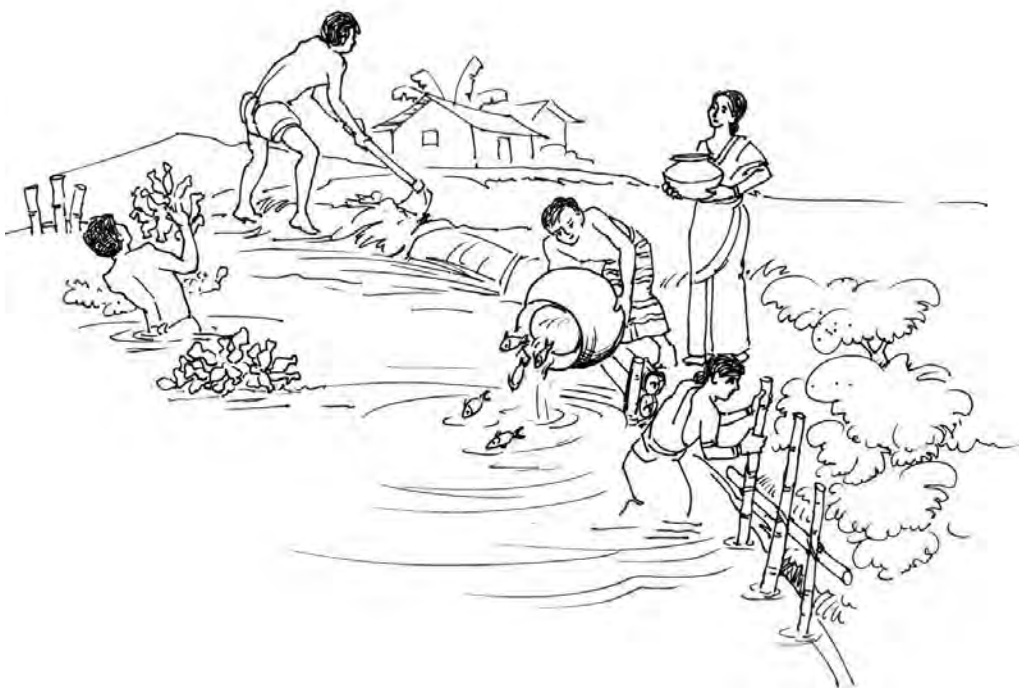
8. We will complete our activities as per agreed plans.

We will implement our activities exactly as per the agreed plan. We will stick to our budget, time and other conditions.



9. We will use our resources wisely.

We will use our money, our own abilities and natural resources carefully. We will use them in a way that will also be beneficial to our future generation.



10. We will take shelter and help others take shelter in a safe place during any disaster.



3.0 Our Village Institution

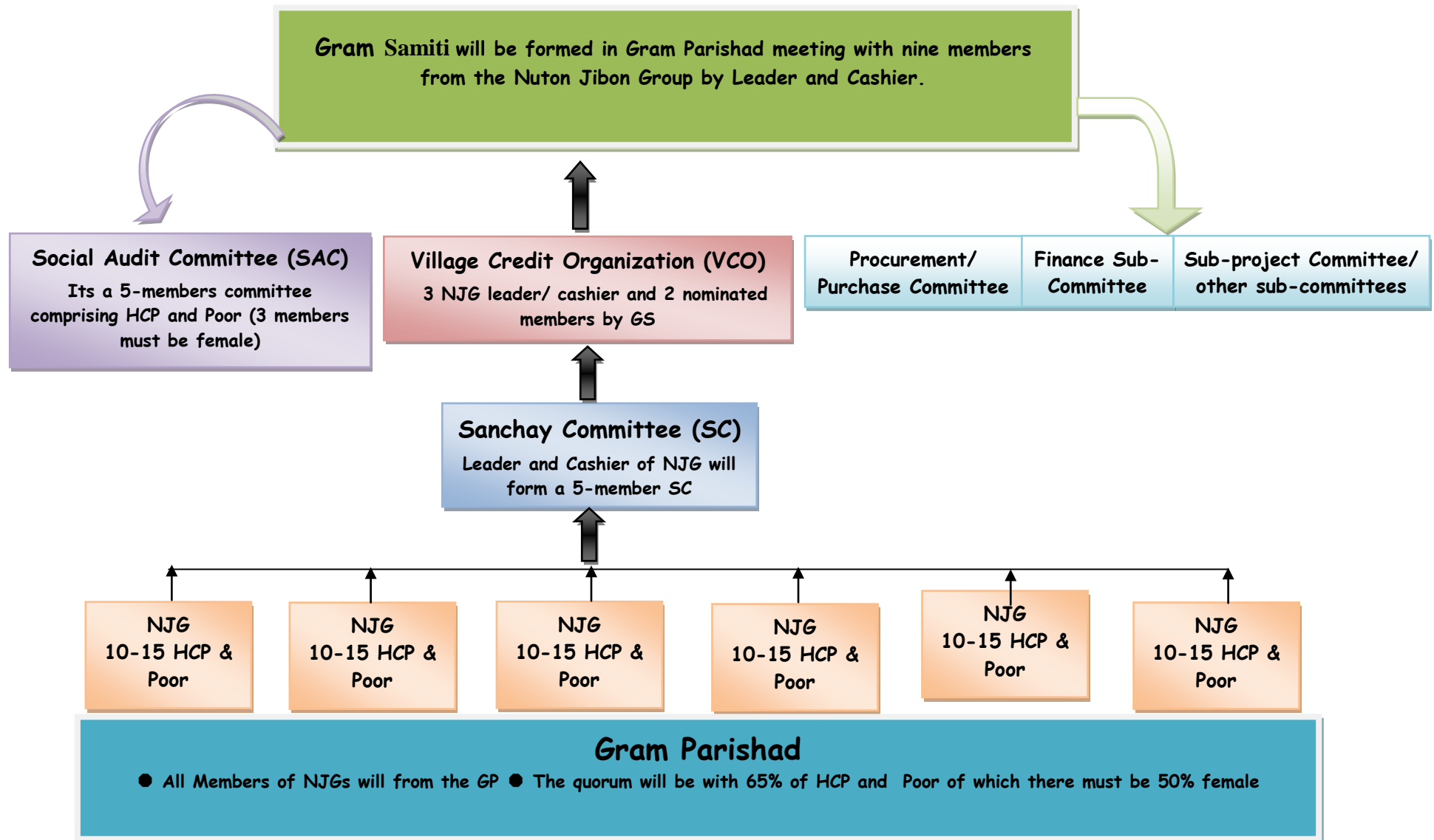


The extreme poor and poor in our villages need to come together for implementing various activities.

- We will have a general body where all of us are members;
- We all cannot do everything. So, we must have an executive committee and various other committees under the executive committee;
- The positions of Leader and Cashier will be for women in all groups and committees. This condition can be relaxed for the Youth Group, if needed;
- We will specify what our General Body will do and what activities our other committees will carry out.

All these together are called our Village Organization. The following diagram gives a complete picture of our village institutions.

Diagram of Village Institutions



Let us try to understand the diagram part by part:

3.1 Gram Parishad (GP):

- All the poor and extreme poor HHs of the village are eligible to be GP members;
- All the NJG members together will constitute the GP in our village;
- Gram Parishad is called our General Body;
- Gram Parishad is the most important body in our Village Institution having the authority to take all the decisions;
- We will enter the names and other details of all our members in a book called our membership register. The format of Membership Register is given in **Annexure 1**;
- We can decide in our Gram Parishad meeting whether the members need to pay a nominal membership fee initially or every year;
- We will organize Gram Parishad meeting at least once in three months, but meeting can also be held any time, if needed;
- In the Gram Parishad meeting, we will review our overall progress, prepare a quarterly plan, approve expenditures, review the report of the Social Audit Committee and take new decisions;
- In order to hold a **meeting** of the Gram Parishad and take decisions, we must have a minimum number of our members attending a meeting as detailed below:
 - At least 65% of the hardcore poor and poor in the village must be present
 - At least 50% of those present in the meeting must be women
- We will inform our all members about the Gram Parishad meeting at least one week before the meeting;
- We will write all the decisions taken in a Gram Parishad meeting in a book called 'Gram Parishad Minutes Book';



- **The Powers of Gram Parishad are:**

- Approval of all rules and guidelines for implementing Village Development Activities. For the Shabolombi Fund, the GP will also set rules and guidelines in consultation with VCO and GS;
- Selection and removal of Gram Samiti members;
- Approval of sub-committees of Gram Samiti;
- Appointment and removal of Social Audit Committee members;
- Approval of the list of beneficiaries;
- Approval of Village Development Plan, including Shabolombi Fund Plan;
- Approval of Sub-projects/CISF activities;
- Approval of Activity Completion Reports;
- Approval of Final Expenditure Statements, except VCO; and
- Directing Gram Samiti or other committees to implement Social Audit Committee recommendations;

3.2 Nuton Jibon Groups

- **Nuton Jibon Groups** are groups of 10 to 15 members who are from extreme poor and poor families;
- The **Nuton Jibon Youth Groups** consisting only of youth members of the 18-35 age group from the extreme poor and poor families are called **Nuton Jibon Youth Groups**
- The **Nuton Jibon Groups** can be formed with only men or only women, or by both men and women together;



- One member from one extreme poor and poor family will join the **Nuton Jibon Group**;
- One youth from extreme poor and poor families can join the **Nuton Jibon** youth group;



- In order to be a member of a **Nuton Jibon Group**, we have to have some criteria:
 - Member of a hardcore poor and poor family
 - Living in the village permanently
 - Must be between ages of 18-60 years. The age limit could be relaxed in case of vulnerable
 - Must attend the group meeting and Gram Parishad meeting regularly
 - Making the minimum amount of savings with the group as decided by the Gram Parishad
 - Follow the 'Dash Neethi' and group rules
 - Having no criminal allegation
 - No involvement in any anti-social activity
 - No mentally-retarded person/drug addict.
- Each NJ Group will select a Leader and Cashier.
- Nuton Jibon Group (NJG) members will meet on a specific day every week or fortnightly, which is convenient for them.

- The responsibilities of **Nuton Jibon** Groups are:
 - To follow the 'Dash Neethi'
 - To create the regular practice of savings
 - To save regularly a fixed amount as per group decision approved by GP
 - NJG members should attend the group and GP meeting regularly with active participation
 - Should follow the group norms
 - To assist other committees along with the Gram Samiti
 - To provide loan among themselves to increase income-generating activities
 - Solving the group problems within the groups
 - To maintain and keep accounts, passbook, and resolution
 - To discuss development activities and follow them.
- The detailed working procedures of the **Nuton Jibon** Groups and how they deal with their savings and credit activities are discussed in chapter 3-Savings and Credit Activities.

Duties, responsibilities and rights of Nuton Jibon Groups (NJG) are:-

- To participate in weekly group meetings
- Save regularly as agreed within the group and assist other committees and the Gram Samiti
- Be actively involved in ensuring that loans provided to members of the group are used to increase their income-generating activities
- Agree on collective decisions of the group and be part of solving group problems
- Guarantee other group members in the loan process
- Repay the installments of both internal lending and Shabolombi Loan (SF) (including service charges) in the group meeting and deposit the money to SSC and VCO within 24 hours. The SC and VCO concerned should deposit the collected amount of money to Bank within 24 hours. In case of natural disasters or where the bank is far away, the collected money must be deposited to Bank within the next working day
- Participate in training programmes as needed
- Be open and pay attention to productive criticisms
- Build a positive thinking in the group, maintain disciplined conduct and participate in training, and brief the group after training about the benefits of such training
- Maintain and keep accounts, passbook and record of resolutions
- Discuss development activities and follow them.

3.3 Sanchay Committee (SC)

- To preserve savings and operate internal lending, 1 (one) SC in each village will be formed with the representation of leaders and cashiers of Nuton Jibon Groups;
- The SC will be formed with 5 members in each village where there will be one leader, one secretary, one cashier and two members;
- Among the the Leader, Cashier and Secretary, at least two should be women. The Leader, Secretary and Cashier of the SC should quit their poistions immediately after the formation of SC (not more than three months), but s/he will remain the NJG member so that others can get the opportunity to take the leadership.



Responsibilities of SC

- Opening bank account to deposit the savings of **Nuton Jibon** Groups;
- Holding meetings as often as needed -- at least one meeting every month to discuss issues relating to savings and credit activities;
- Helping **Nuton Jibon** Group members to prepare proposals for obtaining loan from Shabolombi Fund (SF) to start income-generating activities;
- Helping **Nuton Jibon** Groups to maintain accounts of savings and credit, and
- Providing monthly, quarterly, half yearly and yearly accounts information.

3.4 Village Credit Organization (VCO):

- VCO will be formed by the leaders/cashier of all the NJG in the village along with 2 members of the Gram Samiti. We will learn about Gram Samiti a little bit later;
- The **Nuton Jibon** Groups, the SC and VCO together undertake the savings and credit activities in our village;
- At least 60% of the VCO members will be women;
- The VCO members will select one leader, one secretary and one cashier to undertake various activities. Among the three key positions of VCO, at least two will be female and one will be youth NJG member;
- The SC leader/cashier will vacate the previous position in the SC after selecting as VCO member but s/he will remain the NJG member so that others could get the opportunity to take the leadership.



Responsibilities of VCO

- To provide Shabolombi Fund loans to **Nuton Jibon** Group members;
- Evaluate the viability of proposals submitted by members for Shabolombi fund loans;
- Collect the repayment of Shabolombi fund loans through **Nuton Jibon** Groups
- Maintain the accounts of loan;
- Submit monthly report loan activities to Gram Samiti;
- Form a 3-member loan appraisal committee with SC, GS and VCO representatives.
- We can learn more about the activities of VCO in the booklet 3-Savings and Credit Activitie.

3.5 Gram Samiti (GS)

We have learnt that our Gram Parishad is the most important body in our village having all the power to take all the decisions. But, there are large numbers of people in our Gram Parishad. Hence, the Gram Parishad needs a committee of less people to implement its decisions. This committee is called the Gram Samiti.

- Gram Samiti is the executive committee of the Gram Parishad;
- The Gram Samiti consists of nine members. The NJG leaders and cashiers will select nine members of the Gram Samiti from among themselves which should be approved by the Gram Parishad;

- The Gram Samiti members will select one President, one Secretary and one Treasurer as office-bearers. At least two of the office-bearers will be women and one youth (male or female).



- The age of the President of GS should not be less than 25 years
- The Gram Samiti will meet as often as required. The interval between two meetings of the Gram Samiti cannot exceed 3 months
- At least six members of the Gram Samiti with minimum of 50% women are needed for any meeting
- All important decisions of the Gram Samiti will be recorded in a Minutes Book
- The GS Leader, Secretary & Treasurer will vacate the Previous position in the NJG after selecting as GS member but he or she will remain the NJG Member so that other could get the opportunity to take the leadership.
- A member of the Gram Samiti can be removed by the Gram Parishad for the following reasons:
 - Violation of the 'Dash Neethi' or agreed guidelines in the COM
 - Misappropriation of village money
 - Causing any loss to the community members.
- The Social Audit Committee will probe the reasons, while the Gram Parishad will take the decision to remove a Gram Samiti member based on their recommendations.

Responsibilities of Gram Samiti

- Implementing Gram Parishad's decisions;
- Preparing Village Development Fund application using participatory methodologies;
- Obtaining the approval for Village Development Fund application from the Gram Parishad;
- Implementing Village Development Fund activities as approved;
- Receiving funds from the SDF and spend it on implementing the Village Development Fund activities;
- Opening and operating bank account for dealing with Village Development Fund;
- Keeping all the accounts and records of the Village Development Fund;
- Preparing progress and financial reports and getting the approval of Gram Parishad;
- Signing financing agreements with SDF;
- Forming finance, procurement, operation and maintenance committees, and giving them responsibilities;
- Calling meetings of the Gram Parishad;
- Appointing a bookkeeper as needed for regular management of accounts and record keeping. Replacing or dismissing the bookkeeper if he or she fails to properly perform responsibilities;
- In case of any financial corruption in any type of fund, the GS concerned can take legal action against the alleged person/s with the GP's approval.

Responsibilities of the President

- To organize and conduct meeting;
- A member could be selected to preside over any meeting in case of the President's absence;
- Finalize topics/agenda for the meeting;
- Resolve any conflicts (if any) in the meeting;
- Raise any important issue and solve through the meeting;
- Communicate with different institutions/organizations;
- Approve the bill vouchers of the GS; and
- Organize meeting through Secretary.

The responsibilities of the Secretary are:

- To organize meeting of Gram Parishad with approval from President
- Keep record of the meeting proceedings
- Keep safely all books and records
- Assist President in conducting meetings

Responsibilities of the Cashier

- Keeping all the accounts of Village Development Activities;
- Operating the Bank Account along with the President or the Secretary as decided by the Gram Parishad; and
- Keeping all the records of transactions.

3.6 Sub-committees

We will have the following sub-committees:

a) Finance Committee

- In order to assist the cashier in financial activities, we will constitute a finance committee with three members;
- The cashier will be the convener of the finance committee;
- At least one member of the finance committee will be a woman;
- The finance committee will be a sub-committee of the Gram Samiti.

Main responsibilities of the finance committee

- To ensure the writing of all accounts and keep all types of financial records of GS
- Make sure payments
- Oversee financial activities of VCO, SPC
- Prepare the annual budget and activity plans of GS, VCO and SPC
- Ensure flawless financial transactions always
- Review the audit report
- Help Prepare financial progress reports (Receipts and Payments Statement)
- Give a Petty Cash amount of maximum Tk. 3000/- to the cashier for meeting small expenses
- Display all the financial information
- Provide all the accounts and records to the Social Audit Committee for auditing.
- The finance committee can appoint bookkeepers from among our hardcore poor and poor members to assist in writing books of accounts;
- The requisite experience, remuneration, duration of appointment and other conditions of the bookkeepers will be decided by the Gram Parishad;
- The finance committee members and bookkeepers will undergo training on financial aspects and other COM booklets;
- The finance committee can get the help from other villages or visit other villages, which are successfully maintaining the accounts to learn from them.

b) Procurement Committee

A 3-member procurement committee will be formed in each of the villages as required. This committee will perform its role and responsibilities as per the guideline mentioned in chapter-8 (Procurement chapter).

c) Sub-project Committee (SPC)

The Gram Samity will form a Sub-Project Committee (SPC) which will be approved by GP and this committee will execute and supervise the implementation of Sub-Project activities.

The Sub-Project Committee consists of

- 5-7 members (the number of members of the SPC may be increased as per requirement of sub-committee) from hardcore poor and poor
- At least 60% of the members are female and 30% youths
- The SPC will be chaired by a member of the Gram Samiti
- The SPC will have a convener
- There will be a separate bank account for SPC to be operated by Convener, Secretary and Cashier
- All members of the committee should be from the target group of the Gram Parishad (GP).



Responsibilities of SPC

- To identify sub-project and discuss benefits for households
- Gather information about sub-project and prepare a detailed proposal and take approval from Gram Parishad
- Ensure cost-effectiveness
- Implement and monitor the infrastructure works
- Operate Bank Account
- Sign MoU with GS

3.7 Social Audit Committee (SAC)

We have learnt that the Gram Samiti will implement all the decisions of the Gram Parishad. The Gram Parishad will monitor the activities of the Gram Samiti and other committees through the SAC.

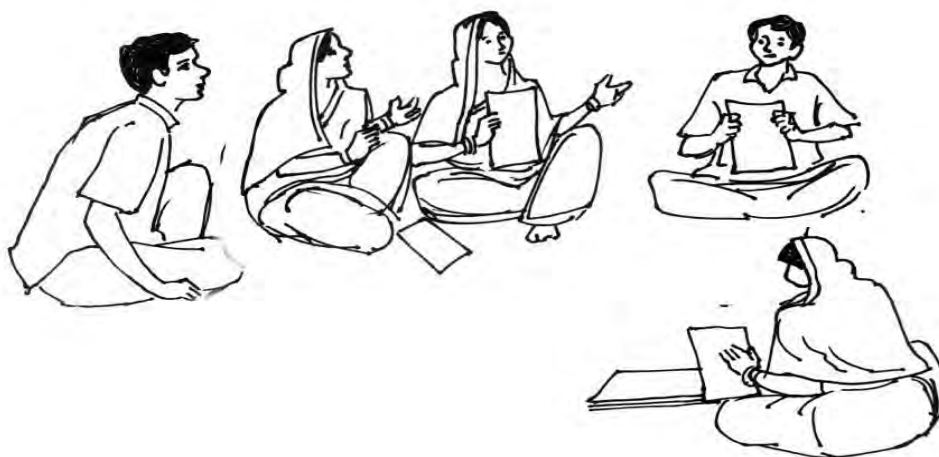
The SAC consists of five members directly selected by the Gram Parishad.

There will a convener in the SAC.

The SAC members cannot be the members of the Gram Samiti or other committees.

They will also not be the close relatives (father, mother, husband, wife, son, daughter, brother, sister, in-laws etc.) of Gram Samiti and other committee members.

- Minimum three SAC members will be women, while one youth;
- At least three SAC members will be from the group of HCP;
- Minimum one member must know accounting and procurement aspects;
- Persons having good acceptance among the community;
- Well known for their integrity and honesty; and
- Persons not favouring some groups of people in the village.



SAC Responsibilities

- Constantly watch the working of Gram Samiti, VCO and other committees for following the 'Dash Neethi' and COM guidelines in all their activities
- To verify documents and records of GS, VCO and other committees and submit reports to GP meeting, including recommendations as well as observations
- If the SAC finds any anomaly during the implementation period, then it will have to convey it to the SAC meeting to sort out the problem and prepare a report and submit it to the GP.
- Recommend application for each installment of Village Development Fund after verifying the achievements of the completed activities.
- Collect more details about complaints, conflicts and other issues when needed by the Gram Parishad.



Term of committee members: All the village institutions and committees organized and formed under SIPP will have to develop leadership among other members of the committees. The first committee/village institution (GS, VCO, SAC, SC, etc.) will be formed for a three-year tenure and then it will be reconstituted after every two years. After each term, we will give the opportunity to other potential members to become members of the committees, but no one of the members holding any key position for two consecutive terms. The GP will approve and organize all the steps and measures for transparent and fair selection/election.

At least one-third members of each of the committees will be replaced in each term/during its reconstitution.

NSC (Nutrition Suspect Committee) :

4.0 Steps in Forming Our Village Institutions

4.1 IEC Campaign

The SDF/Nuton Jibon Livelihood Improvement Project will organize information dissemination meetings at the upazila, union and village levels. The project approach, basic principles and steps will be discussed in the meetings. With this, we will be able to know about the target beneficiaries and identify mechanisms and other important messages of the project. On completion of the IEC campaign, the SDF will do an enthusiasm assessment exercise to select the enthusiastic villages.

4.2 Willingness Model Resolution

The SDF will work with the enthusiastic villages that are showing interest and willingness after having information about the project and its benefits for the Extreme poor and poor. The interested village will take a resolution showing its enthusiasm, and most of the Extreme poor and poor will come forward and decide together to work with the SDF. The model resolution is attached herewith in Annexure- 2.

4.3 Participatory Identification of Poor (PIP)

We, the Extreme Poor (HCP) and Poor, are the primary stakeholders and keeping this in mind the focus of the programme will be that the SDF will assist to identify the beneficiaries in a participatory manner.



The Participatory Identification of Poor (PIP) is a careful methodology that will help us identify ourselves and make the list of HCP, poor, disabled, vulnerable and un/under employed youths of the targeted HHs in our village. The PIP is further described in chapter-12. We will follow the guideline to identify the HCP and Poor of our village as mentioned in the chapter-2.

4.4 Social Mobilization

The hardcore poor and poor in our village need to come forward together for implementing various activities. After the identification of beneficiaries, we will organize small group discussions on why are we poor? How can we solve our problems? Why do we need to be united? And why do we need leadership or a leader?

Benefits of Group

Mobilizing the community to get organized, we will form Nuton Jibon Groups with 10 to 15 members from neighbouring families who are Extreme poor and poor. We also form Nuton Jibon Youth Groups with only youth members of the 18-35 age group from hardcore poor and poor families are called Nuton Jibon Youth Groups. The Nuton Jibon Groups can be formed with only men or only with women, or by both men and women together.



4.5 Committee Formation and Leader Selection

Every one of our village cannot take the responsibility of our own development. So, an organization is needed to run their development activities. After mobilizing the community, we will form our village-level institutions and committees in our villages. Selection of leader is one of the most important activities for successful

implementation of village development. We will assist our community to form the following institutions as per this booklet: Social Audit Committee, Gram Samiti, SC, VCO, Finance, Procurement and other Sub-project Committees.

We have to be very careful about selecting our leaders for each of the committees.

4.6 Training of Committee Members/Leaders on COM

To run our organization efficiently and smoothly, it is very important to build our capacity on different organizational management issues. To build our capacity, we will organize training programmes for our office bearers, committee members and also community members on COM booklet and other topics as needed.

- Letting all of us understand the 'Dash Neethi';
- Informing community members about other important project messages;
- We can visit other villages for learning from the good practices which they have implemented;
- Collecting more information for developing our village;
- We can hire local resource persons/CPs for helping us initiate income-generating activities. Their fees can be paid from the Institution Development Fund.



Format of Membership Register

Name of the head of the family :

Address :

Status of Member : ☐ Hardcore poor
☐ Poor
☐ Most vulnerable (Specify disabled, orphan etc.)
☐ Others

Details of family members :

| Sl. No | Name | Relationship | Sex | Age | Educational Qualification | Occupation |
|--------|------|--------------|-----|-----|---------------------------|------------|
| | | | | | | |
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Details of assets owned :

1. Type of house :

2. Land details :

3. Other assets :

Benefits received from the project :

| Sl. No | Name | Details of benefit | | | Remarks |
|--------|------|--------------------|-----------------|------------------------|---------|
| | | Date received | Type of benefit | Amount of benefit (Tk) | |
| | | | | | |
| | | | | | |
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Model Resolution on Willingness to Participate by Village Community

Name of Village: Phase I/ II/ III, Year of commencement of the project of SDF

We the people of village, who have signed against our names appearing in the list given as *Annexure-3*, meeting on (date), at (Place) chaired by (Name and Designation), express our willingness to participate in the new phase of Nuton Jibon Project. We have discussed and collectively committed ourselves to the following decisions:

1. Agree to follow the Non-negotiable Project Principles in all project activities hereafter and agree to display the Non-negotiable Project Principles in the village.
2. Agree to call the village general body as Gram Parishad and:
 - The details of the members of the Gram Parishad will be put into a membership register, signed by the members.
 - The quorum for the Gram Parishad meeting shall be the presence of 65% of the hardcore poor and poor in the village and out of whom at least 50% shall be women.
 - The Gram Parishad shall meet at least once in a quarter and one of the meetings shall be the annual general body.
 - The Gram Parishad shall have all decision-making powers for Project implementation.
 - All members of the village community shall abide by the decisions taken in the Gram Parishad regarding project implementation.
3. Agree to constitute a Gram Samiti as the Executive Committee of the Gram Parishad and:
 - Gram Samiti shall have the power to execute all the decisions of the Gram Parishad and shall be the agency responsible for project implementation in this village.
 - The Gram Samiti shall consist of (9) members out of whom (7) members are to be female as nominated by Nuton Jibon Groups of hardcore poor and poor to be formed from among the hardcore poor and poor.

- The quorum for Gram Samiti shall be 65% of the Extreme poor and poor members out of whom 50% shall be women.
 - The Gram Samiti will select one President, one Secretary and one Treasurer and at least two of whom shall be from Extreme poor and two women and at least one youth (preferably female).
 - The Gram Samiti can meet as often as required and report its activities to Gram Parishad periodically.
4. Gram Parishad will appoint a Social Audit Committee consisting of..... (5) members with from hardcore poor and poor. The Social Audit Committee shall have the power to monitor all the activities of the Gram Samiti and other committees as may be constituted for implementation of the project and report its findings and recommendations to the Gram Parishad. The recommendations of the Social Audit Committee as approved in the Gram Parishad must be followed by the Gram Samiti and all other committees.
 5. Agree to constitute Sub-Committees of the Gram Samiti, including a Sub-committee for implementing CISF projects in the village. And we are also taking care of operation and maintenance of all the completed CISF Sub-Projects in the village hereafter.
 6. The resources needed for operation and maintenance will be mobilized from among the village community members.
 7. Agree to utilize the assistance received from the project first for the benefit of the most vulnerable like the disabled, destitute and elderly with no support and the person who has not received assistance from other projects in the past and then to benefit other hardcore and poor in the village.
 8. Agree to apply to Social Development Foundation for Assistance under the Nuton Jibon Livelihood Improvement Project (new Phase of Social Investment Program Project).

Date:

Sd/
(Chairperson of the Meeting)
Name and Designation

Annexure-3**Sample - List of the persons attending the village meeting**

| Sl No | Name and Address | Tick (✓) Appropriate | | | | | | Signature |
|----------|---------------------|----------------------|------|---------|----------|-------|-------|-----------|
| | | HCP | Poor | General | Disabled | Women | Youth | |
| | | | | | | | | |
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To be included age and profession along with the name and the address.

Participatory Identification of Poor (PIP)



Chapter-2

1.0 Who Will Identify The Poor?

All of us have complaints about the way beneficiaries were identified by many programmes implemented in our villages earlier. Though these programmes were meant for the HCP and poor, we often find that non-poor somehow managed to enter the beneficiary list. Not only the non-poor become beneficiaries of the programme, but they also take full control of the programmes. The HCP and poor still remain outside.

The main reasons behind such a situation:

- ✚ These programmes do not apply any systematic methodology for identifying the eligible beneficiaries and
- ✚ The HCP and poor do not get an opportunity to decide who the beneficiaries are.

In order to avoid the above mistakes and make sure that only the eligible HCP and poor are correctly identified in SIPP, we use a methodology called Participatory Identification of Poor (PIP).

2.0 Participatory Identification of Poor

The Participatory Identification of Poor (PIP) is a careful and step-by-step methodology that will help us identify ourselves and enlist the HCP, poor, disabled, vulnerable and disaster vulnerable in our village. The PIP has the following characteristics:

- ✚ The HCP and poor in our village lead the PIP activities;
- ✚ The PIP uses various simple participatory techniques which allow all of us to get involved in the PIP activities;
- ✚ Facilitators and other community members who are trained on PIP will help us do the PIP;
- ✚ We can together decide the criteria for identifying the beneficiaries;
- ✚ There are different ways to verify the correctness of our decisions;
- ✚ The method will allow us to hear complaints and correct mistakes; and
- ✚ At the end of the PIP, we will get the final list of vulnerable, disabled, HCP, poor and disaster vulnerable agreed by everyone in the village.

3.0 Benefits Of Pip

We can prepare the list of HCP and poor with various methods like

- ✚ Participatory Identification of Poor;
- ✚ Conducting a survey using questionnaire;
- ✚ Collecting data from all houses using a format - census

Compared to other methods, the participatory identification of poor methodology has the following advantages:

- ✚ It gives us an opportunity to work together and show our potential in undertaking project activities by ourselves;
- ✚ It gives us an opportunity to understand our village situation like how many HCP and poor live in our village;
- ✚ It also gives us the opportunity to think about what we can do to reduce poverty in our village;
- ✚ We can do the PIP with minimum mistakes as we ourselves who are more knowledgeable about our village, conduct the exercise. Verifying and correcting mistakes are easier;
- ✚ It is less costly and takes less time to complete;
- ✚ Since it is done by involving everyone and using simple activities everyone in the village know about it and agree with the final list; and
- ✚ PIP helps us document our village situation before the formal launching of the project -- this is called Village Base line Data.

4.0 Timing of PIP

The PIP exercise is the first organized village-level activity of the SIPP/Nuton Jibon conducted in our village, after the initial village campaign. In order to initiate the PIP in a village, the following activities should be completed.

- ✚ The key project principles and the 'Dash Neeti' have been disseminated among all the households of the village and many of us have understood and agreed with these;
- ✚ The Gram Parishad of the village has met and taken a resolution to join the project accepting key project principles; and
- ✚ Based on our willingness and readiness, the SDF selected our village for implementing thje project activities.

Once the above activities are done, it is time for doing the PIP in our village.

5.0 PIP Steps in Our Village

The PIP includes a series of steps we undertake in our village. These steps are facilitated by experienced cluster facilitators and trained community members from other villages. These resource persons will help us complete the PIP. The key activities we undertake to complete the PIP exercise are listed below in sequence. The following table shows the ten (10) steps of PIP:

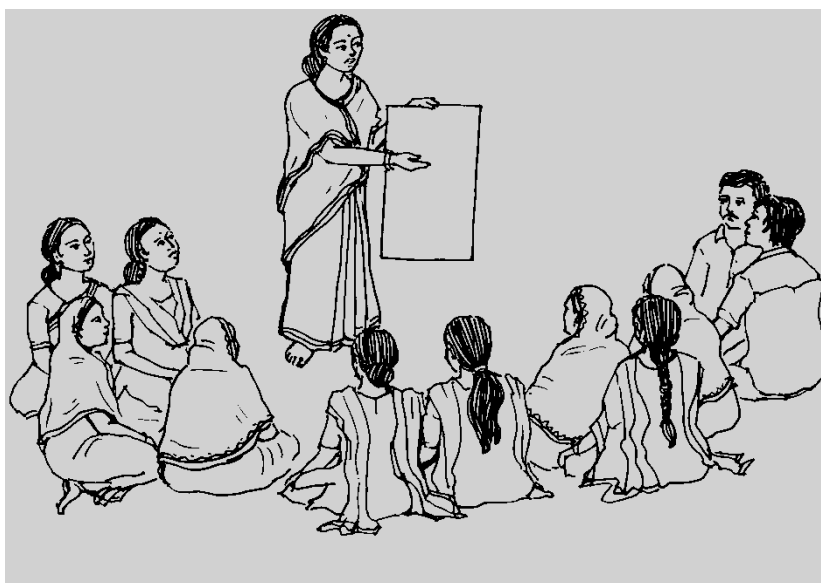
5.1



Step-1: Village Meeting, Informing Community about PIP

The purpose of the step is to inform everyone of the village about the following messages:

- We are carrying out the PIP exercise to identify and enlist HCP and poor
- The importance of PIP exercise
- The day-wise proposed programmes for the various PIP steps
- Inviting all the HCP and poor, most vulnerable and youths (Youths of HCP & poor HHs) of the village to attend the various PIP steps.



The prior arrangements and materials needed for the step are:

- Posters about Nuton Jibon Livelihood Improvement Project and PIP;
- Handbills about the PIP steps;
- The posters are printed and supplied by the SDF. The Cluster Team needs to collect posters and the handbills.



The key activities to be carried out under the step:

- Paste posters at prominent places of the village;
- Distribute the handbills among villagers;
- Making announcement using public address system;
- Use anyone or all of these - house visits, small group discussions, cultural programs etc.



The participants for the step are all the members of the community, especially HCP, Poor and most vulnerable from all habitations of the village.



The facilitators for the step are the CFs and some community leaders.



The key results will be achieved at the end of the exercise is that the majority of the HCP, poor and most vulnerable are aware that/Nuton Jibon Livelihood Improvement Project (NJLIP) is going to be launched in this village.

5.2



Step-2: Selection of Team for conducting PIP



The purpose of the step is to form a volunteer team with 10 to 15 members from the community who will facilitate the remaining steps of the PIP. This team unanimously selected by the village community is called the PIP team.

● The prior arrangements and materials needed for the step are:

- A banner on PIP;
- Public address system;
- A convenient place for all the villagers to be gathered; and
- Resource persons on PIP from other communities.



The key activities to be carried out under the step are:

- Convening the meeting of the village community as per the pre-fixed date, time and place informed during Step 1;
- Starting the meeting with the introduction of resource persons and CFs / project staff;
- Facilitate the selection of a Chairperson from among the community members to chair the meeting;
- Inform the community about the aims and objectives of the project;
- Brief the community in details about PIP, the need for conducting PIP, advantages and overview different steps;
- Inform the meeting that they have to select 10 to 15 community members for forming a PIP team; and
- The criteria for selecting the PIP team members as follows:
 - Shall be a permanent resident of the village - preferably born and brought up in the village;
 - Shall personally know about the village and all the households;
 - Shall be acceptable by the community, especially for impartial nature;
 - Willing to spend time for the PIP steps;
 - Shall have good communication ability with other community members; and
 - Shall care about the poor.
- The roles and responsibilities of the PIP team members explained as below:
 - Attend the PIP team training;
 - Carry out the tasks as assigned during the PIP steps under the guidance of facilitators and resource persons; and
 - Document the PIP exercise.
- Facilitate the village community to nominate through consensus 10 to 15 PIP team members, ensuring the following:
 - The team shall have representatives from all the households of the village;
 - Team members can be selected habitation wise with at least 4 members from each habitation;

- At least 50% of the members shall be women and 30% youths;
- The team shall be a mix of old, middle aged and younger members;
- The team shall consist of literate and illiterate people together;
- It shall be made clear that those selected in the PIP team need to work till the PIP list is finalized;
- In large villages with many households more than one PIP team can be constituted; and
- There can be representatives of disabled also in the PIP team.
- Write down the list of PIP members on a flipchart and obtain the final consent of the community members who are present in the meeting;
- Inform the meeting about a day-wise programmes of the PIP steps; and
- The PIP team members must be informed about the date, time and venue of their training before concluding the meeting.

The participants for the step are all the HCP, poor and most vulnerable from all households of the village. Representatives from at least 50% of the households must be present during the meeting.



The facilitators for the step are the CFs and the resource persons from other village community.



