

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 2015, SDF expanded its activities to 21 districts of the country under NutonJibon Livelihood Improvement Project (NJLIP). It could be mentioned that in July 2021 SDF has started the implementation of 5 years' duration 'Resilience, Entrepreneurship and Livelihood Improvement (RELI) Project in 20 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 Resilience, Entrepreneurship and Livelihood Improvement (RELI) Project 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 'Resilience, Entrepreneurship and Livelihood Improvement (RELI) Project properly, a Community Operations 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 'Resilience, Entrepreneurship and Livelihood Improvement (RELI) Project, 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

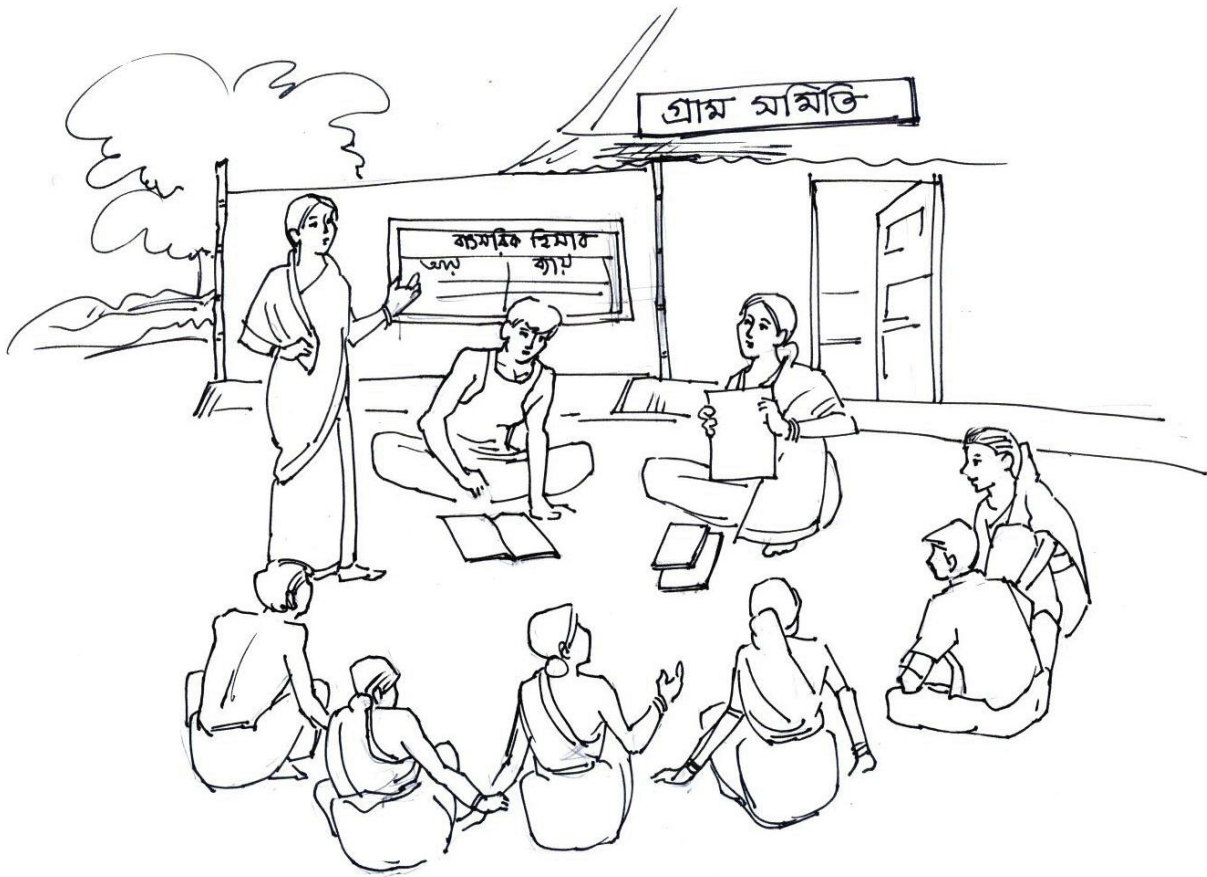
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RELI Project Principles and Village Institutions



Chapter 1

Resilience, Entrepreneurship and Livelihood Improvement (RELI) Project, having many aspects, is a very special project:



The project will help to build village institutions, which will give importance to the extreme poor and poor and COVID 19 affected people, migrant etc. in project villages.



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



The project funds will be directly released to village institutions. All decisions on fund use will undertake by the community, in consultation with SDF

1.0 Aim

By implementing this project in RELI villages, community will be able to-

- Form and build effective and efficient village institutions
- Improve the lives and livelihood of the extreme poor and poor by increasing their income.

Community will achieve the above by

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

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

To improve conditions, all RELI beneficiaries need to work collectively. The beneficiaries will follow some important principles in achieving development aim. These principles are called 'Dash Neethi'.

A 2



1. Unite and work together for village development.

If beneficiaries work together this will achieve a great success.



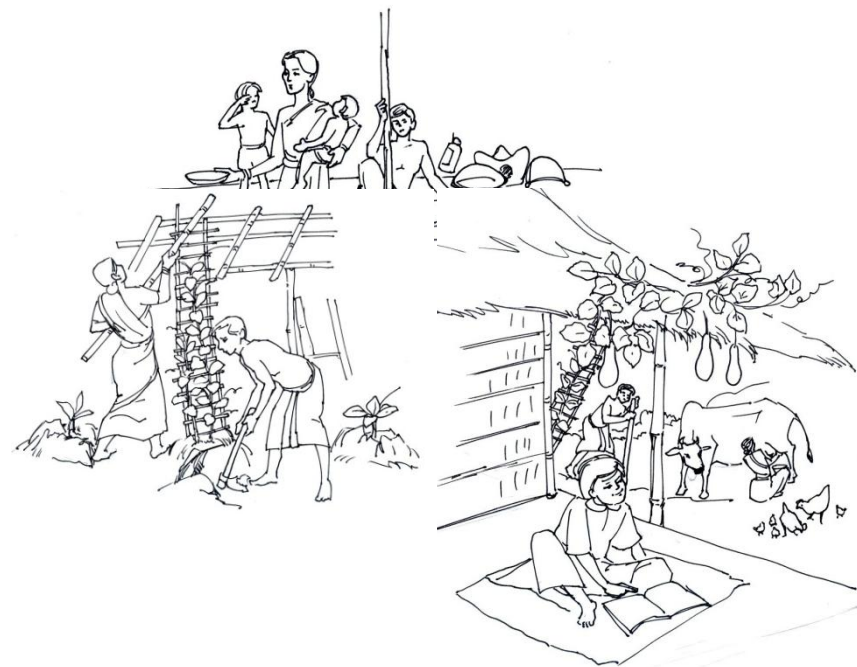
2. Transparency and Accountability in all activities.

RELI beneficiaries need to know about all development activities in the village under this project, as they are answerable to Gram Parishad. RELI Groups, Gram Samiti and Village Credit Organization, Savings Committee, Social Audit Committee etc. need to work as per decision of Gram Parishad.



3. Problems generally will be solved by community directly if needed they will seek outside help.

Solving problems by beneficiaries will improve their capacity which will help to get most suitable solutions.



4. RELI community will take all decisions on the basis of majority's opinions.

RELI beneficiaries may have different opinions though they follow the decisions supported by the majority.



5. RELI village community have the equal rights and opportunities

All -- the extreme poor and poor, the vulnerable¹, ethnic minority people, the women and the youth -- will have the equal opportunities and rights.



6. RELI beneficiaries will be honest in project activities.

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

¹ Vulnerable are extreme poor, elderly people without earning member in HHs, helpless, disabled, female headed HHs, Widows etc.



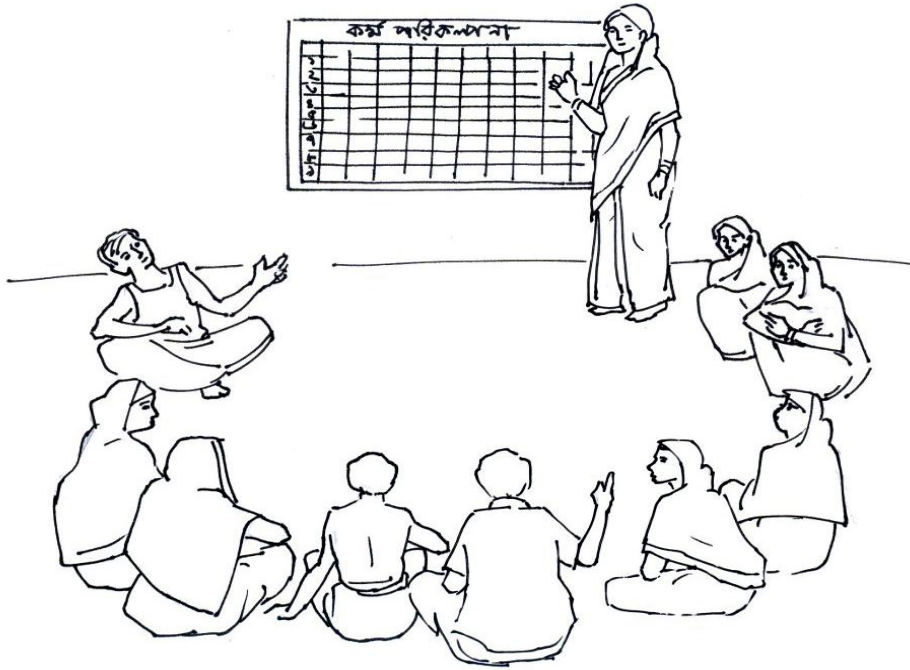
7. RELI beneficiaries will save as much as possible and repay loans on time.

All beneficiaries will pool savings with the RELI Groups and repay loans as agreed.



8. RELI community will complete project activities as per agreed plans.

RELI beneficiaries will implement project activities exactly as per the agreed plan. The community will stick to budget, time and other conditions.



9. Community will use resources wisely.

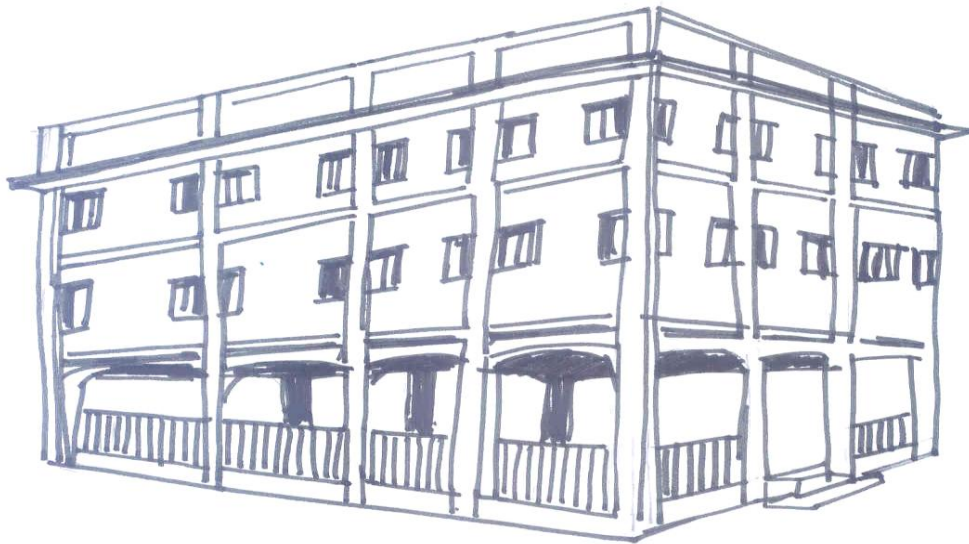
RELI community will use money, abilities and natural resources carefully and in a way benevolent to the environment.