The likely issues which may come up during this step are:

- The attendance in the meeting is less than 50% and some of the habitations are not represented. It is better to reconvene the meeting on a future date;
- There are no sufficient representatives from some of the habitations. It is better to convene a separate meeting of the households and select the PIP team representatives;
- The meeting is dominated by the non-poor. The facilitators have to skillfully focus on the HCP and Poor and ensure their selection in the PIP team; and
- Many want to join the PIP team thinking that they can become leaders or get other quick benefits. The facilitators have to make clear the roles and responsibilities of the PIP team and it is purely voluntary works.

5.3



STEP-3: Training of PIP Team



The purpose of the step is to train the PIP team. The PIP team will be trained on the following topics;

- Overview on the Project Institutional Arrangement, Social Accountability and the 'Dash Neeti';
- Make them familiar with the steps and activities in the PIP methodology;
- How to conduct the main participatory tools of Transect Walk, Social Mapping and Wealth Ranking; and
- Importance of getting full participation of all the community members for success of the project.



● The **prior arrangements and materials** needed for the step are:

- A venue to conduct the training programme;
- Posters, videos on the project, PIP exercise etc. and other training materials on PIP;
- Food and snacks for the participants;
- The key resource person and facilitators will prepare a detailed programme for the training, covering all the topics, schedule for each session and field exercises;
- Stationeries like flipcharts, marker pens, writing pads, pens, boards etc; and
- Copies of PIP Manual in Bangla to be distributed among all PIP team members.



The **key activities** to be carried out under the PIP training :

- Day 1: The Programme
 - The session shall cover the basic project principles, institutional arrangement, Dash Neeti and social accountability aspects;
 - The next session shall focus on the importance of targeting the HCP, Poor and most vulnerable, the significance and importance undertaking PIP exercise;
 - This session shall cover how to do the Transect Walk, Social Mapping and Wealth Ranking;
 - The session shall focus on quality assurance, display of PIP list, rectifying complaints on the list, finalization and approval of the list by Gram Parishad; and
 - The session will also cover how to document the PIP exercises as well as help the participants on tips and techniques to involve the community members during the actual exercise.
- Day 2: The field programme will cover the following:
 - Doing a mock exercise of Transect Walk, Social Mapping and Wealth Ranking in the field to learn the PIP exercise. After the field exercise, the participants need to reassemble to share their observations and learning;
 - The facilitators and resource persons will highlight the various field-level issues which can come up during the actual exercise and discuss the possible solutions to tackle the issues; and
 - At the end of the PIP training, a detailed field programme for conducting the PIP exercise in the village covering all the households will be drawn up.



The participants for the step are all the PIP team members and the Facilitators are the CFs and resource persons from other villages.



The following key aspects are to be considered while training the PIP team:

- Do not rush the topics during PIP team training. Enough time shall be provided mainly to understand the participatory exercises. The community resource persons and PIP team shall be encouraged to lead the sessions as much as possible;
- Use flipchart presentations for explaining the PIP process;
- Encourage the PIP team to ask many questions as much as possible and allow the community resource persons to clarify them;
- There must be enough space in the training venue for comfortable seating, group discussions, presentations etc;

- The location of the training shall be easily accessible from the village to help women attend it;
- All PIP team members have to actively participate in the discussions and give each one of them opportunity to make presentations during the training;
- Instead of following the lecture method, the participatory methodologies like group discussions, reading and discussing training materials, screening videos, role plays, storytelling and presentation by the PIP team members shall be used for the training;
- The PIP team members shall not be permitted to leave the training in between or allowed to skip sessions except any emergency situation;
- Wherever possible, the PIP teams from nearby villages can be trained together. However, the total number of participants in any training programme shall not exceed 52;
- While conducting the mock exercise, it shall be done with utmost seriousness as done in a village following all the steps; and
- While drawing up the programme for conducting the actual PIP exercise in a village, convenience, seasonal considerations, the size of the village etc shall be taken into account.



Issues that may come up during the PIP training

- Participants feeling sleepy due to long lectures. The CFs and resource persons shall not use lecture method instead involve the PIP team members, using role plays, telling relevant stories, jokes etc;
- The facilitators cannot maintain the agreed timetable. All the presentations in the PIP training shall be written in advance in flipcharts. The presenters need to stick to points in the flipcharts without deviating from the topics;
- The participants do not turn up at the programme in time. Agree the programme and time schedule with the participants and paste the programme on a flip chart at the training venue. Remind the participants about the time to re-assemble after each break. The facilitators and resource persons shall be present in the venue well before the agreed time; and
- Some participants may get dropped during the training. It is always better to include one extra person from each habitation right from the beginning to compensate for the possible dropout.



The key results we achieve at the end of the PIP training are:

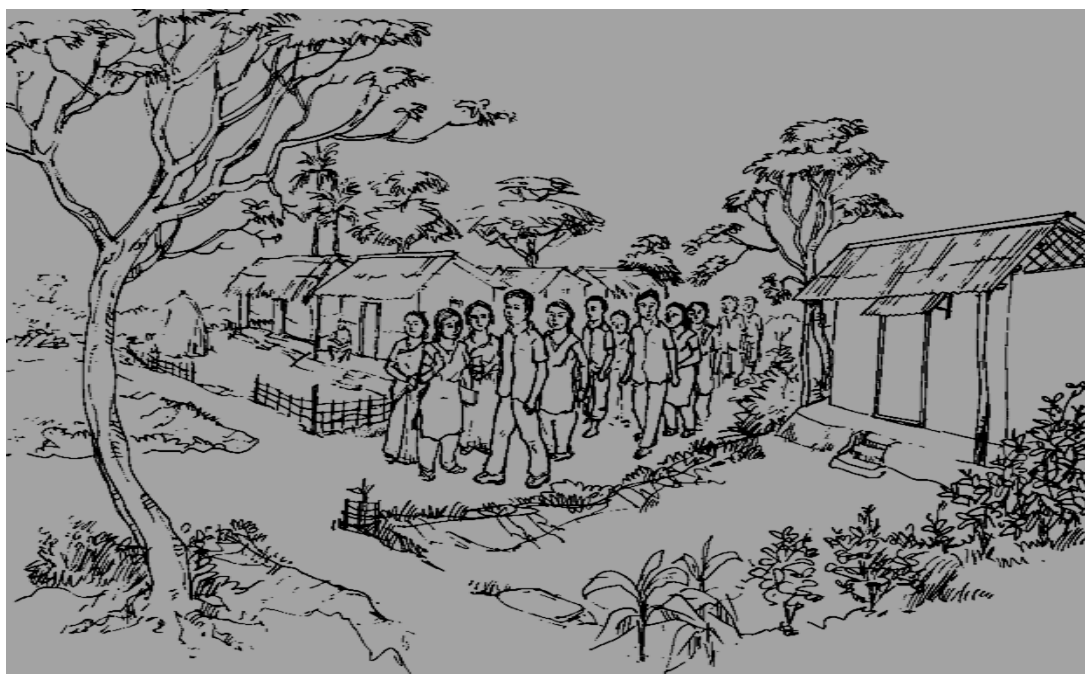
- The PIP team consisting of representatives from all households of the village is fully oriented on PIP methodology and ready to facilitate the process in their village; and
- A day-wise programme to carry out the PIP exercise in the village.

5.4



STEP-4: Transect Walk

- ✚ The Transect walk is one of the well-known PRA tools which we will apply to suit our purpose. As the PIP team who are going to conduct the PIP exercise are from the same village they walk through the village observe key aspects about the village and interact informally with the villagers they meet on their way.



The purpose of doing Transect Walk

- To help the PIP team refresh and re-perceive their acquaintance of their own village through observation and informal chat with the villagers;
- Observe the village situation, its surroundings and overall conditions of the villagers;
- Collect the preliminary information about key landmarks and institutions of the village; and
- During the Transect walk, many villagers will join the PIP team and this will serve as an information dissemination walk about PIP.

No prior arrangements are needed for undertaking the Transect walk. The PIP team will carry with them a notebook to note down any key point.



The key activities to be carried out during Transect walk

- The PIP team will map out a route for doing a Transect walk of the village so as to get a reasonable glimpse of the whole village;
- The PIP team along with some of the community members, CFs and resource persons from other villages will walk through the village;
- Depending on the size of the village, the Transect walk may take two to three hours;
- While the group is walking, they will interact with some of the community members whom they will meet on the way;
- At important places or landmarks of the village, the group will stop and discuss the key characteristics; and
- At the end of the Transect walk, the group will meet together, discuss the key observations like general village conditions, house types, livelihoods of villagers, resources available key problems face the community etc and prepare a brief report, including a rough sketch of the village showing all important features of the village.



The participants for the Transect walk include mainly the PIP team and some interested villagers. The facilitators themselves will also participate to familiarize the village.



The key results we achieved at the end of the Transect walk

- The PIP team got a fresh and complete idea about the important landmarks, general village conditions, type of housing, socio-economic condition of villagers.

5.5



Step-5: Social Mapping and Identification of vulnerable & disabled

- ✚ Up to the Transect walk, the PIP steps are common for the whole village. From Social Mapping onwards, the PIP exercise will be carried out separately for each of the households or area consisting of less than 150 families;
- ✚ Like the Transect walk, the Social Mapping is also a popular PRA tool. For the PIP exercise, we will make suitable modification to fit well with our requirements of PIP.



The purpose of Social Mapping is to prepare a map of the village involving other community members led by the PIP team at a common place on the floor using locally available materials like chalk, color powder, stones, pebbles etc. The Social Map will help the PIP team and other community members mark their houses on the map and make sure that nobody is left out of the PIP activities.

The prior arrangements to be made for the Social mapping are:



- A venue big enough is needed to draw the Social Map, while other community members observe and make suggestions;
- Informing and inviting all members of the households for whom the Social Map is drawn;
- Locally available materials like coloured chalk pieces, colour powder, chart paper, coloured marking pens, pebbles, stones, seeds etc;
- Printed information cards to record details of the houses as given below;
- Public address system, provision for lighting is needed when the exercise may extend beyond dusk;
- A register to record details; and
- Other stationeries like paper, pens etc.

Format for Household Information Card

| | | | | | |
|--|-----------------|------------------|-----------------------|------------------|-----------------------|
| Name of District: | | Name of Cluster: | | Name of Village: | |
| | | | | | |
| Habitation No: | | House No: | | Type of House: | |
| Name of the Head of Family | | | | | |
| Name of Husband/Wife | | | | | |
| Occupation of Head of Family | | | | | |
| Number and occupation of other earning members | | | | | |
| Number of male members above 18 years | | | | | |
| Number of female members above 18 years | | | | | |
| Number of children | | | | | |
| Number of school going children | | | | | |
| Nature of Assets owned | | | | | |
| Land ownership | | Livestock | | Vehicles | |
| | | | | | |
| Type | Extent | Type | Extent | Type | Extent |
| | | | | | |
| Name of disabled person | | Age | Male/Female | Relationship | Type of disability |
| | | | | | |
| Name of vulnerable person | | Age | Male/Female | Relationship | Type of vulnerability |
| | | | | | |
| Name of the person taken loan | Name of NGO/MFI | Amount of loan | Purpose of loan | Remarks | |
| | | | | | |
| Nature of disaster vulnerability | | | Extend of Risk Status | | |
| | | | High | Medium | Low |
| | | | | | |



The key activities we carry out during the Social Mapping

- The PIP team will be divided into small groups like:
 - Facilitation team to draw the map and mark details;
 - Documentation team to draw the map on a flipchart, help the facilitation team complete information cards and other registers;
 - Gate keeping team to prevent too much interference by others and maintain discipline and order during the social mapping; and
 - Organizing team to make all arrangements and invite the community, assist the facilitation team when field verification will be needed etc.


- The facilitation team will explain to the community the purpose of the social mapping, the arrangements made as well as the support and role of the community in helping them complete the exercise;
- The facilitation team will first draw the outline of the village using chalk. Some of the very knowledgeable members will also be invited by the facilitation team to help them draw the map;
- Then the main roads and path ways are marked on the map followed by important landmarks like schools, ponds, health / nutrition centers, public well, water canals, agricultural fields, forests etc;
- Once the village community agrees on the accuracy of the map, then drawing the houses in the village will start. In order to draw the houses on the village agreed with the village community, the symbols or colours used to demarcate different types of houses like huts, tin-sheet walls, brick walls with tin sheet roof, concrete houses etc; and
- One of the PIP team members will ask randomly the village communities to locate their houses in the map. All the community members must be asked to verify the map and point out the mistakes. The PIP team will also ask the community showing some of the houses and to name whose house is that.
- Once the community agrees that all the houses have been drawn, give numbers to the houses. While giving numbers the following rules have to be observed.
 - The houses are serially numbered irrespective of the type of house;
 - If more than one family resides in a house and the house has separate kitchen then two separate numbers have to be given;
 - If one family has more than one house, either in the same habitation or in another habitation the same serial number is given to all of them;
 - When a house is occupied by a tenant, the villagers have to decide whether the tenant is a permanent resident of the village or a temporary renter of it. If the tenant is a permanent tenant of the village a separate number has to be given to it;
 - If a person or family lives in a common place like mosque, mandir (temple) etc and if the person is a permanent resident of the village and not a temporary visitor or a migrant a separate number is given;
 - Some category of nomads who are permanent residents of the village but who migrate to other villages during some parts of the year also need to be identified and given numbers;
 - Some very aged persons even though have a separate kitchen but supported by their children living nearby need not to be given a separate

- number. However, the destitute old persons living separately without support from anyone need to be given separate number;
- All the community members have to make sure that their houses are shown in the map and given numbers for their houses;
 - In case of a dispute or confusion, the organizing team with the help of some more community volunteers will visit their house and report back their findings immediately. The community will decide based on their recommendation whether to give a separate number or not; and
 - After serially numbering all the houses, if some are seen omitted, those will also be drawn and the number of the house to be marked with an alphabet a, b, or c to the serial number of the immediate nearby house.
- Once all the houses are numbered and all the community members present agree with the map, the facilitation team will fill the information card with the house number and name of the head of the family. These cards are placed on the diagram of each house.
 - A copy of the map on the floor will then be drawn on a big thick chart paper. This is displayed nearby and the community will be asked to point out any deviation from the map drawn on the floor.
 - Then the village community will identify those houses having disabled persons, most vulnerable persons and those houses which are disaster vulnerable (in Flood affected and Cyclone affected villages). These houses will be identified by placing separately identifiable pebbles or flowers or fruits on the picture of the house.
 - The PIP team then fills in the rest of the details of the information card by asking the community members present.
- While filling in the information card, the following points are to be noted:
 - As filling in information takes time, the PIP can form sub-groups of two members each and fill the details in respect of group of houses;
 - Those community members who are present will give the information for filling in the information card;
 - The type of land refers to cultivable garden land, cultivable wet land, barren submerged land, barren dry land, land with assured irrigation etc.;
 - The type of disability refers to physical and mental disabilities etc.;
 - The nature of disaster vulnerability refers to flooding of house and field, affected by cyclone etc.;
 - The documentation team will prepare the total list of the houses in the village as identified during the Social Mapping in a temporary register.

The format for the temporary register is as follows:

Format for Temporary Register

| Sl.No | House Number | Name of the Head of the family | Type of House | Remarks |
|-------|--------------|--------------------------------|---------------|---------|
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |

 The participants for the step are representatives from all the families from the habitation for which the social mapping is done.

- As much as possible, representatives from all the poor and most vulnerable families must attend the social mapping;
- At least 50% of those present shall be women and 30% youths; and
- Invite separately those persons of households who have in-depth knowledge about the village and families.



The facilitators for the step are the trained PIP team. They will divide themselves into four teams with separate responsibilities. The CFs and resource persons from other villages observe and provide guidance.



The likely issues which can come up during the village-level meeting

- Community members cannot clearly identify their houses in the map. The map drawn shall be large enough to clearly draw all the houses. This is possible only if the map is drawn on the floor;
- The community members lose interest in the exercise and leave. The use of local materials, chalks, colours, public address system gives the exercise a festive mood and evokes community interest. Every community members present must be systematically involved by inviting their suggestions, pointing out errors, providing information, cross-checking information etc;
- Many community members may try to get over-involved creating confusion. The gate keeping sub-group of the PIP team has to maintain the discipline to avoid confusion;
- Some of the very poor and most vulnerable may not come forward and participate. The facilitation and gate keeping sub-group of the PIP team shall ensure that everyone in the village gets involved and there is full belongingness of the exercise and its results;

- Filling in the information card, may take more time and collecting information from those who are absent during the exercise will be a problem. For those houses which are not represented the details can be filled in from the neighbours present but need to be cross-checked for correction with others;
- There may be deviation while copying the social map from the floor to chart paper. Drawing the social map on chart paper first may not attract community and they may not be able to participate fully. Hence, this is an important activity. The villagers may be asked to verify the copied map and point out errors or deviations; and
- Many more people may insist on identifying their houses as the most vulnerable. The criteria for the most vulnerable need to be explained among the community. These are:
 - Very old persons who are not able to work and are not supported by others;
 - Widows with meager subsistence income and without social support;
 - Destitute without any assistance and means for living;
 - Orphaned children and those who are engaged in child labour;
 - Persons from very poor and poor families affected with chronic illness such as epilepsy, hemophilia, elephantiasis, TB and heart diseases, which disabled them from taking up physical labour; and
 - Any other marginalized individuals who are defined by the community.
- Social mapping is an important and time-consuming step. The drawing of the map, showing all the houses, filling in all the information cards etc take time and need to be carefully done without any mistakes.
- Social mapping take several hours to complete and community members may not be able to stay back for a long time. The session must be run as in interesting way as possible as the mapping is done near to the houses some of the community members may be able to go back to their houses attend urgent affairs and get back to rejoin the exercise.
- Some community members want to do social mapping in two days. If the exercise extends beyond dusk, proper lighting arrangements may be made. The entire exercise needs to be completed on the same day as any mistake needs to be corrected in the social map in presence of all the community members.
- Some community members may want to do the social mapping for the entire village even if there are more than 150 households in the village. In order to complete the social mapping within three to four hours and to do the social

mapping without mistakes and without bypassing any of the activities, it is better to do the social mapping habitation wise with 100 to 150 households.

- The total number of houses mapped in the village may not tally with some of the already available secondary data or base-line reports. So, it is important that the PIP team understands the reasons behind the difference and make sure that no house in the habitation is left out.



The key results we achieve at the end of the social mapping

- Enthusiasm, interest and full ownership of the community in the PIP process in particular and for the project in general ;
- A true to the field map fully reflecting the village situation and showing all the houses in the village with serial number and type of house marked;
- A set of information cards complete with basic details of all households in the habitation; and
- The most vulnerable, the disabled and disaster vulnerable households are also identified.

Identification of vulnerable & disabled



With the data collected during the social mapping, vulnerable families are identified alongside making it clear their wealth ranking.



The purpose of identification of vulnerable

- To categorize the most vulnerable, HCP, poor, middle-class and rich families;
- To identify those vulnerable who are in the HCP as the most vulnerable ones; and
- To identify the disabled and disaster vulnerable in the HCP and poor category who may require direct assistance from the project.

No prior arrangement is needed for the identification of vulnerable.



The key activities for identification of vulnerable

- The vulnerable identified during the social mapping to also fall within the HCP Poor category identified during wealth ranking and be identified as they most vulnerable.
- The disabled persons identified during the social mapping are also categorized as HCP, Poor, middle class and rich based on the wealth ranking.
- The disaster vulnerable are also categorized into HCP, Poor, middle-class and rich as per the wealth ranking classification.
- Visit houses where there is confusion and clarify and correct it.



The key result from the identification of vulnerable is the list of most vulnerable in the village.

5.6



STEP-6: Wealth Ranking

- ✚ The wealth and vulnerability ranking is another crucial step done immediately following the social mapping. The wealth and vulnerability ranking is about identifying families, whose houses have been marked and numbered in the social map and who suffer from lack of income and resources.



The purpose of wealth ranking

- To decide the village specific criteria for identifying and classifying the families in the village into Hard Core Poor, Poor, middle-class and rich ones.
- Classify the families in the habitation into Hard Core Poor, Poor, middle-class and rich, by the PIP team in consultation with the focus group of community members.

The prior arrangements need to be made for the Wealth and Vulnerability





- The missing data, if any, in all the information cards are to be completed.



The key activities to be carried out for Wealth and Vulnerability Ranking

- The PIP team meets together and refreshes their learning on Wealth Ranking what they obtained during PIP training.
- The PIP team members then discuss together and agree on the different criteria for identifying the very poor, poor, middle class and rich people. While deciding the criteria, the following points shall be taken into account.
 - The criteria shall be specific and verifiable by visiting houses;
 - The criteria shall be applicable to the village situation;
 - When we apply the criteria, that shall clearly indicate that a family is HCP, poor or otherwise;
 - The criteria shall be acceptable to the community; and
 - The criteria shall not create any controversy or dispute in the village.
- The criteria finally agreed are clearly written on separate flipcharts for HCP, poor, middle-class and rich people. For each category, a separate coloured flipcharts can be used. A set of criteria developed by one PIP team for use in their village is given below.

Example of Criteria Developed by one Village for Wealth Ranking

| CATAGORY | CRITERIA |
|--|--|
| Hardcore Poor  | <ul style="list-style-type: none"> • To take meal only once a day • Houses are broken • Work on other's land to earn livelihood • Can't get proper medical treatment because of poverty • Manage food by begging and requesting • Female headed family • Unable to buy warm clothes during winter • Get job for six months and remain jobless for the other six months • Some live on other's land while some may have 3-5 decimals of land |
| Poor  | <ul style="list-style-type: none"> • Take two meals a day • Earn livelihood by pulling a van or a rickshaw • Have 5-7 decimals of land, including the living place • Have one cow or two goats • Do business by borrowing loans from NGOs • Get job for 8-9 months but remain jobless for the rest of 3-4 months • Live in small tin/thatched house • If crops are destroyed by disasters, can't manage seeds for further cultivation |
| Middle class  | <ul style="list-style-type: none"> • Have more than 50 decimals of land • Have at least 3-4 cows • Able to send children to school • Have tin-shed/brick-made houses • Don't face starvation • Able to purchase winter clothes • Have a TV set at home • Engaged in small services |
| Rich  | <ul style="list-style-type: none"> • Have more than 100 decimals of land • Engaged in government/non-government job • Able to manage quality education for children • Some may have brick-made houses • Have water pump and tractor • Do business on large scale • Employ 10-12 day- labourers in their own lands. |

- After the PIP team finalizes the criteria, they will undertake three separate focus group discussions with community members at three different locations of the habitation for which social mapping has been done.
- Focus Group Discussion - 1 (FGD - 1): At least 15 to 20 representatives from the habitation will be invited to do the first focus group discussion. The following activities are done.
 - The PIP team members explain to the focus group members about the overall PIP process, the importance of Wealth Ranking and explain the criteria for identifying HCP, poor, middle class and rich. The criteria written on flipcharts and copies of the social map are also displayed;
 - The PIP team members take out the information cards one by one and ask the focus group members whether the family referred in the card belong to HCP, poor middle-class or rich categories as per the criteria. Based on a consensus on focus group members, the information cards are segregated and categorized into HCP, poor, middle-class and rich categories. Each category of the cards is placed in front of the focus group separately;
 - The focus group discusses the economic condition of the house, locates it in the social map and then arrives at the decision on which category the family belongs to;
 - When there is a dispute as to which category a person belongs to, a sub-group of the PIP team goes to the house, physically verifies and reports back their findings. Based on this, the card is placed in the category to which it belongs;
 - Each category of the information cards is separately bundled and the list of each category prepared on a blank sheet; and
 - The PIP team thanks the focus group members for their time and the information provided.
- Focus Group Discussion - 2: The PIP team then moves to another part of the household and invites another group of 15 to 20 community members. The PIP team repeats the exercise done in the previous focus group. The following points are to be taken care of while doing the focus group discussion 2.
 - As much as possible, the participants of the focus group will be new members who did not participate in focus group 1. Even though some of the earlier community members may be present, they should participate only as observers;

- Those families identified by both the groups as the same category are ticked in the list; and
 - While reading out an information card, if the group 2 gives a category other than the one given by the group 1, those cards are separately maintained. The names of these families are circled in the list and written in the category as identified by the group 2 with a remark to that effect.
- Focus Group Discussion 3: The PIP team moves to yet another part of the household and organizes a third focus group discussion.
 - Only those cards for which there was a difference in the categorization between FGD -1 and FGD -2 alone need to be asked in the FGD -3.
 - The PIP team repeats the exercise with these information cards on which there was a difference in categorization between the FGD 1 and the FGD 2.
 - The PIP team will take that categorization given by at least two FGDs as the same.
 - The final list of the HCP, poor, middle class and rich of the habitation (households) is prepared and the information cards are bundled separately for each category.
 - The documentation sub-groups of the PIP team write down the details of each category into a list.



The participants for the focus group discussion are community members at different parts of the habitation (households).

- Not more than 15-20 community members from one part of the habitation in each FGD.
- At least 50% of FGD members must be women.



The facilitators for the wealth ranking are the PIP team supported by CFs and resource persons from other villages.



The likely issues which can come up during wealth ranking and possible solutions are

- Some of the community members may attend all the FGD and try to influence the categorization. The gatekeepers of the PIP team must ensure that everyone in the FGD naturally participates.

- When there is more than one PIP team in larger villages and if they are trained separately they may develop separate criteria for wealth ranking which may cause confusion within the village. Same criteria shall be used throughout all the households of the village even if there is more than one PIP team.
- Some of the family members themselves give wrong information while filling in the information cards which are revealed during wealth ranking. These information cards need to be corrected with factual information.
- While doing the Wealth Ranking, some missing families may be identified. This needs to be correctly marked in the copy of the social map and a number for the house to be given, suffixing an alphabet to the nearby house number.
- As focus group discussions are done at different places, there are chances of losing some information cards. So it is important that after each discussion the number of the HCP, poor, middle class and others are added to get the total number of houses by counting the information cards in each bundle.
- If there is a long gap or interval of several days between social mapping and wealth ranking, we may not get the correct result. Wealth ranking should be done preferably the following day of social mapping.
- The wealth ranking and preparing the list may take one day.



The key results we achieve at the end of wealth ranking are

- A well-validated and triangulated list of HCP, poor, middle-class and rich families in the habitation, verified by three focus groups and all disputes settled through physical verification.

5.7



STEP-7: Data validation for ensuring quality and documentation



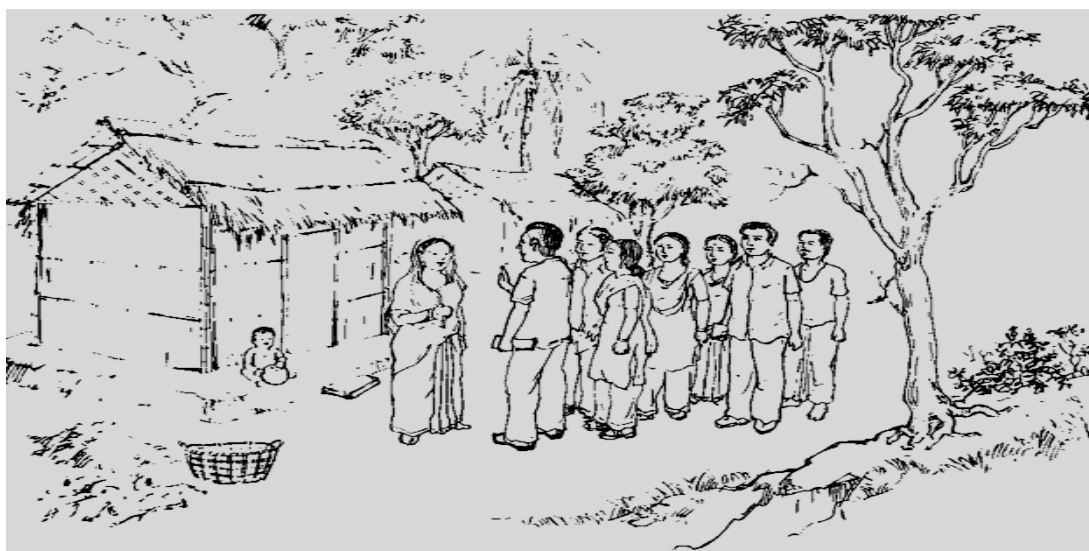
The purpose for doing data validation is to ensure that no error is made its way into the social mapping and wealth ranking exercises.



The data validation is done by carrying out the following activities:

- From the information card bundle for each category of HCP, poor etc cards are randomly selected for physical verification;
- The number of cards picked from each bundle is 10% of the total cards in the bundle;

- The PIP team members locate the houses in the social map and visit these house;
- They verify all the data in the card as well as in the social map, including the names of neighbours;
- The data in the card are verified from the residents of the house as well as cross-checked with neighbours;
- Any deviations are corrected both in the social map and information card; and
- The data validation is jointly done by the PIP team and CFs together.



The results of data validation are that the maximum quality is ensured for all data collected during the social mapping and wealth ranking.

Documentation:

- ✚ During documentation of the data, the PIP list is prepared habitation wise and combined to form one PIP list for the village.
- ✚ This list is called draft PIP list. The format for the draft PIP list is as follows:

✚ Format for the Draft PIP List

| Sl.No | House Number (as given in Social Map) | Name of the Head of the family | Name of Husband/ Wife | Type of house | Category [HCP/Poor/Middle/Rich (as finalized from the Wealth Ranking)] |
|-------|---|--------------------------------------|-----------------------------|------------------|---|
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |

- ✚ This list is entered into a register along with the following details from the information card:

Format for Permanent Register

| Sl. No | House No | Name of Head of Family | No of Adult Members | | No of Children | Total Members | Type of House | Land Ownership | |
|--------|----------|------------------------|---------------------|--------|----------------|---------------|---------------|----------------|--------|
| | | | Male | Female | | | | Type of land | Extend |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | | | | | | | | | |
| | | | | | | | | | |

| Asset Holding | | Occupation | Number of Earning Members | Disability/Vulnerability | | | Disaster Vulnerability (Risk Status) | Loans taken | Remarks |
|------------------|---------|------------|---------------------------|--------------------------|-----|------|--------------------------------------|-------------|---------|
| Number of Cattle | Vehicle | | | Name | Age | Type | | | |
| 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 |
| | | | | | | | | | |
| | | | | | | | | | |

- ✚ Separate folios are used to enter each category from the wealth ranking like HCP, poor, middle class and rich
- ✚ The documentation is done by the PIP team with assistance from CFs
- ✚ During documentation, we have to ensure that
 - The list and register are cross-checked with the information sheet and social map;
 - All the corrections during wealth ranking and data validation are fully reflected; and
 - No record shall be over written. If there is a mistake, cut the line and write in the next line.



The main results of documentation are

- The social map;
- The PIP list consisting of HCP, Poor, Middle class and Rich; and
- The PIP register.

5.8



STEP-8: Display of list of the target poor

- ✚ Once we have the draft the PIP list, this has to be prominently displayed in the village so that everyone of us gets a chance to see whether our names are there in the list and in the correct category.



The purpose of displaying the draft PIP list are



Everyone in the village gets a chance to verify the list

- The draft PIP list was prepared by the PIP team. Still, there can be some mistakes. Displaying the list will help us point out whether there are mistakes in the list.

The prior arrangements for displaying the list are

- To prepare the draft list in a clear and legible way large enough to be read easily;
- Set up some display boards with locally available materials; and
- Locate public places where the list can be displayed.

- ✚ The responsibility of displaying the list will be the PIP team members from each habitation. The CFs also will help the PIP team to display the list.



The key activities for displaying the draft PIP list are

- The draft list is prepared with the heading, "The following is the tentative list of HCP, poor, middle class and rich of our village prepared through the Participatory Identification of Poor. If anybody has any complaint or correction proposal or suggestion they may contact the PIP team members from your habitation whose names are given below the list, before ----- [date]. This list will be approved in our village meeting scheduled for ----- - [date]. All community members from our village are invited to attend the village meeting". The names and mobile numbers of CFs, Cluster Team Leader and District Team Leader are also prominently written in the list.
- Display boards made of local materials are prepared and erected in common places in all the habitations and the list pasted to it. The list is also displayed in other public places like nutrition centre, mosque, mandir (temple) etc.

- The list is displayed for at least one week.
- The information that the draft PIP list is displayed need to be disseminated among all households in all the habitations by the PIP team.



The likely issues are

- Many in the villagers cannot read. The PIP team members can invite those who cannot read and help them understand the list;
- Some people may tear down the list;
- The PIP team may entrust the responsibility of protecting the list with some villagers residing nearby; and
- The PIP team members may not listen to some major deficiencies pointed out by some villagers. The communities can contact CFs, CO, or DM as their phone numbers are given in the display board.

5.9



STEP-9: Resolving complaints

- + All the complaints, suggestions by the village community are recorded in the register.
- + We can use the following format to record the complaints.

Format for Recording the Complaints on PIP List

| Sl. No | Name of the Complainant | Reference to Sl.No, House No in the PIP List | Describe the Complaint | Suggested Solution | Signature of PIP team Member and CF |
|--------|-------------------------|--|------------------------|--------------------|-------------------------------------|
| | | | | | |

- After the display of the draft PIP list, the PIP team will meet along with CF, discuss all the complaints, make field visits to verify the facts given in the complaints and interact with the complainant and other villagers in the neighbourhood.
- The PIP team based on the inflation collected discusses together and works out a solution to the complaint and writes it in the register.
- The facts collected, explanation and suggestions/solution to the complaint are then taken to the village meeting.



5.10



STEP-10: Approval of the list in Gram Parisad

- This is the most important step in participatory identification of poor. Only when all of us give our approval to the draft PIP list, it will become our official list.



The purposes of convening the Gram Parishad and approving the draft PIP list are:

- To resolve all the complaints received on the draft list; and
- To give formal approval to the list so that the draft list becomes the official PIP list for the village.

● **The prior arrangements to be done for the Gram Parishad are**

- Fix the date, time and venue;
- Inform and invite community members to attend the meeting;
- Prepare a list of all complaints, facts collected and solutions; and
- Prepare on a flipchart the summary of the date-wise PIP steps carried out.



The key activities to be carried out are

- Through a consensus in a meeting of the PIP team decides/confirms the date for the meeting as mentioned in the display board;
- When all the community members arrive, one of them is selected to chair the meeting;
- One of the PIP team members summarizes all the steps carried out for the PIP exercise;
- Then the complaints are taken one by one and the solutions described;
- The chairperson then requests the members to approve the PIP list;
- The names of all the participants in the meeting are written on a register and signed;
- The PIP team members also assist to write down the key decisions of the meeting in the register;
- The Gram Parishad will decide to nominate some of the PIP team members to preserve the social map, information cards, the registers and other records which shall be handed over to the Gram Samiti when is selected and it assumes office;

- The chairperson invites one of the community members to thank the PIP team for the work they have done for the village; and
- The chairperson winds up the meeting with his concluding remarks.



The participants for the Gram Parishad are

- Community members representing at least 50% of the households in the village;
- At least two-third of the community members identified as HCP and poor; and
- At least 50% of those present must be women.



The meeting will be facilitated by the PIP team with the assistance of CFs.



The likely issues are

- The PIP team members act very dominantly and do not give opportunity to community members. The meeting shall be chaired by a community member who will conduct the meeting. The CF needs to impress the PIP team members that they are just doing a voluntary work on behalf of the community; and
- The PIP team members may assume that they are the Gram Samiti for the village. The CF needs to clarify right from the PIP training that the PIP team members are only facilitators and have no power to decide finally. All the decisions are with the community. The PIP team will be dissolved immediately after approval of the PIP list.



The result from this step is the final result of the whole PIP exercise. This is the PIP list formally approved by the village community.

There is a major unresolved dispute within the village, and even within the PIP team in finalizing PIP list.

- The Gram Parishad does not come to an agreement in approving and finalizing the list even after convening the meeting thrice;
- There are clear cases of violation of the 'Dash Neeti' at various stages of the PIP; and
- Under all the above circumstances, the CO will try to resolve the impasse. If the problem persists, the project will be rolled back from the village.

6.0 Schedule of Steps

- ✚ The PIP in the village consists of a series of steps, we conduct in our village.
- ✚ For completing each of these steps we may take different durations of time.
- ✚ It will be better if we prepare in the beginning with a schedule showing the sequence of steps and likely duration. The scheduling will depend on the number of habitations in a village, number of households etc. Enough time shall be allowed to carry out each step maintaining the quality. No step shall be bypassed for just sticking to the schedule. A model schedule for a normal village for doing PIP is given below.

A Model Schedule for PIP steps in a Normal Sized Village

| Day/Date | Name of the Step | Likely Duration |
|----------|--|-----------------|
| Day 1 | Village meeting, informing community about PIP | |
| Day 1 | Team selection for conducting PIP | |
| Day 1 | Training of PIP team | |
| Day 2 | Transect village | |
| Day 2 | Social mapping and identification of vulnerable & disabled | |
| Day 3 | Wealth ranking | |
| Day 3 | Data validation for ensuring quality and documentation | |
| Day 4-5 | Display of list of the target poor | |
| Day 6 | Resolving complaints | |
| Day 6 | Approval of the list in Gram Parisad | |

7.0. Budget For PIP

- ✚ We have to incur some expenses in conducting the PIP steps. It is important that we do this in a very cost effective way. Smaller villages will spend lesser amount than the larger villages.
- ✚ We have to make sure that the PIP is conducted with as the least cost as possible. We will use whatever materials and resources available within our village to reduce cost.
- ✚ The SDF will provide the essential materials and other resources.
- ✚ The materials and resources required for the PIP are:

- Banners, posters, billboards on Project and PIP;
- Plain paper, writing pad, pen, flipcharts, printed information cards, register;
- Chalk of different colours, colour powder;
- Pebbles, seeds, flowers;
- Refreshment for the PIP team on the days of PIP training, transect walk, wealth ranking, data validation and documentation, field verification of complaints;
- Public address system, lighting arrangement for social mapping; and
- Taking photographs of all the steps.