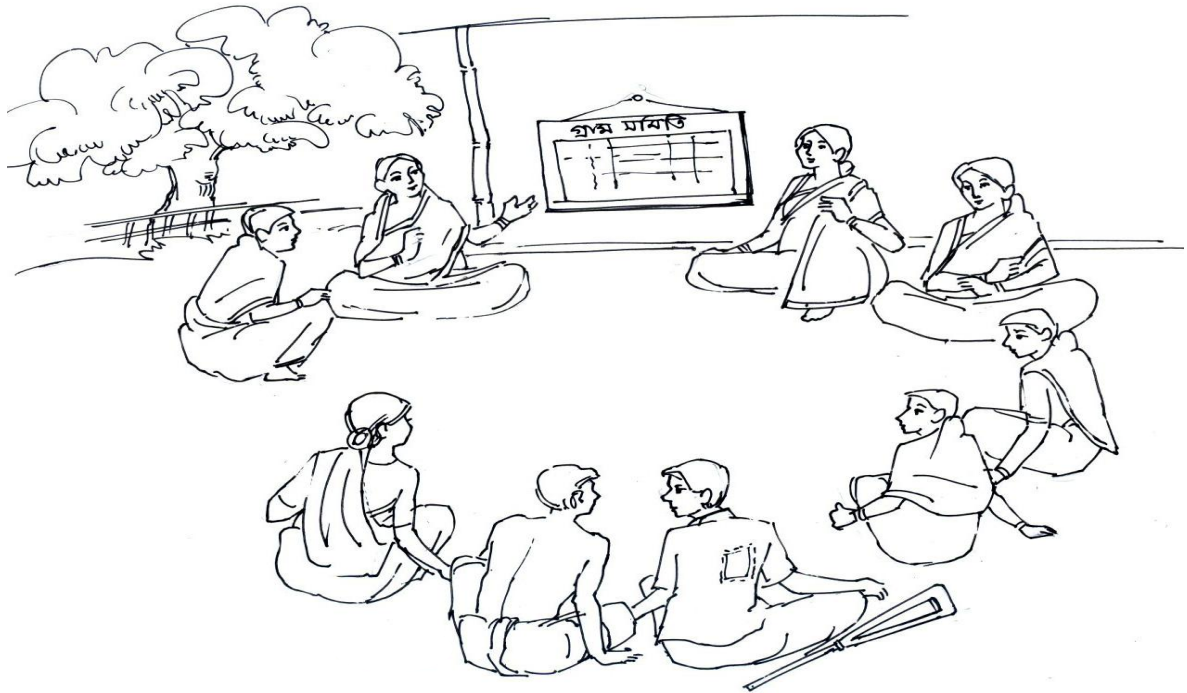
10.

RELI

beneficiaries will take shelter and help others take shelter in a safe place during disasters like cyclone, drought, flood, COVID 19 pandemic etc.



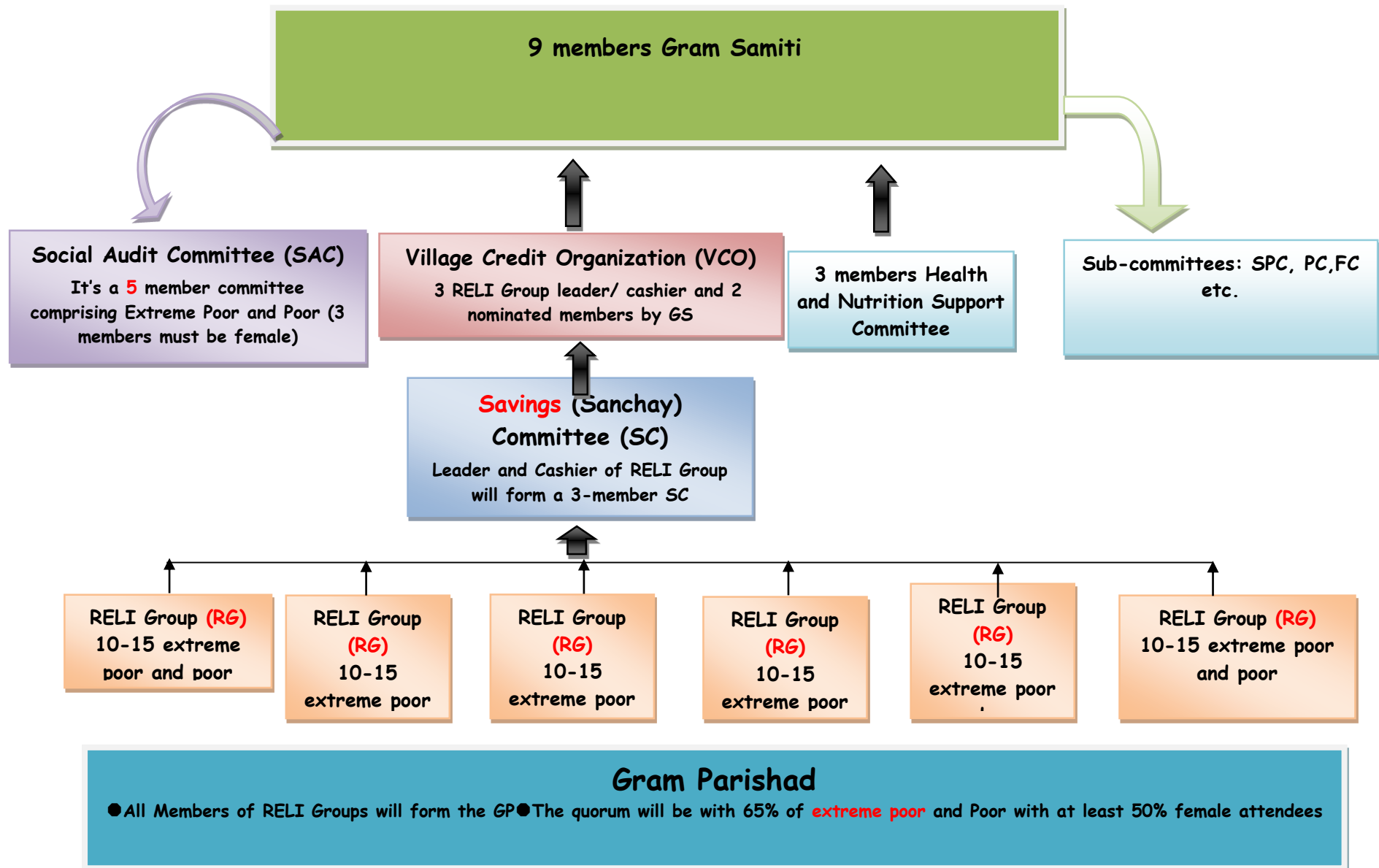
3.0 Village Institution



The extreme poor and poor in RELI villages need to come together and build following institution for implementing various development activities.

- RELI village has a Gram Parishad (village institutions) where all of selected beneficiaries are members;
- Gram Parishad has an executive committee (Gram Samiti) and various committees/ sub-committees under the executive committee;
- The positions of President, Secretary/Leader and Cashier will be for women in all Groups and committees. This condition can be relaxed for the Youth Group, if needed;
- In RELI villages, the role and responsibilities for Gram Parishad and other committees will be specified by the beneficiaries. The following diagram gives a complete picture of RELI village institutions.

Diagram of Village Institutions



3.1 Gram Parishad:

- All the poor and extreme poor HHs of the village are eligible to be GP members;
- All the RELI Group members together will constitute the GP;
- Gram Parishad is the most important body in Village Institution having the authority to take all the decisions;
- Enter the names and other details of all members in a book called membership register. The format of Membership Register is given in **Annexure 1**;
- Gram Parishad will decide whether the members need to pay a nominal membership fee initially or every year;
- 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, review overall progress, prepare a quarterly plan, approve expenditures, review the report of the Social Audit Committee and take new/ necessary decisions;
- In order to hold a meeting of the Gram Parishad and take decisions, at least 65% of the extreme poor and poor members must be present where female members should be at least 80%;
- Inform all members about the Gram Parishad meeting at least one week before the meeting;
- Write all the decisions taken in a Gram Parishad meeting in a book called 'Gram Parishad Minutes Book'. The GS Secretary concerned will write minutes of GP meetings to be held in RELI project villages;



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

- Approval of Development Plan and Activities;
- Selection and removal of Gram Samiti members;
- Approval of sub-committees of Gram Samiti;
- Constitute and removal of Social Audit Committee members;
- Approval of the list of beneficiaries;
- Approval of Village Development Plan, including Revolving (Shabolombi) Fund Plan and guidelines as needed;
- Approval of Sub-projects/CWF 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;
- Removal of member(s) of aforesaid committees, if needed
- Any other major activities that need approval of GP.

3.2 RELI Groups

- RELI Groups are Groups of 10 to 15 extreme poor and poor members;
- The RELI Youth Groups consisting of youth age 18-35 from the extreme poor and poor families
- The RELI Groups can be formed with only women, or men and women together;



- One member from each household will join the RELI Group;
- One youth from each household can join the RELI Youth Group;



- **RELI Group (RG) membership:**

- Member of an extreme poor and poor household (HH) living in the village permanently
- Age between 18 and 60 years, with relaxation for only vulnerable
- Must attend the Group meeting and Gram Parishad meeting regularly
- Make savings as decided by the Gram Parishad
- Follow the 'Dash Neethi' and Group rules
- Without criminal allegation, involvement in any anti-social activities, mentally-retarded person/drug addict.
- RG members will meet on a specific day every fortnightly/ monthly which is convenient.

- **The responsibilities of RELI Groups are:**

- To follow the 'Dash Neethi'
- To save regularly a fixed amount as per Group decision approved by GP
- RG members should attend the Group and GP meeting regularly with active participation
- To recommend loan to increase income through income-generating activities
- Solving the Group problems within the Groups
- Guarantee other Group members in the loan process

- Repay the instalments of both internal lending and Revolving (Shabolombi) Loan (RF) (including service charges) in the Group meeting and deposit the money to SC 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
- To maintain and keep accounts, passbook, and resolution

(Savings and credit activities are thoroughly described in chapter 3-Savings and Credit Activities.)

3.3 Three (3) members Savings (Sanchay) Committee (SC)

- Leader- 1 (RELI Group)
- Cashier- 1 (RELI Group)
- Members- 1 (RELI Group)
- The Leader and Cashier of the SC should quit their positions immediately after the formation of SC (not more than three months), but s/he will remain the RELI Group member so that others can get the opportunity to take the leadership.

Responsibilities of SC

- Opening bank account to deposit the savings of RELI Groups;
- Disseminate the information about grants for matching savings to all the Group members;
- Collect regular savings, verify relevant documents like- members' pass book, ledger and cash book, bank statement and confirm eligibility of the member;
- After receiving grants for matching savings from GS, update all the pass books and other relevant documents and collect bank statement on a monthly basis as evidence etc.;
- Prepare monthly, quarterly, half yearly and yearly accounts.

3.4 5 members Village Credit Organization (VCO):

- Leader- 1
- Secretary- 1
- Cashier- 1
- Members- 2

- VCO will be formed by the leaders/cashier of all the RELI Groups in the village along with 2 members of the Gram Samiti;
- The SC leader/cashier will vacate the previous position in the SC after selecting as VCO member but s/he will remain the RELI Group member so that others could get the opportunity to take the leadership.



Responsibilities of VCO:

- Evaluate the viability of proposals submitted by members for Revolving (Shabolombi) Fund loans;
- To provide Revolving (Shabolombi) Fund loans to RELI Group members;
- Collect the repayment of Revolving (Shabolombi) Fund loans;
- To take necessary steps to recover overdue loans, if any;
- To prepare the list of beneficiaries for receiving 4% service charge (Subsidy);
- Sign MoU with GS to receive 4% service charge (Subsidy) to be paid by SDF and after receiving the amount of money as 4% service charge, deposit the entire amount in the bank account and update all the relevant pass books, cash and ledger books, other registers etc. as needed;
- Maintain the accounts of loan;
- Submit monthly report on loan activities to Gram Samiti;
- Form a 3-member loan appraisal committee with SC, GS and VCO representatives.

3.5 9 members Gram Samiti (GS):

- President- 1
- Secretary- 1
- Cashier- 1
- Members- 6

The Gram Samiti as the executive committee of the Gram Parishad will work as follows:

- The RELI Group leaders and cashiers will select nine members of the Gram Samiti from among themselves which should be approved by the Gram Parishad;
- At least two of the office-bearers will be women;



- 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 can't exceed 2 months;
- Attendance of at least six members of the Gram Samiti is needed for a quorum;
- All important decisions of the Gram Samiti will be recorded in a Minutes Book;
- The GS President, Secretary & Treasurer will vacate the Previous position in the RELI Group after selecting as GS member but he or she will remain the RELI Group 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 guidelines of the COM

- Engaging in social safeguarding issues like- violence, harassment, blackmailing, sexual favour in return cash etc. including others. Detailed of these are described in chapter 9, part-2 of COM;
- Misappropriation of project fund/money; and
- 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 as planned;
- Opening and operating bank account for dealing with Village Development Fund/ other funds;
- 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. If situation permits/opportunities emerge the GS may sign agreement with other organizations in consultation with SDF;
- Forming all committees and sub-committees and giving them responsibilities;
- Organize meetings of the Gram Parishad;
- Engaging a bookkeeper as needed at the initial stage of implementation of program i.e. before implementation of loan management system and other activities; and
- In case of any financial irregularities /corruption or harassment the GS immediately will mitigate/ resolve the issues, and if not possible they will take legal action against the alleged person/s with the GP's approval.
- GS will also follow the procedures and guidelines as described in chapter 9 of volume -2 and chapter 12 of volume 3 of COM. In addition, SDF will assist them as per the GRM policy.

Responsibilities of the President

- To conduct meetings;
- A member could be selected to preside over any meeting in case of the President's absence;
- Finalize topics/agenda for the meeting;
- Resolve conflicts (if any);
- Raise any important issue and solve;
- 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;
- Keep record of the meeting proceedings;
- Keep safely all books and records; and
- 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

In order to distribute responsibilities for operating RELI's activities properly at village level there will be some sub-committees as describe below:

a) 3- Members Finance Sub- committee

- Convener-1 (GS cashier)
- Members-2 (RG members)

Main responsibilities of the finance committee

- To ensure the recording all accounts and keep all types of financial records of GS;
- Ensure payments against expenditures incurred;
- Assist in financial activities of VCO, SPC, HNSC etc.;
- Help Prepare financial progress reports (Receipts and Payments Statement);
- Will preserve a Petty Cash book properly with a maximum amount of Tk. 5000/- for meeting day to day small expenses;
- Provide all the accounts and records to the Social Audit Committee for auditing; and

- The finance committee members and book-keepers will undergo training on financial aspects and other COM booklets.

b) Procurement Committee

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

c) A 5 member Sub-project Committee (SPC):

- Convener- 1 (GS member)
- Secretary- 1 (RELI Groups)
- Cashier- 1 (RELI Groups)
- Members- 2(RELI Groups)



Responsibilities of SPC:

- Implement approved sub-projects ensuring quality;
- Operate Bank Account;
- Sign MoU with GS; and
- Submit regular reports to GS on physical and financial progress of sub- projects (details of infrastructure implementation guidelines are in chapter-8, part-2).

d) 3 members Health and Nutrition Support Committee (-HNSC):

- Convener- 1
- Members-2

All the members of HNSC must be female married/ widow beneficiaries; under exceptional circumstances one female unmarried member may be co-opted.

Responsibilities of HNSC:

- To identify eligible pregnant and lactating mothers, mothers-in-law, adolescent girls and children ;
- To promote infant and child feeding practices complemented with maternal allowances (Cash transfer using mobile financial services) to be provided by RELI project;
- To conduct awareness raising campaign among the beneficiaries about the spread of infectious, vector-borne, and water-borne diseases;
- To establish functional relation and linkage between the health and nutrition beneficiaries and different government and non- government health service providers to enable them to receive appropriate treatment facilities and health services;
- To conduct awareness raising campaign on various health issues and provide necessary supports to the victims, if any; and
- To ensure timely distribution of vegetable seeds, health related inputs (vitamin and iron tablets, mask, tippy-tap, soap etc.).

3.7 5 members Social Audit Committee (SAC)

- Convener- 1
- Members- 4

The SAC members are directly selected by the Gram Parishad.

The SAC members cannot be the members of 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 one member must know accounting and procurement aspects;
Minimum three SAC members will be women



SAC Responsibilities:

- Constantly watch the project activity accomplishments of Gram Samiti, VCO, HNSC, SPC and other committees/ sub-committees as per COM guidelines;
- To verify documents and records of Gram Samiti, VCO, HNSC, SPC and other committees and submit reports to GP meeting, including recommendations as well as observations;
- If the SAC finds any anomalies during the implementation period, they will raise them as agenda in their meeting to resolve followed by preparation of reports and subsequent submission to the GP.
- Recommend application for each instalment of Village Development Fund/ other funds including, onetime cash grant to the down-graded beneficiaries of NJLIP etc.
- Collect more details about complaints, conflicts and other issues for bringing to the notice of the Gram Parishad.
- Collect and verify social safeguard issues, environmental issues, gender-based violence etc. and assist GS to resolve them.
- Assisting neighbouring village institutions through conducting peer auditing as mentioned in the chapter 13 of part 3 of COM.
-



Term of committee members: All the village institutions and committees organized and formed under RELI require developing leadership qualities among all. The tenure of first time formed committees/village institution (GS, VCO, SAC, SC, HNSC etc.) is three years and then it will be reconstituted every two years. After each term, other potential members will get the opportunity to become members of the committees, but members holding key positions will not be allowed to work 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.

4.0 Steps in Forming Village Institutions

4.1 Information, Education and Communication (IEC) Campaign

The SDF will organize information dissemination meetings at the district, upazila, union and village levels. The project approach, basic principles and steps will be discussed in the meetings. SDF will also carry out individual contacts, focus Group discussions, courtyard meetings, distribution of leaflets, brochures, posters etc. to educate the beneficiaries about the RELI project. With this, the beneficiaries 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 RELI project of SDF. The model resolution is attached herewith in **Annexure- 2**.

4.3 Participatory Identification of Poor (PIP)

The extreme Poor and Poor are the primary stakeholders and keeping this in mind the focus of the Program 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 identifying project beneficiaries and make the list of extreme poor, poor, disabled, vulnerable and un/under employed youths of the targeted HHs. The PIP is described in **chapter-2**.

4.4 Social Mobilization

The extreme poor and poor including small ethnic HHs in RELI village will be mobilized for implementing various activities.



4.5 Committee Formation and Leader Selection

Every one of RELI village cannot take the responsibility of development. So, an organization is needed to run development activities. After mobilizing the RELI community RELI Groups, institutions and committees will be formed. Selection of leader for successful implementation of village development activities will take place accordingly. The committees as per COM i.e. Gram Samiti (GS), Savings (Sanchay) Committee (SC), Village Credit Organization (VCO), Health and Nutrition Support Committee (HNSC), Social Audit Committee (SAC) and other Sub-project Committees will be formed.

4.6 Training of Committee Members/Leaders on COM

To run the village organization efficiently and smoothly, it is very important to build capacity on different organizational management issues. To build capacity, Project will organize training programs for office bearers, committee members and also community members on COM.

The RELI project will provide necessary trainings on operational aspect to the committee members including president/ leader, secretary, cashier, group leaders and cashiers, all sub-committee members, potential RG members etc. The major training includes the roles and responsibilities of different committees at the village level, leadership development, record keeping, organization management, procurement, financial management, planning, proposal preparation, loan management, IGA operation, infrastructure development and management etc.



Format of Membership Register

Name of the head of the family :

Address :

Status of Member : ☐ Extreme poor
☐ Poor
☐ Vulnerable (Specify disabled, orphan etc.)
☐ Small ethnic HHs
☐ Others

Details of family members :

Sl. No	Name	Relationship	PIP no. if applicable	Sex	Age	Educational Qualification	Occupation

Details of assets owned :

1. Type of house :

2. Land details :

3. Monthly family income :

4. Other assets :

Model Resolution on Willingness to Participate by Village Community

Name of Village: ,Year of commencement of the project of SDF
.....

We the people of villagesigned 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 Resilience, Entrepreneurship and Livelihood Improvement (RELI) 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 extreme 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 as per COM.
 - 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 nine (9) members out of whom seven(7) members are to be female as nominated by RELI Groups of extreme poor and poor to be formed from among the extreme poor and poor.

- 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.
 - 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 five (5) members from extreme 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 as needed for various activities to be implemented in the village under RELI project. And also agree to take care of operation and maintenance of all the completed CWF 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 extreme poor and poor in the village.
 8. Agree to apply to the Social Development Foundation for any sorts of assistance required for proper project implementation; and
 9. Agree to comply fully with the rules and regulations mentioned in Community Operations Manual (COM) and RELI project documents as well.

Date:

Sd/
(Chairperson of the Meeting)
Name and Designation

Annexure-3

Sample - List of the persons attending the village meeting of Model Resolution on Willingness

Sl No	Name and Father's/ husband's name	Tick (✓) Appropriate						Age	Occupation	Signature
		Extreme poor	Poor	General	Disabled/ vulnerable / small ethnic people	Women	Youth			

Participatory Identification of Poor (PIP)



Chapter-2

1.0 Introduction

The RELI project uses Participatory Identification of Poor (PIP) to avoid any errors, lapses/mistakes for proper selection of eligible extreme poor and poor for enrolment as project beneficiaries.

2.0 Participatory Identification of Poor

The PIP is a careful and step-by-step method that helps to identify beneficiaries and enlist the extreme poor, poor, vulnerable, small ethnic HHs and disaster vulnerable etc. in RELI villages. It has the following characteristics:

- ✚ The extreme poor and poor in RELI village after receiving training from the project conduct the PIP exercises;
- ✚ The PIP uses various simple participatory techniques;
- ✚ Facilitators and trained community members of other villages help to conduct PIP;
- ✚ The method allows to pay appropriate attention to complaints and correct mistakes accordingly;
- ✚ At the end of the PIP, RELI village gets the final list of extreme poor, poor, vulnerable, small ethnic HHs and disaster vulnerable which is more authentic compared to other methods.

Based on willingness and readiness, the SDF finalizes the RELI villages.

2.0 PIP Steps in Village

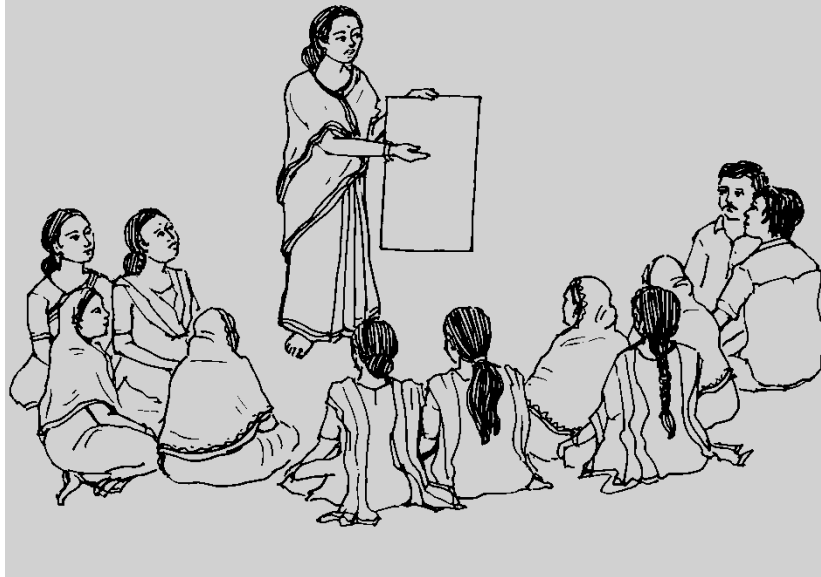
The PIP includes a series of steps undertaken in RELI village. These steps are facilitated by experienced cluster facilitators and trained community members from other villages. These resource persons help to complete the PIP. The key activities which will be undertaken to complete the PIP exercise are listed below in sequence.

2.1 Step-1: Village Meeting, Informing Community about PIP

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

- PIP exercises are carried out to identify and enlist extreme poor and poor, vulnerable, small ethnic people etc.
- The day-wise proposed Programs are for the various PIP steps.

- Invite RELI project beneficiaries i.e. extreme poor and poor, vulnerable, small ethnic Groups and youths (Youths of extreme poor & poor HHs) of the village to attend the various PIP steps.



The prior arrangements and materials needed for the step are:

- Posters about RELI Project and PIP;
- Handbills, leaflet, brochure;



The posters are printed and supplied by the SDF.

The key activities to be carried out under the step 1:

- Paste posters at prominent places of the village;
- Distribute the handbills, leaflets among villagers;
- Making announcement using public address system;
- Conduct house visits, small Group discussions, cultural programs etc.



The participants i.e. extreme poor, Poor and vulnerable from all habitations of the village.



The facilitators for the step are the CFs and trained community people.



The key results will be achieved at the end of the exercise is that the majority of the extreme poor, poor and vulnerable are aware about Resilience, Entrepreneurship and Livelihood Improvement (RELI) Project 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 to facilitate PIP exercise. This team unanimously selected by the village community is called the PIP team.

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

- Banner on PIP and public address system;
- A convenient place for people's gathering;
- Resource persons on PIP from other communities and SDF team.



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

- Convene the meeting of the village community as per the pre-fixed date, time and place;

- Start the meeting with the introduction of resource persons and CFs / project staff;
- Facilitate the selection of a Chairperson from the community 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 to select 10 to 15 community members for PIP team; and
- The criteria for selecting the PIP team members as follows:
 - Shall be a permanent resident of the village;
 - Shall personally know about the village and 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.
- The roles and responsibilities of the PIP team members explained as below:
 - Attend the PIP 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 community to nominate 10 to 15 PIP team members, ensuring the following:
 - Team members shall be selected habitation/parawise;
 - At least 60% of the members shall be women;
 - The team shall be a mix of age, religion and culture -old, middle aged and younger members(covering representatives of all religions);
 - It shall be made clear that those selected in the PIP team need to work till the PIP list is finalized; and
 - There must be representatives of small ethnic people if these communities exist in the village and 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;

- Prepare a meeting minutes and capture signatures of all the community people attended and preserve for future reference;
- Inform the meeting about a day-wise program of PIP steps; and
- The PIP team members must be informed about the date, time and venue of training.