8.0 Who Does What

✚ Though the village community is at the centre of all PIP steps, we will get all support, guidance and assistance from the SDF.

✚ **The roles and responsibilities of the above teams are**

- Cluster Team
 - Will undertake the information dissemination on PIP and ensure that households in habitations receive the message;
 - Ensure that all the PIP steps are carried out in accordance with the manual and principles of the project;
 - Train the PIP team;
 - Guide the community during all PIP steps;
 - Help the community and PIP team resolve conflicts;
 - Help the PIP team chalk out a schedule of steps for carrying out PIP;
 - Provide all materials, which are required for conducting PIP and not available within the village;
 - Assist the PIP team in correctly documenting all PIP steps;
 - Be present full-time throughout the PIP steps in our village;
 - Help the Cluster Team leader randomly check 10 to 15 houses in the PIP list; and
 - Keep a copy of our final PIP list.
- Resource Persons (TOT) from other villages
 - Will facilitate the different sessions for the PIP team training; and
 - Backstop the PIP team for conducting transect walk, social mapping wealth ranking and complete information cards.

- PIP Team
 - Will ensure that all PIP steps are carried out in compliance with the 'Dash Neeti';
 - Participate with full attention in the PIP team training;
 - Facilitate the various PIP steps in various sub-groups of facilitating group, organising group, gate-keeping group and documentation group;
 - Make all the prior arrangements needed for each step;
 - Inform the dates and venue of the various PIP steps in all habitations;
 - Document with the support of CF lists, registers information cards, maps etc.;
 - Ensure that all the information collected during the PIP steps are true to the field situation and ensure quality; and
 - Maintain the records of PIP and hand over all these to the Gram Samiti as and when they assume office.
- Community

All of us in our village have the most important responsibilities, which are:

 - To attend the village meetings and select the right community members as PIP team members;
 - Attend the social mapping and provide correct information;
 - Attend the focus group meetings when invited and provide correct information for identifying HCP and poor;
 - Verify the draft PIP lists displayed and point out discrepancies; and
 - Attend the Gram Parishad meetings and approve the PIP list

9.0 Revising PIP List

- ✚ Once we finalized the PIP list, we will use it permanently
- ✚ However, there will be some changes in the PIP list as we progress
- ✚ Whenever there are changes in the PIP list, the cases of such changes will be verified by the Gram Samiti, and facts presented in the Gram Parishad
- ✚ The Gram Parishad will decide the inclusion or deletion of families from the PIP list
- ✚ Changes in the PIP list will be entertained only once a year.

Receiving and Using Village Development Fund



Chapter- 3

1.0 Guidelines for the use of Village Development Fund

This booklet will tell us about the Village Development Fund eligible activities, the key rules and implementation steps which we have to follow. Compared to many other programmes, the Nuton Jibon Livelihood Improvement Project (NJLIP) will directly transfer fund to our village. The fund, which we can receive from the SDF for our village development is called Village Development Fund (VDF). We will be entitled to get this fund but before that we have to get ready to receive it.

2.0 Readiness

In the chapter-I, we learnt about village institutions and project principles. We have to work together with the community for building our institutions and building our capacity which is the proof of our readiness in terms of capacity to manage the fund.

3.0 Village Development Fund (VDF)

Village Development Fund (VDF) is mainly categorized into three sub-funds. According to the purpose of the fund, we can categorize it which is shown in the following figure.

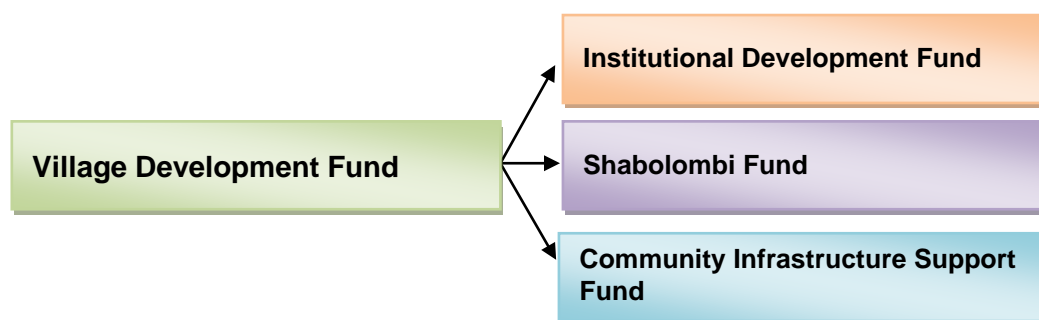


Figure- Categories of Village Development Fund (VDF)

We know that our village receives a total envelope. How do we categorise this fund? This will be based on our needs and priorities, as No. of most vulnerable, No. of disabled and No. of youths etc. will define how much allocations are required in different categories.

3.1 Institution Development Fund:

Purpose

The purpose of the fund is to help strengthen our village institutions, youth skill development and employment generation and capacity building.

Eligible Activities

The key eligible activities of IDF are also categorised into three, while the activities which can be implemented are shown in the following **Figure-1**

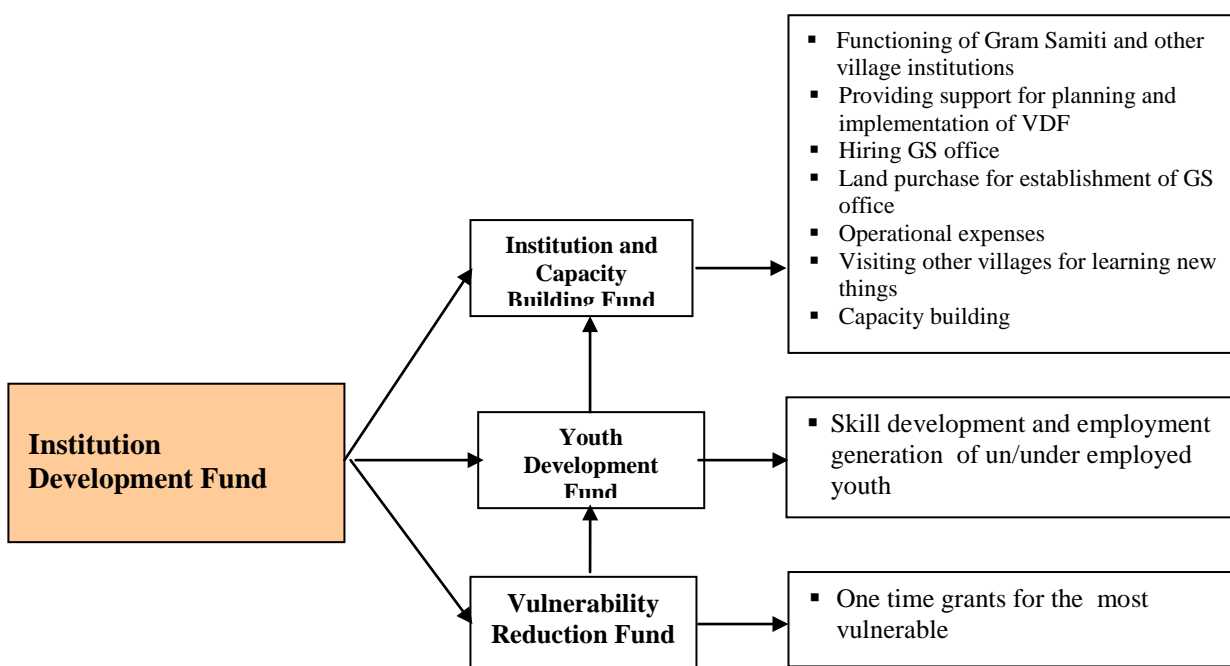
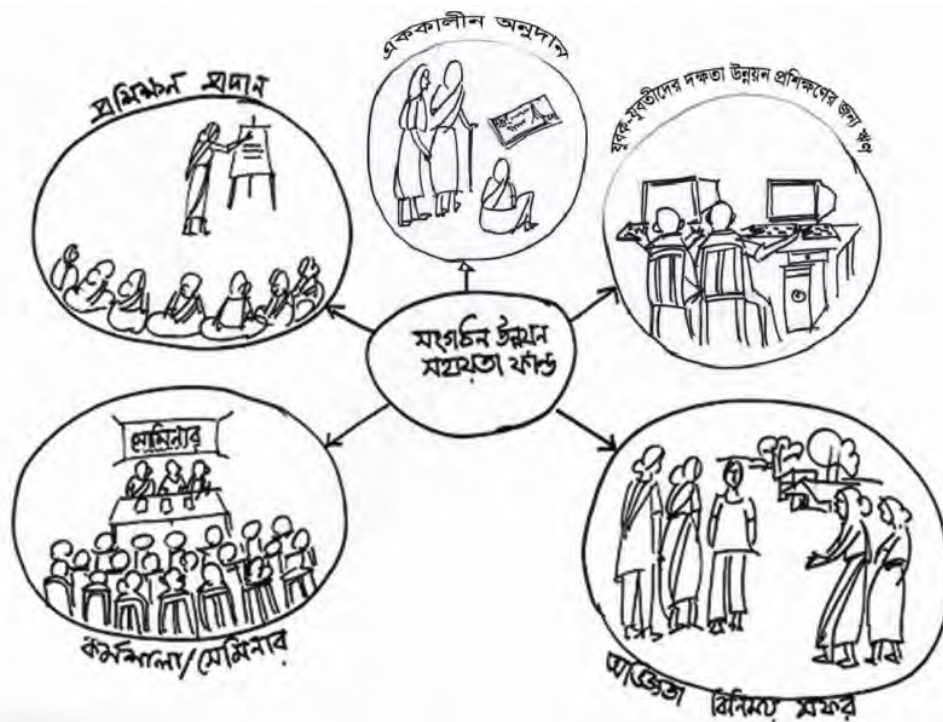


Figure-1: key eligible activities of IDF

Key Rules

- The Gram Parishad will decide the amount to be allocated for Institutional Development Fund out of the VDF.
- Rules and guidelines for one time grant, skill development and employment generation plan, including criteria for beneficiary selection, amount of individual assistance, terms and conditions of assistance etc. will be approved by the Gram Parishad.

- The Rules and Guidelines are to be widely disseminated in all habitations of the village.
- The list of beneficiaries for one time grant for the most vulnerable and skill development training and employment loan disbursement plan for un- and under-employed youths of the targeted HHs will be approved by the GP and displayed in the village.
- The various capacity-building activities and exposure visits shall benefit a large number of community members than a few individuals.
- The Gram Samiti can engage bookkeeper.
- All operational expenses shall be at the minimum required level and gradually generate own funds as Gram Samitis need funds to function even after the project period.
- The VCO operational cost can be initially met from the IDF and later from the profit. A part of the revenue of the VCO shall be used later to meet the operational expenses of the GS also.



❖ Institution and Capacity Building

Purpose

The purpose of this category of fund is to help our village communities set up and strengthen village institutions, disseminate information, and build our capacity to function as an accountable and efficient organization.

Eligible Activities

The Gram Samiti with the approval of the Gram Parishad can decide the activities to be carried out using the IDF. The following eligible activities are to be implemented under this Fund which is shown in the **figure**:

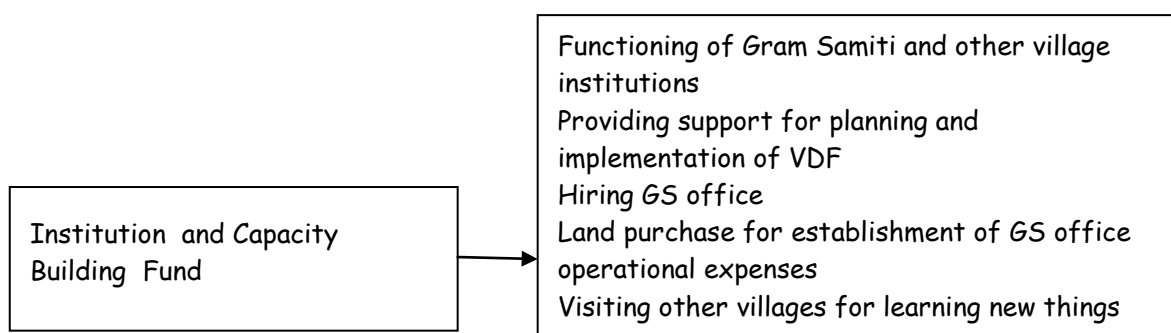


Figure--: Eligible Activities of Institution Development

Key Rules

- The Gram Parishad will decide the amount to be allocated for institutions and capacity-building fund out of the VDF
- The Rules and Guidelines are to be widely disseminated in all habitations of the village
- The various capacity-building activities and exposure visits shall benefit a large number of community members than a few individuals
- The Gram Samiti can engage Bookkeeper under the following rules
 - They shall be from the target families
 - During the hands on training period, there will be no payment
 - The Gram Parishad has to approve rules for engaging them and the names of persons selected
 - Expenses on account of payments to community Bookkeeper will be funded on a declining basis.

- All operational expenses shall be at the minimum required level and gradually generate own funds as Gram Samiti's need funds to function even after the project period.
- The VCO operational cost can be initially met from the IDF and later from the service charges. A part of the revenue of the VCO shall be used later to meet the operational expenses of the GS also.

❖ Youth Development

Purpose

The purpose of this sub-fund is to help the hardcore poor and poor youth to get quality skill development training and subsequent employment or to start income-generating activities.

Eligible Activities

- Assistance for skill development training and employment (both of wage and self employment) will be given to the hardcore poor and poor youths in the village.

Key Rules

- Un- and under-employed youths (18 to 35 years) from the target hardcore poor and poor families must be helped
- Gram Parishad has to decide the criteria for selecting beneficiaries for skill development training, amount of loan for skill training and employment, rate of interest, repayment period etc. as well as beneficiary list for the assistance for skill training.
- GS must seek help from the employment agencies for providing skill training and linking the trained to employment
- The beneficiaries must be helped to get skill and employment loans from IDF for generating suitable employment or start income-generating activities by accessing Shabalombi Fund, if needed.
- The amount assistance comprises of training cost, transportation and living costs, security deposit etc. for skill development training and employment both in wage and self-employment.
- For those who propose to be self-employed, the assistance must include the amount of equipment and other costs for starting the micro enterprise. If the skill development and employment loan support is not sufficient to meet the need of the youths, then they need to be supported with Shabalombi Fund assistance.
- The beneficiaries must repay the assistance received from the income earned.

❖ Vulnerability Reduction

Purpose

The purpose of the fund is to help the most vulnerable and improve their livelihood and lifestyle.

Eligible Activities

- Providing grant to the most deserving ones in our village who have no scope to earn their livelihood.

Key Rules

- Grant must be given to the most deserving ones who have no income to support their families, as identified through PIP and approved by GP accordingly.
- GS with the approval of Gram Parishad to be decided based on the criteria for selecting beneficiaries for grant assistance, amount of assistance and list of beneficiaries. The criteria must be widely publicised.
- With the help of the grant beneficiaries wherever possible must start a small income-generating activity or acquire skills leading to income generation.
- Those who start small income-generating activities will be encouraged to start saving a minimum amount from their income and become members of Nuton Jibon Group so that they can have the access to Shabalombi Fund and improve their lifestyle.
- Those most vulnerable who cannot work like the aged ones can be supported as social safety nets programmes like supplying food, medicine, medical equipment etc. and connecting them with other government and non-government programmes for support.
- Hundred percent of the most vulnerable people in the village must be assisted.
- The list of persons receiving the grant assistance must be displayed in the village.

❖ Receiving Initiation Fund

This is our advance amount for our village. The amount of initiation fund is Tk.2,00,000.00. Before receiving this amount, we will sign Umbrella Financing Agreement (UFA) with SDF. It is not mandatory for a village to receive this fund. Any village can apply directly for IDF without taking the initiation fund. The Umbrella

Financing Agreement (UFA) is given in the **Annex-2**. After receiving the initiation fund, we will do the following works:

- Rent a small Gram Samiti Office and purchase furniture
- Participatory vulnerability analysis
- Participatory need assessment and priorities

❖ **Implementation Steps**

Steps-1: Village declaration

Organizing a village-level meeting to be attended by majority of the hardcore poor and poor in our village and adopt the 'Dash Neeti'.

Steps-2: Participatory Identification of Poor (PIP)

The details of Participatory Identification of Poor (PIP) are described in the **chapter-12**.

Steps-3: All the hardcore poor and poor will form Nuton Jibon Groups and start savings and internal lending. We will know the details about it from **chapter-1**.

Steps-4: Formation of all village-level institutions like Gram Samati, VCO, SC, Social Audit Committee etc.

Steps-5: Preparing Sub-project Proposals

- Preparation of sub- project proposal. The formats for sub- project proposals are in the **Annexure-3**.
- Certifying the proposal by SAC and approved by GP
- Verification by Cluster and District Office of SDF.

Steps-6: Appraisal

- Desk appraisal and Field Appraisal of proposal by AMT.
- Recommendation and approval. We will know the details about Appraisal Procedure from chapter-4.

Steps-7: Accessing Fund

- Signing Umbrella Financing Agreement and Addendum-I Financing Agreement between the SDF and the GS of all the villages getting marks 70 and above in the appraisal. The Addendum-I is given in the **Annexure-4**.
- Releasing fund.

Steps-8: Implementation of Institution Development Fund

- Purchasing land for Gram Samiti office
- Selecting bookkeeper and other assistants for helping Gram Samiti and VCO as approved by Gram Parishad
- Organizing exposure visits to successful villages
- Social Audit Committee verifies financial and procurement records and submits report to Gram Parishad
- Gram Samiti submits quarterly progress report on Institution Development activities to SDF
- Gram Samiti exhibits all the information about implementation in the display board
- GP approves the rules of eligibility, selection process, amount of loans, repayment terms etc.
- GS mobilizes youth groups and provide them skill development and employment loan support to have meaningful employment
- GS communicates potential skill training providers and employers
- GS provides support to all beneficiaries, helps them complete training, link employment
- SAC verifies all the activities
- GP approves the rules of eligibility, selection process, amount etc.
- GS receives applications from all eligible persons
- GP approves the list and amount of assistance
- SAC verifies all the activities and place progress report every quarter to the GP meeting.

3.2 Shabolambi Fund (SF):

Shabolambi Fund is a second category of Village Development Fund. This category of VDF we use for improving the income of hardcore poor and poor is called Shabolambi Fund.



Purpose

Those who have no means of earning livelihood in the village they will receive loans for starting sustainable and viable livelihood activities.

Eligible Activities

Providing revolving fund to assist Nuton Jibon Group members to start income-generating activities.

Key Rules

- Shabalambi Fund will be used for giving loans to Nuton Jibon Group members
- GP decides allocation of proportion of VDF for Shabalambi fund
- The rules for savings and credit activities, including amount of savings, amount of service charge, repayment rate etc. are approved by the GP
- VCO, the specialized savings and credit arm of GP, will be responsible for managing Shabalambi fund like collecting loan application, disbursing loan, maintaining books, loan tracking
- While granting loans, priority will be given to the most deserving members, households of the hardcore poor and then to the poor who have no access to other sources
- VCO can identify and train a person from target beneficiaries for bookkeeping.
- GS will sign an MoU with VCO, and Shabalambi fund will be released to VCO bank account
- SAC will audit the activities of VCO.

Implementation Steps

Step-1: Preparing Sub-project proposal

- Preparing the Shabolombi Fund proposal. The formats for sub-project proposals are described in the **Annexure-5**
- Certifying the proposal by SAC and approved by GP
- Pre-appraisal done by Cluster and District Team.

Step-2: Appraisal

- Desk appraisal and Field Appraisal of proposal by AMT
- Recommending Application and approval

Step-3: Accessing Fund

- Signing Addendum-II Financing Agreement between SDF and GS of villages getting marks at least 70 in appraisal. The Addendum-II is given in the **Annexure-6**.
- Releasing fund.

Step-4: Implementation of Shabolombi Fund

- The VCO, SC and Nuton Jibon Group start implementing Shabolombi fund loans to hardcore poor and poor
- Loan repayment and
- Maintenance of record.

The details of the Shabolombi Fund Implementation steps are described in the Community Finance Chapter -3

3.3 Community Infrastructure Support Fund (CISF)

Purpose

We may need to develop our village infrastructures to improve our living condition, connectivity and basic services. This fund is to be used for the construction of physical infrastructures which will improve our quality of life.

Eligible Activities:

1. Basic Services

- Education
- Water supply and sanitation
- Electricity

2. Communication

- Connectivity
- Road, culvert etc.

Key Rules



- Identification and prioritization of sub-projects to be included for funding under CISF
- Each sub-project will be appraised and individually funded
- The GS with approval of GP can appoint Sub-Project Committees to help them plan and implement sub-projects
- The operation and maintenance of sub-projects will be GS' responsibility
- All estimates should be as per local market rates, and
- SAC will oversee and certify all the activities.

Implementation Steps:

Step-1: Preparing Sub-project proposal

- Participatory risk assessment of the village
- Identifying, prioritizing and environmental screening of sub-project proposal rehabilitating the damaged infrastructure, new basic infrastructures and services. We will know the details about the environmental and social safe guard from chapter-9
- Appointing Sub-project Committee and Training Sub-Project Committee on technical, financial, procurement and SAC aspects along with the representative of GS and SAC.

Step-2: Appraisal

- Desk appraisal and field appraisal of proposals by AMT.
- Recommending application and approval

Step-3: Accessing Fund

- Signing Addendum-III Financing Agreement between SDF district office and GS of all villages getting marks at least 70 in appraisal. The Addendum-III is given in the Annexure-8
- Releasing fund.

Step-4: Implementation of CIS Fund

- Implementation of CIS Fund activities. The detailed implementation steps are described in **chapter-8**
- Implementation completion report, approval of GP and display of all activities.

4.0 Release of Fund

As we discussed earlier the three sub-funds of VDF will be released to the villages in various installments. For releasing each installments, we have to complete a set of activities and be ready to receive that, and those are called Milestone. For each sub-fund and amount of installment, there will be a separate milestone.

Milestone for Institutional Development Fund (IDF)

The milestone and amount of installment for Institutional Development Fund are described in following table.

Table-: Milestone for release of IDF instalment

| Instalment Number and Percentage | Milestones |
|----------------------------------|---|
| First Installment 60% | <ul style="list-style-type: none">• The first installment of Institutional Development Fund proposal has been approved by Gram Parishad with the certification of Social Audit Committee.• At least 70% marks have been obtained in appraisal conducted by AMT of SDF.• Gram Parishad concerned approved the signing of Umbrella Financing Agreement between Gram Samiti and SDF. |

| Instalment Number and Percentage | Milestones |
|-----------------------------------|--|
| | <ul style="list-style-type: none"> • 60% of the targeted beneficiaries are mobilized into NJG, started savings and holding regular meetings as decided by the GP and internal lending started. • Orientation on COM booklets have been completed and a plan taken to impart training on financial management, procurement and social accountability and functioning properly with the regular meetings and recording of minutes. • To provide one time grant, a list of selected vulnerable and a list of youths for skill development training has been prepared and approved in the Gram Parishad meeting. And the meeting minutes have been prepared accordingly. • VDF plan has been approved by GP. • Monthly progress reports updated, displayed and shared with GP on a quarterly basis. |
| <p>Second installment 30%</p> | <ul style="list-style-type: none"> • The application for the second installment of IDF certified by the Social Audit Committee has been approved by the Gram Parishad. • 70% of the lists of target beneficiaries are mobilized into NJG and regular savings, meetings, internal lending going on and started Shabalombi Fund loans • All committees received training on COM, functioning properly with the regular meetings and recording of minutes. • At least 70% of the funds received as the first installment has been utilized, books of accounts maintained till date and fund utilization, as certified by the SAC approved by GP. All listed vulnerable of the PIP list in the village - destitute, disabled, elderly without income etc., have been received onetime grant. • At least 40% of hardcore poor and poor youth identified for skill development training received assistance under skill development fund/or Shabalombi Fund including those who received training through direct linkages ; and have been linked to employment or self employed. • Monthly progress reports updated, displayed and shared with Gram Parishad on a quarterly basis. |
| <p>Third installment 10%</p> | <ul style="list-style-type: none"> • The application of the third installment of IDF certified by the Social Audit Committee has been approved by the Gram Parishad. • 80% of the target beneficiaries are mobilized into NJG and regular savings, meetings, internal lending as decided by GP and Shabalombi Fund loans going on. • Received refresher training on COM booklet as per plan, and activities are operating properly along with maintaining minutes accordingly. |

| Instalment Number and Percentage | Milestones |
|----------------------------------|--|
| | <ul style="list-style-type: none"> • Cumulative utilization of at least 70% of the first and the second installment of IDF received so far, books of accounts maintained up to date and fund utilization, as certified by the SAC approved by GP and application for the third installment recommended by Appraisal Team. • At least 80% of the identified as most vulnerable in the village- destitute, disabled, elderly without income etc. have been assisted with one-time grant; and have been mobilized into NJG. • At least 50% of hardcore poor and poor youth identified for skill development training received assistance under Skill Development Fund/or Shabalombi Fund; and have been linked to employment or self employed. • Monthly progress reports updated, displayed and shared with Gram Parishad, on a quarterly basis. |

Milestones for Shabolombi Fund:

The milestone and amount of installment for Shabolombi Fund are described in Table.

Table-...: Milestone for release of Shabolombi Fund installment

| Installment Number and Percentage | Milestones |
|-----------------------------------|---|
| First Installment 60% | <ul style="list-style-type: none"> • The first installment of Shabolombi fund proposal certified Social Audit Committee has been approved by the GP. • At least 60% of NJG members are meeting regularly, mobilizing savings as decided by GP and continuing internal lending. • Nuton Jibon Group leaders, SC, VCO SAC members have been trained on savings and credit activities booklet. • Bookkeeper appointed by Gram Samiti and trained, maintain records and accounts at NJG, SC and VCO level. • Separate bank account for VCO opened and operated jointly by leader, Secretary and Cashier. • The rules and guidelines of SF have been approved by Gram Parishad for distribution-- at least 70% marks have been obtained during fund proposal appraisal conduction by AMT, SDF. • Gram Parishad Concerned approved the signing of Memorandum of understanding between Gram Samiti and VCO; and Umbrella Financing Agreement (Addendum-II) between Gram Samiti and SDF. |

| Installment Number and Percentage | Milestones |
|--|---|
| Second Installment 40% | <ul style="list-style-type: none"> At least 80% NJG members is operating regular savings, meetings and maintained the records updated as per decision of GP. VCO is operating community finance activities followed by SF policy and list approved by GP. GS transferred 100% of Shabalombi fund provided under duear Installment to VCO and at least 60% of the hardcore poor and poor households benefit from Shabalombi Fund. Portfolio at Risk (PAR) for 3 months (that is loans that have repayment installments overdue by 3 months or more) should be less than 5% / OTR and CRR at least 95%. VCO and SC regularly conducting meetings, keeping records and maintaining books of accounts. Utilization of 1st installment of SF should be at least 70% so far, books of accounts maintained till date and fund utilization, as certified by the SAC approved by GP. CO prepare Monthly Progress Reports regularly on SF and submit to GS. GS presents these to Gram Parishad on quarterly basis. |

Milestones for CISF Fund

The number and percentage of the installments for infrastructure projects may vary with the nature of the sub-projects. The sub-project will be implemented in stages and each stage will have clearly identifiable milestones. The following milestones are in addition to the technical or physical milestones identified for each of the stages in the subproject proposal.

The milestones and amount of installments for CIS Fund are described in **Table**.

Table: Milestone for the release of CISF installment

| Installment Number and Percentage | Milestones |
|--|--|
| First installment- 40% | <ul style="list-style-type: none"> Sub-project proposal, including technical design work estimation, rate analysis, time schedule, and repair and maintenance approved by GP. Sub-project Committee has been formed and before the execution of the sub-project it prepare of training plan for the members of the sub-project committee on CISF guidelines, technical, environmental, financial management, procurement and social accountability aspects. Gram Parishad concerned approved the signing of Umbrella Financing Agreement (Addendum-III) between Gram Samiti and SDF. Separate bank account for SPC open and operated jointly by leader, Secretary and cashier. At least 70% marks have been scored in conducting appraisal by the AMT,SDF. |

| | |
|-------------------------------------|---|
| <p>Second installment 40 %.</p> | <ul style="list-style-type: none"> • Under the first installment of CISF, at least 70% of the received fund utilized, physical progress being made accordingly and the second installment fund proposal has been prepared is certified by the Social Audit Committee and approved by Gram Parishad. • The sub-project committee is operating the physical and financial activities followed plan and also maintaining meeting minutes accordingly. The accounts of all expenditures being updated and displayed. • The display board has been set up at the workplace of sub-project implementation. • SPC has prepared the Monthly Progress Reports on CISF fund utilization and is submitting to GS, and the GS presents the reports as quarterly basis to the Gram Parishad. |
| <p>Third installment 20%</p> | <ul style="list-style-type: none"> • Cumulative utilisation of at least 70 % of the first and second installment and the physical milestones planned for the second stage of the Sub-project completed, as certified by the Social Audit Committee. Application for the third installment certified by Social Audit Committee and approved by Gram Parishad. • The Sub-Project Committee is operating physical and financial activities followed plan and also maintaining meeting minutes accordingly. The accounts of all expenditures being updated and displayed. • SPC prepares regularly Monthly Progress Reports on CISF fund utilization and submitting to GS, GS presents these reports on quarterly basis to Gram Parishad. |

5.0 Nuton Jibon Community Society Development Fund (NJCSDF)

Society belongs to all the poor and hardcore poor in the project villages of the district. The NJCS will receive funds from the SDF directly. We call these funds altogether as Nuton Jibon Community Society Development Fund (NJCSDF). It will be used by NJCCS and NJDCS to provide services to member villages. We shall use this fund for our capacity building, livelihood development and employment generation, developing different types of loan and insurance products, providing legal support to recover default loan etc.

We have two funds under community society development fund, and these are as follows:

1. Institution Development Fund (IDF)
2. Performance Support Fund (PSF)
3. Productive Investment Fund (PIF)

5.1 Milestones of Institution Development fund

The milestone and amount of installment for IDF Fund are described in the following table.

Table-Milestone for the release of IDF installment

| Installment no. and Percent | Milestones |
|---|---|
| Start-up (Initiation) fund Tk. 300,000/- for district and 50000/- for each cluster. NJCS can directly apply for IDF without taking initiation fund | <ul style="list-style-type: none"> Formed Nuton Jibon Cluster Society Parishads and Executive Committees of Cluster Societies at the cluster level Formed Nuton Jibon District Society Parishad and Executive Committee of District Society at district level Formed Social Audit Committees at cluster and district levels Formed all level sub-committees Opened Bank Account in the Name of Cluster Societies and District Society Set up the village database Evaluated start-up fund proposal by AMT and approval by Managing Director of SDF |
| First installment 70% of the institutional Development Fund, less of start up fund | <ul style="list-style-type: none"> Completed registration formalities in the name of NJDCS 60% villages got full membership and other 20% villages in the process of membership CAP and Village Grading are completed Organizational development proposal and one year income plan appraised by AMT and approved by the Managing Director, SDF At least 60% start up fund utilized as per the plan Certification of Social Audit Committee and the approval of Society Parishad of NJDCS |
| Second Installment-30% | <ul style="list-style-type: none"> At least 60% fund has been utilized as planned Prepared further six months' pragmatic operational plan 60% income achieved as planned and the planning of expenditure has been made Membership fee and subscriptions are regular |

5.2 Milestones for first installment of Performance Support Fund (PSF)

- ♦ The implementation of setting up office and Institutional Fund received and spent as per the approval
- ♦ Constituted sub-committee related activities and trained its members on the manual

- ♦ Maintaining cluster and village-wise data on village grading, status of access and implementation of village fund, including key livelihood sectors, youth employment, completion and maintenance of community and social infrastructure works etc. are going on.
- ♦ The annual targets of results to be achieved to improve and sustain village functions have been drawn up. Quarterly basis segregations for achieving annual targets have also been done.
- ♦ The key demand-based services to member villages have been assessed and the target of mobilization of own income projected.
- ♦ The Annual Implementation Plan has been prepared through a bottom-up participatory process involving village, cluster and district-level institutions, appraised and approved.
- ♦ The Nuton Jibon Community Society Parishad and committees at cluster and district meeting have been held at required intervals and minutes maintained.
- ♦ The required staff members of the NJCS have been selected after giving wide publicity among member villages following transparent selection process and the terms of appointment cleared -- up front -- by the Nuton Jibon Society Parishads at all levels.
- ♦ Social Audit Committee has audited the implementation of Institutional Seed Fund Proposal and key recommendations implemented.
- ♦ The records and registers on procurement and financial aspects maintained till date.

5.3 Productive Investment Fund (PIF)

The NJLIP aims to improve the business opportunities of producer groups through strengthening pre and post harvest processing and value addition of their marketable products. For this purpose, qualified producer groups can apply for a grant fund by the name of 'Productive Investment Fund' directly from the project. The producer group may use the fund to meet up the cost of business promotion for producer groups. The fund would be available based on application and would require a sound and viable business plan. Funding would be provided for investments in jointly used assets (e.g. storage facilities, product processing or pre-processing, packaging, grading, transportation equipment, fresh-keeping or cooling equipment, etc.) and for the

procurement of services. Producer groups would receive a maximum funding of Tk 1600,000/- (sixteen lakhs) from the project per one investment proposal and would be required to provide a co-financing of at least ten percent (10%) of the investment costs. Investment proposals with the related business plans would be evaluated by the regional Appraisal and Monitoring Teams (AMTs) reviewing the technical and financial viability of the proposal. A national level selection body: Review Panel (RP) would select the proposals to be approved for funding by SDF management at the headquarter level.

Objectives of the Investment Fund

- a) To increase capacity of producer groups and strengthen producer organizations as market partners and commercially oriented entities
- b) To facilitate interaction between producers and traders/processors of products in the downand up-stream value chains
- c) To support market/business oriented investment to solve bottlenecks in the market chains and/or adding value to the products and
- d) To improve market access, move up productivity and earnings, and promote pro-poor growth of the producer groups

Expected outcomes of PIF

- Introduce value addition and commercial production of farm products and organize the popular income generating activities under potential rural enterprise development concept
- Ensuring product quality and product standards by uniformed production and group control
- Linkage and business relationships with different market operators/actors and actual producers
- Skill of rural organized producers are to be increased in the area of technology adoption and business development entities
- Increasing volumes of marketable products
- Ensure higher price of the products for the organized producers and thereby income of rural households expected to be increased

Eligible Criteria of Receiving PIF

The PIF will be given to the Producer Groups based on their application/proposal explaining its prospects and viability in order to expand their business at the scale of small or medium enterprise. The screening of eligible PGs is a question of success of the fund utilization. The SDF staff at district level with assistance from the respective cluster offices will have to make an in-depth screening process to identify the eligible PGs who will qualify for receiving the fund. The district office of SDF will shoulder the responsibility of identifying the qualified PGs based on certain criteria. However, the field staff will also have to use their skill and experience about the potentialities of PGs during selecting the appropriate PGs for PIF funding. The selected staff of the district office would identify the eligible PGs based on the following set criteria.

The PG should have the following eligible criteria to receive the PIF:

1. 80% of the group members should be for one year or longer PG members.
2. 80% of group member should be women,
3. Most of the group members should have regular loan repayment record
4. The PG should have registration from legal authority (GoB)
5. The producer group size would be with minimum 15 members
6. The PG need to have bank account in local commercial bank
7. No instance of internal conflict between members in last one year
8. Agreed to invest the PIF in joint assets (common equipment and machinery for production and post production processing, grading, packaging and storing activities) and building/hiring small scale infrastructure like collection point, marketing centre and cooling equipment
9. The group members largely to produce similar marketable products (single IGA based)

Eligible Expenditure under PIF Support

Funding would be provided for investments in jointly used assets (e.g. storage facilities, product processing or pre-processing, packaging, grading, transportation equipment, fresh-keeping or cooling equipment, etc.) and in the procurement of services. The

producer group may receive the fund through submitting appropriate details business proposals to upgrade their business enterprise through investing on common issues instead of personal interest. The PIF funding is also could be used for capacity building and hiring technical assistance/services to prepare business proposal and technical works of producer group members, purchase of common equipment and machinery for production and post production like product processing, grading, packaging and storing activities, improving product quality and standards, including introduction of production and processing technologies, best quality and food safety management practices/systems and product certification etc. None of the PG member could use the PIF fund for purchasing their own animal, store (showroom), renting land, or salaries of the staff (if any). The important considerations of PIF disbursement are:

- The PIF is allowed to purchase common equipment and machinery needed for production and post production like product processing, grading, packaging and storing activities
- Allowed to purchase/hiring transportation equipment for common input collection and products marketing as well
- Building/hiring small scale infrastructure like collection point, marketing centre and cooling equipment
- Allowed to use in providing capacity building training to producers in the area of technology adaption, value addition and business development entities
- Improving product quality and standards, including introduction of production and processing technologies, best quality and food safety management practices/systems and product certification
- The PG can use the fund for hiring technical assistance and services to prepare business proposal and technical works
- To be used in development of contractual arrangements between producers, processors and traders
- To creating market opportunities, information collection for better market
- Establishment of showroom/display centre for product promotion; and
- Diversification of products adding value at different stages
- For each project proposal the fund limit would not exceed Tk 1600000/-

Non-Eligible Expenditure under PIF Support

None of the PG members are allowed to use the PIF for purchasing the personal business inputs or leasing lands for construction of personal store etc. The fund would be restricted to be used in the following items:

- Salary of staff of the PG or PG operated stores (business entities)
- Purchase of cow/bull, seeds, fertilizers, cloths, garment products etc for PG members to be used in their personal benefit; such expenditures are to be covered from on-going loan/credit systems
- Payment against the works or services done for the PG like preparing project proposals or other consultancies before approval of the business proposal
- Expenditure related to operating costs of the producer groups like office rent, entertainment costs etc
- Any expenditure incurred before signing the contract with SDF for establishing the business enterprise
- Purchase of land for establishing the business enterprise

Milestones of PIF Support

| SL No. | Installment | Milestones |
|--------|-----------------------|--|
| 01 | First Installment 40% | <ul style="list-style-type: none">- 80% of the group members should be for one year or longer PG members.- 80% of group member should be women,-Most of the group members should have regular loan repayment record- The PG should have registration from legal authority (GoB)- The producer group size would be with minimum 15 members- The PG need to have bank account in local commercial bank- No instance of internal conflict between members in last one year and have a group bondage in the group.- Agreed to invest the PIF in joint assets and building/hiring small scale infrastructure like collection point, marketing centre and cooling equipment- The group members largely to produce similar marketable products (single IGA based) |

| | | |
|----|------------------------|---|
| 02 | Second Installment 60% | <ul style="list-style-type: none"> - Successfully implemented 70% fund of 1st installment and preserved all bill voucher properly. -No misuse of the fund (first installment) and no conflict of the group. - PG members have received training and their capacity in the area of production; value addition and marketing have increased. - At least 50% PG members are getting benefit from the project operation. -Initiative of product processing and storing activities has undertaken. -Contractual agreements between producers, processors and traders have been initiated. |
|----|------------------------|---|

6.0 Exit Rules

We have described that our village will get the village fund. We have also mentioned that this is not entitlement; this is eligibility for us. If we only complete a set of activities and demonstrate our readiness, then we will get the fund. This chapter will guide us in utilising the fund. If we violate any rule of the manual, the funding will be stopped and the SDF preserves the full authority to withdraw all the funds that have already been provided.