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;
- The meeting is dominated by the non-poor. The facilitators have to skilfully focus on the extreme poor and poor and ensure their selection in the PIP team; and
- Many people intend 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 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;
- Posters, videos on the project, PIP exercise etc. and other training materials on PIP;
- The key resource person and facilitators will prepare a detailed schedule for the training 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.



Schedule of PIP training :

- Day 1:
 - Sharing of basic project principles, institutional arrangement, Dash Neeti and social accountability aspects;
 - Discussion on importance of targeting the extreme poor, Poor and vulnerable, the significance and importance undertaking PIP exercise;
 - Sharing of process for Transect Walk, Social Mapping and Wealth Ranking;
 - Session on quality assurance, display of PIP list, rectification of complaints on the list, finalization and approval of the list by community; and
 - Process of documentation of the PIP exercises.
- Day 2:
 - Carry out mock exercise of Transect Walk, Social Mapping and Wealth Ranking. 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 program for conducting the PIP exercise in the village covering all the households will be drawn up.

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

- Provide schedule wise systematic PIP 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;
- The location of the training shall be easily accessible from the village to help women attend it;
- 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;
- Wherever possible, the PIP teams from nearby villages can be trained together;
- While drawing up the program 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

- The training facilitators shall not use lecture method instead involve the PIP team members, using role plays, telling relevant stories, jokes etc;
- The facilitators may not 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 program in time. Agree the program and time schedule with the participants and paste the program on a flipchart at the training venue; and



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

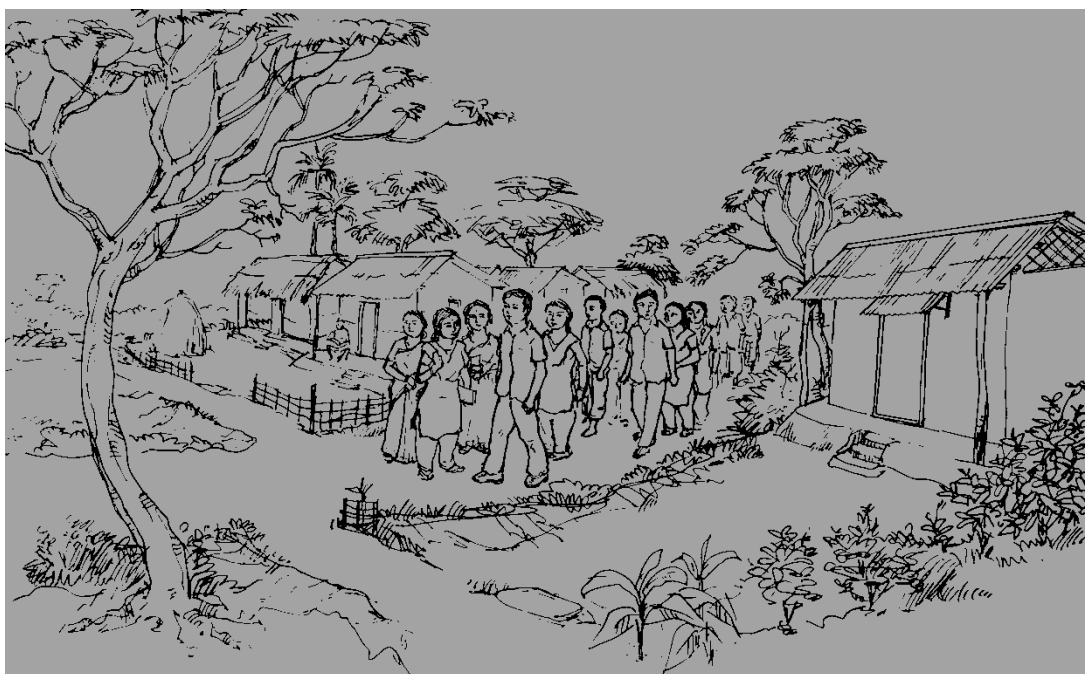
- The PIP team is fully oriented on PIP methodology and ready to facilitate the process in their village; and
- A day-wise Program to carry out the PIP exercise in the village.

5.4



STEP-4: Transect Walk

- ✚ The Transect walk is one of the well-known PRA tools. As the PIP team walk through the village observe key aspects about the village and interact informally with the villagers they meet on their way. All project activities will be carried out following the COVID 19 guidelines.



The purpose of doing Transect Walk

- 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.

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 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 key results of the Transect walk

- The PIP team got a 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 beneficiaries



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:		Upazila:	
Name of Village:		House No:		Type of Household:	
Ethnic Household		Yes	No		
Name of the Head of Family					
National ID no.					

Mobile no. (if any)							
Name of Husband/Wife							
Occupation of Head of Family							
Number and occupation of other earning members							
Average monthly income of the family							
Number of male members above 18 years							
Number of female members above 18 years							
Number of children							
Number of school going children							
House type (pucca, tin-shed, earthen etc.)							
Nature of Assets owned							
Land ownership		Livestock		Vehicles		Other assets	
Type	Extent	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 of 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 pathways are marked on the map followed by important landmarks like schools, ponds, health / nutrition centres, 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 households;
 - 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 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 small ethnic households and houses having disabled persons, 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 register is as follows:

Sl.No	House Number	Name of the Head of the family	Type of Households	Remarks
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 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 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/ Social Mapping

- Community members cannot clearly identify their houses in the map and their solutions. 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 extreme poor and 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 vulnerable. The criteria for the 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;
 - Person lost almost all the assets and family members due to natural disaster, COVID 19 etc. and became vulnerable and unable to earn money;
 - 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 vulnerable, small ethnic HHs, the disabled and disaster vulnerable households are also identified.

5.6



STEP-6: Wealth Ranking

- ✚ The wealth 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 extreme poor, poor, middle-class and rich ones.
- Classify the families in the habitation into extreme 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 as set in this chapter of COM for identifying the extreme poor, poor, middle class and rich people. The following points shall also be taken into account.
 - The criteria as set in the COM are specific, acceptable to all communities and verifiable by visiting houses;
 - The criteria shall be applicable in all situations and shall clearly indicate that a family is extreme poor, poor or otherwise;
 - The criteria shall not create any controversy or dispute in the village.
- The criteria finally agreed are clearly written on separate flipcharts for extreme poor, poor, middle-class and rich people. For each category, a separate coloured flipchart can be used. A set of criteria developed by one PIP team for use in their village is given below.

Criteria for assessing economic status of populations for inclusion in RELI Project

CATAGORY	CRITERIA
Extreme Poor	<ul style="list-style-type: none">- Landless/having 3-5 decimal of land with small thatched/CI(Tin) sheet houses;- Monthly average income is up to a maximum of BDT 8,000;

CATAGORY	CRITERIA
	<ul style="list-style-type: none"> - Female headed household without male earning member with an irregular and negligible income; - Small ethnic households; Earn livelihood by plying rickshaws including battery-run ones; - Children are occasionally engaged in selling manual labor; - Households fallen back into poverty due to COVID-19spread; - Inability to receive proper medical treatment because of poverty; - Sell manual labor to earn livelihood; and - Addition of migrant/immigrant workers to households due to Covid-19.
Poor	<ul style="list-style-type: none"> - Owns up to 50 decimal of land including homestead; - Lives in small tin/brick wall houses; - Have 2-3cows/five goats/small poultry farm with 8-12 chickens; - Earn livelihood by plying motorized three wheelers; - Monthly income ranges between BDT 8,000 and 12,000; - Operates business by borrowing loans from micro finance institutions; - Middle class households fallen back into poverty due to COVID-19; and - IGAs severely affected due to COVID-19; and - Addition of migrant/immigrant workers to households due to Covid-19.
<ul style="list-style-type: none"> - Middle class - 	<ul style="list-style-type: none"> - Have more than 50 decimals of land; - Have 5-7 cows/adequate number of goats/poultry farm etc; - Average monthly income is up to BDT 40,000; - Sending children to schools and can afford nutritious foods; - Have tin-shed/brick-built houses; - Engaged in office work/businesses; - Get proper medical treatment as needed;

CATAGORY	CRITERIA
	- Operates profitable businesses etc.
- Rich	<ul style="list-style-type: none"> - Have more than 150 decimals of land; - Average monthly income above BDT 40,000; - Engaged in government/non-government jobs; - Able to manage quality education for children and afford nutritious food; - Owns brick-built good houses, owns water pump/tractor/operates large scale businesses; - Employ 10-12 day laborers in their own farm/business; and - Get proper medical treatment as needed.

- After finalization of criteria, PIP team 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 para/mohalla will be invited to do the first focus Group discussion. The following activities to be 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 extreme poor, 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 extreme poor, 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 extreme poor, 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 extreme poor, poor, middle class and rich including small ethnic HHs of the habitation 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 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 extreme poor, 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, community 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 of wealth ranking are

- A well-validated and triangulated list of extreme poor, 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 extreme poor, 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 [extreme poor/Poor/Middle/Rich/small ethnic (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 and Mobile no. (if any)	National ID no.	No of Adult Members		No of Children	Total Members	Type of Household	Land Ownership	
				Male	Female				Type of land	Extended
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 extreme poor, 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 extreme poor, Poor, Middle class and Rich; and
- The PIP register.

5.8



STEP-8: Display of list of the target poor

- ✚ The draft the PIP list has to be prominently displayed in the village so that every one of gets a chance to see whether their 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 to 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 extreme poor, poor, middle class and rich of RELI 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 village meeting scheduled for -----"

[date]. All community members from villages are invited to attend the village meeting". The names and mobile numbers of CFs, Cluster Officer and District Manager 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 3 days.
- 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.



STEP-9: Resolving complaints

5.9

- ✚ All the complaints, suggestions by the village community are recorded.
- ✚ 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 information collected discusses together and works out a solution to the complaint and record it.
- ✚ 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 village meeting

- ✚ This is the most important step in participatory identification of poor. Only after approval the draft list by the community it will become final list which will be approved by the GP later on.



The purposes of convening the meeting 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 village meetings 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 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 Gram Parishad as mentioned in chapter-1 is responsible to approve the list of PIP for using it as official document;
- The Gram Parishad will give responsibility to GS to collect the entire document of PIP from the PIP team and CF responsible for the village. The GS will preserve the social map, information cards, the registers and other records etc. in GS office for future reference;



The participants for the meeting are

- Community members representing at least 50% of the households in the village;
- At least two-third of the community members identified as extreme poor 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 majority community people do not come to an agreement in approving and finalizing the list even after convening the meeting thrice;
- Under the above circumstances, SDF team 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.
- ✚ For completing each of these steps may need different durations of time.
- ✚ It will be better to prepare a schedule in the beginning showing the sequence of steps and likely duration. 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 4-6	Display of list of the target poor	
Day 7	Resolving complaints	
Day 7	Approval of the list in the village meeting which will be further approved by Gram Parishad for official use in RELI project	

7.0. Budget for PIP

- ✚ PIP to be conducted with as the least cost as possible. Use local materials and resources available within the 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, on Project and PIP;
 - Plain paper, pen, flipcharts, printed information cards, register;
 - Chalk of different colours, colour powder;
 - Seeds, flowers;
 - Public address system, lighting arrangement for social mapping; and
 - Taking photographs of all the steps.

8.0 Role and responsibilities;

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

- 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 handover all these to the Gram Samiti as and when they assume office.
- Community
 - 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 extreme poor and poor;
 - Verify the draft PIP lists displayed and point out discrepancies; and
 - Attend the village meetings and Gram Parishad meetings and approve the PIP list

9.0 Revising PIP List

- ✚ Once the PIP list is finalized, RELI villages will use it
- ✚ However, there will be some changes in the PIP list as project 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.

Village Development Fund (VDF) and Other Funds



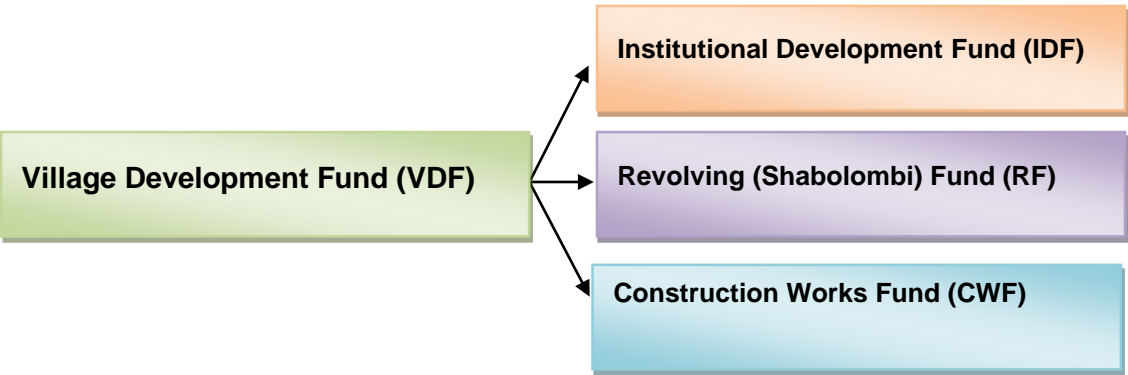
Chapter- 3

1.0 Guidelines for the use of Village Development Fund (VDF) and other Funds:

This manual is providing guidance to manage different types of funds available to the beneficiaries under Resilience, Entrepreneurship and Livelihood Improvement (RELI) Project which includes eligible activities, fund management rules and implementation procedures and steps. The Resilience, Entrepreneurship and Livelihood Improvement (RELI) Project will directly transfer fund to project villages. In addition, RELI village will also receive some other funds from SDF to improve the socio-economic situation which has been down-graded due to COVID 19 pandemic situation.

2.0 Village Development Fund (VDF)

Village Development Fund (VDF) is mainly categorized into three sub-funds which is shown in the following figure.



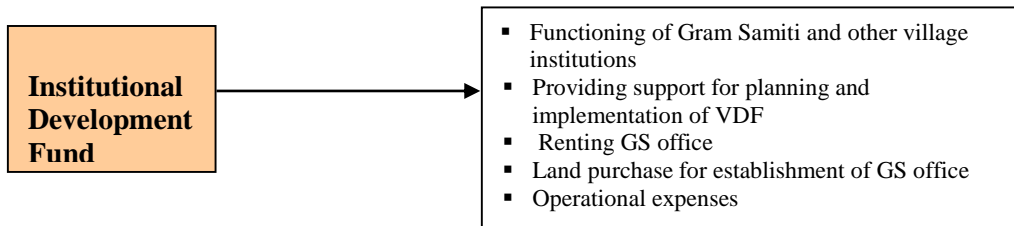
4.1 Institutional Development Fund (IDF):

Purpose

The purpose of the fund is to help strengthen village institutions, operational expenses, and capacity building, exposure visit etc.

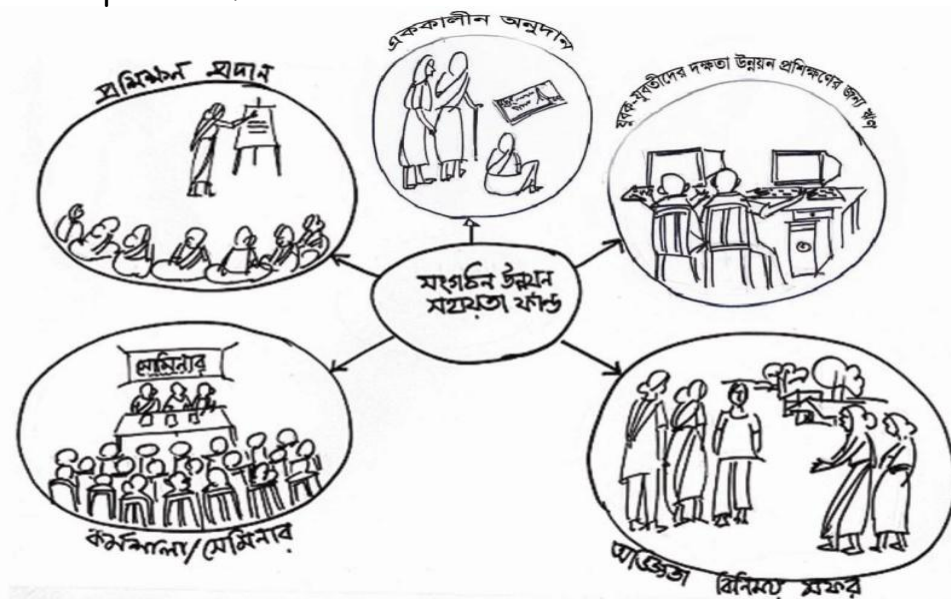
Eligible Activities

The key eligible activities of IDF are shown in the following **Figure**



Key Rules

- The Gram Parishad will decide the amount to be allocated for Institutional Development Fund out of the VDF.
- 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 vulnerable will be approved by the GP and displayed in the village.
- The Gram Samiti can engage book-keeper if needed.
- The VCO operational cost can be initially (two years) 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.



❖ Institution and Capacity Building

Purpose

The purpose of this category of fund is to help village communities to set up and strengthen village institutions, disseminate information, and build 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.

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 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; and
 - Expenses on account of payments to community Bookkeeper will be funded on a declining basis.

❖ Receiving Institutional Development Fund (IDF)

Before receiving any financial support from SDF, sign Umbrella Financing Agreement (UFA) among the three sub-funds of VDF, RELI community will apply for IDF. Umbrella Financing Agreement (UFA) is given in the **Annex-2**.

Eligible criteria for submission of IDF proposal

Steps-1: Village declaration

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

Steps-2: Participatory Identification of Poor (PIP)

Steps-3: Form RELI Groups and start savings and internal lending.

Steps-4: Formation of village-level institutions like GS, VCO, SC, HNSC, SAC etc.

Implementation of IDF proposal:

Steps-5: Preparing IDF Proposal

- Preparation of IDF proposal (**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.

Steps-7: Accessing Fund

- Signing Umbrella Financing Agreement (UFA) and Addendum-I (**Annexure-4**).
- Releasing fund.

Steps-8: Utilization and Implementation a of Institution Development Fund

- Hiring of GS office
- 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/ other projects/ similar initiatives etc.
- Gram Samiti submits quarterly progress report on Institution Development activities to SDF
- Gram Samiti exhibits all the information about implementation in the display board
- GS provides support to all beneficiaries, helps them complete training, link employment
- SAC verifies all the activities

3.2 Revolving (Shabolambi) Fund (RF):

Revolving (Shabolombi) Fund is a second category of Village Development Fund for improving the income of extreme poor and poor.



Subsidy to service charges on Revolving (Shabolombi) Fund (RF) under RELI project:

In view of disruptions created by the COVID-19 the RELI project incorporated a number of activities and financial aid packages to help the beneficiaries overcome such situation. Out of 8% service charge on the RF the beneficiaries will pay 4% and the project will subsidize the balance 4% for the first two years of operation of the project. This will, on the one hand, ease the burden of bearing service charges by the beneficiaries to maximize their income, and on the other hand this subsidy will help grow the RF at Village Credit Organization (VCO) level.

The following steps will be followed:

1. Paying 4% service charge will be applicable to all RF recipients from the date he/she takes RF and this will continue for a period of two years;
2. Regular saving depositors and borrowers who make repayment of instalments on a regular basis will be entitled to such facilities;
3. The VCO will prepare the list of loan recipients for VOC's validation and subsequent GP's approval;
9. After approval, the GS will submit the proposal with the list of loan recipients with individual's loan amount in prescribed format (annex-----) to SDF cluster office.
10. Once all the verification is completed and found satisfactory for disbursement, SDF will sign an agreement (addendum) with GS and funds will be released to the GS bank account;
11. GS will sign an MoU with VCO and transfer the amount of to the VCO bank account;
12. VCO will keep all the registers and books of accounts updated for monitoring and auditing.

Purpose

Beneficiaries will receive loans from RF under RELI project for starting sustainable and viable livelihood activities.

Eligible Activities

Provide revolving fund to assist RELI Group members to start suitable and profitable income-generating activities.

Key Rules

- Revolving fund will be used for giving loans to RELI Group members
- GP decides allocation of proportion of VDF for Revolving 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 Revolving fund i.e. collecting loan application, disbursing loan, collecting repayment, maintaining books, loan tracking etc.
- While granting loans, priority will be given to the most deserving members, households of the extreme poor and then to the poor who have limitation for accessing other sources
- GS will sign an MoU with VCO, and Revolving (Shabalombi) fund (RF) will be released to VCO bank account
- SAC will audit the activities of VCO.

Implementation Steps

Step-1: Preparing RF proposal

- Preparing the Revolving (Shabolombi) Fund proposal (**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 of Financing Agreement (**Annexure-6**).
- Releasing fund.

Step-4: Implementation of Revolving (Shabolombi) Fund

- The VCO, with the assistance of SC and RELI Group start implementing Revolving (Shabolombi) Fund loans to to beneficiaries s
- Loan repayment and
- Maintenance of record.

Step- 5: Steps for recording transactions of schemes/activities of community financing in Loan Management System (LMS)

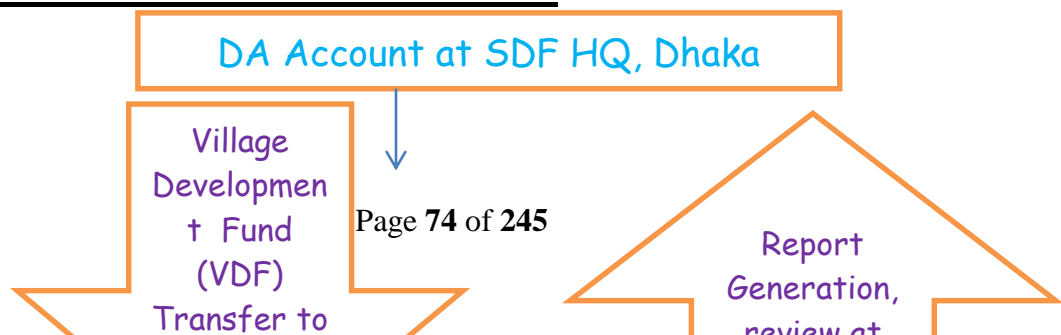
The Loan Management System (LMS) of SDF is in place for documentations of all financial transactions of Village Development Fund (VDF) and also be used for recording all information of VDF under RELI project. The LMS allows the project to make real time availability of financial data and other information relating to VDF and GS office to project personnel and others. It follows the following steps:

- a. The Gram Samiti (GS) in consultations with GS and SDF MIS department select the 'Community Resource Person (CRP)' from amongst the beneficiaries who have 10-12 years of education. Afterwards the SDF-MIS dept. provide handholding training to the CRPs and SDF staffs on basic operations of computer and related software for LMS to enable them to operate the LMS properly.
- b. The Community Resource Person (CRP) at Gram Samiti (GS) level input financial data and information related to transactions of loans disbursed by the VCO as revolving (Shabolombi) fund in the LMS using laptop and modem provided by SDF.
- c. The particulars such as names, PIP numbers, addresses, loan amount, loan payment dates, no. of repayment of instalments, amount of instalments, purpose of loans etc. are recorded in the system as per design.
- d. The system allows to identify properly the overdue of loan instalments.
- e. The CRPs also record savings related information such as name, date, amount of fortnightly savings, total savings, total interest accumulated on savings amount etc.
- f. Information relating to internal lending (loan from savings), loan amount, PIP number, address, loan amount, no. of instalments, size of

instalments, purpose of loan, loan payments dates etc. are also recorded.

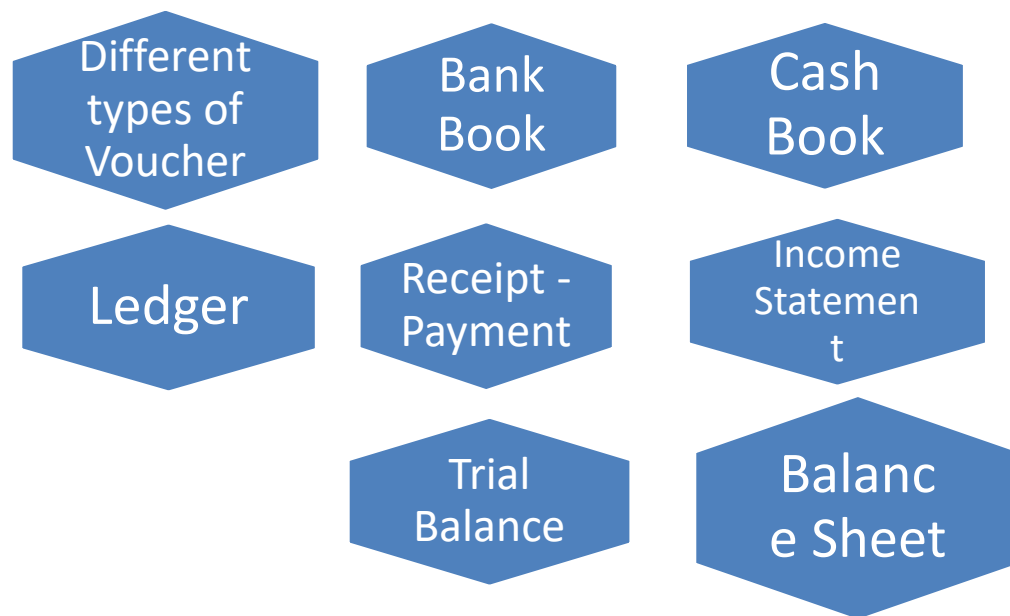
- g. Monthly, quarterly and yearly financial statements are generated automatically from the LMS.
- h. Reports on individual loan status, village wise, district wise, region wise and total project's loan information at a glance is available in the system

VDF flow and record in the LMS



Gram Samiti
(GS) Bank
Account
(Community
Institutions)

Accounting Information System (AIS Module) in the LMS



3.3 Construction Works Fund (CWF)

Purpose

To develop rural infrastructures to improve living condition, connectivity and basic services CWF will be provided to RELI villages.