The issues/reasons which will lead to the suspension of funding to our village are:

- If we do not follow the 'Dash Niti' and basic principles of the project;
- If conflicts remain unresolved in our village;
- Improper identification of hardcore poor and poor;
- A few influential people getting maximum benefit;
- Misuse/corruption in fund utilisation;
- If any misappropriation/mismanagement of funds happens in a village/ the funds not being used and deposited in the accounts of GS,SPC and VCO, NJCS, PG etc. violating UFA terms and conditions , the SDF reserves the right to withdraw the fund/VDF.

Checklist of Non-negotiable Project Principles

i. Inclusion

- Inclusion of hardcore poor and poor in the village, including the most vulnerable ones -- disabled, destitute, elderly without income etc., women and youths shall be ensured in all project activities.
- At least 80% of the hardcore poor and poor identified in the village shall directly receive benefits from assistance.

ii. Equity

- Hardcore poor, poor, women and youths occupy majority of the decision-making positions in the Gram Samiti, SAC,SPC,VCO and other committees of the Gram Samiti.

iii. Participation

- All the project activities and decision making shall follow the participatory process with at least 65% hardcore poor and the poor in the village.

iv. Transparency

- All the project decisions are taken in Gram Parishad in an open and transparent manner
- All the project information are displayed prominently in the village
- All the records and books, including the minutes books, have to be maintained and made available to village community.

v. Accountability

- At least 80% of GS VDF and must get satisfactory ratings from GP during community assessment process.

vi. Self-help

Planning, implementation and continued management of village development activities are the collective responsibility of the village community.

Umbrella Financing Agreement for Village Development Fund (VDF)

1. This Umbrella Financing Agreement signed on this (date) at (place) between:

- a) **Social Development Foundation** (hereinafter called the first party) and b) **Gram Samiti** (hereinafter called the second party)

Represented by

Represented by

Name:

1.Mr./Mrs.....

Designation: District Manager

President [include address]

District:

2.Mr./Mrs.....

Social Development Foundation (SDF)

[Secretary include address]*

3.Mr./Mrs.....

[Cashier include address]*

2. The Government of Bangladesh, through Social Development Foundation (SDF), is implementing Nuton Jibon Nuton Jibon Livelihood Improvement Project (NJLIP) with the objective of empowering the hardcore poor and poor to overcome poverty in Bangladesh. The second party has certified that it has complied with all the prerequisite steps needed for signing the Umbrella Financing Agreement. This certification is given in Appendix-... of this agreement.

3. The first party -SDF- is an autonomous body created by GoB and entrusted with the responsibility of implementing Social Investment Program Project. The second party represents theVillage, in.....Union,Upazilla andDistrict, a NJLIP village further details of which are given in Appendix-...

THEREFORE, this Umbrella Financing Agreement is entered into between the representatives of the parties specified above.

4. Scope and Extension of this Agreement

The second party is eligible to receive a fixed budget envelope up to a maximum of TK. ----- (Taka -----) as Village Development Fund (hereinafter called the VDF) for implementing activities mainly for the benefit of the hardcore poor and poor in the approved the list by the second party.

This Umbrella Financing Agreement outlines general terms and conditions for funding and implementing Village Development Fund if the second party is eligible.

5. The first party - SDF - is an autonomous body created by GoB and entrusted with the responsibility of implementing Social Investment Program Project .The second party represents theVillage, in.....Union,Upazilla andDistrict, a NJLIP village further details of which are given in Appendix-...

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This Umbrella Financing Agreement outlines general terms and conditions for funding and implementing Village Development Fund if the second party is eligible.

7. The provisions of this Umbrella Financing Agreement shall be extended to the following separate addenda to this Financing Agreement, subsequently to be entered into by both the parties-

- (a) Addendum I for accessing the Institutional Development Fund
- (b) Addendum II for accessing the Shabolombi Fund
- (c) Addendum III for accessing the Community Infrastructure Support Fund.

8. All the activities as agreed in this Umbrella Financing Agreement and subsequent addenda, without exception shall be performed as under:

In accordance with the NJLIP rules and guidelines as contained in Community Operational Manual dated ----- and subsequent revisions agreed with the First Party.

All the activities under the project shall be undertaken without violating the principles of 'Dash Neeti'.

9. The general obligations of all parties are outlined in Appendix-

- If any misappropriation/mismanagement of funds happens in a village/the funds not being used and deposited in the accounts of GS, SPC and VCO etc. violating UFA terms and conditions, first party reserves right to withdraw the fund/ VDF.

10. Any dispute arising out of this agreement shall be settled through mutual discussions between the two parties. Those disputes, which could not be settled through discussions, will be referred to the sole arbitration of the Chairman, Board of Directors of SDF. The decision of arbitrator shall be final and binding on both the parties.

11. The following documents are attached to this Agreement and shall be deemed as part of this Agreement:

- i. Appendix III : The prerequisite steps satisfactorily completed by the second party
- ii. Appendix II : Key Information on second party
- iii. Appendix III : Checklist of Non-negotiable Project Principles
- iv. Appendix IV : General obligations of all parties

Signature

.....,

Name:

Designation: District Manager

District:

Social Development Foundation (SDF)

1. Signature

Mr./Mrs.....

President [including address]

2. Signature

Mr./Mrs.....

[Secretary including address]*

3. Signature

Mr./Mrs.....

[Cashier including address]*

Witness 1 -----

2 -----

Witness 1 -----

2 -----

At least one of the witnesses of the second party shall be a woman.

Certification by the Second Party having complied with the prerequisite steps as needed for signing the Umbrella Financing Agreement

- i. Completed the formation of Sanchay Committee, Village Credit Organisation (hereinafter called the VCO), Gram Parishad, and Gram Samiti, and all the members were trained on Community Operational Manual booklets and all the committees have started maintaining book and records.
- ii. The Gram Parishad, attended by 65% of its members, approved the list of hardcore poor and poor, lists of vulnerable youths for skill development assistance and beneficiaries for one time grant assistance and recorded the decisions in the minutes.
- iii. Organised at least 60 percent of the hardcore poor and poor who are in the approved list of Nuton Jibon Groups, and have started saving and internal lending.
- iv. Appointed Social Audit Committee (hereinafter called the SAC) and trained the members on Social Accountability booklets;
- v. Identified the cashier and bookkeeper and trained on accounting/financial management booklets.
- vi. Completed all the works of community infrastructure sub-projects and arrangements for operation and maintenance are in place.
- vii. Opened the bank account No.....in thebranch ofbank.
- viii. The Gram Parishad has approved the draft Village Development Fund application in principle and obtained at least 70% marks in the appraisal carried out by the first party.
- ix. The above particulars and the decision to sign the Umbrella Financing Agreement have been discussed, agreed and minutes recorded in the meeting of Gram Samiti dated And SAC dated

Date

Signature :

Name :

Gram Samiti President

Certification by:

Signature :

Name :

Social Audit Committee Convener

Key Information on Second Party

- i. Name of the village :
- ii. Name of Union :
- iii. Name of Upazila :
- iv. Name of District :
- v. Names of the Gram Samiti members

| Sl. No. | Name | Designation |
|---------|------|-------------|
| 1 | | President |
| 2 | | Secretary |
| 3 | | Cashier |
| 4 | | Member |
| 5 | | Member |
| 6 | | Member |
| 7 | | Member |
| 8 | | Member |
| 9 | | Member |

- vi. Total population of the village :
- vii. Total number of households :
- viii. Total number of hardcore poor :
- ix. Total number of poor :

General Obligations of the Parties and Other General Obligations

1. General Obligations of the Second Party

- 1.1 To disseminate and make available to all the target beneficiaries all the project-related information.
- 1.2 Prepare the Village Development Fund application through a consultative participatory process by involving all the beneficiaries and target poor and shall seek prior approval on all important aspects of project implementation from Gram Parishad attended by at least 60% of the hardcore poor and poor in the village.
- 1.3 Comply with NJLIP Non Negotiable Checklist in implementing all activities of Village Development Fund as given in Appendix-III.
- 1.4 Open and maintain separate bank account exclusively to be used for project related financial transactions which shall be operated jointly by the leaders, Secretary and cashier of the second party.
- 1.5 Constitute the Social Audit Committee and entrust with them powers of monitoring, auditing and verifying project implementation. The Gram Samiti shall take appropriate corrective actions proposed by the Social Audit Committee.
- 1.6 Apply for the release of each installment of the Village Development Fund along with details of completed milestones as certified by the Social Audit Committee.
- 1.7 Release Shabolombi Fund to Village Credit Organization after entering into an MoU detailing the terms and conditions.
- 1.8 Submit monthly reports of progress of project implementation and details of financial transactions to the first party, including final receipts and payments account of the Village Fund within three months of release of final installment.
- 1.9 Maintain all books and records, including books of accounts, other financial records and minutes of the meetings of second party and all other committees as outlined in the COM.
- 1.10 Procure all goods, materials, labour, transport and other inputs required for the implementation of the Village Development Fund as per the procurement guidelines given in the COM.
- 1.11 Immediately after completion of all the activities under this agreement submit, a completion report, along with to the First Party after its approval in the Gram Parishad.

2. General Obligations of the First Party

- 2.1 Make available Community Operational Manuals and its various updates for Project implementation.
- 2.2 Provide facilitation support to the Second Party and other committees.
- 2.3 Monitor the progress of project implementation by the Second Party, including visiting fields to offer guidance and advice.
- 2.4 Appraise and suggest improvements for the Village Development Fund Application in the presence and in consultation with the second party and other committee members and give clearances in time.
- 2.5 Verify the milestones for release of each installment of Village Development Fund.
- 2.6 Release funds as per the agreed payment terms and service standards.

3. Other General Obligations

All payments under this Agreement will be in pre-defined instalments linked to attainment of milestones of verifiable physical achievements and are subject to actual expenditure.

The second party shall produce a Gram Parishad resolution, indicating successful completion of the activities before the release of the final instalment of funds by the first party. The first party may verify the completion of the milestones by an independent team, which will be carried in consultation with and in the presence of the representatives of the second party.

- 3.1 Any dispute between the two parties arising out of this Agreement shall first attempt to be settled through mutual and amicable consultations.
- 3.2 If the dispute is not settled through such consultations, the matter will be referred to the sole arbitration of a committee constituted for the purpose by the Chairperson, Board of Directors of the first party.
- 3.3 The First Party can stop and suspend the activities under this agreement if it is convinced that the second party or any of its committees is not performing its

duties and obligations satisfactorily as per this Agreement or in the event of financial irregularities, misappropriation of funds, delay in physical progress without genuine reasons, Gram Parishad requesting the First Party, or serious environmental concerns. Any unutilized amount of the Village Development Fund shall be refunded to the First Party and the exit policy of the NJLIP will be initiated.

- 3.4 This Agreement may be amended or cancelled with the mutual consent of the two parties in writing.
- 3.5 This Agreement shall be governed by the law of the Government of Bangladesh.
- 3.6 The second party shall produce a Gram Parishad resolution indicating successful completion of the activities before release of the final Instalment of funds by the first party. The first party may verify the completion of the milestones by an independent team, which will be carried in consultation with and the presence of the representatives of the Second Party.
- 3.7 No cost overruns will be normally permitted under this Agreement.
- 3.8 Any dispute between the two parties arising out of this Agreement shall first attempt to be settled through mutual and amicable consultation. If the dispute is not settled through such consultations, the matter will be referred to the sole arbitration of a committee constituted for the purpose by the Chairperson, Board of Directors of the first party.
- 3.9 This Agreement may be amended or cancelled by the mutual consent of the two parties in writing.
- 3.10 This Agreement shall be governed by the law of Government of Bangladesh.

Application format for Institutional Development Fund (IDF)

Date of Application:

Location of the Sub-project:

Village:

Union:

Upazila:

District:

A. Description of HCP and Poor in the Village:

| Date of List approval by Gram Parishad | No. of HCP | No. of Poor | No. of Vulnerable | No. of unemployed Youth | | No. of Disable | |
|--|------------|-------------|-------------------|-------------------------|------|----------------|------|
| | | | | HCP | Poor | HCP | Poor |
| | | | | | | | |

B. Description of formation of GS:

| Sl No. | Name | Designation | Put (√) in appropriate place | | | | Signature |
|--------|------|-------------|------------------------------|------|--------|-------|-----------|
| | | | HCP | Poor | Female | Youth | |
| 1. | | | | | | | |
| 2. | | | | | | | |
| 3. | | | | | | | |
| 4. | | | | | | | |
| 5. | | | | | | | |
| 6. | | | | | | | |
| 7. | | | | | | | |
| 8. | | | | | | | |
| 9. | | | | | | | |

C. Description of formation of SAC:

| Sl. No. | Name of person | Designation | Put √ in appropriate category | | | | Signature |
|---------|----------------|-------------|-------------------------------|-----|-------|-------|-----------|
| | | | Poor | HCP | Women | Youth | |
| 1. | | | | | | | |
| 2. | | | | | | | |
| 3. | | | | | | | |
| 4. | | | | | | | |
| 5. | | | | | | | |

D. Description of various committees:

| Sl. No. | Name of Committee | No of Members | | | | |
|---------|-----------------------------|---------------|-----|------|--------|-------|
| | | Total | HCP | Poor | Female | Youth |
| 1. | Village Credit Organization | | | | | |
| 2. | Sub-Project Committee | | | | | |
| 3. | Finance Committee | | | | | |
| 4. | Procurement Committee | | | | | |

E. Information about Youth Volunteer Team for emergency assistance:

| Name of Team | Date of Formation | Date of Approval by GP | No. of Member | | |
|--------------|-------------------|------------------------|---------------|------|-------|
| | | | HCP | Poor | Total |
| | | | | | |
| | | | | | |

F. Details of Gram Parishad meetings held so far

| Date of Meeting | Number of Persons Attended | | | | | Key decisions taken |
|-----------------|----------------------------|-----|------|---------------|-------|---------------------|
| | Total | HCP | Poor | Women (Total) | Youth | |
| | | | | | | |
| | | | | | | |

G. Details of Nuton Jibon Groups Formation:

| No. of Group | Date constituted | Number of members | | | | Name of office bearers | | Details of Savings | |
|--------------|------------------|-------------------|------|-------|--|------------------------|---------|------------------------|------------------------|
| | | HCP | Poor | Total | | Leader | Cashier | No. of savings Members | Total Amount Deposited |
| | | | | | | | | | |
| | | | | | | | | | |

H. Description of opening of bank account:

| Institution | Name of Bank | Name of Branch | Account Number | Name of operators of bank account |
|--------------------|--------------|----------------|----------------|-----------------------------------|
| 1. For Gram Samity | | | | 1 |
| | | | | 2 |
| | | | | 3 |

J. Proposed Institution Development Fund

Eligible activities of IDF will added

| Description of Activity | Physical Quantity with Units | Timeframe for Implementation | | | | Estimated Amount | | | Number of Beneficiaries | | | | |
|--|------------------------------|------------------------------|----------|------------|----------|------------------|----------|-------|-------------------------|-----|------|-------|-------|
| | | Stage – I | | Stage – II | | Stage I | Stage II | Total | Total | HCP | Poor | Women | Youth |
| | | Start Date | End Date | Start Date | End Date | | | | | | | | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 |
| A. Hiring of GS office, purchase of land and office management cost | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| B. Village Development and Risk Reduction Fund planning and implementing assistance | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| C. Capacity building activities, exposure visits, training programs, workshops etc. | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| D. Disaster preparedness activities | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| E. Grant for most vulnerable | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| F. Skill development training for youths | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| G. Technical assistance and other service requirements | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| H. Participatory planning exercise | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |

Checklist for Readiness

(Put ✓ in appropriate box)

* Whether Gram Parishad follows the 'Dash Neeti' and Project principles

Yes ☐

No ☐

* Whether the list of HCP, poor and vulnerable has been prepared and approved by GP.

Yes ☐

No ☐

* Whether the Gram Samiti and Social Audit Committee have received training on COM Booklet and Social Accountability

Yes ☐

No ☐

* Whether 80% HCP and poor along with 80% vulnerable people will be benefited upon implementation of IDF

Yes ☐

No ☐

* Whether Gram Parishad has approved the application for IDF

Yes ☐

No ☐

Signature
President, GS

Signature
Secretary, GS

Recommendation of SAC

SAC has audited the IDF application and in the meeting of ----- SAC it has approved for forwarding to SDF.

Signature,
Convener, SAC

Recommendation by Field Team:

.....
.....
.....
.....
.....

Signature-

Name:

Cluster Facilitator

Date:

Recommendation:

.....
.....
.....
.....
.....

Signature-

Name:

Cluster Officer

Date:

Recommendation:

.....
.....
.....
.....
.....

Signature,

DistrictManager

Date:

Date: / / 20...

From

President

.....Gram Samiti

Village: , Union:

Upazila: , District:

To
Managing Director
Social Development Foundation (SDF)
Z House
House # 6, Block # F, Lalmatia, Mohammadpur Dhaka-1207.

Subject: **Application for the Institution Development Fund**

Sir,

We are Gram Samiti and would like to inform you with due respect that our village is one of those of Nuton Jibon Livelihood Improvement Project (NJLIP) areas. We have submitted Institution Development Fund sub-project proposal for institution development, capacity building and disaster preparedness activities. The relevant papers, including the estimated cost, are attached herewith. The estimated cost of the institution development fund Tk. which was approved dated on in the GP meeting.

We assure you that the transparency and accountability will be ensured in spending the money released by the SDF and maintain all the accounts properly.

We, therefore, request you to appraise the submitted proposal and release the fund accordingly.

Thanks with best regards,

Signature:
President Gram Samiti

Signature:
Secretary Gram Samiti

Addendum- I, Institutional Development Fund (IDF)

12. This Addendum-I to the Umbrella Financing Agreement dated, is signed on this (date) at (place) between:

a) **Social Development Foundation**
(hereinafter called the first party) and

b) **Gram Samiti**
(hereinafter called the second party)

Represented by

Name:

Designation: District Manager

District:

Social Development Foundation (SDF)

Represented by

1.Mr./Mrs.....

President [include address]

2.Mr./Mrs.....

[Secretary include address]*

3.Mr./Mrs.....

[Cashier include address]*

13. The second party submitted to the first party an Institution Development Fund (hereinafter called the IDF) application, as approved by its Gram Parishad and obtained at least 70% marks in the appraisal carried out by the first party. The second party further certified that it has achieved all the milestones needed for signing addendum-I. This certification is given in **Appendix -I**

14. This addendum-I defines the specific rules, regulations and obligations of both the parties in respect of implementation of the IDF over and above those agreed in the Umbrella Financing Agreement dated,

15. The first party shall release an amount of Taka... (Taka.....) to the second party and the breakdown of the cost of IDF is given in **Appendix-II**.

16. The first party shall release the amount in three installments linked to the milestones as detailed in **Appendix-III**.

17. The second party shall utilize the amount to implement the activities stated in the IDF application, as sanctioned by the first party and given in **Appendix-IV**.
18. The second party shall transfer the amount allocated for implementing IDF in the VDF application, which shall be utilized as per the approved proposal. The amount given to GS.
19. The following documents are attached to this Agreement and shall be deemed as part of this Agreement:
 - a. **Appendix 1:** Certification by the second party on having achieved the milestones for signing the Addendum-1/Certification by the second party on the utilization of the Initiation Fund and having achieved the milestones for signing the Addendum-2[*as applicable*]
 - b. **Appendix II :** Breakdown of cost of IDF
 - c. **Appendix III :** Installments of IDF and milestones for the release of installments
 - d. **Appendix IV :** IDF application as finally appraised, approved by SDF

Signature

.....,

.....

Social Development Foundation (SDF)

1. Signature

Mr./Mrs.....

President [include address]

2. Signature

Mr./Mrs.....

[Secretary include address]*

3. Signature

Mr./Mrs.....

[Cashier include address]*

Witness 1 -----

2 -----

Witness 1 -----

2 -----

At least one of the witnesses of the second party shall be a woman

**Certification by the Second party on having achieved the milestones for signing the
Addendum I**

- i. Constituted a GS, VCO, SAC, FC, and PC & SPC with adequate representation of the hardcore poor, poor, youth, women etc. and, trained the members in Community Operational Manual booklets (Institution building, Project principles, Procurement & Social Accountability aspects).
- ii. The IDF application as approved by Gram Parishad has been appraised, approved and sanctioned by the SDF.
- iii. The members of the respective committee have been trained on financial management and procurement aspects.

Additional Obligations of the Second Party

- i. Be responsible and accountable for implementing all capacity building, risk reduction awareness activities, office set-up, exposure visit to another village as per the approved IDF application;
- ii. Any changes from the approved IDF application shall require prior approval of the 'first party';
- iii. Build the Capacity of the GS, VCO, SAC, FC, PC committee members, for effective implementation of the IDF, including financial management, accounting, procurement, social accountability, record keeping etc.
- iv. Periodically verify bank accounts, books of accounts, savings passbook, IDF Fund, bring to the attention of the first party any anomalies found, including recommendation of remedial actions;
- v. All goods and services to be financed under the sub-project are procured in a transparent and efficient manner according to the Community Operational Manual (COM);
- vi. Ensure adequacy of the operation and management of the completed facilities under the IDF;
- vii. Report the progress of implementation to the first party on a quarterly basis;
- viii. Permit at all times the first party or its representatives to inspect the accounts, records and project and comply with the recommendations/observations as a result of such inspection.

Breakdown of Cost and Financing of ID Fund

| Sl. No. | Description of activity/investment | Expected Expenses in each Stage (Tk.) | | | Total Cost (Tk) |
|--------------|--|---------------------------------------|---------------------------------------|--|-----------------|
| | | Stage - I (Date From --- to ----) | Stage - II (Date From - -- to ---) | Stage - III (Date From - -- to ---) | |
| I | Cost | | | | |
| A | Institutional development Activities | | | | |
| I | <i>Capacity building, office renting and equipment, exposure visit</i> | | | | |
| Ii | <i>Grants to most vulnerable</i> | | | | |
| Iii | <i>Skill development training for youths</i> | | | | |
| Iv | <i>Land purchase for GS office</i> | | | | |
| II | Financing | | | | |
| I | IDF Fund from SDF | | | | |
| Ii | Savings | | | | |
| Iii | Other Sources (Specify) | | | | |
| Total | | | | | |

Application for Shabolombi Fund

Name of the Village:

Name of Union:

Upazila and District:

• **Project Activities Undertaken by Institution Development Fund (IDF)**

| Sl. No. | Activities undertaken | No. of Beneficiaries | | | Financial Details | | Sub-Project Details | | Date When Completed | Remarks |
|---------|-----------------------|----------------------|-----|------|-------------------|--------------|---------------------|----------|---------------------|---------|
| | | Total | HCP | Poor | Amount Received | Amount Spent | Item | Quantity | | |
| | | | | | | | | | | |
| | | | | | | | | | | |
| | | | | | | | | | | |

• **Details of Gram Parishad Meetings held so far**

| Date of Meeting | Number of beneficiaries Attended | | | | | Key Decisions Taken |
|-----------------|----------------------------------|-----|------|-------|--------|---------------------|
| | Total | HCP | Poor | Women | Youths | |
| | | | | | | |
| | | | | | | |

• **Details of Nuton Jibon Group**

| Name of NJG | Total No. Members | | | | Total Savings | | Total Internal Loan Recipients | | |
|-------------|-------------------|------|-------|--------|---------------|------|--------------------------------|------|--|
| | HCP | Poor | Women | Youths | HCP | Poor | HCP | Poor | |
| | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |

- **Details of constituted VCO**

| Name of Persons | Designation | Tick Appropriate Category | | | | Signature |
|-----------------|-------------|---------------------------|------|-------|--------|-----------|
| | | HCP | Poor | Women | Youths | |
| 1. | | | | | | |
| 2. | | | | | | |
| 3 | | | | | | |
| 4 | | | | | | |
| 5 | | | | | | |

- **Details of SC**

| Name of SC | Total No. Members | | | | Total Savings | | Total Internal Lending | | |
|------------|-------------------|------|-------|-------|---------------|------|------------------------|------|--|
| | HCP | Poor | Women | Youth | HCP | Poor | HCP | Poor | |
| | | | | | | | | | |

D. Description of Opening of Bank Account

| Institution | Name of Bank | Name of Branch | Account Number | Names of Operators of Bank Account |
|--------------------|--------------|----------------|----------------|------------------------------------|
| 1. For Gram Samity | | | | 1 |
| | | | | 2 |
| | | | | 3 |
| 2. For VCO | | | | 1 |
| | | | | 2 |
| | | | | 3 |

Proposed Shabolombi Loan Activities

| Description of Activity | Programme for Stage - I | | | | | | Programme for Stage - II | | | | | | Timeframe for Implementation | | | |
|-------------------------|-------------------------|-----|------|-------|--------|---------------|--------------------------|-----|------|-------|--------|---------------|------------------------------|----------|------------|----------|
| | Number of Beneficiaries | | | | | Amount Needed | Number of Beneficiaries | | | | | Amount Needed | Stage - I | | Stage - II | |
| | Total | HCP | Poor | Women | Youths | | Total | HCP | Poor | Women | Youths | | Start Date | End Date | Start Date | End Date |
| C. Shabolombi Fund | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | |

.....

(Signature)
President, Gram Samiti

.....

(Signature)
Secretary, Gram Samiti

Checklist for Readiness

(Put ✓ in appropriate box)

* Whether Gram Parishad follows 'Dash Neeti' and Project Principles

☐

Yes

☐

No

* Whether Gram Parishad approved the list of the updated HCP & Poor

☐

Yes

☐

No

* Whether the members of GS, VCO and SSC received training on COM

☐

Yes

☐

No

* Whether 80% of HCP and poor along with 80% vulnerable will be benefited upon implementation of SF.

☐

Yes

☐

No

* Whether Gram Parishad has approved the application for SF.

☐

Yes

☐

No

Signature

President, GS

Signature

Secretary, GS

SAC Recommendation

SAC has audited the SF application and in the meeting of ----- SAC it has approved for forwarding to SDF

Signature,
Convener, SAC

Authentication by Cluster Facilitation Team

.....

.....

.....

.....

.....

.....

Signature-

Cluster Facilitator
Date:

Recommendation by CO:

.....

.....

.....

.....

.....

.....

Signature,

Cluster Officer
Date:

Recommendation by DM:

.....

.....

.....

.....

.....

.....

Signature,

District Manager

Date:

Date: / / 20..

From

President

.....Gram Samiti

Village: , Union:

Upazila:, District:

To
Managing Director
Social Development Foundation (SDF)
Z House, House # 6, Block# f, Lalmatia Mohammadpur,Dhaka-1207.

Subject: **Application for the Shabolombi Fund**

Dear Sir,

We are Gram Samiti informed you with due respect that our village is in NJLIP area. We have submitted a Shabolombi Fund sub-project proposal for starting income-generating activities. The relevant papers, including the estimated cost, are attached herewith. The estimated cost of the institution development fund Tk. which is approved on in the GP meeting.

We have certified that the transparency and accountability will be ensured in expenditure of the money to be disbursed by the SDF. We will also properly keep all the accounts.

We, therefore, request you to appraise the submitted proposal and disburse the fund accordingly.

Thanks with best regards,

Signature:
President Gram Samiti

Signature:
Secretary Gram Samiti

Addendum- II, Shabolombi Fund (SF)

20. This Addendum-II to the Umbrella Financing Agreement dated, is signed on this (date) at (place) between:

a) **Social Development Foundation**
(hereinafter called the first party) and

b) **Gram Samiti**
(hereinafter called the second party)

Represented by

.....

.....

Social Development Foundation (SDF)

Represented by

1.Mr./Mrs.....

President [including address]

2.Mr./Mrs.....

[Secretary including address]*

3.Mr./Mrs.....

[Cashier including address]*

21. The second party submitted to the first party a Shabolombi Fund (hereinafter called the SF) application, as approved by its Gram Parishad and obtained at least 70% marks in the appraisal carried out by the first party. The second party further certified that it has achieved all the milestones needed for signing addendum- II. This certification is given in **Appendix -1**

22. This addendum-II defines the specific rules, regulations and obligations of both the parties regarding implementation of the SF over and above those agreed in the Umbrella Financing Agreement dated,

23. The first party shall release an amount of Taka..... (Taka.....) to the second party and the breakdown of the cost of SF is given in **Appendix-II**.

24. The first party shall release the amount in two installments linked to the milestones as detailed in.

25. The second party shall utilize the amount to implement the activities stated in the SF application, as sanctioned by the first party and given in **Appendix**.
26. The second party shall transfer the amount allocated for implementing Shabolombi Fund in the SF application, which shall be utilized as per the Memorandum of Understanding signed between the VCO and the second party.
27. The Memorandum of Understanding signed between the VCO and the second party is given in **Appendix-III**.
28. The following documents are attached to this Agreement and shall be deemed as part of this Agreement:
 - a) **Appendix 1** : Certification by the second party having achieved the milestones for signing the Addendum II /Certification by the second party on the utilization of the SF and having achieved the milestones for signing the Addendum II [*as applicable*].
 - b) **Appendix II**: Breakdown of cost of SF
 - c) **Appendix IV**: SF Application as finally appraised and sanctioned by SDF
 - d) **Appendix V** : The Memorandum of Understanding signed between the VCO and the second party.

Signature
 Mr./Mrs.....,
 SDF
 [including designation and address]

1. Signature
 Mr./Mrs.....
 President [including address]
 2. Signature
 Mr./Mrs.....
 [Secretary [including address]*
 3. Signature
 Mr./Mrs.....
 [Cashier [including address]*

Witness 1 -----
 2 -----

Witness 1 -----
 2 -----

At least one of the witnesses from the second party shall be a woman.

Certification by the Second party on having achieved the milestones for signing the Addendum II

- iv. The village has received the first installment of the ID Fund and all the activities are progressing as per the approved IDF application.
- v. Constituted a SC, VCO, and SAC Committee with adequate representation of the hardcore poor, poor, youth, women etc. and, trained the members on Community Operational Manual booklets (Savings & credit, institution building, & social accountability aspects).
- vi. The SF application submitted by VCO as approved by Gram Parishad has been appraised, approved, sanctioned by SDF.
- vii. The respective committee members have been trained on savings & credit, financial management and procurement aspects.

Breakdown of Cost of Shabolombi Fund

| Sl. No. | Description of Activity/Investment | Expected Expenses in each Stage (Tk.) | | Total Cost (Tk) |
|---------|------------------------------------|--|--|-----------------|
| | | Stage - I (Date From -- - to ----) | Stage - II (Date From - -- to ---) | |
| A | Shabolombi Fund Activities | | | |
| i | | | | |
| ii | | | | |
| iii | | | | |
| B | Source of Fund | | | |
| i | | | | |
| ii | | | | |
| iii | | | | |
| Total | | | | |

Memorandum of Understanding between Village Credit Organization and Gram Samiti

1. This Memorandum of Understanding signed on this (date) at
(place) between:

| | |
|---|--|
| a) Gram Samiti (Hereinafter called the Gram Samiti and | b) Village Credit Organization (Hereinafter called the VCO) |
|---|--|

Represented by

Represented by

1.Mr./Mrs.....

President [including address]

2.Mr./Mrs.....

[Secretary [including address]*

3.Mr./Mrs.....

[Cashier [including address]*

1.Mr./Mrs.....

leader [including address]

2.Mr./Mrs.....

[Secretary [including address]*

3.Mr./Mrs.....

[Cashier [including address]*

- 2 The VCO is the apex organization of the NJG and Sanchaya Committee in the village and the Gram Parishad has entrusted the VCO with the responsibility of implementing the Shabalombi Fund activities of the Village Development Fund. The details of the VCO and names of members are given in **Annexure-I**. The VCO has opened a separate bank account for depositing and transacting the Shabolombi Fund.
- 3 The VCO has certified that it has complied with all the prerequisite steps needed for signing this Memorandum of Understanding. This certification is given in **Annexure-III** of this agreement.
- 4 The Gram Samiti will transfer an amount of Tk..... as approved in the VDF application, appraised and sanctioned by the SDF, to provide loan assistance to the hardcore poor and poor in the village for implementing micro enterprise/ livelihood activities, leading to income generation.

THEREFORE, we agree on the following:

5 Obligations of VCO

5.1 The loans to the hardcore poor and poor shall be given in accordance with the guidelines for savings and credit activities as approved by the Gram Parishad and other guidelines mentioned in chapter-4 on Savings and Credit Activities of the Community Operational Manual issued by the SDF.

5.2 The loan shall be given first to the hardcore poor and poor who have not received assistance from any other sources and then the other hardcore poor and poor.

5.3 The loan shall be recovered as per agreed repayment schedule and the Portfolio At Risk for 3 months (ie. Loans that have repayment installments overdue by three months or more) shall be maintained at less than 5 percent.

5.4 The activities of VCO, Sanchaya Committee and NJG shall be audited by the SAC and all their recommendations shall be implemented.

5.5 All the books of accounts and records relating to utilization of Shabalombi Fund, books of accounts at the Sanchaya Committee and NJG shall be kept up-to-date.

5.6 All the NJGs shall be mobilizing own savings and SC continue internal lending regularly.

5.7 A system for rating the NJGs shall be followed, and the NJGs shall be supported so that 90 percent of them shall obtain a rating of 'good' or above.

5.1 The quarterly progress report covering the disbursement of loans, repayment, overdue, OTR, CRR etc. relating to Shabolombi Fund shall be submitted to Gram Samiti.

6 Obligations of Gram Samiti

6.1 Arrange training for the cashiers of VCO, SC and NJG,

6.2 Make arrangements for providing guidance and assistance for preparing proposals for loan assistance;

6.3 The amount of Shabolombi Fund earmarked in each installment of SF shall be released to the VCO within the 15 days of receipt of fund from SDF.

7 The following documents are attached to this Memorandum of Agreement and shall be deemed as part of this Agreement:

a) : Key Information on Village Credit Organization

b) : Certification by the VCO having achieved the prerequisite activities for signing the Memorandum of Agreement.

For Gram Samiti

1. Signature

Mr./Mrs.....

President [including address]

2. Signature

Mr./Mrs.....

[Secretary including address]*

3. Signature

Mr./Mrs.....

[Cashier including address]*

Witness 1 -----

2 -----

For VCO

1. Signature

Mr./Mrs.....

Leader [including address]

2. Signature

Mr./Mrs.....

[Secretary including address]*

3. Signature

Mr./Mrs.....

[Cashier including address]*

Witness 1 -----

2 -----

At least one of the witnesses of the second party shall be a woman.

c) Key Information on Village Credit Organization

- x. Number of NJ groups :
- xi. Total number of members :
- xii. Number of hardcore poor members :
- xiii. Number of poor members :
- xiv. Total amount of savings :
- xv. Total amount of internal lending :

xvi. Names of the Gram Samiti members

| Sl. No. | Name | Designation |
|---------|------|-------------|
| 1 | | President |
| 2 | | Secretary |
| 3 | | Cashier |
| 4 | | Member |
| 5 | | Member |
| 6 | | Member |
| 7 | | Member |
| 8 | | Member |
| 9 | | Member |

c) Certification by the VCO having achieved the prerequisite activities for signing the Memorandum of Agreement.

- i. At least 80 percent of the hardcore poor, poor (as on the list approved by Gram Parishad) have been organized into NJG,

- ii. Separate bank accounts have been opened for VCO and Sanchaya Committee;
- iii. At least 80% NJGs have regularly been making savings, while internal lending has started;
- iv. Organised a training programme on livelihood support and income generating activities;
- v. Rules and guidelines for Shabolombi Fund have been approved by Gram Parishad;
- vi. The VCO members, members of Sanchaya Committee, NJG leaders have received training on savings and credit booklet, social accountability and refresher course on COM;
- vii. All the books of accounts at the NJG and Sanchaya Committee have been maintained and are up-to-date.
- viii. The cashiers of NJG, Sanchaya Committee and VCO have been trained and all are maintaining the books of accounts and other records.
- ix. The above particulars and the decision to sign the MoU have been discussed, agreed and minutes recorded in the meeting of VCO dated and SAC dated

Date

Signature :

Name :

VCO Leader

Certification by:

Signature :

Name :

Social Audit Committee Convener

Application Format for Community Infrastructure Support Fund (CISF)

Date of Application

Location of the Sub-project:

Village:

Union:

Upazila:

District:

1. General Information of the village

1.1 Household and Population

| Total Household | Hardcore Poor | Poor | Vulnerable | Middle Class | Rich | Total |
|-----------------|---------------|------|------------|--------------|------|-------|
| | | | | | | |

1.2 Details of Gram Samiti

| Name | Designation | Put Tick Mark | | | | Signature |
|------|-------------|---------------|------|-------|-------|-----------|
| | | Hardcore Poor | Poor | Women | Youth | |
| 1 | | | | | | |
| 2 | | | | | | |
| 3 | | | | | | |
| 4 | | | | | | |
| 5 | | | | | | |
| 6 | | | | | | |
| 7 | | | | | | |
| 8 | | | | | | |
| 9 | | | | | | |

1.3 Details of Sub Project Committee

| Name | Designation | Put Tick Mark | | | | Signature |
|------|-------------|---------------|------|-------|--------|-----------|
| | | Hardcore Poor | Poor | Women | Youths | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |

1.4 Details of Youth Volunteer Team

| Name | Designation | Put Tick Mark | | | | Signature |
|------|-------------|---------------|------|-------|--------|-----------|
| | | Hardcore Poor | Poor | Women | Youths | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |

1.5 Latest Meeting details of Gram Parishad

| Date of Meeting | Put Tick Mark | | | | |
|-----------------|---------------|---------------|------|-------|--------|
| | Total | Hardcore Poor | Poor | Women | Youths |
| | | | | | |

1.6 Bank Account Details of Gram Samiti.

| Name of Bank | Branch Name | Account No | Signatory name |
|--------------|-------------|------------|----------------|
| | | | 1. |
| | | | 2. |
| | | | 3. |

2 Sub Project Related Information

| Name of the SP | Type & details of Scheme | Estimated Cost (Tk.) | Approximate Date | | No. of Beneficiaries | |
|----------------|--------------------------|----------------------|------------------|------------|----------------------|------|
| | | | Start | Completion | HCP | Poor |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |

2.2 Necessity of the Sub-Project

2.3 Objectives of the Sub-Project

3. Investment for the Sub-Project

3.1 Investment Summary

| Stage | Cost (Tk) |
|-----------|-----------|
| 1st Stage | |
| 2nd Stage | |
| 3rd Stage | |
| Total | |

3.2 Source of Fund:

| Type of source | Amount | Percentage |
|----------------|--------|------------|
| SDF | | |
| | | |
| Others | | |

4. Beneficiary Details form Sub-Project

| Description | Total benefited households | Women | Youths | Hardcore poor | Poor | Total |
|-------------|----------------------------|-------|--------|---------------|------|-------|
| | | | | | | |

5. Stage wise Implementation plan

| Stage | Approximate Date | | Progress |
|-------|------------------|----|----------|
| | From | To | |
| 1 | | | |
| 2 | | | |
| 3 | | | |

5.2 Expenditure Stages

| Stage | Materials & Equipment | Transportation Cost | Skilled and Unskilled Labour Cost | Management Cost | Maintenance Cost | Total Cost (TK) |
|---------|-----------------------|---------------------|-----------------------------------|-----------------|------------------|-----------------|
| Stage-1 | | | | | | |
| Stage-2 | | | | | | |
| Stage-3 | | | | | | |

7. Operation and Maintenance Details

| Name of Work | Source of Fund | Implementation management |
|--------------|----------------|---------------------------|
| | | |
| | | |
| | | |

Name and Signature of Gram Sammiti

President:

Secretary:.....

Cashier:.....

Checklist for Readiness

(Put ✓ in appropriate box)

* Whether Gram Parishad follows the 'Dash Neeti; and project principles

Yes ☐ ☐ No

* Whether the GS has prepared the CISF proposal with the participation of the GP members

Yes ☐ ☐ No

* Whether the community knows about CISF proposal

Yes ☐ ☐ No

* Whether the Gram Samiti and SPC received training on.....

Yes ☐ ☐ No

* Whether 100% of HCP and poor will be benefited upon implementation of CISF

Yes ☐ ☐ No

* Whether Gram Parishad has approved the application for CISF

Yes ☐ ☐ No

Signature
President, GS

Signature
Secretary, GS

SAC Recommendation

SAC has audited the CISF application and in the meeting of -----
SAC and it has approved for forwarding it to the SDF.

Signature,
Convener, SAC

Authentication by Cluster Facilitator:

.....

.....

.....

.....

.....

.....

Signature-

Cluster Facilitator

Date:

Recommendation by Field Engineer:

.....

.....

.....

.....

.....

.....

Signature,
CF Technical
Date:

Recommendation by CO:

.....

.....

.....

.....

.....

.....

Signature,
Cluster Officer

Date:

Recommendation by DM

.....

.....

.....

.....

.....

.....

Signature,

District Manager

Date:

Date: / / 20..

From
President

.....Gram Samiti

Village:, Union:

Upazila:, District:

To
Managing Director
Social Development Foundation (SDF)
Z House # 4, House #F, Lalmatia, Mohammodpur, Dhaka-1207.

Subject: Application for the Community Infrastructure Support Fund

Dear Sir,

We are Gram Samiti informed you with due respect that our village is located in NJLIP area. We have submitted some infrastructure-related sub-project proposals under CIS fund. The purpose is to rehabilitate the infrastructure and also save us from future natural disasters. The relevant papers, including the estimated cost, are attached herewith. The estimated cost of the sub-project Tk
The proposed sub-project is approved on (date) in a GP meeting.

We assure that the transparency and accountability will be ensured in spending the money to be disbursed by the SDF, and all the accounts will properly be maintained.

We, therefore, request you to appraise the submitted proposal and disburse the fund accordingly.

Thanks with best regards,

Signature:
President -Gram Samiti

Signature:
Scretary -Gram Samiti

Addendum III, Community Infrastructure Support Fund (CISF)

29. This Addendum-III to the Umbrella Financing Agreement dated, is signed on this (date) at (place) between:

a) **Social Development Foundation**
(hereinafter called the first party) and
Represented by

.....

.....

Social Development Foundation (SDF)

b) **Gram Samiti**
(hereinafter called the second party)
Represented by

1.Mr./Mrs.....

President [including address]

2.Mr./Mrs.....

Secretary [including address]*

3.Mr./Mrs.....

Cashier [including address]*

30. The second party has been identified for implementing Community Infrastructure Support Fund (hereinafter called the CISF) activities and submitted to the first party a CISF application, as approved by its Gram Parishad. The first party appraised and sanctioned the proposal. The second party has constituted a Sub-Project Committee (hereinafter called the SPC) and entrusted it with the responsibility of implementing CISF activities. The second party further certified that it has achieved all the milestones needed for signing the Addendum- III. This certification is given in **Appendix -1**.

31. This Addendum-III defines the specific rules, regulations and obligations of both the parties regarding implementation of the CIS Fund over and above those agreed in the Umbrella Financing Agreement dated, The additional obligations of the Second Party are included in the **Appendix-II**.

32. The first party shall release an amount of Tk....., (Taka.....) to the second party and the breakdown of the cost of CIS Fund as given in **Appendix-III**.

33. The first party shall release the amount in three installments linked to the milestones.

34. The second party shall utilize the amount to implement the activities stated in the CIS Fund application, as sanctioned by the First Party and given in **Appendix-V**.

35. The second party shall utilize the fund for implementing the CISF.

36. The following documents are attached to this agreement and shall be deemed as part of this deal:

- i. ***Appendix 1*** : Certification by the second party on achieving the milestones for signing the Addendum-III

- ii. ***Appendix II*** : Additional obligations of the second party

- iii. ***Appendix III*** : Breakdown of cost of CIS Fund

- iv. ***Appendix V*** : CIS Fund Application as finally appraised, approved and sanctioned by SDF.

Signature
.....,
.....
.....
Social Development Foundation (SDF)

1. Signature
Mr./Mrs.....
President [include address]
2. Signature
Mr./Mrs.....
Secretary [including address]*
3. Signature
Mr./Mrs.....
Cashier [including address]*

Witness 1 -----
2 -----

Witness 1 -----
2 -----

At least one of the witnesses of the second party shall be a woman.

**Certification by the Second Party on achieving the milestones for signing the
Addendum-III**

- i. Constituted a sub-committee, the Sub-project Committee with adequate representation of the hardcore poor, poor, youths, and women etc. and, trained the members in Community Operational Manual booklets (Infrastructure, risk environmental and Social Management Framework, awareness creation, Procurement, Social Accountability aspects).
- The CIS Fund Application as approved by Gram Parishad has been appraised, approved and sanctioned by SDF.
- The respective committee members have been trained on financial management and procurement aspects.

Appendix II
Additional Obligations of the Second party

- ii. Be responsible and accountable for implementing all the risk reduction activities, including works, awareness building, setting up of emergency fund, according to the approved CISF application;
- iii. Any change from the approved CIS Fund application shall require prior approval of the first party;
- iv. Build the Capacity of the Sub-Project committee members for its effective implementation, including financial management, accounting, procurement, social accountability, technical aspects, record keeping etc;
- v. Monitor the implementation of the CIS Fund application through a participatory process with due diligence to ensure cost effectiveness, efficiency and as per the approved technical specifications within the agreed timeframe;
- vi. Periodically verify bank accounts, books of accounts, procurement records, field books and other records maintained by the SPC on the implementation of CIS Fund, bring to the attention of the first party any anomaly found, including recommendation of remedial actions.
- vii. All goods and services to be financed under the sub-project are procured in a transparent and efficient manner according to the Community Operational Manual;
- viii. Ensure the adequacy of operation and management of the completed facilities under the CIS Fund;
- ix. Ensure the required technical assistance for preparing sub-project proposals, Environmental and Social Management Framework and its proper quality control and better performance and sustainability during the implementation;
- x. Report the progress of implementation to the first party on a quarterly basis;
- xi. Permit the First Party or its representatives always to inspect the accounts, records and physical works under the project and comply with the recommendations observations as a result of such inspection;

Breakdown of Cost and Financing of CIS Fund

| Sl. No. | Description of Activity/Investment | Expected Expenses in Each Stage (Tk) | | | Total Cost (Tk) |
|--------------|---|--------------------------------------|---------------------------------------|--|-----------------|
| | | Stage – I (Date From --- to ----) | Stage – II (Date From --- to ----) | Stage – III (Date From --- to ----) | |
| I | Cost | | | | |
| A | Physical Infrastructure Activities | | | | |
| i | Earthen road construction, embankment- cum-road construction, multipurpose office building | | | | |
| ii | Deep tube-well, PSF, Rainwater harvesting etc. | | | | |
| iii | Single and twin pit latrine | | | | |
| B | Maintenance | | | | |
| i | Village road, playground, excavation of pon. | | | | |
| ii | Renovation of exiting damage structures | | | | |
| iii | School ground raising and maintenance | | | | |
| C | Disaster Preparedness Activities | | | | |
| I | Procuring equipment for rescue operation, volunteers group, food bank, first aid service etc. | | | | |
| II | Financing | | | | |
| I | | | | | |
| ii | SDF-CIS Fund | | | | |
| lii | Other Sources (Specify) | | | | |
| Total | | | | | |

Umbrella Financing Agreement

Umbrella Financing Agreement for Funding to Nuton Jibon Community Society for Providing Different Funds

1. Today, Date----- Place Financing agreement has been signed between below two parties

A. Social Development Foundation
(SDF) , here known as the first
party
on behalf of SDF
Regional Director
Address:.....

B. Nuton Jibon District Community
Society,
Here known as the second party
on behalf of Nuton Jibon District
Community Society

1. Name:

Designation:

Address:

2. Name:

Designation:

Address:

3. Name:

Designation:

Address:

(Among the signatories, at least two
must be women)

2. Social Investment Program Project Juton Jibon livelihood Improvement Project (NJLIP) implemented by the Social Development Foundation is a project of the government of Bangladesh which aims to alleviate poverty by empowering the poor and the hardcore poor. The second party will have to assure that they will abide by all the pre-conditions to the umbrella financing which is signed. The certification of the contract agreement is attached in Annexure-1.

3. The first party, the SDF, is the autonomous organization of the government of Bangladesh. This organization has been assigned for implementing the NJLIP.

The second party represents Nutun Jibon District Community Society, ----- district which is the organization of Nuton Jibon Groups under the NJLIP and its all information are inserted in Annexure-2.

This Umbrella Financing is, therefore, taken with the above mentioned two parties.

4. Extension and timeframe of this agreement: To implement various programmes for the benefit of the poor and hardcore poor (by the second party), it will get a fixed budget maximum Tk ----- (-----) for District Society and TK..... For ----- Cluster Society which is meant in total TK ----- (-----) for implementing the activities under Institutional Development, Annual Fund-2 Productive Investment Fund for the Community Society.

To carry out preparatory activities which will support the second party to receive the entire fund for this aspect, the second party will get Tk 2, 00000 (two lakh) for implementing organizational development and operational expenses for the district Community Society and TK 25,000 (twenty-five thousand) for each of the cluster society which is meant in total ----- as Initiation Fund. This is to be deducted during the release of the first installment.

It will get TK----- as institutional development fund, performance support fund and productive investment fund when more cluster societies will be established.

There are some conditions in Umbrella Financing Agreement for utilizing its fund by the Community Society;

5. The condition of this Umbrella Financing Agreement might cover the following which is considered as the agreement of both parties:

a. Annexure-1: Suitability for Community Society funding

b. Annexure -2: Necessary information about the second party

6. All the activities approved in Umbrella Financing Agreement will be implemented as follows:

The first party will have to follow rules and policy of Community Society. All the activities under Community Society will be done without violation of principles of Community Society. Besides, the 'Dash Niti' of NJLIP has to be followed in every aspect. All the activities under Community Society must be similar to the attached Annexure-3 with noted NJLIP compulsory guidelines.

7. General obligation of both the parties are narrated in Annexure- 4

8. The following installment of Organizational Development and Operational Plan will be cancelled if the Community Society fund is utilized wrongly by the executive committee members, other committee members, beneficiaries or any other

9. As per the Umbrella Financing Agreement and addendum of this agreement, the First Party will release all the funds to Second Party on the basis of condition and appraisal results.

10. The below documents to be attached with the agreement and considered as its part.

Annexure 1: The Second Party has successfully met the pre-conditions for receiving fund

Annexure 2: Necessary information about the second party

Annexure 3: Checklist of the compulsory obligation rules

Annexure 4: General obligation of both parties

Annexure 5: Approved Proposal for Institution Development Fund

Signature

1. Signature

First representative, NJDCS

Regional Director, on behalf of SDF

6/6 Lalmatia, Mohammadpur

Dhaka-1207

2. Signature

Second representative, NJDCS

2. Signature

3. Signature

Third representative, NJDCS

Witness 1..... Witness 1.....

Witness 1..... Witness 1.....

At least one will be woman among the witness of the 2nd party

Basic Information of Nuton Jibon District Community Society

A. Name of the District Community Society:

B. Address:

C. Number of Nuton Jibon Cluster Community Society

D. No. of villages

E. Name of the Executive Committee Members of District Community Society

| Sl. No. | Name | Designation | Name of Representative Cluster Society | Signature |
|---------|------|------------------|--|-----------|
| | | President | | |
| | | Secretary | | |
| | | Cashier | | |
| | | Executive member | | |
| | | | | |
| | | | | |
| | | | | |

F. Details of Social Audit Committee

| Sl. No. | Name | Designation | Name of Representative of Cluster Society | Signature |
|---------|------|-------------|---|-----------|
| | | | | |

President

Nuton Jibon District Community Society

Secretary

Nuton Jibon District Community Society

Certification about all the pre-conditions entertained by the second party as narrated in Umbrella Financing Agreement

- Formation of General Parisad and Executive Committees at the cluster level

- Formation of *General Parisad* and *Executive Committees* at the district level
- Formation of *Social Audit Committee*
- *Community Society* manual has been developed
- The database of member villages has completed
- All sub-committees have been formed
- Separate bank account has been opened in the name of each and every *Cluster Society*
- Bank account against the name of *District Community Society* has been opened ---
- The draft application for *Community Society* fund has been approved in the *General Body*
- The *Initiation Fund* application has been evaluated by the *Coordinator of AMT, SDF*, headquarters and approved by the *Managing Director*

Dated Signature

Name:

Signature

Date

Designation: President

NJDCS

Certified by

Name:

Signature:

Date

Designation: Convener, SAC, NJDCS

Checklist of the principles to be followed compulsorily

1. Inclusion:

- Ensure inclusion of villages as beneficiaries for every function of the Community Society according to the instruction of the Community Society Manual. Women will have preferences in all initiatives.
- members will get the direct benefit from all the activities of the Community Society. Gram Samitee will be benefited by the activities and the District and Cluster Community Society.

2. Equity:

- Members will represent in decision-making positions in Executive Committee, Social Audit Committee and other committees.

3. Participation

- Participatory methodology will be applied in all the activities and decision-making process.

4. Transparency

- All types of decisions will be taken after open discussions and transparently in the General Body meeting,
- All the development activities and information to be displayed in a public place;
- All the documents, books of accounts and meeting minutes will be maintained, and all the necessary information will be conveyed to the member villages.

5. Accountability

- Executive committee and other committees have to attain satisfactory grades with the evaluation of the General Body
- Draft application for receiving fund will be approved in the General Body meeting

General and other obligations of both the parties

1. General obligations of the Second Party

- 1.1 Disseminate all the information about Community Society among the beneficiaries;
- 1.2 Prepare an application for funding Community Society's organizational development and operational plan with the involvement of all the members applying participatory methods, and any important decision about activity implementation will be taken in the General Body meeting in presence of at least 70% members (among them, the majority will be women);
- 1.3 The checklist of compulsory following the principles of NJLIP which is narrated in annexure 3 has to be followed in implementing all the activities of the Community Society;
- 1.4 For operating all the financial transactions of the Community Society, District and Cluster Societies have to open separated bank accounts and those will be operated by the second party's President, Secretary and Cashier jointly, and at least two of them will be women;
- 1.5 After forming the Social Audit Committee, it will be given the authority of monitoring, auditing and verifying CP Centre activities. The Executive Committee will implement the proposed corrections made by the Social Audit Committee.
- 1.6 When the Community Society will submit its proposal for funding, it will have to annex the certification of the Social Audit Committee regarding completion of the task as per the milestone;
- 1.7 There has to be a Memorandum of Understanding for releasing fund to the Cluster Community Society;
- 1.8 A detailed report has to be submitted to the first party within three months of releasing the final instalment;
- 1.9 The second party and different committees' books of accounts, financial transaction records and the decisions taken in the meeting are maintained as directed in the Community Society Operational manual;

- 1.10 The necessity items, materials, labour, transportation and other things have to be procured as per procurement guidelines of the Community Society manual
- 1.11 A complete report has to be submitted to the First Party with the approval of the General Body soon after completion of all the activities according to this agreement.

2. General Obligations of the First Party

- 2.1 Ensure the availability of Community Operational Manual and any types of its updated information,
- 2.2 Discuss and verify Community Society fund release matters in presence of the second party and its committee members and advise for timely fund release;
- 2.3 Before releasing every installment of Community Society fund, verify the milestone;
- 2.4 Release fund as per the agreement conditions

3. Other General Obligations

- 3.1 Measure the achievement according to the milestone selected early and pay the real cost,
- 3.2 The programme will come into effect after the achievement of the milestone which will be based on certification preparation by the second party and counter-signed by the Social Audit Committee. The decision will be taken by the second party in the General Body meeting, aiming to successfully implement it before releasing the first party's final installment.
- 3.3 The amount of money mentioned in the contract will never be increased;
- 3.4 If any sort of dispute arises, settle it through mutual discussions. If not, the Chairman of the Governing Body of the first party will resolve it;
- 3.5 If the second party or any of its committee is found negligent and reluctant about entertaining the compulsory obligations of this contract satisfactorily, or if any irregularity in financial transaction, stealing fund, or make unnecessary delay, with the request of the General Body or applying the logic, the First Party may cancel or stop any type of programme according to the agreement. In that

case, the fund which is already spent for Community Society will be transferred to the first party following NJLIP control policy;

- 3.6 If the second party utilises fund violating rules and regulations or any illegal things happen over the fund, then the first party may ask the Second Party to return the amount. In case of failure, the first party can take any lawful step against the Second Party;
- 3.7 This contract may be changed or cancelled through mutual discussions by both parties'
- 3.8 This agreement is acceptable in all the courts as per the law of the People's Republic of Bangladesh.

Addendum – 1: Institutional Development Fund (IDF)

**Institutional Development Fund under the Nuton Jibon Community Society (NJCS)
Fund (Additional Financing Agreement-1)**

2. Today, Date----- Place This Financing Agreement has been
signed between the two parties mentioned below:

A. Social Development Foundation (SDF)
Here known as the first party

on behalf of SDF
Regional Programme Director
Address:.....

B. Nuton Jibon District Community
Society,

Here known as the second party
on behalf of Nuton Jibon District
Community Society

1. Name:
Designation:
Address:

2. Name:

Designation:

Address:
3. Name:

Designation:

Address:

(Among the signatories, at least two must
be women)

3. Primary Declaration

- 2.1 The first party, the Social Development Foundation (SDF), is an autonomous government organization for implementing the Nuton Jibon Livelihood Improvement Project', aiming to alleviate poverty by empowering the poor and hardcore poor.
- 2.2 The second party is the Executive Committee of District Society Parishad of Nuton Jibon District Community Society.
- 2.3 The first party disbursed Tk..... Under NJLIP Project for implementing the activities of the second generation in a sustainable manner. The first party has decided to disburse Nuton Jibon Community Society Fund on the basis of aggregating investment and achievements. Nuton Jibon Community Society (NJCS) will use this fund for the sustainable development of villages.
- 2.4 Nuton Jibon Community Society (NJCS) will accomplish the following activities:
- Strengthening the Nuton Jibon Cluster Community Society and Nuton Jibon District Community Society
 - Setting up office, recruit employees and empowering villagers
 - Developing accountability tools and implementing those
- 3.0 The first party will disburse not more than Tk..... on the basis of implementation of approved activities and bearing the operating cost as mentioned in the Schedule-1.

Certification of the Second Party for achieving the milestone for signing additional financing agreement-1

- a. Nuton Jibon Community Society (NJCS) has received seed fund and implemented all the activities according to rule as mentioned in the application,
- b. Cluster and district society committees have been formed taking substantial number of villages and they have received training on COM;
- c. The institutional development fund application form is approved by Society Parishad and verified, approved and disbursed by the region;
- d. The members of committees concerned received training on financial management and procurement.

Additional Obligations of the Second Party

1. Ensuring implementation of activities according to IDF approval,
2. If there is any necessity of bringing any change in the application form, in that case the approval of the first party is a must;
3. Capacity building to be done for financial management, accounts keeping, procurement, social accountability and record keeping
4. Periodically verify bank accounts, books of accounts, savings book, IDF fund etc. If there is any anomaly, it should be brought before the first party and take measures for correction;
5. Ensure transparency in carrying out all activities and management;
6. Submit quarterly progress report to the first party.
7. The first party has the authority to check and audit the books of accounts and other project activities and give opinion.

**Appendix -3: Additional Obligations of the Second Party
Financing for IDF and Division of Expenditure**

| Sl. no. | Head of expenditure | Expected expenditure | | Amount (Tk.) |
|---------|-------------------------------|---------------------------------|------------------------------------|--------------|
| | | Level-1 Date:.. to Date:.... | Level-2 Date:.. to Date:.... | |
| 1 | Skill development training | | | |
| 2 | Office rent | | | |
| 3 | Exposure visit | | | |
| 4 | Technical assistance | | | |
| 5 | Staff salary | | | |
| | | | | |

Addendum 2 – Performance Support Fund (PSF)

**Performance Support Fund under the Nuton Jibon Community Society (NJCS) Fund
(Additional Financing Agreement-2)**

1. Today, Date----- Place Financing agreement has been signed
between the two parties below:

A. Social Development Foundation (SDF)
Here known as the first party

on behalf of SDF
Regional Program Director
Social Development Foundation
Address:

B. Nuton Jibon District Community
Society,

Here known as the second party
on behalf of Nuton Jibon District
Community Society

1. Name:
Designation:
Address:

2. Name:

Designation:

Address:

3. Name:

Designation:

Address:

(Among the signatories, at least two
must be women)

2. Primary Declaration

2.1 The first party, the Social Development Foundation (SDF), is an autonomous government organization for implementing the Nuton Jibon Livelihood Improvement Project', aiming to alleviate poverty by empowering the poor and hardcore poor through facilitating villages under Nuton Jibon Community Society for strengthening village organizations and undertaking various activities like creating employment opportunities, producing value added products etc.

2.2 The second party is the Executive Committee of District Society Parishad of Nuton Jibon District Community Society.

2.3 The first party disbursed Tk..... Under Nuton Jibon Project for implementing the activities of second generation in a sustainable manner. The first party has decided to disburse Nuton Jibon Community Society Fund on the basis of aggregating investment and achievements. Nuton Jibon Community Society (NJCS) will use this fund for sustainable development of villages.

2.4 Nuton Jibon Community Society (NJCS) will accomplish the following activities:

- Strengthening Gram Samity activities
- Creating self and wage employment opportunities for unemployed youths
- Increase profitability of produces through value addition
- Develop innovative replicable ideas on agriculture, livestock, youth employment and social accountability.

3. The first party will disburse not more than Tk..... On the basis of implementation of the approved activities and bearing of the operating cost as mentioned in the Schedule-1.

Certification of the Second Party for achieving the milestone for signing Additional financing agreement-2

- a. Office set-up and all the activities implemented as per the plan and rule as mentioned in the application
- b. Activity-wise different subcommittees formed and received training
- c. Cluster and GS carrying out village grading, youth employment, infrastructure construction and other activities
- d. GSs working for achieving annual targets
- e. Annual targets are verified quarterly and plan made for implementation
- f. Identification of village-wise service needs continuing
- g. Village, cluster and district being developed, evaluated and plan approved following the participatory process
- h. NJCS recruited staff by conducting rigorous campaigning in every village following transparency and accountability
- i. Social Audit Committee audited activities of institution development fund, made recommendations and those being implemented accordingly
- j. Accounts and procurement-related documents are updated and preserved properly
- k. Cluster and district community society organizing meetings at regular interval and preserving the resolutions.

Additional Obligations of the Second Party

1. Ensuring implementation of activities according to PSF approval,
2. If there is any need for change in the application form, the first party's approval is a must;
3. Capacity building to be done for financial management, accounts keeping, procurement, social accountability and record keeping;
4. Periodically verify bank accounts, books of accounts, savings book, IDF fund etc. If there is any anomaly, it should be brought to the first party's notice for corrective measures;
5. Ensuring transparency in accomplishing all the activities and management;
6. Submitting quarterly progress report to the first party;
7. The First Party has the authority to check and audit the books of accounts and other project activities and give opinion.

**Additional Obligation of the Second Party
Financing for IDF and Division of Expenditure**

| Sl. no. | Head of Expenditure | Expected Expenditure | | Total amount (Tk.) |
|---------|---|---------------------------------|---------------------------------|-----------------------|
| | | Level-1 Date:.. to Date:.... | Level-2 Date:.. to Date:.... | |
| 1 | Developing GS and VCO for achieving grades | | | |
| 2 | Creating employments for youths and other members | | | |
| 3 | Improving the quality of livelihood activities | | | |
| 4 | Developing replicable innovative activities | | | |
| | | | | |
| | | | | |

**Finalization of Appraisal of Performance Support Fund Proposal and
Approved by SDF**

**Memorandum of Understanding between Nuton Jibon District Community Society
and Nuton Jibon Cluster Community Society**

1. This Memorandum of Understanding (hereinafter referred to MoU) is entered on this..... Day ofmonth of 20 __ __ at Between:

a)..... **NJDSCS**
(hereinafter called the District
Society)

Represented by

1.Mr./Mrs.....
Chairperson [including address]
2.Mr./Mrs.....
Secretary [including address]
3. Mr./Mrs.
Treasurer [including address]

b) ----- **NJCCS**
(hereinafter called the Cluster Society)

Represented by

1.Mr./Mrs.....
Chairperson [including address]
2.Mr./Mrs.....
Secretary [including address]
3. Mr./Mrs.
Convener, IDS Sub Committee [including
address]
4. Mr./Mrs.
Convener SLS Sub-Committee [including
address]

2. The Cluster Society is a union-level institutional unit of the District Federation and is responsible for implementing the union-level activities of the Institutional Seed Fund Proposal as well as Annual Implementation Plan to be prepared later. The key information on the Cluster Society is given in **Annexure I**.

3. The District Society prepared through a bottom-up participatory process and aggregating the proposals of Cluster Society, an Institutional Seed Fund Proposal. Social Development Foundation (SDF) appraised the plan and agreed to finance and support implementation of the plan. The Cluster Society has completed the activities listed out in **Annexure II**, making it eligible to sign this MoU.

4. The summary details of the approved Institutional Seed Fund Proposal for the Cluster Society are given in **Annexure III**.

THEREFORE, this Memorandum of Understanding is entered into between the representatives of the District Society and Cluster Society above.

5. TheCluster Society is eligible to receive an amount not exceeding Tk (Tk.....) towards the cost of implementation of the Institutional Seed Fund Proposal activities relating to the Cluster Society. The Cluster Society will also receive Performance Support Fund to implement Annual Implementation Plan covering Gram Samity, Village Credit Organization (VCO) and Producer Group related activities, once these plans are prepared, aggregated by the District Society, appraised and approved by the Social Development Foundation (SDF).

6. This MoU details the terms and conditions for utilizing the funds for implementing the Institutional Seed Fund Proposal as well as the Annual Implementation Plan.

7. The Cluster Society shall comply with all terms and conditions, general obligations and other obligations contained in the Umbrella Financing Agreement and Addendum-I entered into between Social Development Foundation (SDF) and District Society, as all these provisions are applicable to the Cluster Society as well.

8. The implementation of the Institutional Seed Fund Proposal, Annual Implementation Plans done in accordance with the guidelines contained in the Operational Manual dated and any subsequent amendments to it. This shall include, inter alia, the financial management, procurement, social accountability, progress reporting aspects etc.

9. The following documents are attached to this Agreement and shall be deemed as part of this Agreement:

- **Annexure I** - Details of the Nuton Jibon Cluster Community Society
- **Annexure II** - Details of activities completed by Cluster Community Society
- **Annexure III** - Details of the Cluster Community Society level Institutional Seed Fund Proposal.

Signature

11.Mr./Mrs.....

Chairperson [including address]

2.Mr./Mrs.....

Secretary [including address]

3. Mr./Mrs.

Treasurer [including address]

Signature

1.Mr./Mrs.....

Chairperson [including address]

2.Mr./Mrs.....

Secretary [including address]

3. Mr./Mrs.

Convener, GS Sub-Committee [including address]

4. Mr./Mrs.

Convener VCO Sub Committee [including address]

Witness 1 -----

2-----

Witness 1 -----

2 -----

Details of the Nuton Jibon Cluster Community Society

1. Name of the Nuton Jibon Cluster Community Society
2. Number of members
3. Details of committee members and officebearers

| Sl. No | Name and Address | Designation | Signature |
|---|--|-------------|-----------|
| A. Cluster Society Executive Committee Members | | | |
| 1. | | | |
| 2. | | | |
| 3. | | | |
| 4. | | | |
| 5. | | | |
| B. IDS Sub-Committee | | | |
| 6. | | | |
| 7. | | | |
| 8. | | | |
| 9. | | | |
| C. SLS Sub-Committee | | | |
| 10. | | | |
| 11. | | | |
| 12. | | | |
| 13. | | | |
| 14. | | | |
| D. Social Audit Committee | | | |
| 15. | | | |
| 16. | | | |
| 17. | | | |
| 18. | | | |
| 19. | | | |
| 20. | | | |
| | E. Producer Group Sub-Committee | | |
| 21. | | | |
| 22. | | | |
| 23. | | | |
| 24. | | | |
| 25. | | | |

Details of Activities Completed by Nuton Jibon Cluster Community Society

1. Completed communication campaign in all villages, disseminated the key principles and benefits of the **Community Society** and enrolled the villages as members of the **Nuton Jibon Community Society** by collecting membership fees and other dues;
2. Mobilized the villages and constituted Executive Committees and Sub-Committees;
3. Constituted Sub-Committees, Social Audit Committee and trained on NJCS Operational Manual;
4. Collected and consolidated a data base on status of GS and VCO activities, including the progress of implementation of Village Development Fund in respect to villages covered by the **Nuton Jibon Cluster Community Society**;
5. **Prepared the IDF Proposal covering the villages under the Nuton Jibon Cluster Community Society and got it approved from Gram Parishad;**

Participatory Appraisal



Chapter-4

Appraisal Guidelines

1.0 What is appraisal and why it is needed?

We knew from the chapter 2 that we will receive funds from the Social Development Foundation (SDF) under Notun Jibon Livelihood Improvement Project (NJLIP) to develop our villages and improve our quality of life by using the fund allocated for this purpose. Funds are our entitlement but not the right. It will be given only when we will be able to demonstrate our readiness to receive it. The SDF ascertains this readiness by sending an Appraisal and Monitoring Team (AMT) to our village.

AMT is comprised of three Appraisers (CDD, Livelihood, & Technical). Besides, there are two community members from other villages of the project areas to help the AMT conduct the appraisal and check the milestones in villages on a particular date which is informed to the respective Gram Samities (GSs) beforehand.

The particular Fund Proposal is discussed with us by the AMT sitting in a Gram Parishad (GP) meeting represented by at least 60% of the enrolled members of GP. The AMT may ask us to provide some clarifications if there is any ambiguity in the proposal. The appraisal will be carried out on the basis of a checklist of 10 major points covering project based on non-negotiable principles and each point will carry 10 marks for evaluating our readiness to have access to the fund. The AMT will verify our books of records on institutional development viz, minutes of meetings, reports submitted by Social Audit Committee (SAC), implementation plans. Besides, they will verify our savings, saving and bank passbooks, bank statements, deposition and withdrawals from the bank, issuance of loans and realization of installments and other books of account maintained by us.

By answering their queries and showing our books of records and accounts satisfactorily if we could score at least 70 out of 100 and without scoring less than 7 in any particular question then the AMT will recommend the Managing Director to release the first installment of the desired fund.

When we will be eligible for subsequent installments of the fund, we will again have to apply in a similar manner and the AMT will come to our village to discuss the progress and check milestones set for releasing the installment, sitting in a Gram Parishad meeting. If we can prove our preparedness and show our achievements in terms milestones then AMT will again recommend to the Managing Director to release fund for us. This is how we will have our funds by assisting AMT in conducting field Appraisals and checking of Milestones.

The whole process of appraisal and milestone checking has been laid down in details in this Appraisal & Milestone checking Manual.

2.0 Steps of Appraisal Process

| | |
|---------|--|
| Step:1 | Preparing applications for Fund (VDF) Proposals |
| Step:2 | Approval of proposals by Gram Parishad |
| Step:3 | Receiving applications and pre-verification by Cluster Office. |
| Step:4 | Receiving and verifying proposals by District Office. |
| Step:5 | Receiving applications and registration by Appraisal and Monitoring Team |
| Step:6 | Desk appraisal by Appraisal and Monitoring Team |
| Step:7 | Scheduling of appraisal and informing Gram Samity via District and Cluster Team about the appraisal schedule |
| Step:8 | Field appraisal of proposals by Appraisal and Monitoring |
| Step:9 | Appraisal Report submission to Managing Director. |
| Step:10 | Signing of Financing Agreement between SDF District Team and Gram Samiti |
| Step:11 | Fund Sanction and Release |
| Step:12 | Receiving application certified by SAC for subsequent installments |
| Step:13 | Verification of Milestone by Appraisal and Monitoring Team |
| Step:14 | Sanction and releasing of subsequent installments |

Step 1: Preparation of Applications for Fund (VDF) Proposal

- We will prepare the Village Development Fund (VDF) proposal as per COM guidelines. It will be prepared in a participatory process through discussions in a Gram Parishad meeting so that everybody could know how we are proceeding to?
- Cluster Facilitator and Cluster officer will help us prepare the application and proposal.
- We will apportion the total budget for different activities to be undertaken by us through discussions in the Gram Parishad meeting according to our priority.



Step 2: Approval of Proposals by Gram Parishad

- Our Social Audit Committee will verify our proposal as per the checklist and recommend Gram Parishad to approve the proposal.
- Gram Parishad will approve the VDF proposal and allow to sign a Financing Agreement.
- We will start the preparation to have the Financing Agreement with the help of Cluster and District Team as soon as we know the appraisal result.
- The Financing Agreement will be prepared in two sets -- one is original (stamped copy) and another is duplicate one but signed in. The District Team will execute the agreement after receiving sanction letter from the SDF. The stamped copy will be sent to Regional Office, SDF, while the duplicate copy signed in original will be sent to Gram Samity.
- The District Team will provide us with required secretarial service in execution of this agreement.
- After approval by the Gram Parishad, our Gram Samity will submit the proposal along with other required papers to the Cluster Office.
- We will have an acknowledgement receipt on our copy of the proposal from the Cluster Office.