Eligible Activities:

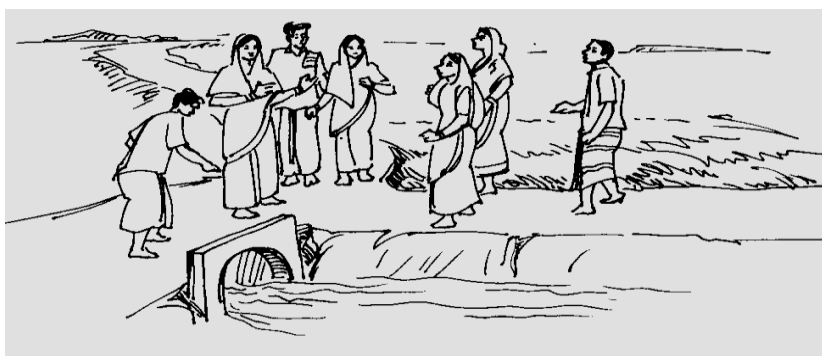
1. Basic Services

- Education
- Water supply and sanitation

2. Communication

- Connectivity
- Road, culvert etc.

Key Rules



- Identification and prioritization of sub-projects to be included for funding under CWF
- Each sub-project will be appraised and funded accordingly
- The GS with approval of GP will form Sub-Project Committees to help in implementation of sub-projects
- The operation and maintenance of sub-projects will be GS' responsibility through O & M committee
- 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
- Training of Sub-Project Committee on technical, financial, procurement aspects

Step-2: Appraisal

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

Step-3: Accessing Fund

- Signing Addendum-III of Financing Agreement (Annexure-8)
- Releasing fund.

Step-4: Implementation of CW Fund

- Implementation completion report, approval of GP and display of all activities.

4.0 Release of Fund

For releasing each instalment, a set of activities to be completed.

Milestone for Institutional Development Fund (IDF)

Instalment Number and Percentage	Milestones
First Instalment 70%	<ul style="list-style-type: none"> • The first Instalment of Institutional Development Fund proposal has been approved by Gram Parishad with the certification of Social Audit Committee. • VDF plan has been approved by GP. • At least 70% marks have been obtained in appraisal conducted by AMT. • Gram Parishad concerned approved the signing of Umbrella Financing Agreement between Gram Samiti and SDF. • 60% of the targeted beneficiaries are mobilized into RELI Group, started savings and holding regular meetings as decided by the GP and internal lending started. • Orientation on COM has 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. • Monthly progress reports updated, displayed and shared with GP on a quarterly basis.
Second Instalment 30%	<ul style="list-style-type: none"> • The application of the second Instalment of IDF certified by the Social Audit Committee has been approved by the Gram Parishad. • 80% of the target beneficiaries are mobilized into RELI Group and regular savings, meetings, internal lending as decided by GP and Revolving (Shabalombi) Fund loans going on. • Received refresher training on COM as per plan, and activities are operating properly along with maintaining minutes accordingly. • Cumulative utilization of at least 70% of the first Instalment 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 Instalment recommended by Appraisal Team. • At least 100% of the identified as vulnerable in the village- destitute, disabled, elderly without income etc. have been assisted with one-time grant; • Monthly progress reports updated, displayed and shared with Gram Parishad, on a quarterly basis.

Milestones for Revolving (Shabalombi) Fund:

Instalment Number and Percentage	Milestones
First Instalment 70%	<ul style="list-style-type: none"> • The first Instalment of Revolving (Shabolombi) Fund proposal certified Social Audit Committee has been approved by the GP. • At least 60% of RELI Group members are meeting regularly, mobilizing savings as decided by GP and continuing internal lending. • RELI Group leaders, SC, VCO SAC members have been trained on savings and credit activities. • Bookkeeper if appointed by Gram Samiti has been trained and maintain records and accounts at RELI Group, SC, HNCS and VCO level. • Separate bank account for VCO opened and operated jointly by leader, Secretary and Cashier. • The rules and guidelines of RF 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.
Second Instalment 30%	<ul style="list-style-type: none"> • At least 80% RELI Group members is operating regular savings, meetings and maintained the records updated as per decision of GP. VCO is operating community finance activities followed by RF policy and list approved by GP. • GS transferred 100% of Revolving fund to VCO and at least 60%of the extreme poor and poor households benefit from Shabalombi Fund. • Portfolio at Risk (PAR) for 3 months (that is loans that have repayment Instalments 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 Instalment of RF should be at least 70% so far, books of accounts maintained till date and fund utilization, as certified by the SAC approved by GP. • Monthly Progress Reports on RF presents to Gram Parishad on quarterly basis.

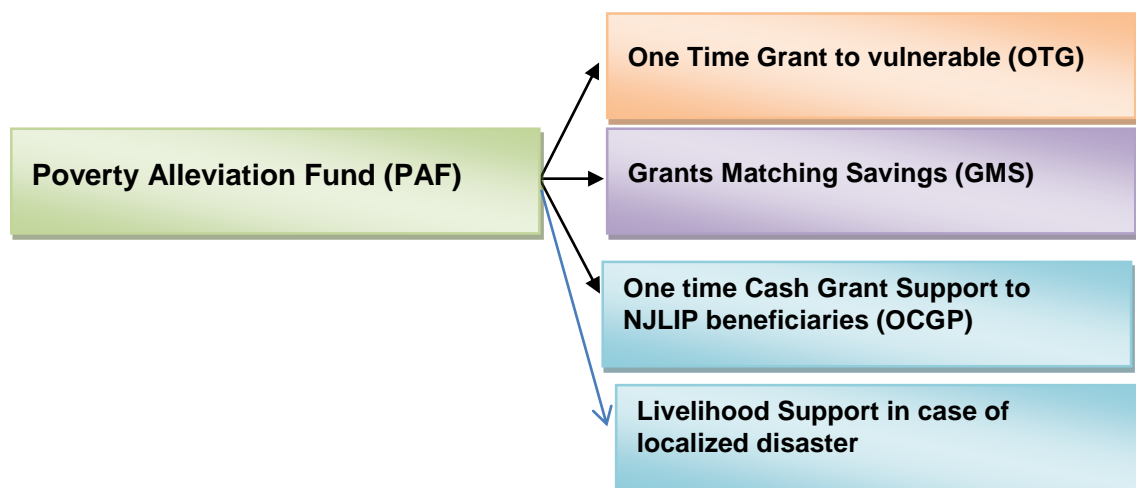
Milestones for CW Fund

There are different types of sub-projects such as village roads, foot bridge, pond excavation/re-excavation, community latrine, culvert, drain, Rain Water harvesting, tube well, market development, water purification plant, Gram Samiti office etc. will be implemented under CW fund. However land purchase may be needed for establishing GS office. The detailed of land purchase procedures is described in Chapter 8 of part 2 of the COM.

Instalment Number and Percentage	Milestones
First Instalment- 70%	<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 CWF 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.
Second Instalment 30%	<ul style="list-style-type: none">• Under the first Instalment of CWF, at least 70% of the received fund utilized, physical progress being made accordingly, as certified by the Social Audit Committee. Application for the second Instalment 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 CWF fund utilization and submitting to GS, GS presents these reports on quarterly basis to Gram Parishad.

Poverty Alleviation Fund (PAF):

In addition to subsidize 4% service charges of RF and one-time grants to vulnerable , the RELI project also has the following provisions to further assist the RELI beneficiaries to recover the economic losses created by the COVID-19 under Poverty Alleviation Fund (PAF).



One time Grant to Vulnerable (OTG)

Purpose

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

Eligible Activities

- Providing grant to the most deserving ones in the village who have no earning scope.

Key Rules

- Grant must be given to the most deserving ones as identified through PIP and approved by GP accordingly.
- RELI beneficiaries who have lost assets, income and family members and remain vulnerable due to COVID 19 as approved by GP;
- 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 RELI Group so that they can have the access to Revolving (Shabalombi) Fund and improve their lifestyle.
- Those vulnerable who cannot work like the aged ones can be supported as social safety nets Programs like supplying food, medicine, medical equipment etc. and connecting them with other government and non-government Programs for support.
- Hundred percent of the vulnerable people in the village must be assisted.
- The list of persons receiving the grant assistance must be displayed in the village.

Grants Matching Savings (GMS):

The COVID 19 pandemic has created severe impact on regular income and savings throughout the country in particular the extreme poor and poor beneficiaries being supported by the RELI Project. In order to recuperate the damages already caused along with inspiring them to accumulate regular savings to safeguard their future, the RELI Project has provisioned to provide a maximum of BDT 100/month to each RELI beneficiary as Grant for matching savings (GMS) subject to making a deposit of same amount by the beneficiary/month. This provision will continue for a period of two years.

The following procedures will be executed to disburse the Grant for matching savings (GMS):

1. Each RELI Group member will be eligible to receive GMS. First of all, they will continue depositing savings for at least 3 (three) months on a regular basis from his/her joining as RELI member.
2. Each member will be entitled to GMS equivalent to his/her monthly savings amount **but not be entitled to get exceeding BDT 100/month;**
3. RELI Group leaders and cashiers will collect savings from individual members and update members' pass book at the time of collecting savings;
4. The Savings (Sanchay) Committee will verify relevant documents such as members' pass book, ledger and cash book, bank statement and confirm eligibility of the member for getting GMS after validation of GS;

5. The GS will present the GMS eligible members' list in the Gram Parishad (GP) meeting after completing all necessary formalities completed by SAC. After GP's approval the GS will submit the list to concerned cluster office;
6. The Cluster team will verify the list including all relevant documents, and if found satisfactory then they will forward the list to the district office;
7. The concerned district office will review the list along with other documents and will make in person visits to at least 10% of beneficiary HHs and then being satisfied will forward it to Regional Office;
8. The regional office will verify at least 5% of the beneficiaries' list and take necessary action as needed;
9. Once all the verification is completed and found the proposal is qualified for funding, SDF for the first time will sign an agreement (addendum) with GS and fund will be released to the bank account of GS for disbursement;
10. GS will sign an MoU with SC and transfer the amount of entire fund amount to the bank account of SC;
11. SC will update members pass books and keep all the register and books of accounts as needed.

A One-time Cash Grant support to down-graded beneficiaries of NJLIP :

In order to assist the NJLIP beneficiaries who have fallen back into poverty due to COVID 19 pandemic and Cyclone Amphan, the RELI project has provisioned to provide one-off cash grant support to a total of 255,000 (60%) NJLIP beneficiaries at the rate of a maximum of US\$ 100 from the RELI project to help them return to normal life and resume economic activities. It's worthy to mention that meanwhile such affected beneficiaries who already received similar assistance from the NJLIP project out of exchange gain will not be entitled from the RELI project this time.

The following steps will be followed to select the affected NJLIP villages for providing one time cash grant.

1. All the NJLIP villages are eligible for this fund;

2. Villages maintained regular documentation of operations, books of accounts of their day to day work etc;
3. The income of NJG members, migrants, youth members etc. reduced substantially due to COVID-19 pandemic;

Beneficiary selection criteria:

1. Description of income losses caused by COVID 19;
2. Persons infected by COVID 19/fatality in family;
3. Irregularities in making savings and repayment of loan instalments caused by COVID 19;
4. Influx of migrant/immigrant workers in the beneficiaries' family; and
5. Women headed family.

Steps for disbursing cash grant support:

1. GS will prepare the list of affected beneficiaries for physical verification by SAC;
2. The GP will hold discussions on the submitted list in presence of SAC for finalization and submission to SDF;
3. Cluster officer/ In charge will verify the proposal by undertaking field visits for onward submission to district office;
4. The district office will review the list by undertaking field visits to at least 10% beneficiary HHs and then submit to AMT for formal appraisal;
5. After appraisal the AMT will submit disbursement request with recommendation to the head office;
6. After completion of above mentioned formalities the concerned district office will sign an agreement with the GS for disbursing fund;
7. The SDF Head Office will transfer fund to GS office through regional office;
8. Finally, the GS will distribute the funds to the selected beneficiaries using mobile financing services and preserve all necessary documents;
9. SDF will ensure due diligence by initiating necessary auditing and monitoring.