Step 3: Receiving Application and Pre-verification by Cluster Officer

- Cluster Team will receive the proposals approved by Gram Parishad from Gram Samity and will acknowledge that by putting signature along with date on Gram Samiti's copy of proposal.
- This will be treated as the first day of counting service standard.
- The Cluster Team will verify the proposal whether it has been prepared according to COM guideline or not. If it is okay, the Cluster Team will send it to the District Team within maximum three working days from the receipt of the proposal from the GS.
- The Cluster Team will return the proposal to Gram Samity within three working days with the advice of correcting the proposal if anything found inconsistency in the proposal while verifying it.
- The Cluster Team will send correct proposals to District Office with their recommendations.

Step 4: Receiving Proposals by District Office and Verification

- The District Office will register the proposal in a format with signature and date on the proposal received from the Cluster Team.
- The District Office will verify 100% proposals on the desk and at least 25% proposals will be cross-checked randomly through by discussions with the community.
- If any inconsistency is found during the verification, the District Team will return the proposal to Gram Samity for necessary corrections as suggested. The District Office will get maximum seven working days to accomplish all these activities and send the correct proposals to the Appraisal and Monitoring Team or send back the incorrect ones to GS within seven working days of receipt from the Cluster Office.



Step 5: Receive Application and Registration by Appraisal and Monitoring Team

- The Appraisal and Monitoring Team will receive applications and proposals from the District Office.
- The AMT will register all the proposals with date and serial number in a format.

Step 6: Desk appraisal by Appraisal and Monitoring Team

- Appraisal and Monitoring Team will verify all the proposals on the desk whether there is any inconsistency or any missing information in the proposal or not.

- Incorrect/ incomplete proposals will be sent back to District Office for onward transmission to respective Gram Samity through Cluster Office for making necessary correction and resubmission.

Step 7: Scheduling of Appraisal and Informing Appraisal schedule to Gram Samity via District and Cluster Office.

- Appraisal and Monitoring Team will prepare a field appraisal schedule on the basis of type of proposal in a designed format.
- AMT will inform Gram Samiti concerned through District/Cluster Office at least five days prior to field appraisal.

Step 8: Field Appraisal of Proposals by Appraisal and Monitoring Team

- The Appraisal and Monitoring Team will come to our village and discuss with us our proposals sitting in a Gram Parishad meeting.
- The AMT will include Community Professionals (CP) from other villages as members of the appraisal team.
- The AMT will verify all the information and books of accounts/minute records on the basis of checklist during their field visit and through discussions with us.
- The AMT members representing the community from other villages will verify inclusion i.e. whether any hardcore poor, poor or vulnerable member of the village is excluded or not by visiting different areas of the village randomly.
- They will also make sure whether the community abides by the 'Dash Neeti' of the project and also verify whether there is any problem or conflict in the village or not.
- If any gross irregularities are noticed during checking of records and interaction with the community, the AMT will make specific recommendations in the Inspection/Log Register areas of shortcomings that need further development and return the application for making necessary corrections.
- We will implement the recommendations made by the AMT and resubmit the application after making necessary corrections.
- The AMT will disclose the appraisal results before leaving our village.



Step 9: Submission of Appraisal Reports to Managing Director.

- The AMT will submit appraisal reports along with its recommendations of proposals submitted by Gram Samity to the Managing Director, SDF through coordinator AMT with Cc to the Regional Director. The RAMT will get maximum of 20 working days from the receipt of the proposals from the District Office to submit appraisal report to the Managing Director.
- The RAMT will report in a specific format along with a summary of the village's basic data as per village matrix along with appraisal minutes and recommendation made to community signed by all the members of the RAMT and the proposal submitted by the Gram Samiti.
- Upon receipt of the Appraisal reports, the Managing Director will assign AMT Coordinator to scrutinize the papers submitted by the RAMT and send a sanction letter to the Regional Director mentioning the amount of fund to be released in favour of the Gram Samiti.



Step 10: Concluding Signing of Financing Agreement between SDF and Gram Samity

- The authorized representative of District Office, the SDF, as the First Party, will sign in the Umbrella Financing Agreement/Addendum-I which was earlier prepared and signed by the Gram Samiti as the Second Party.
- The District Office will send the Stamped copy of the Financing Agreement to the Regional Office, SDF for releasing fund and the duplicate copy but signed in original of the agreement will be sent back to the Gram Samiti.



Step 11: Fund Sanction and Release

- The SDF will release the installments of VDF as soon as agreement between the SDF District Office and the Gram Samity is signed.
- The funds will directly be transferred to our bank account telegraphically or through Pay Order or Bank Draft.
- Issuing the sanction order and transfer of fund to GS bank account be done within 5+5=10 working days from the date of receipt of the appraisal report from the RAMT.
- We will hold a meeting of Gram Parishad immediately after receiving fund and inform all of us the amount and future course of action according to COM.



Step 12: Receiving Applications Certified by Social Audit Committee for Subsequent Installments

- We will submit a proposal seeking the release of the second installment of the fund after utilizing 70% money of the first installment which will be certified by our Social Audit Committee.
- This proposal will also be sent to the RAMT through the Cluster and District Offices as was done in the case of previous installment.
- Our proposal for subsequent installments will be desk-appraised primarily by the RAMT.

Step 13: Verification of Milestone by Appraisal and Monitoring Team

- The RAMT will again come to our village to check the records and physically verify the progress and appraise whether we have achieved or not the set milestone for the subsequent installments.

Step 14: Releasing Subsequent Installments

- If the RAMT is convinced that we have achieved the set milestones for the release of subsequent instalments, then they will recommend the release of fund by the SDF Headquarters.

3.0 Benefits of Appraisal

The participatory appraisal of VDF proposal can help us in many ways:

- We will get suggestions for improving our activities;
- We will be able to know whether all our activities are done in accordance with the Community Operation Manual (COM) guidelines or not;
- We will be able to know what more activities are to be done for being eligible to receive the VDF;
- We will be able to recheck whether the activities included in our proposal and amount allocated for those are realistic and are the real needs of our hardcore poor and poor members;
- It gives all of us an opportunity to know our targets and vision;
- It will help us improve our programmes;
- The SDF will be able to know whether we abide by all the rules and the 'Dash Neeti' laid down in the Community Operation Manual (COM) or not.

4.0 Key Rules for Appraisal

- The RAMT is to inform the Gram Parishad the exact date and time of appraisal five days ahead of the schedule.
- The appraisal will be held in a friendly and cordial atmosphere in a Gram Parishad meeting, and we all will be present there.
- We will reply to all questions asked by the RAMT.
- The RAMT will use a checklist to verify our achievement and give marks for each question.
- If we do not have below seven out of 10 for any question and at least 70 marks in total out of 100 then we will be qualified to receive the first installment of VDF.
- If we fail to qualify at all, then we will try to improve our proposal by implementing the recommendations and suggestions made by the RAMT in our Inspection Book.
- For Nuton Jibon District Community Society and Nuton Jibon Cluster Community Societies, the fund proposal's appraisal will be made based on a separate checklist.
- The RAMT will submit appraisal results through the AMT Coordinator to the SDF Managing Director with specific recommendations.

5.0 Composition and Role of AMT

Each Regional Appraisal and Monitoring Team (RAMT) is comprised of a Team Leader who is a CDD and Institution Building Specialist .The other two members are Appraiser (Livelihood), and Appraiser (Technical). The Team Leader moderates Gram Parishad meetings where fund proposals are discussed with the community in a participatory manner. Respective appraisers look into the respective books of accounts/records and advise the community for rectification if any irregularities/shortcomings are found.

6.0 Community Appraisers

Community Professionals (CP) will work as members of the Appraisal Team as they have better understanding about other communities. They can easily interact with other communities in their colloquial, discussing the issues and their probable solutions. It helps the AMT in many ways, especially the visits of the community professionals in the village can bring out the actual condition of the village and helps the AMT understand whether any hidden conflicts are there among the community members in implementation of the project according to project rules and guidelines.

7.0 Capacity Building for Appraisal

Cluster Officer and Cluster Facilitator along with Community Professionals will train the members of the Gram Samity, Social Audit Committee, Sub-project Committee, Procurement Committee, Finance Committee, O&M committee, VCO, SSC and Nuton Jibon Group leaders about this booklet. The SDF District Office and Managers of the Capacity Building Cell will facilitate these trainings.



8.0 Certifying milestones for fund installment

Appraisal is carried out on the basis of a checklist in which 10 major points are judged, and then marks are awarded. The subsequent fund installments are released on the basis achievements of the set milestones for which the Appraisal Team again visits our village. If all the achievements are met, the RAMT recommends the release of the desired installment of fund.

9.0 Service Standard

Once we submit our VDF proposal to Cluster Office, we will receive the first installment of VDF within 40 working days. The maximum number of days the SDF needs at various stages to provide the services has been summarized in the following table:

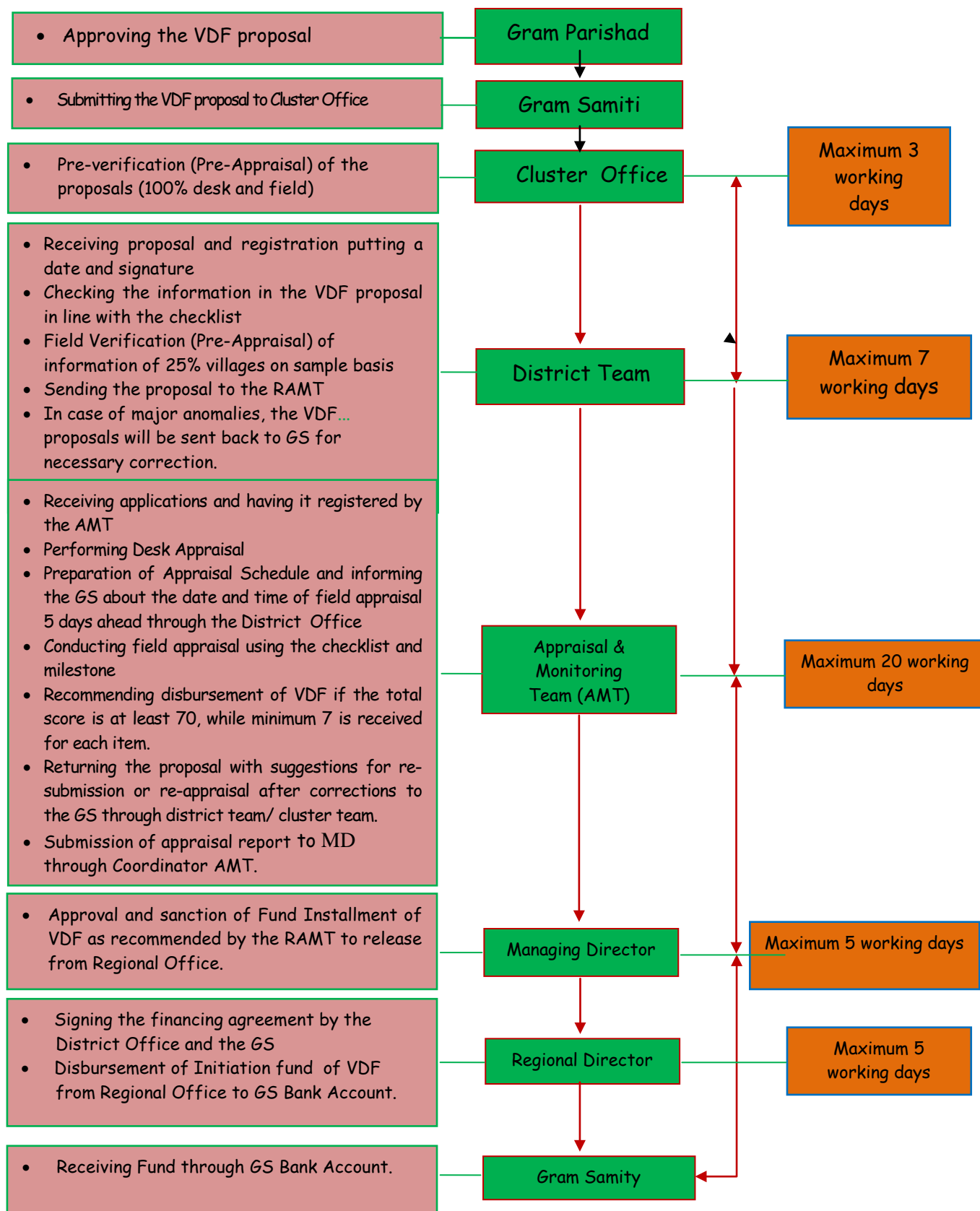
| Activities | Maximum Number of Days |
|---|---|
| Cluster Office will verify the proposals on receipt from the Gram Samiti. | Within 3 working days after the receipt of proposal. |
| District Office will register and verify our proposals based on a checklist and submit the proposal to the AMT. And 25% of proposals will be randomly checked at the field level. | Within 7 working days of receiving proposals from the Cluster Team. |
| The RAMT will complete the appraisal and submit the proposal to the MD, SDF through the AMT Coordinator. | Within 20 working days of receipt of the proposal from the District Office. |
| The Approval of VDF Proposal by the MD, SDF and sanctioning fund installment to Regional office. | Within 5 working days of submitting the proposal with recommendations by the RAMT and signing of an agreement by District Office. |
| Regional Director will release the fund installment to GS Bank Account. | Within 5 working days of sanctioning fund installment by the MD, SDF. |

Records on Appraisal

We will preserve the following records in our Gram Samiti office:

- Receipt copy of our proposals
- Comments of RAMT in log book
- RAMT Recommendations
- A sanction letter copy
- Duplicate copy but signed in original of the Financial Agreements.

Appraisal Flowchart



10.0 Field Appraisal Checklist for Institution Development Fund (IDF)

| Criteria | Basis of Evaluation | Means of Verification | Maximum Marks | Minimum Marks Required | Marks Obtained | Corrective Action Needed |
|-------------------------|--|---|---------------|------------------------|----------------|--------------------------|
| A. Participation | <ul style="list-style-type: none"> Have the vulnerable, hardcore poor and poor list been prepared through PIP and approved by GP? Have 60% targeted hardcore poor and poor been included in Notun Jibon Group (NJG)? Did NJG conduct meetings regularly with the required quorum? Has the GS been constituted with 100% of the members from the hardcore poor and poor? | <ul style="list-style-type: none"> Approved PIP list and village matrix Gram Parishad meeting minutes NJG member list NJG resolution book Discussion with GP members | 10 | 07 | | |
| B. Equity | <ul style="list-style-type: none"> Have all the committees and sub-committees been formed as per COM principles? Have the main positions in other committees been occupied by the hardcore poor and poor and the representation of female, youths as per the COM? | <ul style="list-style-type: none"> List of members of different committees | 10 | 07 | | |
| C. Transparency | <ul style="list-style-type: none"> Has the application of IDF been approved in GP meeting? Have rules of providing grants, skill training assistance for youths been approved by the Gram Parishad, and those displayed and disseminated? Have all the books of accounts and minutes books been kept up-to-date and audited by SAC? Have the lists of vulnerable youths for skill development fund and beneficiaries for one time grant assistance been approved by the Gram Parishad and those displayed and recorded in minutes? Was the monthly progress report presented in the Gram Parishad by the Gram Samiti? | <ul style="list-style-type: none"> Open discussions with members and youths Checking the agenda of GP meeting | 10 | 07 | | |

| Criteria | Basis of Evaluation | Means of Verification | Maximum Marks | Minimum Marks Required | Marks Obtained | Corrective Action Needed |
|---|--|--|---------------|------------------------|----------------|--------------------------|
| D. Accountability | <ul style="list-style-type: none"> • Has SAC been formed? And are its members understanding their duties and responsibilities? • Have the cashier and bookkeeper been oriented? Do they clearly know about their roles and responsibilities? • Has the Finance Committee been formed, and have its members have good understanding of their roles? • Has the Procurement Committee been formed, and are its members aware of their responsibilities in procurement? • Have all the information been displayed and up dated? | <ul style="list-style-type: none"> • Report of SAC | 10 | 07 | | |
| E. Capacity building & Understanding of project Guideline | <ul style="list-style-type: none"> • Are the members of different committees clear about their role and responsibilities? • Did all the committee members receive orientation training on Financial Management, Procurement and Social Accountability and are they working properly in regular meetings and recording the minutes? • Did all the committee members receive the basic COM and Social Accountability orientation? | <ul style="list-style-type: none"> • Discussion with the Gram Samiti and committee members • Verifying orientation programmes. | 10 | 07 | | |
| F. One time Grant to the most vulnerable. | <ul style="list-style-type: none"> • Have those unable to start any income-generating activity been identified for any social safety net programme and linkage with NGO programme etc.? • Have those who can start income-generating activities been identified, and enough financial and technical support or them planned to enable them become Nuton Jibon Group members. | <ul style="list-style-type: none"> • Discussions with the Gram Samiti • Interaction with beneficiaries | 10 | 07 | | |

| Criteria | Basis of Evaluation | Means of Verification | Maximum Marks | Minimum Marks Required | Marks Obtained | Corrective Action Needed |
|--|---|--|---------------|------------------------|----------------|--------------------------|
| G. Skill Development for Youth | <ul style="list-style-type: none"> Will the amount of assistance to be provided cover all costs of training and for starting enterprises? Are there any plan for linkages with employment agencies? Do the terms of assistance like amount, repayment conditions etc. decided and clearly communicated to the prospective candidates for skill development support? | <ul style="list-style-type: none"> Discussion with the Gram Samiti Interaction with Beneficiaries | 10 | 07 | | |
| H. Disaster Preparedness Activities | <ul style="list-style-type: none"> Has the core of volunteers have been constituted and orientated in Disaster Preparedness activities? Weather the Geographical area is disaster prone? If yes, have the IDF proposal activities for procurement of relevant disaster preparedness equipments? Has the Gram Parishad approved the community savings towards the emergency fund? | <ul style="list-style-type: none"> Discussions with Gram Samiti, core of volunteers Approved list of disaster preparedness equipment | 10 | 07 | | |
| I. Savings & Internal Lending | <ul style="list-style-type: none"> Have NJGs started savings? Have SC, VCO leaders received orientation? Have SC opened and been maintained bank account? Have all books of accounts kept up dated? | <ul style="list-style-type: none"> Savings, register, cashbook and loan register Bank passbook and deposit slips Discussions with NJG members | 10 | 07 | | |
| J. Field observation by Community Professional of appraisal team | <ul style="list-style-type: none"> Is there any case of exclusion of genuine persons from the list and project activities? Have messages of key project principles, rules and benefits disseminated to all villagers? Are there any hidden dissatisfaction / conflict existing in the village about any aspect of project? | <ul style="list-style-type: none"> Village visit Discussions with village people | 10 | 07 | | |
| Total | | | 100 | 70 | | |

10.1 Field Appraisal Checklist for Community Infrastructure Support Fund (CISF)

| Criteria | Basis of Evaluation | Means of Verification | Maximum Marks | Minimum Marks Required | Marks Obtained | Corrective Action Needed |
|-------------------------|---|--|---------------|------------------------|----------------|--------------------------|
| A. Participation | <ul style="list-style-type: none"> Did the village community undertake Participatory Vulnerability Analysis (PVA) for identify and prioritize the Community Infrastructure? Did the Infrastructure sub-projects finalized as prioritized list of the community infrastructure? Did the Gram prioritise approve the priorities list of the infrastructure and allocation of funds among the identified priorities? Has the Sub-Project Committee been appointed with the participation of all? | <ul style="list-style-type: none"> The list of infrastructure approved by GP Gram Parishad meeting minutes. Discussions with Gram Parishad, SPC members | 10 | 07 | | |
| B. Equity | <ul style="list-style-type: none"> Out of the Convener, Secretary and Cashier of the SPC at least two are from the hardcore poor and poor families, and at least two of them women and one youth. Will the implementation of the Sub- Project benefit at least 80 % of the targeted hardcore poor and poor? Will the implementation of the Sub-Project generate employment for the hardcore poor and poor in the village? | <ul style="list-style-type: none"> Discussion with Gram Parishad, SPC members | 10 | 07 | | |

| Criteria | Basis of Evaluation | Means of Verification | Maximum Marks | Minimum Marks Required | Marks Obtained | Corrective Action Needed |
|---|--|--|---------------|------------------------|----------------|--------------------------|
| C. Transparency | <ul style="list-style-type: none"> Has the Sub-project proposal been approved by the Gram Parishad? Do the community members know about the components, costs, benefits etc. of the Sub-Project? | <ul style="list-style-type: none"> Minutes of the Gram Parishad Meetings Interaction with community members | 10 | 07 | | |
| D. Accountability | <ul style="list-style-type: none"> Does the SAC know about its role in auditing the Sub-Project implementation? Is the Procurement Committee aware of the procurement plan for the Sub-Project? Have the Sub-Project committee members been trained on Financial Management aspects and know how to maintain construction accounts and records. | <ul style="list-style-type: none"> Discussions with SAC, procurement Committee, Sub-Project committee Verification of the procurement plan | 10 | 07 | | |
| E. Disaster Proofing/ Preparedness | <ul style="list-style-type: none"> Will the proposed design features of the Sub-Project withstand reduce the future effete of disaster? Will the proposed Sub-Project help to protect the lives and livelihoods of the community members? | <ul style="list-style-type: none"> Interaction with Sub-Project Committee, technical support persons | 10 | 07 | | |
| F. Community Interest | <ul style="list-style-type: none"> Are the community members ready to implement the sub project, as decided in the Gram Parishad? If yes, are they agree to curing and watering, safe guards of construction materials, cary maternals from short distance and other required voluntary services. | <ul style="list-style-type: none"> Gram Parishad meeting minutes Interaction with community | 10 | 07 | | |

| Criteria | Basis of Evaluation | Means of Verification | Maximum Marks | Minimum Marks Required | Marks Obtained | Corrective Action Needed |
|----------------------------|---|--|---------------|------------------------|----------------|--------------------------|
| G. Environmental Issues | <ul style="list-style-type: none"> Has the sub project been categorized through filling up Environmental Screening (ES)/Initial Environmental Examination (IEE) format? Does the Sub- Project have any adverse environmental effects? If yes, has the sub project contain the Environmental Mitigation Plan? (EMP)? | <ul style="list-style-type: none"> Interaction with CO, Sub-Project committee, CFT Attached screening format of ES/IEE and EMP | 10 | 07 | | |
| H. Social Safeguard Issues | <ul style="list-style-type: none"> Will the Sub-Project implementation Cause any negative social impacts? Are the arrangements for obtaining land for Sub-Project implementation in place as per the guidelines? | <ul style="list-style-type: none"> Interaction with community Interaction with SPC, Gram Samiti. | 10 | 07 | | |
| I .Capacity Building | <ul style="list-style-type: none"> Are the arrangements for building technical training to Sub-Project Committee and others in place? Have adequate arrangements been made for obtaining technical assistance? | <ul style="list-style-type: none"> Interaction with SPC, Gram Samiti | 10 | 07 | | |
| J. Technical Aspects | <ul style="list-style-type: none"> Have the detailed technical feasibility aspects been undertaken and cleared? Has the sub project proposal contain the detail itemwise analysis? Are there adequate arrangements for operation and maintenance of the Sub- Project? Did the item wise unit rate calculate on the basis of related market price of labor and construction materials? Did the sub-project proposal contain the labour and material mobilization plan? Did the sub-project proposal contain item wise realistic work plan? | <ul style="list-style-type: none"> Interaction with SPC, Gram Samiti Interaction with technical people. Compassion of basic rate in analysis with market price. Labour and material mobilization plan with SP proposal Realistic action plan with SP proposal. Approval plan of future operation and Maintenance activities? | 10 | 07 | | |
| Total | | | 100 | 70 | | |

10.2 Field Appraisal Checklist for Swabalombi Fund (SF)

| Criteria | Basis of Evaluation | Means of Verification | Maximum Marks | Minimum Marks Required | Marks Obtained | Corrective Action Needed |
|-------------------------|---|--|---------------|------------------------|----------------|--------------------------|
| A. Participation | <ul style="list-style-type: none"> Have 50% of identified and targeted hardcore poor and poor been mobilized into Nuton Jibon Group? Are 100% of the Nuton Jibon Group, SSC and VCO members from the targeted hardcore poor and poor? Has the Gram Parishad approved the SSC, VCO and SAC constitution? | <ul style="list-style-type: none"> PIP list Village matrix Gram Parishad meeting minutes Records of Nuton Jibon Group /SSC/VCO | 10 | 07 | | |
| B. Equity | <ul style="list-style-type: none"> Out of the President, Secretary and Cashier of the Nuton Jibon Group/ SSC/VCO at least two are from the hardcore poor families and at least two of them women and one youth. Will the planed Swabalombi Fund benefit at least 60% targeted hardcore poor and poor households with 80% women and 20% youths? Will the first installment of the Swabalombi Fund, benefit 60% of the hardcore poor families? | Interaction with VCO | 10 | 07 | | |
| C. Transparency | <ul style="list-style-type: none"> Have the rules of savings and Swabalombi Fund loan amounts, repayment period, service charge etc. been approved in the Gram Parishad? Are all the books of accounts at Nuton Jibon Group, SSC and VCO maintained and kept up to date? Have all the information of the Nuton Jibon Group been displayed? | Verification of records | 10 | 07 | | |

| Criteria | Basis of Evaluation | Means of Verification | Maximum Marks | Minimum Marks Required | Marks Obtained | Corrective Action Needed |
|---------------------------------|--|---|---------------|------------------------|----------------|--------------------------|
| D. Accountability | <ul style="list-style-type: none"> Have the SAC members been trained on Swabalombi Fund guidelines? Does the SAC audit all the books of accounts and submit report to GP through GS? Have the bank accounts of the SSC and VCO been opened and signatories authorized? | <ul style="list-style-type: none"> Interaction with Gram Samiti, VCO, SAC | 10 | 07 | | |
| E. Capacity Building | <ul style="list-style-type: none"> Do all the Nuton Jibon Group leaders, SSC and VCO members have the clear concept about their roles and responsibilities, and have fully been trained on Swabalombi Fund guidelines? Has the bookkeeper been identified and fully trained on bookkeeping at Nuton Jibon Group, SSC and VCO level? | <ul style="list-style-type: none"> Interaction with Nuton Jibon Group members, VCO | 10 | 07 | | |
| F. Savings and Internal Lending | <ul style="list-style-type: none"> Do at least 60% of NJG members meet regularly and mobilize savings as decided by NJG/SSC/VCO and continuing internal lending? Do the NJG, SSC and VCO correctly maintain books of accounts? Has internal lending started and is the recovery at least 90% are the deserving members being benefited from it? | <ul style="list-style-type: none"> Interaction with NJG members, VCO | 10 | 07 | | |
| G. Meetings and Decision Making | <ul style="list-style-type: none"> Are the Nuton Jibon Groups meeting regularly with the required quorum? Are the meetings of SSC and VCO regularly held? Are all the members participating in the discussions and the agenda items include family welfare, social issues and other issues for the personal development of members? | <ul style="list-style-type: none"> Verification of meeting minutes? | 10 | 07 | | |

| Criteria | Basis of Evaluation | Means of Verification | Maximum Marks | Minimum Marks Required | Marks Obtained | Corrective Action Needed |
|--|---|--|---------------|------------------------|----------------|--------------------------|
| H. Linkage with Livelihood | <ul style="list-style-type: none"> Have the options of livelihood been finalized through discussions with VCO members and the amounts of loans proposed according to livelihood option? Have necessary arrangements been made for training, technical assistance, input supply for income-generating activities? | <ul style="list-style-type: none"> Interaction with Nuton Jibon Group members, VCO | 10 | 07 | | |
| I. Sustainability | <ul style="list-style-type: none"> Are the members aware about the need for repaying the loans and recycling the funds perpetually? Have the VCO and Gram Parishad decided to share the income on operation of the Swabalombi Fund loans? | <ul style="list-style-type: none"> Interaction with Notun Jibon Group members, VCO, Gram Samiti. Verification of the Minutes | 10 | 7 | | |
| J. Field observation by Community Professional of appraisal team | <ul style="list-style-type: none"> Is there any eligible poor exclusion from or inclusion of ineligible in the list of Swabalombi loans? The message of key project principles, rules and benefits of Swabalombi Fund been disseminated to all villagers? Is there any hidden dissatisfaction/conflict in the village about any aspect of project, including functioning of NJG/SSC/VCO? | <ul style="list-style-type: none"> Village visit Discussion with villagers | 10 | 07 | | |
| Total | | | 100 | 70 | | |

10.3 Field Appraisal Checklist for Nuton Jibon Community Society Institutional Development Fund (IDF) First Installment.

| Criteria | Basis of Evaluation | Means of Verification | Maximum Marks | Minimum Marks Required | Marks Obtained | Correction Needed |
|--------------------------|--|--|---------------|------------------------|----------------|-------------------|
| Participation | <ul style="list-style-type: none"> Has the cluster and district society institutional development fund proposal been prepared and approved following the participation process? Do the different committees and sub-committees hold meetings regularly with required quorum and prepare meeting minutes accordingly? | Committee and Sub-committee meeting minutes and discussions with committee members | 10 | 07 | | |
| Equal Opportunity to all | <ul style="list-style-type: none"> Has the executive committee been formed as per COM principles? Have 70 percent meant at least 6 women the Nuton Jibon district Community Society's executive committee? Have the president, secretary and cashier been selected from among GS, VCO and CP members? Have at least three women been selected as executive committee members? Have 3-5 women been selected in Social Audit Committee comprising 5-7 members? Have all other committees' women representatives been made as per COM principles? | <ul style="list-style-type: none"> Discussion with the Committee members Look into committee and Sub-committee meeting minutes. Meeting minutes Register of Society Council | 10 | 07 | | |
| Transparency | <ul style="list-style-type: none"> Do the members know about the functionaries and services of the Nuton Jibon Community Society? Has the application of IDF been approved in Society Council meeting? Has the first installment of IDF proposal certified by social audit committee? Has the proposal of District Society been prepared based on the proposal of cluster society? | <ul style="list-style-type: none"> Discussion with the members. Meeting minutes of Society Council. Report of Social Audit Committee | 10 | 07 | | |

| Criteria | Basis of Evaluation | Means of Verification | Maximum Marks | Minimum Marks Required | Marks Obtained | Correction Needed |
|--|---|---|---------------|------------------------|----------------|-------------------|
| Accountability | <ul style="list-style-type: none"> Has SAC been formed and can its members understand their duties and responsibilities? Have the GS subcommittee, VCO subcommittee, CP subcommittee, Producer subcommittee as well as others sub-committees been formed? Have members of different committee of Nuton Jibon community society been trained on their roles and responsibilities? Have CAP and village grading been accomplished about the full membership villages? | <ul style="list-style-type: none"> Sub-committee meeting minutes. Discussion with different committee member List of CAP and village grading Training register/ List. | 10 | 07 | | |
| Village Data base | <ul style="list-style-type: none"> Have the village data base been prepared? Have the village data base been updated? | <ul style="list-style-type: none"> Checking data base Discussions with General Council members | 10 | 07 | | |
| Appropriate issues of Institutional Development Fund | <ul style="list-style-type: none"> Are the action plans or expenditure items appropriate? Have those been detailed? Do the committee and subcommittee members know about the item-wise expenditure issues proposed by the society? Is the institutional development plan implementable? | <ul style="list-style-type: none"> Executive and society council meeting members. Discussions with different committee and subcommittee members | 10 | 07 | | |
| Membership Status | <ul style="list-style-type: none"> Have at least 60% targeted villages got the full membership? Are at least 20% targeted villages in the process of getting full membership (Associates member village would be considered as under process)? Have 80% full member villages deposited their membership fees? | <ul style="list-style-type: none"> Verifying expenditure reports Bank passbook and statement Meeting minutes of Social Audit Committee Meeting minutes of Society Council | 10 | 07 | | |

| Criteria | Basis of Evaluation | Means of Verification | Maximum Marks | Minimum Marks Required | Marks Obtained | Correction Needed |
|----------------------|--|---|---------------|------------------------|----------------|-------------------|
| Financial Management | <ul style="list-style-type: none"> • Have bank accounts been opened and are operated following COM principle? • Are books of accounts maintained properly? • Have bank statements been updated? • Has 60% of received initiation fund been used as per the plan? • Has the Social Audit Committee verified the financial issues and submitted report to the Society Council? • Have the social audit committee report (financial management related) been approved by the Society Council? | <ul style="list-style-type: none"> • Verifying expenditure reports | 10 | 07 | | |
| Society Registration | <ul style="list-style-type: none"> • Has the Nuton Jibon Community Society accomplished the registration process? | <ul style="list-style-type: none"> • Registration certificate | 10 | 07 | | |
| Issues Procurement | <ul style="list-style-type: none"> • Has the procurement plan been prepared following the COM Principle? • Has procurement been done following the COM principles? | <ul style="list-style-type: none"> • Purchase register, bill, voucher and other documents (Initiation fund expenditure related) • Discussions with procurement committee • Meeting minutes of Social Audit Committee and Society Council | 10 | 07 | | |
| | Total | | 100 | 70 | | |

10.4 Appraisal Checklist for the first Instalment of Performance Support Fund

| Sl No. | Basis of Evaluation | Means of verification | Maximum Marks | Min. Marks Required | Marks Obtained |
|----------|---|--|---------------|---------------------|----------------|
| 1 | Institution Development | | | | |
| | <ul style="list-style-type: none"> Is the received institutional development fund being used as per the plan? Have the register and the books of accounts been kept up to date? Has the office been set up? Have Sub-committee and Social Audit Committee members received training on NJCS manual? | <ul style="list-style-type: none"> Discussions with different committee members. checking register and cashbook Visiting offices Verifying training register | 10 | 07 | |
| 2 | Participation | | | | |
| | <ul style="list-style-type: none"> Has the plan of the annual performance evaluation support fund prepared following the participatory process? Have the fund proposal approved by the society council? | <ul style="list-style-type: none"> Discussions with members Meeting minutes of the Society Parishad | 10 | 07 | |
| 3 | Accountability | | | | |
| | <ul style="list-style-type: none"> Have the staff been deployed through advertisement or notice circulation? Have the recruitments been done following the guidelines approved by the Society Parishad? | <ul style="list-style-type: none"> Verifying meeting minutes of the executive committee Verifying the staff recruitment guidelines | 10 | 07 | |
| 4 | Transparency | | | | |
| | <ul style="list-style-type: none"> Have the Sub-committee members received training on COM and are performing duties accordingly? Are the cluster and district-level Community Societies are holding meetings at regular intervals following the COM? Are the meeting minutes being maintained? | <ul style="list-style-type: none"> Meeting minutes of executive committee Discussions with the members | 10 | 07 | |
| 5 | Village and Cluster based progress | | | | |
| | <ul style="list-style-type: none"> Have the plans been prepared for village and cluster based grading? | <ul style="list-style-type: none"> Verifying grading report Discussion with the members Verifying meeting minutes | 10 | 07 | |

| Sl No. | Basis of Evaluation | Means of verification | Maximum Marks | Min. Marks Required | Marks Obtained |
|----------|---|---|---------------|---------------------|----------------|
| 6 | Need Assessment and Implementation Plan | | | | |
| | <ul style="list-style-type: none"> Have the need-based services for the village been identified, and is the service-providing process continuing? Has the plan with the annual target been prepared by the executive committee on quarterly basis and | <ul style="list-style-type: none"> Discussions with the members Meeting minutes of the Society Parishad and executive committee | 10 | 07 | |
| 7 | Support to Weak Villages | | | | |
| | <ul style="list-style-type: none"> Have the weak villages been identified? Has the support been provided to the weak villages? Have initiatives been taken for resolving internal conflicts? | <ul style="list-style-type: none"> List of weak villages Discussions with the members Reports of conflict resolution | 10 | 07 | |
| 8 | Annual Targeted Outcome | | | | |
| | <ul style="list-style-type: none"> Has the plan of providing services to the members through producer group been prepared? Has the annual target been set and planned accordingly considering the market demand? | <ul style="list-style-type: none"> List of village-based producer groups Discussions with members Checking the annual plan | 10 | 07 | |
| 9 | Youth Employment | | | | |
| | <ul style="list-style-type: none"> How many youths have been planned for employment? Has the plan to celebrate Youth Festival been prepared? Has the plan of youth counselling been prepared? Is the establishment of linkage with employment and skill development training institutions continuing? | <ul style="list-style-type: none"> Plan of youth employment Discussions with the listed youths Meeting minutes of the General Council Counselling register and employment and skill development training institutions list Discussions with executive committee and check register | 10 | 07 | |

| Sl No. | Basis of Evaluation | Means of verification | Maximum Marks | Min. Marks Required | Marks Obtained |
|--------|---|---|---------------|---------------------|----------------|
| 10 | Procurement and Accounts Management | | | | |
| | <ul style="list-style-type: none"> • Has the bank account been operated following the COM principles? • Has the procurement been done as per the demand and following the procurement principles? • Are procurement related records being maintained? • Are all the accounts-related information being up dated and maintained? • Have the Social Audit Committee checked and certified procurement related issues? • Have the procurement process approved by the society council? | <ul style="list-style-type: none"> • Bank account documents • Books of records • Checking meeting minutes of the Procurement Committee • Discussions with the members • Checking meeting minutes of the Social Audit Committee • Checking meeting minutes of the Society Parishad | 10 | 07 | |
| | Total | | 100 | 70 | |

10.5 Appraisal Checklist for First Instalment of Productive Investment Fund

| Sl No. | Basis of Evaluation | Means of verification | Maximum Marks | Minimum Marks Required | Marks Obtained |
|----------|--|--|---------------|------------------------|----------------|
| 1 | Participation | | | | |
| | <ul style="list-style-type: none"> Has the producer group at least 15 members ? Have the producer group members produce largely similar marketable products? Have most of the producer group members are involved with PG for more than one year? | <ul style="list-style-type: none"> Verify producer group records Discussion with producer group members Meeting minutes of producer groups | 10 | 07 | |
| 2 | Equal opportunity to all | | | | |
| | <ul style="list-style-type: none"> Have the circulation message been announced to all PG so that none of the interested producer group missed the information? Have all producer group members been getting equal opportunities? Have the hardcore poor and poor included into producer group and 80% members are women? | <ul style="list-style-type: none"> Circulation letter and randomly discussed with other PG Discussion with members of PG Verify producer group list Meeting minutes of Producer group | 10 | 07 | |
| 3 | Demand assessment, target and implementation plan | | | | |
| | <ul style="list-style-type: none"> Has the PG plan to invest the PIF in joint assets and common interest of the PG members? Have the proposed proposal been focused practical/economic solutions for the constraints identified of the targeted PG? Have the proposed technical actions appropriate and practical for implementation the proposed technology/business initiative? Will the project provide a positive impact and benefits on a significant number of direct participants and indirect beneficiaries within the poor and hardcore poor households and producers? Will the proposed project contribute to the | <ul style="list-style-type: none"> Discussion with members Meeting minutes of PG Discussion on proposed project plan Market linkages, value addition and business additude of the PG members | 25 | 17.5 | |

| Sl No. | Basis of Evaluation | Means of verification | Maximum Marks | Minimum Marks Required | Marks Obtained |
|----------|--|--|---------------|------------------------|----------------|
| | <p>development of effective and sustainable business linkages (including partnerships between the service providers and beneficiaries)?</p> <ul style="list-style-type: none"> • Have the PG clear ideas on how the project activities can be continued and developed in future? | | | | |
| 4 | Transparency and accountability | | | | |
| | <ul style="list-style-type: none"> • Has the producer group any internal conflict between members for last one year? • Have most of the producer group members' regular loan payment record? • Has the producer functional-committee know about their roles and responsibilities? | <ul style="list-style-type: none"> • Meeting minutes of the producer group • Discussion with members | 10 | 07 | |
| 5 | Training and capacity | | | | |
| | <ul style="list-style-type: none"> • Have the producer group members received need based IGA training? • Have the producer group members received financial management training? • Have the PG sufficient capacity and technical expertise to carry out the technical/business activities stated in the proposal? | <ul style="list-style-type: none"> • Discussion with members • Producer group training register | 10 | 07 | |
| 6 | Targeted objectives and outcome | | | | |
| | <ul style="list-style-type: none"> • Have the plan been prepared to provide services through producer group on innovative or new initiatives? • Have the proposed technical actions appropriate, practical and consistent with the objectives of the proposed project? • Is the proposed business enterprise/technology easily transferable to other working areas of the project? • Have there a clear plan for diffusion and transfer of the enterprise/technology to others at the community level? | <ul style="list-style-type: none"> • Discussion with members • List of villages producer group members • Annual/Quarterly plan • Relevant required documents | 10 | 07 | |

| Sl No. | Basis of Evaluation | Means of verification | Maximum Marks | Minimum Marks Required | Marks Obtained |
|--------------|---|--|---------------|------------------------|----------------|
| 7 | Marketing of producer group production | | | | |
| | <ul style="list-style-type: none"> • Have the market linkages been done for marketing of producer group? • Have the market information (quantity, rate etc.) been collected? • Will the proposal address real problems and constraints to productivity, value addition and market accessibility? | <ul style="list-style-type: none"> • Discussion with members • Meeting minutes Producer Group • Verify linkages information | 10 | 07 | |
| 8 | Procurement and Management | | | | |
| | <ul style="list-style-type: none"> • Has the PG Bank Account in any commercial bank? • Has the Bank Account been operated by joint signature of convener and functional committee members? • Have procurement plan been prepared according to proposal and following the procurement principle? • Has the PG registration from the legal authority? • Are the PG members willing to pay 10% contribution and deposited money before receiving cheque? • Have the proposal plan to mitigate adverse impact of the project on environmental aspect? | <ul style="list-style-type: none"> • Verify Bank Account document • Meeting minutes of procurement committee • Discussion with members • Verify registration document • Verify environmental issues | 15 | 10.5 | |
| Total | | | 100 | 70 | |

Accounts Management



Chapter-5

1.0 Introduction

Accounting is the backbone of any institution while preconditions of the successful implementation of a programme are transparency and accountability. The importance of accounts management in terms of transparency and accountability is paramount.