Application format for one-time Cash Grant due to COVID 19

Date of Application:

Village:

Union:

Upazila:

District:

A. Description of COVID-19 affected villages and beneficiaries

Date of list approved by Gram Parishad	No. of selected extreme Poor	No. of selected Poor	No. of Vulne- rable	No. of unemployed Youth		No. of Disabled	No. of COVID affected members in HH			Fatality (no. of household member)	
				extreme Poor	Poor		extreme Poor	Poor	extreme Poor	Total	extreme Poor

B. Details of Gram Parishad meetings concerning distribution of one time cash grant

Date of Meeting	Number of persons attended					Key decisions taken
	Total	extreme Poor	Poor	Youths	% of women	

C. Description of bank account for receiving onetime cash grant

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

D. Action plan for distributing one-time cash grant

Description of activity	No. of eligible beneficiaries	Total amount needed	Implementation Time		Remarks
			Start Date	End Date	

Recommendation of SAC

SAC has audited and authenticated the application and approved in meeting for submission to SDF.

Signature,

Convener, SAC

Recommendation by SDF Field Team:

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

Signature-
Name:

Cluster Facilitator
Date:

Recommendation:

.....

Signature-
Name:

Cluster Officer
Date:

Recommendation:

.....

Signature,

District Manager
Date:

Date: -----

From

President

.....Gram Samiti

Village: , Union:

Upazila:, District:

To

Managing Director

Social Development Foundation (SDF)

22/22 Khilji Road, Mohammadpur, Dhaka-1207

Subject: **Application for providing one-time cash grant.**

Sir,

We, on behalf of Gram Samiti would like to request you to sanction one-time cash grant to the COVID-19 affected beneficiaries as stated above from the Resilience, Entrepreneurship and Livelihood Improvement (RELI) Project. All relevant papers, including the total estimated funds, no. of eligible beneficiaries etc. are attached herewith.

The estimated cost of the one-time cash grant is BDT which was approved in the GP meeting on

We assure you that all sorts of transparency and accountability will be ensured properly in disbursing the funds to the COVID-19 affected beneficiaries provided by SDF and will maintain all accounts properly for monitoring and audit.

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

Thanks with best regards,

Signature:

Name:

Date:

President Gram Samiti

Signature:

Name:

Date:

Secretary Gram Samiti

Appendix III: General obligations of both parties:

1. The obligations for second party:

- i. The application has been prepared in the concern of the all member of this GS and approved by the Gram Parishad.
- ii. Any changes from the approved fund application shall require prior approval of the 'First Party';
- iii. Verify bank accounts, books of accounts, special grant Fund, bring to the attention of First party any anomalies found including recommendation of corrective actions.
- iv. Permit at all times, the First Party or its representatives to inspect the accounts, records and project and comply the recommendations/observations as a result of such inspection.
- v. After the completion of all distribution of grant to the beneficiaries, 2nd party will submit the completion report to the 1st party under the condition of agreement.

2. The obligations for first party:

- I. The first party will assist the second party to proper distribution of special grant Fund.
- II. Before releasing 1st instalment of One-time Cash Grant, verify the milestone.
- III. Release fund as per the agreement conditions and service standard.

3. Financing Agreement for One time Cash Grant

This Financing Agreement dated, is signed on this (date) at (Place) between:

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

b) -----Gram Samiti (GS)
(herein after called the second party)

Represented by:

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

Represented by

1.Mr. /Mrs.
President [include address]
2.Mr. /Mrs.
[Secretary include address]*
3.Mr. /Mrs.
[Treasurer include address]*
[At least two of the signatories shall be women]

1. The first party Social Development Foundation (SDF) is an autonomous body created by the GOB and entrusted with the responsibility of implementing Resilience, Entrepreneurship and Livelihood Improvement (RELI) project.
2. The second party submitted a Special grant Fund proposal to the first party for, as approved by its Gram Parishad and obtained over 70 marks in the appraisal carried out by the first party.
3. The first party shall release funds amounting to Taka..... to the second party for distributing special grant to the eligible beneficiaries.
4. The first party shall release the amounts in one instalment related to the milestones as detailed in Appendix-I.
5. The second party shall utilize the amount to ensure distributing grant to the eligible beneficiaries, as list stated in the Fund application, as sanctioned by the first party and given in Appendix-II.
6. This agreement defines the general obligations of both parties in respect of implementation of the Fund. The general obligations are detailed in Appendix-III.
7. If the second party utilizes fund violating rules and regulations or any illegal things happen with the fund, then the first party shall ask the second party to return the amount. In the case of failure, the first party shall take any lawful step against the second party.
8. Any dispute arising out of this agreement shall be settled, if possible through mutual discussions between the two parties.
9. The following documents are attached to this Agreement and shall be deemed as part of this agreement:

- a. Appendix-I : Instalments of Special grant fund and milestones
- b. Appendix-II : Breakdown of cost of Special grant fund
- c.
- d. Appendix-III : The general obligations of both the parties

Signature

1. Signature

.....,

Mr. /Mrs.
President [include address]
2. Signature
Mr. /Mrs.
[Secretary include address]*
3. Signature
Mr. /Mrs.
[Treasurer include address]*
[At least two of the signatories shall be women]

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

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

4. Milestones for AMT for appraising special grant support

The number of instalments	Milestone of special grant support fund
The funds of the village association will be released in one instalment.	<ul style="list-style-type: none"> List of grant recipients approved in GP meeting in presence of at least 75% members; The list already verified and certified by SAC; The AMT will check whether any conflict/disagreement exist concerning the list of selected beneficiaries. The AMT will also check whether the list has been verified and recommended by cluster and district teams.

5. Field Appraisal Checklist for Special Grant Fund:

Criteria	Basis of Evaluation	Means of Verification	Maximum Marks	Minimum Marks required
A. Participation	<ul style="list-style-type: none"> Has the application of Fund prepared in participatory method and approved by in Gram Parishad? 	<ul style="list-style-type: none"> Verify Gram Parishad meeting minutes. Discussion with beneficiaries and committee members. 	10	07
C. Transparency and Accountability	<ul style="list-style-type: none"> Do the all members know about the selection criteria of beneficiaries for Grants? Has the list of beneficiaries displayed in the Gram Samiti office? Has the SAC checked the list of beneficiaries and recommended? 	<ul style="list-style-type: none"> Open discussion with beneficiaries and committee members. Executive Committee resolution book Physical verification. Open discussion with members Verification of proposals. 	10	07
D. Proposal preparation	<ul style="list-style-type: none"> Do the proposals prepare by following the list of beneficiaries? Has the final list of beneficiaries been made correctly and whether the amount of money proposed is realistic? 	<ul style="list-style-type: none"> Verify the fund proposals Discussion with members of different committee 	10	07

Criteria	Basis of Evaluation	Means of Verification	Maximum Marks	Minimum Marks required
E. Savings activities	<ul style="list-style-type: none"> Do the members of the RELI group meet regularly and save regularly? Do they save regularly during the COVID-19 period (April-June,2020)? 	<ul style="list-style-type: none"> Savings, register, cashbook and loan register Bank passbook and deposit slips Discussions with RELI GROUP members 		
J. Field observation by community professional of appraisal team	<ul style="list-style-type: none"> The list of beneficiaries has been properly sorted out and all the members of the Gram Parishad are aware of this. Is there any dissatisfaction or conflict with the list of beneficiaries? 	<ul style="list-style-type: none"> Field visit and discussion with RELI members 	10	07

One Time Grant (OTG):

Vulnerable are extreme poor, elderly people without earning member in HHs, helpless, disabled, female headed HHs, widow etc. In order to provide financial support to the vulnerable people under RELI project, community members will identify and select them.

The following procedures will be executed to select vulnerable and transferring grant to them:

1. All the identified and selected vulnerable in each of the RELI villages will be entitled for one time cash grant support.
2. The GS will identify the vulnerable following the criteria and prepare a list and SAC will carry out the verification as needed.
3. The GS will present the list in the Gram Parishad (GP) meeting after completing all necessary formalities completed by SAC. After GP's approval the GS will submit the list to concerned cluster office;
4. The Cluster team will verify the list including all relevant documents, and if found satisfactory then they will forward the list to the district office;
5. The concerned district office will review the list along with other documents and will make in person visits to at least 10% of vulnerable HHs and then being satisfied will forward it to Regional Office;
6. The regional office will verify at least 5% of the beneficiaries' list and take necessary action as needed;
7. Once all the verification is completed and found the list is qualified for funding, SDF will sign an agreement (addendum) with GS and fund will be released to the bank account of GS for disbursement;
8. GS will disburse the entire amount of OTG to the vulnerable and keep all relevant documents.

Application format for One Time Grant (OTG) Fund

Date of Application:

Village:

Upazila:

Union:

District:

D. Description of extreme Poor and Poor in the Village:

Date of List approval by Gram Parishad	No. of extreme Poor	No. of Poor	No. of Vulnerable	No. of unemployed Youth		No. of Disable	No. of member's COVID affected			No. of member's died by COVID	
				extreme Poor	Poor		Poor	extreme Poor	Poor	extreme Poor	Poor

F. Details of Gram Parishad meetings for preparing OTG Fund proposal.

Date of Meeting	Number of Persons Attended					Key decisions taken
	Total	extreme Poor	Poor	Women (Total)	Youth	

G. Description of Gram Samiti's bank account:

Name of Bank account	Name of Bank	Name of Branch	Account Number	Name of operators of bank account	
				1	
				2	
				3	

J. Details of proposed One Time Grant (OTG) Fund:

Total number of Beneficiaries for OTG	Total estimated amount (Tk.)	Implementation time-period		Number of Beneficiaries	Remarks
		Start Date	End Date		

Recommendation of SAC:

SAC has audited the One Time Grant (OTG) fund 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,

District Manager
Date:

Date: -----
From
President
.....Gram Samiti

Village: , Union:

Upazila:, District:

To
Managing Director
Social Development Foundation (SDF)
22/22 Khilzi Road, Mohammadpur, Dhaka-1207

Subject: Application for the One Time Grant (OTG) Fund

Sir,

We are Gram Samiti and would like to inform you with due respect that our village is one of those of Resilience, Entrepreneurship and Livelihood Improvement (RELI) Project areas. We have submitted One Time Grant (OTG) fund proposal for assistance of Vulnerable/COVID/disaster distress members. The relevant papers, including the estimated cost, are attached herewith. The estimated cost of the One Time Grant (OTG) 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-..... for One Time Grant (OTG) Fund

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

a) Social Development Foundation
(here in after called the first party)
and

b) -----Gram Samiti (GS)
(here in after called the second party)

Represented by:

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

Represented by

1.Mr. /Mrs.
President [include address]
2.Mr. /Mrs.
[Secretary include address]*
3.Mr. /Mrs.
[Treasurer include address]*
[At least two of the signatories shall be women]

10. The first party Social Development Foundation (SDF) is an autonomous body created by the GOB and entrusted with the responsibility of implementing Resilience, Entrepreneurship and Livelihood Improvement (RELI) project.
11. The second party submitted a Special grant Fund proposal to the first party for, as approved by its Gram Parishad and appraisal carried out by the first party.
12. The first party shall release funds amounting to Taka..... to the second party for distributing one time grant to the eligible beneficiaries.
13. The first party shall release the total amount in one instalment to the second party.
14. The second party shall utilize the amount to ensure distributing grant to the eligible beneficiaries, as list stated in the fund application, as sanctioned by the first party.
15. If the second party utilizes fund violating rules and regulations or any illegal things happen with the fund, then the first party shall ask the second party to return the amount. In the case of failure, the first party shall take any lawful step against the second party.
16. Any dispute arising out of this agreement shall be settled, if possible through mutual discussions between the two parties.

Signature

.....,
.....
.....

1. Signature

Mr. /Mrs.
President [include address]

2. Signature

Mr. /Mrs.
[Secretary include address]*

3. Signature

Mr. /Mrs.
[Treasurer include address]*

Witness:

1.-----

2.-----

Witness:

1. -----

2. -----

Livelihood Support in case of localized disaster:

Disasters cause a lot of severe sufferings, damages to crops and assets, as well as sometimes take tolls on human lives. In order to support the RELI Project beneficiaries during/after such natural calamities, some provisions are in place to assist the beneficiaries in terms of capacity building, disaster preparedness, and also providing financial assistance.

After disasters/natural calamities the project will initiate the following steps to bring back the lives and livelihood of the beneficiaries to normalcy in terms of providing them with one-time cash grant supports and other assistance as needed.