The necessity of accounts keeping:

- Transparency in financial transaction
- Proper utilization of resources
- Removing misunderstanding among the members
- Project implementation with the allocated fund
- Preventing the misuse of fund
- Ensuring accountability
- Continuity the fund flow.

The Village Development Fund (VDF) received by us in the village is the important resource for the hardcore poor and poor to achieve our village development goals. We have to take care of the VDF because:

- We receive the fund in instalments and we receive each instalment on successful utilization of the fund we already received.
- The Gram Samiti, VCO and SPC shall directly deal with the fund as it belongs to everyone in the village.
- The fund will be used as per the approved Village Development Plan (VDP) application.

Hence it is important for us to maintain accurate accounts of the amount we receive and spend.

2.0 Our Financial Principles

The following are the basic financial principles we have to follow in receiving and expending VDF.

- **Transparency:** We will ensure that everyone in the village knows about the use of village fund:
 - We will keep proper records and registers relating to all financial dealings
 - We will write our books of accounts properly for all transactions
 - We will provide financial information requested by any member of our community
 - We will display information about our financial dealings on our display board.

- **Accountability:** We will ensure that whoever among us is dealing with our funds does it to our satisfaction. This will be through:
 - Carefully following the COM guidelines in all transactions
 - Social Audit Committee will audit all the records and accounts
 - We will recover unauthorized expenses, misuse of funds, causing losses to the community etc. from the persons involved.
- **Prudence:** We will exercise enough precautionary measures in dealing with money to avoid any loss or pilferage through:
 - We will be impartial in financial dealings
 - We will not favour any body without due reasons
 - We will make transactions after proper scrutiny
 - We will verify physically, if needed.

3.0 Sources of Fund

We will get money from different sources. These are:

- **Our own sources:** like membership fees, savings, service charges, penalty etc.
- **External sources:** Money received from SDF, other donors etc.

3.1 Village Development Fund (VDF)

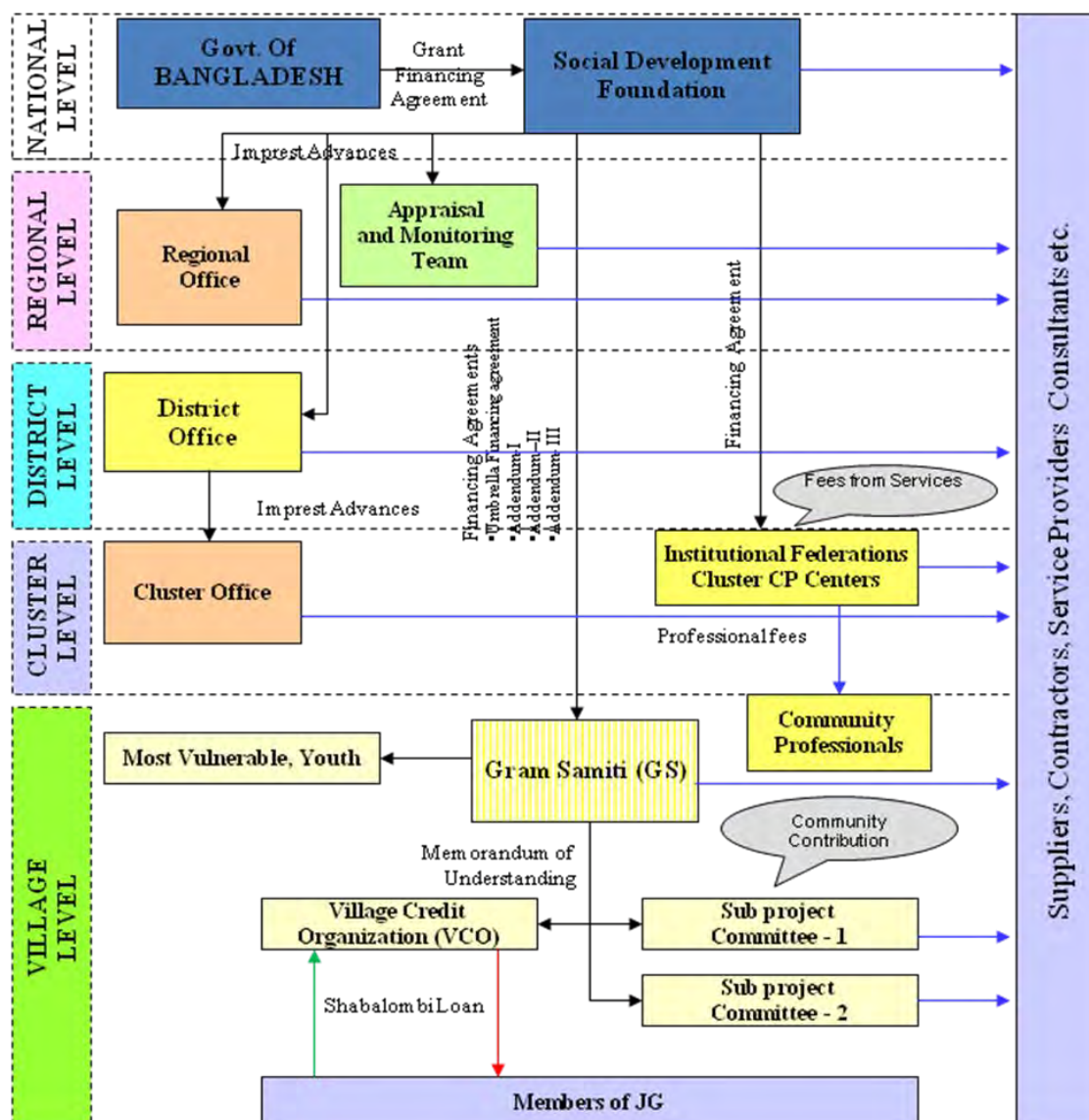
The Village Development Fund (VDF) is the money we have received from the SDF. We have learnt about the use and key rules of the VDF in chapter 2. The following are the key financial aspects:

- The funds will mainly be operated by the Gram Samiti,
- The funds for providing Shabolombi Fund (revolving loan fund) will be operated by the VCO;
- The funds for construction and repair under the Community Infrastructure Support Fund (CISF) will be operated by the Sub-project committee (SPC);
- The Gram Samiti, VCO and SPC will have separate bank accounts;
- The Sanchay Committee (SC) will maintain bank accounts for savings and internal lending of Nuton Jibon Groups;
- SC, VCO, SPC and Gram Samity will reconcile the bank balances with periodic bank statement (and/or passbook) and Receipts and Payments book.

3.2 Applying for Instalments

- We have to submit an application to the SDF for receiving each instalment. The application format is given in chapter 3.
- Our Social Audit Committee will certify that we have completed all the activities as per the milestones.
- An SDF team will come to our village to verify the completed activities and recommend the release of the second and third instalments for us.
- The SDF will transfer the funds to the Gram Samiti's bank account.
- The amount for implementing the income-generating activities by providing revolving fund loans to our members will be transferred to the VCO bank account.
- The funds for the construction and repair of Community Infrastructure - the Community Infrastructure Support Fund (CISF) - will be transferred to the bank account of the Sub-project committee (SPC).
- The Gram Samiti will sign a Memorandum of Understanding (MoU) with the VCO and the SPC.
- The flow of funds as described above is shown in the diagram below:

3.3 Fund Flow Arrangement



Flow of Funds from SDF to Region, District, Cluster and GS to communities

- The SDF will disburse funds to meet all the expenditures at the regional level on the basis of the approved budget. The disbursement will be in two instalments -- one at the beginning of the fiscal year and another three months before the year-end. The Regional Office will be responsible for the disbursement of funds to district offices. The district offices will be responsible for the disbursement of funds to cluster offices. The Regional Office will consolidate budgetary requirement for all districts and cluster offices. The Regional office will submit a consolidated budget request to the SDF together with district and cluster budgets. The requested budget amount shall be disbursed to the Regional Office and the Regional Office will

monthly submit the actual expenditure statement along with the districts and clusters.

- For the part of the programme implemented by the communities, the SDF will make direct payment from the Designated Account to the eligible Gram Samiti (GS) on the basis of the approved proposals. The fund will flow into a separate account to be maintained by the GS under a financing agreement between the SDF and the GS.
- The SDF will also disburse funds directly to the NJCS under a financing agreement between the SDF and the NJDCS which will onward disburse funds to the NJCCS.
- The Community Operational Manual includes processing steps from initiation to actual fund disbursement, including the processing time, which will serve the basis for fund transfer from the designated account of the SDF to village level GSs to community project accounts. The service standards for the transfer of fund from SDF to various cost centers (district, cluster) and GSs, and from GS to communities, SPC and NJDCS to NJCCS is 5 working days.

4.0 Bank Accounts

- There will be bank accounts at four levels
 - Gram Samiti level: To transact Village Development Fund, the President, Secretary and Cashier will be the signatories to the bank account, and any two of them will jointly operate the account.
 - VCO level: To transact Shabolombi Fund (revolving fund loans) the Leader, Secretary and Cashier will be the signatories to the bank account, and any two of them will jointly operate the account.
 - SC level: To transact savings and internal lending of NJG, the Leader and Cashier will operate the bank account jointly.
 - Sub-project Committee level: To transact CIS fund, the Convener, Secretary and Cashier will be the signatories to the bank account and any two of them will jointly operate the account.
 - All the payments to purchase above Tk. 10,000/- will be made by caromed cheque.
- All the payments to our own community members can be made in cash in presence of other community members.
- The bank passbook and cheque books will be kept in the safe custody of the Cashier.
- We will prepare monthly bank reconciliation statements to check the authenticity of the transactions recorded in the receipts and payment books.



Cashier

Major Responsibilities of Cashier

- Custodian of all financial books and records,
- Makes all payments and receipts, vouchers;
- Safe custodian of bank passbooks, deposit slips, cheque books and stamp etc.;
- Keeps petty cash in a secure place and spends it to meet small expenses;
- Complies with project financial guidelines;
- Helps the SAC to audit accounts.

Responsibilities of Bookkeeper

- The bookkeeper appointed by the Gram Samiti will be responsible for maintaining books of accounts and records,
- Assist and train GS, VCO, SC spc and Nuton Jibon Group cashiers on accounts and keeping records;
- Assist the Gram Samiti and VCO in preparing the financial reports and maintain accounts and records keeping;
- Assist the Finance Committee in preparing the financial reports so that they can submit those to the Gram Samiti.

5.0 Financial Authority

In order to maintain financial transactions smoothly, we will give financial power to sanction and release money to meet various payments. This is called financial authority and is mentioned below:

| To Whom | How Much |
|----------------------------|--|
| • President of Gram Samiti | Tk. 5000/- |
| • Gram Samity | upto Tk. 25000/= |
| • Gram Parishad | Above Tk. 25000/- |
| • VCO | To sanction all revolving fund loans mentioned in chapter-3 |
| • SPC | To sanction all the expenses relating to CISF mentioned in chapter-4 |

6.0 Accounting at Sup-project Committee level

The Gram Samiti will release Community Infrastructure Support Fund (CISF) to the Sub-project Committee (SPC) responsible for the implementation of the CISF. Let us understand how we can maintain the accounts for CISF:

- The SPC will maintain books of accounts to record all the receipts and payments
- To maintain the register of community contributions
- All the receipts and payments will be recorded for as shown in Annexure 1-2
- At the end of the month, the SPC will prepare monthly receipts and payment statements shown in Annexure-3
- Upon completion of Sub-Project activities, the SPC will refund the surplus money, if any, to the Gram Samiti (GS).

7.0 Accounts

- All the financial transactions will be recorded in the books of accounts,
- Writing the books of accounts will help us in:
 - Verifying the accuracy of money dealings,
 - Recording for future reference,
 - To know how much we have received, spent and balance amount available
 - Help the community members know about financial transaction
 - Help audit the accounts by the Social Audit Committee and others when needed.
- We will prepare vouchers for all the receipts and payments of money,
- These vouchers will be entered into Receipts and Payments Book;
- Using the Receipts and Payments Book balances of different heads we will prepare the statements of receipts and payments;
- We will maintain the following books of accounts.

| | Gram Samiti | VCO | Sub-project Committee |
|-----------------------------|---|------------------------------|------------------------------|
| Important books of accounts | • Receipts and Payments Book | • Receipts and Payments Book | • Receipts and Payments Book |
| | • Cheque issue register | • Cheque issue register | • Cheque issue register |
| | • Bank reconciliation | • Bank reconciliation | • Bank reconciliation |
| | • Stock register & assets register will be maintained separately. | • Stock register | Stock register |
| | • Register of One Time Grant for most Vulnerable | • Minutes books | Master roll |
| | • Minute books | • | Minute books |
| | • Vouchers | • Vouchers | Vouchers |
| | • Bank Statement | • Bank Statement | Bank Statement |
| | • Cheque Boi | • Cheque Boi | Cheque Boi |
| | • Deposit Slip | • Deposit Slip | Deposit Slip |

Financial Guideline in Chapter-3

Besides, the above books of accounts, records and reporting formats for Skill Development Loan for Youth at GS level, Shabolombi Fund, at VCO level, SSC and Nuton Jibon Groups have been shown in Chapter-3.

8.0 Reporting Financial Progress

- We will prepare every month a financial progress report (Statement of Receipts and Payments),
- The Finance Committee will ensure in preparing the progress report and the Gram Samiti will approve it;
- The financial progress reports are placed in the Gram Parishad;
- We will send a copy of the financial progress report to the SDF.

Auditing

- The main auditing of our accounts will be conducted by the Social Audit Committee,
- SDF internal audit team may audit our village if our village is selected as a sample for auditing;
- The SDF may also engage external auditors to audit our accounts, if needed.

Role of Social Audit Committee (SAC)

- The SAC will audit all our financial transactions, including their verification of books of accounts and records,
- The SAC will submit its report to the Gram Parishad;
- If the SAC finds any anomaly, it will also recommend actions for rectifying the same.

Display Boards

- We will write all our financial transactions on the display boards,
- The display boards will be updated every month;
- The format of the display board is given in booklet 4-Monitoring and Conflict Resolution.



9.0 Precautions to Prevent Misuse of Funds

- We know that the project support will be stopped in case of financial irregularities in our village,
- The Gram Parishad is responsible for correcting any such irregularity;
- In order to prevent financial irregularities, we will take the following precautions:
 - The Social Audit Committee will regularly audit financial records and report regularity to the Gram Parishad,
 - The Gram Samiti will verify all the financial transactions on a monthly basis and correct errors if any;
 - Recover the lost money from those responsible;
 - All the financial transactions are recorded in the books of accounts without delay and if possible on the same day;
 - All the financial progress reports are discussed in the Gram Parishad.



Annexure- 1

Name of the Organization:

Address:

Receipts and Payments Book (for GS)

Name of GS:

Union :

Upazila:

| Receipts | | | | | | | | | Payments | | | | | | | | | | Balance | | |
|----------|-------------|-------------|-----------|---------------|----------------|------------------------|--------|----------------|----------|-------------|-------------|---------|------------|----------------|--------------------------|------|--------|---------------------------------|--------------------|---------------------|-------------------------|
| Date | Voucher no. | Particulars | SDF Grant | Loan Realized | Service Charge | Community Contribution | Others | Total Receipts | Date | Voucher no. | Particulars | VCO -SF | Inst. Dev. | One time Grant | Skill Dev. Loan to Youth | CISF | Others | Total Payments | Total Receipts (9) | Total Payments (19) | Closing Balance (20-21) |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 4+5+6+7+8 = 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 13 +14+ 15+16+17+ 8=19 | 20 | 21 | 22 |
| | | | | | | | | | | | | | | | | | | | | | |
| | | Total | | | | | | | | | | | | | | | | | | | |

Name of the Organization:

Address:

Receipts and Payments Book (for VCO)

Name of GS:

Union :

Upazila:

| <i>Receipts</i> | | | | | | | | | <i>Payments</i> | | | | | | | | | <i>Balance</i> | | |
|-----------------|-------------|-------------|----------|---------------|----------------|--------------------|--------|----------------|-----------------|-------------|-------------|--------------------|------------|-------------------------|---------------|--------|---------------------|--------------------|---------------------|-------------------------|
| Date | Voucher no. | Particulars | GS Grant | Loan Realized | Service Charge | Loan Security Fund | Others | Total Receipts | Date | Voucher no. | Particulars | Loan to JG Members | Inst. Dev. | Dist. of Service Charge | Loan Security | Others | Total Payments | Total Receipts (9) | Total Payments (18) | Closing Balance (19-20) |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 4+5+6+7+8 = 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 13+14+15+16+17 = 18 | 19 | 20 | 21 |
| | | | | | | | | | | | | | | | | | | | | |
| | | Total | | | | | | | | | | | | | | | | | | |

Name of the Organization:

Address:

Receipts and Payments Book (for CISF)

Name of GS:

Union :

Upazila:

| Receipts | | | | | | | | Payments | | | | | | | | | | | Balance | | |
|----------|-------------|-------------|----------|---|------------------------------|--------|----------------|----------|-------------|-------------|-----------|---------------|-------------------|-----------------------|---------|-----------------|--------|----------------|--------------------|----------------------|-------------------------|
| Date | Voucher no. | Particulars | GS Grant | Community Contribution -Labor or Material | Community Contribution- Cash | Others | Total Receipts | Date | Voucher no. | Particulars | GS Office | Earth Filling | Road Dev. /Repair | Culvert Const./Repair | Tubewel | GS Grant Refund | Others | Total Payments | Total Receipts (8) | Total Paymen ts (19) | Closing Balance (20-21) |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 4 to 7 = 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 12 to 18 =19 | 20 | 21 | 22 |
| | | | | | | | | | | | | | | | | | | | | | |
| | | Total | | | | | | | | | | | | | | | | | | | |

Annexure- 4

Name of Institution

Address:

Receipts and Payment Statement (For GS)

| Receipts | | | Payments | | |
|----------|-----------------------------------|------------|----------|--------------------------------------|------------|
| Sl. No | Description | Total Taka | Sl. No. | Description | Total Taka |
| 1 | 2 | 3 | 4 | 5 | 6 |
| | Opening Balance | | | VCO-SF (Colmn. 13) | |
| | SDF Grant (Colmn. 4) | | | Inst. Dev. (Colmn. 14) | |
| | Loan Realized (Colmn. 5) | | | One Time Grant (Colmn. 15) | |
| | Service Charge (Colmn. 6) | | | Skill Dev. Loan to Youth (Colmn. 16) | |
| | Community Contribution (Colmn. 7) | | | CISF (Colmn. 17) | |
| | Other Receipts (Colmn. 8) | | | Others (Colmn. 18) | |
| | | | | Closing Balance | |
| | Total Taka | | | Total Taka | |

Total Receipt (3) -----

Total Payments (6) -----

Closing Balance (3-6) -----

Column No. within () represents receipts and payments items of receipts and Payments Book.

Signature of Cashier

Signature of President

Name of Institution

Address:

Receipts and Payment Statement (for VCO)

| Receipts | | | Payments | | |
|----------|-------------------------------|------------|----------|--|------------|
| Sl. No | Description | Total Taka | Sl. No. | Description | Total Taka |
| 1 | 2 | 3 | 4 | 5 | 6 |
| | Opening Balance | | | Loan to GS Members (Colmn. 13) | |
| | GS Grant (Colmn. 4) | | | Inst. Dev. (Colmn. 14) | |
| | Loan Realized (Colmn. 5) | | | Dist. of Service Charge (Colmn. 15) | |
| | Service Charge (Colmn. 6) | | | Loan Security (Colmn. 16) | |
| | Loan Security Fund (Colmn. 7) | | | Others (Colmn. 17) | |
| | Others (Colmn. 8) | | | Closing Balance | |
| | Total Taka | | | Total Taka | |

Total Receipt (3) -----

Total Payments (6) -----

Closing Balance (3-6) -----

Column No. within () represents receipts and payments items of Receipts and Payments Book.

Signature of Cashier

Signature of Leader

Name of Institution

Address:

Receipts and Payment Statement (For CISF)

| Receipts | | | Payments | | |
|----------|--|------------|----------|-----------------------------------|------------|
| Sl. No | Description | Total Taka | Sl. No. | Description | Total Taka |
| 1 | 2 | 3 | 4 | 5 | 6 |
| | Opening Balance | | | GS Office (Colmn. 12) | |
| | GS Grant (Colmn. 4) | | | Earth Filling (Colmn. 13) | |
| | Community Contribution-Labour or Material (Colmn. 5) | | | Road Dev. / Repair (Colmn. 14) | |
| | Community Contribution-Cash (Colmn. 6) | | | Culvert const./Repair (Colmn. 15) | |
| | Others (Colmn. 7) | | | Tube-well (Colmn. 16) | |
| | | | | GS Grant Refund (Colmn. 17) | |
| | | | | Others (Colmn. 18) | |
| | | | | Closing Balance | |
| | Total Taka | | | Total Taka | |

Total Receipt (3) -----

Total Payments (6) -----

Closing Balance (3-6) -----

Column No. within () represents receipts and payment items of receipts and Payment Book.

Signature of Cashier

Signature of Chairmen

Name of the Organization:

Address:

Voucher No.

Date:

Head of Account:

Payment Voucher

| Particular | Taka | Paisa |
|-------------------|------|-------|
| | | |
| Total Taka | | |
| In words: | | |

Signature of Cashier

**Signature of
President/Leader/Chairman**

SOCIAL DEVELOPMENT FOUNDATION (SDF)

----- Gram Samiti

Name of the Sub-Project-----

Labour Contribution Schedule (Month-----)

| Sl. No | HH No. | Name of HH/repre sentatives | Dates | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | Total No. of days | Rate | Total Value Amt. Tk. | Sig |
|--------|--------|--------------------------------|-------|---|---|---|---|---|---|---|---|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|-------------------------|------|----------------------------|-----|
| | | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | | | | |
| 1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Total= | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

Cashier-SPC

Prepared by:

Date

Secretary-SPC

Checked by:

Date

Convener SPC

Approved by:

Date

Name of GS / Leader / Chairman-----

Bank Reconciliation Statement

As on -----

Name of Bank: ----- Bank Limited

Account no. STD - -----Branch, -----, Bangladesh

Date: -----

Balance as Per Bank Statement as on -----Tk. -----

ADD: Amount not yet credited (received) by bank

| Date | Details | Amount |
|-------------------------------|---------|--------|
| | | - |
| Total amount not yet credited | | - |

Sub - total

DEDUCT: Unpresented Cheques

| Date | Cheque no. | Payment against | Amount | Subsequent Position |
|---------------------------|------------|-----------------|--------|---------------------|
| | | | | |
| | | | | |
| | | | | |
| Total Unpresented Cheques | | | | |

Sub - total

DEDUCT: Entries not yet recorded in receipt and Payment Book

| Date | Details | | Amount |
|------|------------------|--|--------|
| | Receipts: | | |
| | | | |
| | Deduct payments: | | |
| | | | |

Balance as per receipt and Payment Book as on -----Tk. -----

=====

Cashier-----
Chairman-----

President / Leader /

Cheque Issue Register [For GS]

| Sl. | Date | Cheque number | Particulars of payment | Cheque Issued in favour of | Amount in Taka | Signatory | | | Recipient's Signature |
|-----|------|---------------|------------------------|----------------------------|----------------|-----------|-----------|---------|-----------------------|
| | | | | | | President | Secretary | Cashier | |

Cheque Issue Register [For VCO]

| Sl. | Date | Cheque number | Particulars of payment | Cheque Issued in favour of | Amount in Taka | Signatory | | | Recipient's Signature |
|-----|------|---------------|------------------------|----------------------------|----------------|-----------|-----------|---------|-----------------------|
| | | | | | | Leader | Secretary | Cashier | |

Cheque Issue Register [For SPC]

| Sl. | Date | Cheque number | Particulars of payment | Cheque Issued in favour of | Amount in Taka | Signatory | | | Recipient's Signature |
|-----|------|---------------|------------------------|----------------------------|----------------|-----------|-----------|---------|-----------------------|
| | | | | | | Convener | Secretary | Cashier | |

Community Procurement



Chapter-6

1.0 Introduction

Gram Samiti receive village funds for implementing various activities in our village as per approved proposals. In order to implement the various activities, we may have to procure various materials like office furniture, building materials etc. We may have to hire the services of trainers, veterinary surgeons, and engineers to help us plan and implement some activities. This booklet will help us in the following way:

- How to buy the various items required for implementing Institutional Development Plan and community infrastructure sub-projects -- materials, resource persons, contractors etc?
- How to make sure that we buy the items in a cost-effective way - right price?
- How to buy the items as per specifications we want - right quality?

This will help us know and follow the norms, procedures and methods of procurement to be adopted. The guidelines in this book are not applicable to any Nuton Jibon/JG members who want to buy various assets from individual loan from the Village Development Fund.

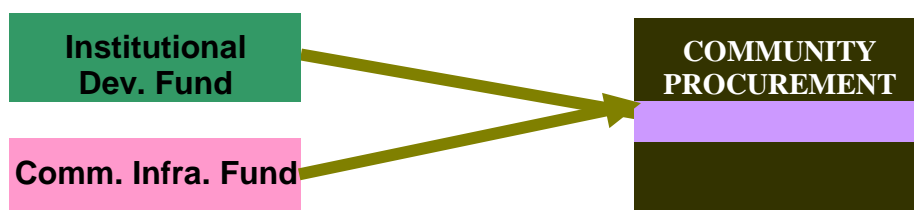
2.0 Community Procurement

The step-by-step activities the Gram Samiti and Sub-project committees undertake with the help of procurement committees in buying goods or materials or services or works by paying money for implementing the various village fund activities is called **Community procurement**. As the Village Fund belongs to everyone in the village, we have to go for the procurement by following the principles of transparency, accountability and good governance. The Social Audit Committee scrutinizes all the community procurement activities. We will know more about these from Chapter-9.

3.0 Source of Funding

While preparing the village development plan to carryout the implementation of our projects, we have found that more than 50% of the total village fund will be utilized in implementation different development sub-projects. So, for implementation different sub-projects, we will buy goods/ materials and services from different experts and labourers within the village.

We will use the following funds for procuring goods, services as per requirement:



4.0 Items to be procured

The items included in the village development plan may be classified as follows:

(1) Goods/materials

Table, chair, book, pen, brick, tin, cement, sand, steel pipe, bamboo etc. All the construction materials, equipment, machinery, consumables, etc. as per needs for the implementation of a development proposal. We can buy some goods which we may require for disaster preparedness e.g. hand mike, first aid box, wooden **stretcher**, torch light, rope etc.



(2) Services :

These are specialized supports we get from skilled persons like trainers, teachers, masons, electricians, veterinary doctors and other professionals and experts for services.

These are also rental/hiring of machines and space/office, land lease, transport etc.

Some examples of services are hiring NJCS

vehicle, rent office, rent machines, technical assistance for installation of tube-wells, construction of roads, culverts, cyclone/flood shelter, estimation and drawing of various kinds of construction works, implementation support for subprojects etc. We need to hire individuals, agencies/firms, service providers for capacity building, marketing linkages, monitoring works etc.



(3) Construction Work

Construction of office rooms, infrastructures like roads, culverts, cyclone/ flood shelters, embankments, etc. by engaging community members themselves, hiring skilled and unskilled labourers in implementation such works or hiring a construction firm/contractor. To complete the construction of work.



5.0 How we will purchase

➤ Direct Purchase

Items can be procured directly depending on prices, quality, specification of goods and services based on qualification and experience of a specialized person or from firms.

➤ By Inviting Tenders/Quotations in Sealed Envelops

By inviting tenders from the suppliers/shopkeepers, we can collect the price quotation of the required items. Suppliers/shopkeepers will quote their prices in written and send in a closed and sealed envelope. This is called *quotation*.



We will not be able to know which supplier has quoted what price until we open the envelopes.

5.1 By Inviting Tenders through Newspaper Advertisement

In the case of any big purchase, we can purchase the items through inviting tenders in the newspapers and magazines, internet, etc.

We can display this notice in a common place, bus stop, market, Cluster & District offices, and NJCS, CIS Centres etc.

Our youth members of the community can help us disseminate such a procurement notice to the entire community.



Our Gram Samiti formed a Procurement Committee to help us buy goods or materials or services or works.

- The Procurement Committee shall be formed comprising 3-5 members of the Gram Samiti;
- The convener of the Procurement Committee shall have to be a member of the Gram Samiti;
- At least 50% of the members of the Procurement Committee shall have to be females;
- At least 60% of the members of the Procurement Committee shall have to be present during the procurement;
- The Procurement Committee can seek technical assistance from any expert/experienced persons during any specialized purchase.



6.0 Different procurement methods & limits are given below:

| Methods | For Purchasing Goods | Services | Construction works and labour services |
|---|---|---|--|
| Direct Purchase | <p>a) For an estimate of Tk. 25,000/- per purchase: Decision of Procurement Committee.</p> <p>b) For an estimate of Tk. 25,000/- to Tk. 50,000/- per purchase: Upon recommendation of Social Audit committee during preparation of procurement plan.</p> <p>- Otherwise follow 'Through Quotation'.</p> | <p>For an estimate up to Tk. 25,000/- per purchase: Most suitable person as decided by the Procurement Committee.</p> <p>(Typical Services: Trainer, Expert person, transport, rental, land lease etc.)</p> | <p>a) For an estimate of up to Tk. 5 lac (Five Lac): Decision of Procurement Committee</p> <p>b) For an estimate between Tk. 5 lac to 10 lac per purchase: Upon recommendation of the Social Audit Committee during preparation of procurement plan. Community members do the work themselves in Direct Purchase Method.</p> |
| Purchase through quotation | For an estimate up to Tk. 5 lac per purchase. | Estimate up to Tk.2 lac. (Typical Services: Service Provider, technical services for small construction works, expert person, transport, rental, land lease etc.) | Works estimated up to Tk. 10 lac per purchase. Hire small construction or manpower firms. |
| Purchase through inviting tenders in the newspapers | For an estimate above Tk. 5 lac per purchase. | Firm hire for estimate above Tk. 2 lac. (Typical Services: Service Provider, Medium and large construction technical services, expert person, transport, rental, land lease etc.) | Works estimating Tk. 10 lac and above. |

* We can fix the above limits of procurement for direct purchase, purchase through quotation etc. within the upper limits upon approval of Gram Samiti.

Use of Procurement Methods & Limits

We will procure the goods, services by using applicable methods and within the procurement limits. We can reduce and fix the limits of procurement of goods, services and works within the upper limits. The procurement committee can recommend what type of procurement method can be applied for each situation. For each of the items wherever feasible a combination of procurement methods can be used.

For example, for constructing the office:

- We can decide to buy various materials required separately,
- We can directly hire skilled labourers, provide all the unskilled labour requirement by engaging community members;
- If required, we can use a local contractor to help concrete the roof for which the Gram Samiti may not have the required equipment and specialized supervision;
- Under special consideration, we can purchase some items e.g. bamboo and of similar types directly from the market or from individuals with the consultancy of experienced persons;
- In exceptional circumstances, such as emergency situations due to natural disasters or in response to urgent involvement requirement to avoid disaster situations of greater loss, procurement will be done through direct contracting irrespective of cost limit upon recommendation of social audit committee.

Hiring of Community Professional (CP) Centre

We can have the services from experienced Community Professional (CP) for building the capacity of communities or for some other services also. We came to know about the details of function of CP Centres from Booklet No- 14.

We will hire CP Centre by following procurement method & limit as below;

| Procurement limits | Methods |
|--------------------------------------|-----------------------------------|
| Contract amount up to Tk. 2,00,000/- | Direct purchase |
| Contract amount up to Tk. 5,00,000/- | By collecting quotation/proposals |
| Contract amount above Tk. 5 lac | Upon clearance of SDF |

On completion of all the process related to hiring, we will sign a contract with the CP Centre as per format No. 12.

Procurement Plan

Procurement committee receives the list of items to be procured over a specific period from the Gram Samiti.

During preparation of our village development plan, we will prepare a detail list of items to be procured for the implementation of the sub-projects. We also prepare a list of services e.g. hiring trainers, bookkeepers, service providers etc. For the implementation of some other activities. This list is called *Procurement Plan*.

We prepare the procurement plan based on our requirement as well as items available within and surrounding our village communities. The summary of the procurement plan is given in the following two formats:

Format of Village Procurement Plan

A. For Goods & Works:

| Items to be procured | Quantity | Estimated cost (In taka) | Procurement Method | Evaluation of quotations (Date) | Purchase Order/Work Order (Date) | Receipt of item (Date) | Remarks |
|---------------------------------|----------|--------------------------|--------------------|---------------------------------|----------------------------------|------------------------|---------|
| Name of the Sub-project : | | | | | | | |
| Source of fund: | | | | | | | |
| Materials | | | | | | | |
| 1. | | | | | | | |
| 2. | | | | | | | |
| Works | | | | | | | |
| 1. | | | | | | | |
| 2. | | | | | | | |

B. For Services:

| Service to be procured | Required number of persons/firm | Estimated cost (In taka) | Procurement Method | Evaluation of proposals (Date) | Contract signing (Date) | Duration of Service (Date : Form - to) | Remarks |
|--|---------------------------------|--------------------------|--------------------|--------------------------------|-------------------------|---|---------|
| Name of the Activities / Sub-project : | | | | | | | |
| Source of fund : | | | | | | | |
| 1. | | | | | | | |
| 2. | | | | | | | |
| 3. | | | | | | | |

6.1 Steps in purchasing goods/materials:

We can follow any of the methods based on the estimated price of the goods and materials.

| | Direct Purchase |
|--------|---|
| Step-1 | Procurement Committee receives the list of items to be procured over a specific period from Gram Samiti. (Village Procurement plan). |
| Step-2 | The Procurement Committee receives requisition (list of items to be procured for the specific activities) from the Sub-project Committee or any other committee through the Gram Samiti (Format-1). |

| | |
|--------|--|
| Step-3 | The Procurement Committee prepares a procurement plan as per requisition received through Gram Samiti (Format-2). |
| Step-4 | Procurement Committee members will try to get the price from more than one source/through quotations (if possible) in order to purchase the items. |
| Step-5 | Procurement Committee members along with Finance Committee members will go to the market. Members will visit available suppliers at the market and check the price and quality. Members will buy the items required that meet the quality and price. |
| Step-6 | The purchased items shall be approved by the Gram Samiti, in terms of quantity, quality and price. The details are recorded in the minutes of the purchase committee. |
| Step-7 | The materials are received and transported to the village and entered in stock register. |

| | Purchase through Quotations | Purchase through Invitation for Tender through the newspapers |
|--------|---|--|
| Step-1 | The Procurement Committee receives list of items to be procured over a specific period from Gram Samiti. (Procurement Plan) | |
| Step-2 | The Procurement Committee receives requisitions (list of items to be procured for the specific activities) from the Sub-projects Committee or any other committee through the Gram Samiti (Format-1). | |
| Step-3 | The Procurement Committee prepares a procurement plan as per requisition received through Gram Samiti (Format-2). | |
| Step-4 | The Procurement Committee collects quotations from 3-5 suppliers/ shops. (Format- 3) The procurement committee receives sealed quotation from the supplier/ shopkeeper (Format-4) | The Procurement Committee publishes notice inviting sealed tenders in public places like UP office, market places, etc. The Procurement Committee receives sealed tenders. |
| Step-5 | The Procurement Committee opens the sealed envelope in front of other community members and records the prices in a register. | |
| Step-6 | The Procurement Committee decides from whom to procure as per specification, offered price and quantity. (Format-5). The details are written in the minutes of the Procurement Committee. | |

| | Purchase through Quotations | Purchase through Invitation for Tender through the newspapers |
|---------|--|--|
| Step-7 | The Gram Samiti approve the recommendation of the Procurement Committee. | |
| Step-8 | The Procurement Committee issues a purchase order in format-6. | |
| Step-9 | The materials are received and transported to the village and entered in stock register. | |
| Step-10 | The Social Audit Committee verifies the items procured. | |
| Step-11 | The Finance Committee makes payment to the supplier. | |
| Step-12 | The details of procurement are written on the display board. | |

6.2 Steps in Procurement of Services

For procuring various services depending on the amount, we can use any of the following methods:

| | Direct Purchase (Hiring individual/firm for specialized services) |
|--------|--|
| | Direct hiring by identifying most suitable person/firm |
| Step-1 | The Procurement Committee receives the list of services to be procured over a specific period from the Gram Samiti (Procurement Plan). |
| Step-2 | The Procurement Committee receives the list of services to be procured for the specific activities from the sub-project committee or any other committee through the Gram Samiti (Format-7). |
| Step-3 | The Procurement Committee prepares a procurement plan as per requisition received through Gram Samiti (Format-8). |
| Step-4 | a) The Procurement Committee contacts the person most suitable for the job based on experience and recommends to the GS. b) The Procurement Committee finalizes the formalities of hiring NJCS/ service provider. The Procurement Committee records the details in their minutes book. |
| Step-5 | The Gram Samiti will approve the recommendations of the Procurement Committee |
| Step-6 | The Gram Samiti signs contract with the hired person/NJCS/Service Providers (Format-12 & 13) |

| | Purchase through Quotations | Purchase through Inviting Tenders through the newspapers |
|---------|--|---|
| | Inviting sealed offers from individual or firms and comparing fees and qualification | Inviting sealed offers from individual or firms and comparing fees and qualification |
| Step-1 | The Procurement Committee receives the list of services to be procured over a specific period from the Gram Samiti (Procurement Plan). | |
| Step-2 | The Procurement Committee receives the list of services to be procured for the specific activities from the sub-projects committee or any other committee through the Gram Samiti (Format-7). | |
| Step-3 | The Procurement Committee prepares a procurement plan as per requisition receives through Gram Samiti (Format-7). (Format-8). | |
| Step-4 | The Procurement Committee sends details of the services required at least 3 people (Format-9). Offers are made in written letters showing willingness, experience and expected fees. (Format-10). | The Procurement Committee publishes notices in public places (within & outside village) showing details of services needed. The interested persons submit sealed offers to the Procurement Committee. |
| Step-5 | The collected offers will be recorded in a register as per Format-10. | The Procurement Committee opens the offers in front of other community members and records the prices in a register as per Format-11. |
| Step-6 | The Procurement Committee compares the experience and selects the most suitable person/firm and negotiates for prices within the available budget. In case of failure of negotiation with the first person/firm, the Procurement Committee will negotiate with the second & third person or firms, respectively, for a successful execution of contract. The Procurement Committee records all details in their minutes' book. | |
| Step-7 | The Gram Samiti approves the recommendations of the Procurement committee. | |
| Step-8 | The Gram Samiti signs contract with the hired person/firm in Format-12. | |
| Step-9 | The details of services, including the amount of contracted fees are written on the display board. | |
| Step-10 | SAC verifies the records, evaluates the services given, while the Finance Committee makes payments | |

6.3 Steps in Procurement of Construction Works and Labour Services

Depending on the amount, we can use any of the following methods for constructing various works:

- a). We will follow the respective method for the purchase of materials/equipment and hiring persons for unskilled labour-oriented works during construction as required;
- b). Relevant methods will be followed during the construction works to be done by contractors.

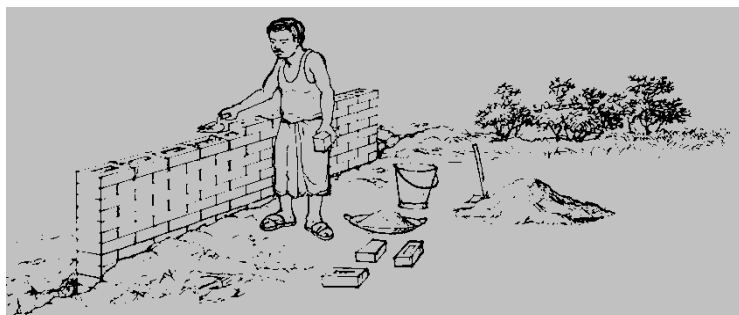
We can follow any of the methods based on the estimated prices of the goods and materials.

| | Direct Purchase |
|---------------|--|
| | Community members do the work themselves |
| Step-1 | The Procurement Committee receives the list of items & other related services for works to be procured over a specific period from Gram Samiti. (Village Procurement Plan) |
| Step-2 | The Procurement Committee receives requisition (list of items & other related services to be procured for the specific activities) from the Sub-project Committee through the Gram Samiti (Format-14). |
| Step-3 | The Procurement Committee will prepare a procurement plan as per requisition received through Gram Samiti (Format-15). |
| Step-4 | The Gram Samiti informs the Gram Parishad members about works to be executed/already executed. |
| Step-5 | The Procurement Committee procures the materials and support services required, following applicable procurement method. |
| Step-6 | The community members execute the works. |
| Step-7 | The details of labourer hired and wages paid by the Finance Committee are entered into Format-20. |
| Step-8 | The details of the works executed, including the cost involved, and time allowed and actually spent are written on the display board. |
| Step-9 | The sub-project committee or Gram Samiti with the help of technical persons will prepare a work completion report. |

| | Purchase through Quotations | Purchase through Invitation for Tender in the Mass-Media |
|--------|---|---|
| | Sealed quotations from at least 3 local individual contractors. | Inviting sealed quotations from after circulating notice in different markets and common places. |
| Step-1 | The Procurement committee receives the list of items and other related services for works to be procured over a specific period from Gram Samiti. (Village Procurement Plan) | |
| Step-2 | The Procurement Committee receives requisition (list of items & other related services to be procured for the specific activities) from the sub-project committees through the Gram Samiti (Format-14). | |
| Step-3 | The Procurement Committee prepares a procurement plan as per requisition received through Gram Samiti (Format-15) | |
| Step-3 | The Procurement Committee contacts at least 3 contractors and receives sealed quotations. (Format-14) Submission of quotation (Format-17). | The Procurement Committee publishes notice inviting sealed quotations/ tenders and receives the quotations / tenders. |
| Step-4 | The Procurement Committee opens the quotations/tenders in presence of other community members and records the prices quoted in a register. (Format-18). | |
| Step-5 | The Procurement Committee decides to award the works to the contractor submitting the lowest price, and maintaining the quality, quantity and time-frame for the work. (Format-19). | |
| Step-6 | The Gram Samiti signs a work order/contracts with the contractor entrusted with the work. (Format-19). | |
| Step-7 | The works is supervised by Gram Samiti and checked by Social Audit Committee. The persons undertaking the work will prepare implementation completion report before the final payments are made. | |
| Step-8 | The Finance Committee makes payments based on completion of works as certified by the Social Audit Committee. | |

6.4 Procuring Non-technical Services

We may require services of non-technical persons like masons, plumbers, electricians etc. It will be very difficult to compare their qualifications and obtain quotations etc. from them. For hiring such persons, we use *direct hiring method*.



| | |
|---|--|
| 1. Procurement Committee members contact the available persons and discuss with them their availability, rates etc. Wherever possible the Procurement Committee will satisfy the skill levels of the persons by interacting with them and also seeing some of the works undertaken by them. | |
| 2. The Procurement Committee recommends the names of the persons to be hired. | |
| 3. Up to Tk. 10,000/- the persons selected are employed and their remuneration paid on a daily basis depending up on satisfactory performance. | 4. Above Tk. 10,000/- and below Tk. 25,000/-, a letter on plain paper signed by the person hired specifying the amount, approximate number of days of work and a simple description of the work could be obtained. The money for the completed work is paid on a daily basis depending on satisfactory completion. |
| 5. The details of the persons hired and the work undertaken are recorded in an attendance sheet and the amount paid. The Gram Samiti or Sub-project Committee will record the details of the work undertaken in the same sheet. (Format-20). | |
| <ul style="list-style-type: none"> * Unskilled labourers for the work shall have to be hired from within the villagers. * Skilled labourers too, if available, shall have to be hired from within the villagers. In case skilled labourers are not available from within the village, they can be hired from elsewhere. | |
| | |

6.5 Emergency Procurement after Disasters

The procurement of necessary items as per the capability of the village concerned in the wake of a natural disaster and before getting sufficient government and non-government relief will be deemed as emergency procurement. Due to urgency, we may not be able to follow all the procurement guidelines. The Gram Samity shall follow the following steps/procedures for procuring such emergency items:

- (i) The Gram Samiti in an emergency meeting immediately after the disaster shall decide the appropriate items required, the quantity/volume/quality of items required, and the most suitable method of procurement for quickest disposal of purchase of these emergency items, as needed.
- (ii) On instruction and decision of the Gram Samiti, the Procurement Committee shall make arrangement for the procurement of these emergency items at the quickest.
- (iii) After the procurement, the Procurement Committee shall maintain and preserve all the documents, vouchers, receipts, etc. related with this procurement and submit the same to the Social Audit Committee (SAC) for perusal. The Gram Samiti, on a later date after restoration of normalcy, shall arrange placement of all these related information and all these papers on this procurement before the Gram Parishad (GP) for information and approval later.
- (iv) After approval by the Gram Parishad, the Gram Samiti shall ensure dissemination of all related information to the community using all applicable methods, including displaying these information on the display board.

7.0 Key Rules in Procurement

Transparency

- Procurement activities must be carried out in an open & transparent way by with full knowledge of the Gram Samiti. It should be known to all in the Gram Parishad, leaving no scope for confusion
- Procurement committee members will remain aware about causing no Less to the community
- The details of procurement should be displayed on notice boards in public places of the village
- Procurement activities should be clearly recorded and any member in the community or outside the community can verify these records.

Inclusion / Equal Participation

- Equal opportunity must be given to all suppliers interested in supplying items to the Gram Samiti
- Goods or services must be procured by quotation or services by evaluating proposals more than one source
- Priority should be given to hiring local labourers, individuals etc. based on the quality and price
- At least 50% of the members of the Procurement Committee shall have to be female and be present during the procurement.

Equal Decision / judgement

- Indential evaluation procedures must be adopted
- Equal pay and benefit for equal work done without discrimination between male and female workers / service providers etc.
- Procurement of necessary items as per requirement during any natural disaster will be deemed as emergency procurement.

Accountability

- The Procurement committee members undertake procurement functions with utmost care remain answerable for all decisions and actions taken.
- Any Procurement Committee member found practicing corruption are liable to be expelled from the committee.
- No Members of the Village Association shall accept directly or indirectly any undue benefit or advantage on account of a

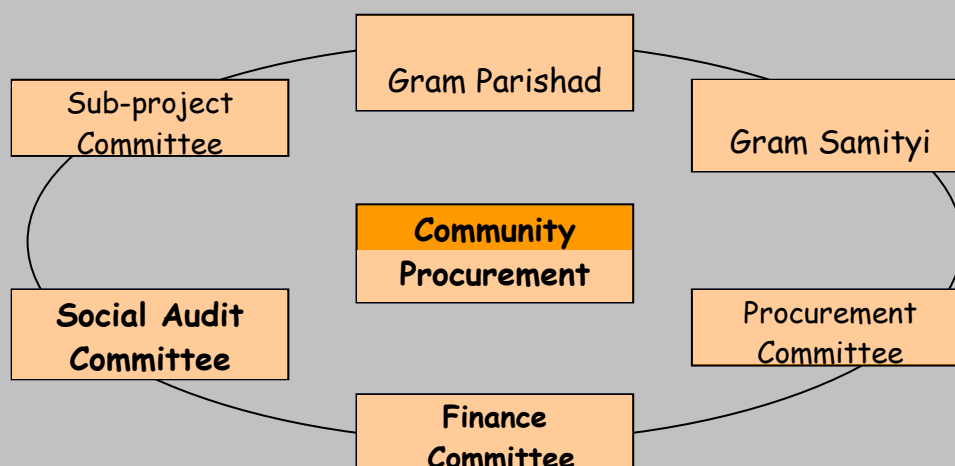
Ensure the Quality & Timely delivery

- Goods should be purchased must meet technical specifications /good quality and purchased in competitive price according to procurement limits
- During the supply, goods must be verified/ensured by Social Audit Committee along with technical persons
- Purchase and supply of goods , services must be done according to time schedule
- Suppliers are allowed to supply the goods in lots according to requirement in order to implement the sub-projects.

Availability of Procurement Guidelines & trainings

- The Community Operational Manual on Procurement will assist the community in procuring goods, services and works
- The regular report by Social Audit Committee on Procurement process is mandatory.
- Regular training of procurement & other committee members on Procurement.

Procurement Roles and Responsibilities of Different Committees & Institutions



| | |
|-----------------------|--|
| Gram Parishad | <ul style="list-style-type: none"> GS will appoint Procurement Committee with the approval of GP, and approve the Village Development Plan with quantity, quality and estimated price of all items /services/works needed for implementation, Approve procurement limits, Approve the report of Social Audit committee about Procurement. |
| Gram Samiti | <ul style="list-style-type: none"> It will approve the Procurement Plan prepared by Procurement Committee, Reduce the limits of procurement from direct purchase through quotation as required but cannot increase the limits; Approve the procurement decisions; Monitor all the procurement activities; Inform Gram Parishad about all procurement actions; Responsible for arrangement of emergency procurement after the Disasters. |
| Finance Committee | <ul style="list-style-type: none"> Some members of the Finance Committee will go to the market along with the Procurement Committee during the 'Direct' purchase of goods Make payment to suppliers, individuals, service providers, labourers and others those are involved in providing services related to procurement; Ensure that bills, vouchers, contracts etc. are properly maintained. |
| Procurement Committee | <ul style="list-style-type: none"> Responsible for purchase of items as per requirement following COM, It will prepare procurement plan, obtain quotations/proposals, process those for goods, services & works and get approvals of Gram Samiti; Keep the details of procured items with the names and addresses of shopkeepers, suppliers, dealers, service providers, technical & non-technical persons, contractors, consultants; actual costs; quantity, quality of work, daily wage amount, contract price etc. and maintain related documents; |


| | |
|-------------------------------|--|
| | <ul style="list-style-type: none"> • Ensure that all information are displayed on the display board for public dissemination; • Guide and co-ordinate the activities of the various Sub- Project Committees undertaking procurement related functions; • Recommend payment of bills of the suppliers/ contractors/service providers etc. • Take help or consult other knowledgeable persons for the procurement of certain goods, services & works; • Help the Sub-project Committee prepare the procurement plan in village development plan; Assist the Nuton Jibon Group members to procure items to start income-generating activities, when requested; • Submit monthly report to Gram Samity about the details of procurement. |
| Social Audit Committee | <ul style="list-style-type: none"> • Ensures that the principles of COM are being followed strictly during procurement process; • Examine the amount/quantity and quality of the items selected for purchase; • Recommends the purchase proposal of Goods amounting from Tk. 25,000/- to Tk. 50,000/- in case "Direct" purchase. • Scrutinizes/ audit all procurement activities / related documents and ensure the conformity with rules/ consistent with this manual that all procurement guidelines are followed • Monitors the activities, check/ verify the procurement of works, goods and services at the community level and report to Gram Parishad monthly; Identify the causes of irregularities & suggest remedial measures. • To express opinion, and if necessary, report for changes to the Gram Parishad. • Report irregularities with suggestions for corrections to Gram Parishad. [The Social audit committee shall not interfere in the activities of procurement or directly get themselves involved in the procurement decision making] |
| Sub-project Committee | <ul style="list-style-type: none"> • Collects market information on various items needed for implementing the sub-project like rates, suppliers etc. and use it for sub-project preparation, • Responsible for receiving items in good condition, store those, keep those in safe condition & provide a receipt note to Procurement Committee; • Any savings or unused items will be intimated to the Procurement Committee; • Recommends for payment of daily labours / contractors / technical / non-technical persons related to implementation of the sub-projects to the Finance Committee through Procurement Committee; |

| | |
|---|---|
| | <ul style="list-style-type: none"> Keeps a record of goods and services actually used for implementation of the sub-projects procured in the name and address of authorized dealers, consultants; actual costs ; quantity, quality of work, etc. |
| Community Professional Centre | <ul style="list-style-type: none"> Provides service to the Procurement Committee members in capacity building on procurement related functions as per terms & condition of the agreement with Gram Samiti; Supports the Procurement Committee in negotiating better prices Assists Procurement Committee in procuring technical consultants, accounting consultants, other services and materials; Help the procurement committee share the learning & exhibit their success stories; |
| Cluster & District Facilitation Team | <ul style="list-style-type: none"> Facilitates to build the capacity of the Gram Samiti and provides Orientation training, hand holding support at various levels of functioning of community procurement activities; Visits and review procurement activities and help solve problems faced by the procurement committee; Helps the Procurement Committee prepare different procurement documents, prepare and issue tender notice in mass-media etc. Helps solve the procurement issues discussed during open-day meetings; Facilitates to arrange the implementation of accountability system like report card, community assessment process in procurement activities. |
| Appraisal & Monitoring team | <ul style="list-style-type: none"> Monitors the procurement activities of the Gram Samity during appraisal as per checklist and suggest the Procurement Committee and Social Audit Committee accordingly. The AMT will check the records and physically verify the progress & appraise the procurement activities with other activities and recommends for release of desired instalment of fund. |

Ensuring Quality

- Our service providers / contractors are selected based on their reputation, experience, past supply records, verification of documents before issuance work order or contracting them.
- Monitoring during delivery/ providing service.
- Providing report/certificate of the Sub-project Committee to ensure the right quality and quality.

General Precautions for Procurement Committee

| | |
|---|---|
| <ul style="list-style-type: none"> ➤ To scrutinize the past performances of the suppliers while selecting the supplier ; ➤ To find out whether transport cost is included in the quoted price ; ➤ To ensure that all data and information with regard to procurement are displayed on the display board(s) to always keep the community aware of the developments; ➤ To ensure that the issues relating to VAT and taxes, if any, are resolved in accordance with applicable law of the land. | <div style="text-align: center;">  </div> <ul style="list-style-type: none"> ➤ To purchase in small quantities as needed those items which have a limited shelf-life; ➤ To enforce the penalty clause during procurement process if the supplier fails to deliver the items within the specified delivery period. |
|---|---|

Procurement Safeguard

| | | |
|---|---|--|
| <ul style="list-style-type: none"> ➤ All the procurements are being done following these guidelines & procurement limits as approved by Gram Parishad, ➤ Procurement Plan and all major procurement decisions are discussed and implemented upon approval of Gram Parishad; ➤ Making enquiries from other villages the background of suppliers, service providers etc. We shall not deal with blacklisted persons and organizations. | <ul style="list-style-type: none"> ➤ Whenever a supplier fails to deliver or cause financial losses to the Village Association, take measures to recover the loss from them. • Share our bad experiences with any suppliers or vendors with other villages and inform the cluster teams member. | <ul style="list-style-type: none"> ➤ While comparing the prices we have to also consider hidden costs ➤ Nobody involved in the procurement like the Gram Samiti members, Procurement Committee members; sub-project committee members shall accept personal gifts, commissions or other benefits from the suppliers. |
|---|---|--|

Formats, Contract & agreements :

We have different formats, which we use for processing procurement activities.

We will go for written contract agreement in the case of hiring of service provider (Individual or Firm), Contractors etc. Upon completion of all formalities, the contract will be signed by the President of the Gram Samiti.

Checklist for Community Procurement

- | | |
|--|--|
| • Are we procuring items as per procurement guidelines? | <input type="radio"/> Yes <input type="radio"/> No |
| • Are we caring about the procurement process & procedures? | <input type="radio"/> Yes <input type="radio"/> No |
| • Have we faced any fraud in procurement process | <input type="radio"/> Yes <input type="radio"/> No |
| • Did we involve everyone in the village specially woman during Construction of sub-projects | <input type="radio"/> Yes <input type="radio"/> No |
| • Are we procuring items that will benefit all of us in the village? | <input type="radio"/> Yes <input type="radio"/> No |
| • Are we procuring the required items? | <input type="radio"/> Yes <input type="radio"/> No |
| • Are we procuring items with the best prices? | <input type="radio"/> Yes <input type="radio"/> No |
| • Are we procuring the right quality items in right quantity? | <input type="radio"/> Yes <input type="radio"/> No |
| • Are we satisfied with the functioning of the Sub-project Committee relating to procurement? | <input type="radio"/> Yes <input type="radio"/> No |
| • Have we procured any item already procured by the committee from an alternate supplier with less price for the same quality or with better quality for the same price? | <input type="radio"/> Yes <input type="radio"/> No |
| • Is there any dispute with the suppliers? | <input type="radio"/> Yes <input type="radio"/> No |
| • Do we face any political interference during procurement process? | <input type="radio"/> Yes <input type="radio"/> No |
| • Do we discuss the social Audit report in the committee meeting? | <input type="radio"/> Yes <input type="radio"/> No |
| • Are we getting support from cluster & district facilitation team? | <input type="radio"/> Yes <input type="radio"/> No |

Formats

a) Materials/ Goods

Format-1

Requisition (List of Materials/Goods to be procured)

(Relevant Committee will prepare this)

A) Material :

| Sl. no. | Description of the Materials | Quantity | Estimated cost (in Taka) | Estimated Delivery time | Place of delivery |
|---------|------------------------------|----------|--------------------------|-------------------------|-------------------|
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |

Names and signatures of the members of the committee:

1.

2.

3.

Approved by GS :

Signature & date :

Name :

President, Gram Samiti :

Format of Procurement Plan (Materials/Goods)
(Procurement Committee will prepare this)

| SL. No. | Description of the Materials | Quantity | Estimated cost (in Taka) | Method of Procurement | Date of Direct Purchase/Expected Date of issuing Purchase Order | Expected Date of Supply |
|---------|------------------------------|----------|--------------------------|-----------------------|---|-------------------------|
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |

Names and signatures of the members of the Procurement Committee:

- 1.
- 2.
- 3.

Approved by GS :

Signature & date :

Name :

President, Gram Samiti :

Recommended by Social Audit Committee (When required)

Signature & date :

Name :

Convenor, Social Audit Committee :

Format for request of quotation/price (materials/Goods)

(Procurement Committee will prepare this)

Mr./ Begum /Mssrs.....

Date :

Address.....

Subject: Request for Quotation (Materials/Goods).

Dear Sir./ Begum

You are invited to submit the quotation/price offers as per following:

1. Brief description of materials/goods and price ;

| SL. No. | Brief description of materials/goods | Quantity | Unit Price | Transportation cost | Total Price | Expected date of delivery |
|---------|--------------------------------------|----------|------------|---------------------|-------------|---------------------------|
| | | | | | | |
| | | | | | | |
| | | | | | | |

Total price: TK. (.....)

- Quotation will have to be submitted in a sealed envelope.
- Price will be quoted for all required items. Price quoted for partial goods/materials will not be accepted.
- The quotation shall remain valid up to (...date.....)
- Purchase order will be given to the lowest bidder, subject to fulfilling the quality, quantity, delivery place and time-line and other applicable conditions, if any.
- The materials shall be delivered to (.....place.....) within (.....date.....)
- If you fail to complete the supply of the above mentioned items within the time period, you will be charged penalty of Tk. for each day's delay, which will be deducted from your bill.
- One copy of the bill should be submitted after the supply.

Sincerely Yours,

Signature:

Name :, Date :,

Convener, Procurement Committee. Address.....

Format for submission of Quotation/Price (Materials/Goods)

(This form is to be filled in by the Suppliers/ Shopkeeper)

Convener

Procurement Committee

Address.....

Subject: Submission of Quotation for Materials / Goods.

Dear Sir,

I/we are pleased to submit the quotation/ price for Materials/ Goods as per following:

| Sl. No. | Brief description of materials/goods | Quantity | Unit Rate | Transportation cost | Total Price | Last date of delivery |
|---------|--------------------------------------|----------|-----------|---------------------|-------------|-----------------------|
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |

Sincerely Yours,

Signature:

Name of Supplier:

Date:

Address :

Format of Quotation Evaluation (Material/Goods)
(Procurement Committee will prepare this)

| | | | | |
|---------------------------|-----------------------------------|-----------|-----------|-----------|
| Name of the Material (s): | Names of the Supplier/shop keeper | | | |
| Quantity: | | | | |
| | M/S. | M/S. | M/S. | M/S. |
| Unit price | | | | |
| Total price | | | | |
| Proposed delivery time | | | | |
| Ranking | | | | |

Recommendation of the Procurement Committee:

Names and Signatures of the members
of the Procurement Committee:

- 1.
- 2.
- 3.

Approved by GS :

Signature & date :

Name :

President, Gram Samiti :

Format of Purchase Order

Gram Samiti.....

Address.....

M/S.

Date:.....

Address.....

Subject: Purchase/Supply Order for Supplying Materials/ Goods.

Dear Sir,

With reference to your quotation dated , you are requested to supply the items described below under the following terms and conditions:

1. Description and price of the item:

- a) Item :
- b) Quantity :
- c) Unit Price :
- d) Total price : (Including transport cost)

2. The above items should be supplied to (.....place.....) within (....date....).

3. If you fail to supply the items within the specified date, a penalty of Tk per day will be imposed from the next day, which will be realized from your bill.

4. One copy of the bill should be submitted after the supply.

Signature:

Name:

President, Gram Samiti

b) Service

Requisition (List of Services to be procured)

(Relevant Committee will prepare this)

| Sl. no. | Description of the Services (Service Provider: Individual or firm, Contractor, Federation etc.) | Key Deliverable expected from the service | Number of Person(s) required | Duration for which the service(s) is/(are) required |
|---------|---|---|------------------------------------|---|
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |

Names and Signatures of the members of the committee:

1.

2.

3.

Approved by GS :

Signature & date :

Name :

President, Gram Samiti :

Format of Procurement Plan (Service)
(Procurement Committee will prepare this)

| Sl. No. | Description of the Services | Number of Person(s) required | Estimated cost of services | Method of Procurement | Expected Date of commencement of services | Expected Date of completion of services |
|---------|-----------------------------|------------------------------|----------------------------|-----------------------|---|---|
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |

Names and Signatures of the members of the committee:

1.

2.

3.

Approved by GS :

Signature & date :

Name :

President, Gram Samiti :

Recommended by Social Audit Committee (When required)

Signature & date :

Name :

Convenor, Social Audit Committee :

Format for request of proposal (Service)
(Procurement Committee will prepare this)

Mr./ Begum /Mssrs.....
Address.....

Date :

Subject: Request for proposal (Service)

Dear Sir/Madam,

You are invited to submit proposal as per following:

1. Brief description of services and price ;

| Sl. No. | Brief description of Services | Unit | Quantity | Unit Rate | Total Price | Expected commencement and completion dates of Services |
|---------|-------------------------------|------|----------|-----------|-------------|--|
| | | | | | | |
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| | | | | | | |

Total price : Tk. (in words).

2. Proposal shall be submitted in a sealed envelope.

3. Proposal shall be submitted for all required services. Partial/ incomplete proposal will not be accepted.

4. The quoted price shall remain valid up to (....date.....)

5. The services shall be completed within (.....date.....)

6. One copy of the bill should be submitted after completion of the service,
Partial/running payment may be allowed.

Sincerely Yours,

Signature: Name:

Date:

Convener, Procurement Committee.

Address.....

Format for submission of request of Proposal (Service)
(This form is to be filled in by the individuals/service providers)

Convener
Procurement Committee
Address.....

Subject: Submission of Proposal for Services.

Dear Sir,

I/we are pleased to submit the proposal as per following for consideration of the procurement committee:

| Sl. No. | Brief description of Services | Unit | Quantity | Unit Rate | Total Price | Expected commencement and completion dates of Services |
|---------|-------------------------------|------|----------|-----------|-------------|--|
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The following are the important deliverables we undertake to provide from the service offered.

- 1.
- 2.
- 3.

Sincerely Yours,

Signature:

Date:

Name of the individual/Service provider:

Address:

**Format of evaluation of proposals (Service)
(Procurement Committee will prepare this)**

| Name of the individuals/ service provider | Brief description of services | Proposed cost of the services | Expected commencement and completion dates of Services | Remarks |
|--|-------------------------------|-------------------------------|--|---------|
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Recommendation of the Procurement Committee:

Names and Signatures of the members of the Procurement Committee:

1.

2.

3.

Approved by GS :

Signature & date :

Name :

President, Gram Samiti:.....

Format of Contract of Procuring Services (Individual Person)

Gram Samiti.....

Address:

Subject: Service Contract

Gram Samiti..... and Mr./Begum..... are hereby signing the contract, dated, under the following terms and conditions. The terms and conditions are as follows:

1. Name of the service provider:
2. Address:
3. Details of services to be delivered :
.....
.....
4. The following are the deliverables from the service
.....
.....
5. The above services/task has to be completed within days/months.
6. Contract Price: Total Tk...../-.
7. The amount, which are due will be paid in the following manner :
a)
b)
c)
7. One copy of the bill should be submitted after the completion of the service.

| | |
|--------------------------------------|--------------------------|
| On Behalf of the Gram Samiti: | Service Provider: |
| Signature: | Signature: |
| Name: | Name: |
| President, Gram Samiti..... | Address: |
| Address: | |

Format of Contract of Procuring Services (CP Centre/ Firm)

Gram Samiti.....

Address:

Subject: Service Contract

Ref: Your Technical and Financial Proposal dated.....

Gram Samiti..... and M/s..... are hereby signing the contract, dated, .. , under the following terms and conditions. The terms and conditions are as follows:

1. Name of the CP Centre/ Firm /service provider:
2. Address:
3. Details of services to be delivered :
.....
.....
4. Number of CPs/Team members to be involve for the assignment :
Number :
Name(s) :
Monthly/ weekly service :
5. The following are the deliverables from the service
.....
.....
6. The above services/task has to be completed within..... days/ months.
7. Contract Price: Total Tk...../-, and is not subject to revision. The amount includes all the costs related to carrying out the service including overhead and any taxes.

8. The contract amount will be paid in the following manner :
- % (Tk.) of the total contract price after signing of this contract as advance payment which will be realised from final bill.
 - % (Tk.) of the total contract price after completion of
 - % (Tk.) of the total contract price after completion of
 - 15 % (Tk.) of the total contract price after completion of final delivery of service. .
9. This agreement will become effective upon joining/starting of services by you and will terminate on [*Specify the date of termination of the Contract*] or such other date as mutually agreed.
10. The CP Centre/ Service Provider shall pay a penalty of ---- of the amount of this contract in case of any delay in the performance of the service.
11. Bills (2 copies) will be paid as per schedule of payment mentioned above and recommendation of Sub-project committee/ Gram Samiti.
12. All payments under this contract will be made through bank cheque.

| | |
|--------------------------------------|--------------------------------------|
| On Behalf of the Gram Samiti: | CP Centre / Service Provider: |
| Signature: | Signature: |
| Name: | Name: |
| President, Gram Samiti..... | Address: |
| Address: | |

C) Works

Requisition (List of goods/equipment, Services, labors etc. to be procured for works)

(Relevant Committee will prepare this)

| Sl. no. | Description of the construction works | Unit | Quantity of works | Estimated completion time |
|---------|---------------------------------------|------|-------------------|---------------------------|
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Names and signatures of the members of the committee:

1.

2.

3.

Approved by GS :

Signature & date :

Name :

President, Gram Samiti :

Format of Procurement Plan (Works)
(Procurement Committee will prepare this)

| SL. No. | Description of the construction works | Unit | Quantity | Estimated cost | Method of procurement | Date of direct purchase/ expected date of issuing work order | Expected date of completion |
|---------|---------------------------------------|------|----------|----------------|-----------------------|--|-----------------------------|
| | | | | | | | |
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Names and Signatures of the members of the Procurement Committee:

1.

2.

3.

Approved by Gram Samiti :

Signature & date :

Name :

President, Gram Samiti :

Format for request of Quotation/price (Construction works)
(Procurement Committee will prepare this)

Mr./ Begum/ MS

Date :

Address.....

Subject: Request for Quotation/price (Construction works)

Dear Sir/ Madam:.....

You are invited to submit the quotation/price offers as per the following:

1. Brief description of construction works and price ;

| SL. No. | Description of the construction works | Unit | Unit price | Quantity | Total price | Expected date of completion of works |
|---------|---------------------------------------|------|------------|----------|-------------|--------------------------------------|
| | | | | | | |
| | | | | | | |
| | | | | | | |

Total price : TK. (in word.....)

2. Quotation/ price will be submitted in sealed envelope.

3. Price will have to be quoted for all required items. Price quoted partially will not be accepted.

4. The quotation/ price shall remain valid up to (.....date.....)

5. The above construction works shall be completed within (.....date.....).

6. If you fail to complete the construction work within the specified date, a time of Tk per day will be imposed from the next day which will be deducted from your bill.

7. One copy of the bill should be submitted on completion of the works. Partial/running payment may be allowed.

8. The plan and estimate for the works are attached.

Sincerely Yours,

Signature:

Name :,

Date :

Convener, Procurement Committee.,

Address.....

Format for submission of request of Quotation/Price (Construction Works)
(This form is to be filled in by the Suppliers)

Convener
Procurement Committee
Address.....

Subject: Submission of Quotation for Construction Works.

Dear Sir,

I/we are pleased to submit the quotation/ price for works as per the following:

| Sl. No. | Description of the construction works | Unit | Unit rate | Quantity | Total price | Expected date of completion of works |
|---------|---------------------------------------|------|-----------|----------|-------------|--------------------------------------|
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |

Total price : Tk. (.....)

Sincerely Yours,

Signature:
Name of the individual/Firm;
Date:
Address :

Format of Quotation Evaluation (Construction works)
(Procurement Committee will prepare this)

| Name of the Construction works | | Names of the Individual/Firms | | | |
|--------------------------------|--|-------------------------------|-----------------------------|-----------------------------|-----------------------------|
| Quantity: | | | | | |
| | | Mr./ Begum/M/S. | Mr./ Begum/M/S. | Mr./ Begum/M/S. | Mr./ Begum/M/S. |
| Unit price | | | | | |
| Total price | | | | | |
| Proposed completion time | | | | | |
| Ranking as per price | | | | | |

Recommendation of the Procurement Committee:

Names and Signatures of the members of the Procurement Committee:

- 1.
- 2.
- 3.

Approved by GS :

Signature & date :

Name :

President, Gram Samiti :

Format of Work Order for Construction Works

Gram Samiti:

Address:

Mr./ Begum/M/S.

Date:.....

Address.....

Subject: Work Order for Construction Works

Dear Sir,

With reference to your offer dated, you are requested to complete the construction works under the following terms and conditions:

1 .Description and price of the construction works:

- a) Name of the construction works:
- b) Details of work to be done (Brief description of required materials, services, labor cost etc). The plan and estimates of the work attached.....

c) Total price:

2. The above construction work has to be completed within (.....date.....)

3. If you fail to complete the construction work within the specified date, a time of Tk per day will be imposed from the next day.

4. Payment :

a) 100% after completion of the work.

b) Part payment :

i)

ii)

iii)

5. One copy of the bill should be submitted after the completion of the work.

Signature:

Name:

President, Gram Samiti.

**Format of attendance sheet for
individuals hired on daily wage basis
(Service provider, mason, electrician, daily labor etc.)
(Applicable for Taka up to 25,000/=)**

Type of the work:

Short description of the work

Date:

| Sl. no. | Name | Name of works engaged for | Rate of wage (per day) | Signature | Remark |
|------------|------|---------------------------------|---------------------------|-----------|--------|
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Name and Signature of the members of the Procurement Committee:

1.

2.

3