The disasters/natural calamities include the following criteria:

1. It has to be recognized at least by the local administration of the Govt. of Bangladesh through official gazette, publication in newspapers, proclamation covered by electronic/print media etc.;
2. During/after localized disasters the cluster and district offices considering existing situation the RELI Project staffs will immediately communicate with the GS to get an impression about the losses assets, lives and livelihoods to initiate emergency supports;
3. The GS of the affected villages will prepare a list of beneficiaries who lost assets, livelihoods as well as lives for verification by SAC;
4. Once the concerned GP approves the list submitted by SAC, the GS will submit the list of affected beneficiaries with details to the Cluster Office;
5. Cluster team will verify 100% affected beneficiaries included in the list and forward them to the District office with recommendations;
6. The concerned district office will verify at least 20% of the affected beneficiaries and recommend for providing financial assistance;
7. Once all the verification completed along with finalization of beneficiaries' list and approved by the Head office, SDF field team will start disbursing using mobile financing services and in case of disruptions of such facilities hand to hand cash transfer may also be considered; and
8. The cluster and district teams will preserve these documents including acknowledgement of the cash grant recipients for monitoring and audit.

6.0 Exit Rules

RELI village/ RCS will get the village development fund/ RCS fund. Actually this is not entitlement rather this is eligibility for RELI villages. If RELI community completes a set of activities and demonstrate readiness, then SDF will disburse the fund. If any village institutions 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 RELI village are:

- If communities do not follow the 'Dash Niti' and basic principles of the project;
- If conflicts remain unresolved in the project village;
- Improper identification of extreme 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, RDCS, RCCS, PG etc. violating UFA terms and conditions , the SDF reserves the right to withdraw the fund/VDF.

Annexure -2

Umbrella Financing Agreement (UFA) for Village Development Fund (VDF)

17. 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

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]*

18. The Government of Bangladesh, through Social Development Foundation (SDF), is implementing Resilience, Entrepreneurship and Livelihood Improvement (RELI) Project with the objective to improve livelihoods of the poor and extreme poor, enhance their resilience and support rural entrepreneurship in project areas. The second party (GS) on behalf of Gram Parishad (village institution) has complied with all the prerequisite steps needed for signing the Umbrella Financing Agreement (Attached herewith appendix-).

19. SDF- the first party, an autonomous not for profit organization under the Ministry of Finance entrusted with the responsibility of implementing Resilience, Entrepreneurship and Livelihood Improvement (RELI) Project. The second party represents theVillage, in.....Union,Upazila under.....District, a RELI Project 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.

20.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 related to socio-economic upliftment of the extreme poor and poor as identified and approved by the second party.

The second party is eligible to receive a fund called **Grants Matching savings** up to a maximum of TK. ----- (Taka -----) to help beneficiaries overcome the damages caused by COVID 19 pandemic.

The second party is eligible to receive a subsidy on service charge by 4% from the RELI project worth a maximum of TK. ----- (Taka -----) to help beneficiaries overcome the damages caused by COVID 19 pandemic.

The second party is eligible to receive one time grant support from the RELI project worth a maximum of TK. ----- (Taka -----) to provide financial support to the selected vulnerable for improving their socio-economic condition.

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

21. The provisions of this Umbrella Financing Agreement contains the following separate addendum-

(b) Addendum I for accessing the Institutional Development Fund including funds for vulnerable;

(c) Addendum II for accessing the Revolving (Shabolombi) Fund including 4% subsidy to service charge;

(d) Addendum III for accessing the Construction Works Fund;

d. Addendum IV for Poverty alleviation Fund (PAF)

i. Grants Matching Savings Fund;

ii. Livelihood support in case of localized disaster: (without mentioning any amount)

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

In accordance with the RELI Project rules and guidelines as contained in Community Operations Manual dated ----- and subsequent revisions by the first party, if necessary shall be complied by the second party.

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

23. 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, VCO,SC and other sub-committees etc. violating UFA terms and conditions, first party reserves right to withdraw the fund/ VDF.

24. 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 Chairperson, Board of Directors of SDF. The decision of arbitrator shall be final and binding on both the parties.

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

- Appendix I : The prerequisite steps satisfactorily completed by the second party
- Appendix II : Key Information on second party
- Appendix III : Checklist of Non-negotiable Project Principles
- 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 -----

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

- i. Completed the formation of Savings (Sanchay) Committee, Village Credit Organisation (hereinafter called the VCO), Gram Parishad, and Gram Samiti, and all the members were trained on Community Operations Manual and all the committees have started maintaining register books and records.
- ii. The Gram Parishad, attended by 65% of its members, approved the list of extreme poor and poor, lists of vulnerable, youths, migrants and immigrants for skill development assistance and beneficiaries for one time grant assistance, Grants Matching Savings, 4% subsidy to service charge of Revolving Fund Loan and recorded the decisions in the minutes.
- iii. Organised at least 60 percent of the extreme poor and poor who are in the approved list of RELI 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 construction works and arrangements for operation and maintenance are in place.
- vii. The Gram Parishad has approved the Village Development Fund application in principle and obtained at least 70% marks in the appraisal carried out by the first party.
- viii. 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 SamitiPresident

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 extreme poor :
- ix. Total number of poor :

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 extreme poor and poor beneficiaries in the village.
 - 1.3 Comply with RELI project's Non Negotiable Checklist in implementing all activities of Village Development Fund/ other funds 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 President/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 Instalment of the Village Development Fund along with details of completed milestones as certified by the Social Audit Committee.
 - 1.7 Release Revolving (Shabolombi) Fund to Village Credit Organization after entering into anMoU 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 Instalment.
 - 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/ other funds as per the procurement guidelines given in the COM.
- 2 In case of any financial irregularities /corruption or sexual exploitation and abuse, and sexual harassment" (SEA/SH) the GS immediately will mitigate/ resolve the

issues, and if not possible they will take legal action against the alleged person/s with the GP's approval.

- 3 GS will also follow the procedures and guidelines as described in chapter 9 of volume -2 and chapter 12 of volume 3. In addition SDF will assist them as per the GRM policy.
- 3.1 If any conflicts/misappropriation/ disagreement etc. happen among the beneficiaries of the village demanding closure of the project activities, in that case the concerned GS will refund the balance amount laying with the GS, VCO, SPC bank account to SDF bank account as per instruction of SDF
- 3.2 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 Operations Manual 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 consultation with the second party and committee members.
- 2.5 Verify the milestones for release of each Instalment 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 disbursed as per project procedure i.e. attainment of milestones of verifiable physical achievements and 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 can verify the completion of the milestones by an independent team.

- 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. The First Party can stop and suspend the activities under this agreement if it is found that the second party or any of its committees are not performing duties and obligations satisfactorily as per this Agreement or in the event of financial irregularities, misappropriation of funds, delay in physical progress without valid reasons, serious environmental concerns occur or the Gram Parishad requests the First Party. Any unutilized amount of the Village Development Fund shall be refunded to the First Party and the exit policy of the RELI project will be executed.
- 3.3 This Agreement may be amended or cancelled with the mutual consent of the two parties in writing.
- 3.4 This Agreement shall be governed by the law of the Government of Bangladesh.
- 3.5 No cost overruns will be normally permitted under this Agreement.

Application format for Institutional Development Fund (IDF)

Date of Application:

Location of the Sub-project:

Village:

Union:

Upazila:

District:

A. Description of extreme Poor and Poor in the Village:

Date of List approval by Gram Parishad	No. of extreme Poor	No. of Poor		No. of small ethnic HHs	No. of COVID 19 affected HHs	No. of unemployed Youth		No. of Disable	
						extreme Poor	Poor	extreme Poor	Poor

B. Description of formation of GS:

Sl No.	Name	Designation	Put (√) in appropriate place				Signature
			extreme Poor	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	extreme Poor	Women	Youth	
1.							
2.							
3.							
4.							
5.							

D. Description of various committees:

Sl. No.	Name of Committee	No of Members				
		Total	E extreme Poor	Poor	Female	Youth
1.	Village Credit Organization					
2.	Health and Nutrition Support Committee					
3.	Savings (Sanchoy) Committee					
4.	Sub- Project Committee					
5.	Procurement Committee					
6.	Finance Committee					

E. Details of Gram Parishad meetings held so far

Date of Meeting	Number of members attended					Key decisions taken
	Total	extreme Poor	Poor	Women (Total)	Youth	

H. Details of RELI Groups Formation:

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

I. Description of opening of bank account:

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

H. 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	extreme Poor	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 Fund planning and implementing assistance													
C. Capacity building activities, exposure visits, training programs, workshops etc.													
E. 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 extreme Poor, poor has been prepared and approved by GP.

Yes ☐

No

☐

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

Yes ☐

No

☐

* Whether 80% extreme Poor and poor 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,

District Manager

Date:

Date-----

From

President

.....Gram Samiti

Village: , Union:

Upazila: , District:

To

Managing Director

Social Development Foundation (SDF)

22/22 Khilzi Road, Mohammadpur, Dhaka-1207

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

Sir,

We are Gram Samiti and would like to inform you that our village is a village under Resilience, Entrepreneurship and Livelihood Improvement (RELI) Project. We have submitted Institution Development Fund proposal and relevant papers, including the estimated cost, are attached herewith. The estimated cost is Tk. approved by GP.

We will ensure transparency and accountability in utilizing the money and maintain all the accounts properly.

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

Thanks with best regards,

Signature:

President Gram Samiti

Signature:

Secretary Gram Samiti

Addendum- I: Institutional Development Fund (IDF)

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]*

- 1 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**
- 2 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,
- 3 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**.
- 4 The first party shall release the amount in two Instalments linked to the milestones as detailed in **Appendix-III**.
- 5 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**.
- 6 The first 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.

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

e. **Appendix 1:** Certification by the second party on having achieved the milestones for signing the Addendum-1

f. **Appendix II :** Breakdown of cost of IDF

g. **Appendix III :** Instalments of IDF and milestones for the release of Instalments

h. **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 -----

Certification by Second party for signing the Addendum I

- i. Constituted a GS, VCO, SAC, SC, HNSC etc. with adequate representation of the extreme poor, poor, women etc. and, trained the members in Community Operations Manual (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

- vi. 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;
- vii. Any changes from the approved IDF application shall require prior approval of the 'first party';
- viii. Build the Capacity of the GS,VCO, SAC, HNSC committee members, for effective implementation of the IDF.
- ix. Periodically verify bank accounts, books of accounts, savings passbook, IDF Fund, and if any anomalies found, will bring to the attention of the first party;
- x. Goods and services financed under the IDF shall be procured in a transparent and efficient manner;
- xi. Report the progress of implementation to the first party on a quarterly basis;
- xii. The first party shall inspect books of accounts, registers, project activities and provide advices to the second party for execution.

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	Capacity building including IGA, office renting and equipment, exposure visit				
Iv	Land purchase for ² GS office				
II	Financing				
I	IDF Fund from SDF				
Ii	Savings				
Iii	Other Sources (Specify)				
Total					

² The procedures for land purchase will be completed as per the rules described in chapter 8 (construction works), volume 2 of COM

Application format for Revolving (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	Extreme poor	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	Extreme poor	Poor	Women	Youths	

• **Details of RELI Group**

No.RELI Group	Total No. Members				Total Savings		Total Internal Loan Recipients		No. of small ethnic members
	Extreme poor	Poor	Women	Youths	Extreme poor	Poor	Extreme poor	Poor	

- **Details of constituted VCO**

Name of Persons	Designation	Tick Appropriate Category				Signature
		Extreme poor	Poor	Women	Youths	
1.						
2.						
3						
4						
5						

- **Details of SC**

Name of SC	Total No. Members				Total Savings		Total Internal Lending		
	Extreme poor	Poor	Women	Youth	Extreme poor	Poor	Extreme poor	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 Samiti				1		
				2		
				3		
2. For VCO				1		
				2		
				3		

Proposed Revolving (Shabolombi) Fund Activities

Description of Activity	Programfor Stage - I						Programfor Stage - II						Timeframe for Implementation			
	Number of Beneficiaries					Amount Needed	Number of Beneficiaries					Amount Needed	Stage - I		Stage - II	
	Total	Extreme poor	Poor	Women	Youths		Total	Extreme poor	Poor	Women	Youths		Start Date	End Date	Start Date	End Date
C. Revolving (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 Extreme poor & Poor

☐

Yes

☐

No

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

☐

Yes

☐

No

* Whether 80% of Extreme poor and poor will be benefited upon implementation of RF.

☐

Yes

☐

No

* Whether Gram Parishad has approved the application for RF.

☐

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 Cluster Officer:

.....
.....

Signature,

Cluster Officer

Date:

Recommendation by District Manager:

.....
.....

Signature,

District Manager

Date:

Date:.....

From
President

.....Gram Samiti
Village: , Union:
Upazila: , District:

To
Managing Director
Social Development Foundation (SDF)
22/22 Khilzi road, Mohammadpur, Dhaka-1207.

Subject: Application for the Revolving (Shabolombi) Fund

Sir,
We are Gram Samiti and would like to inform you that our village is a village under Resilience, Entrepreneurship and Livelihood Improvement (RELI) Project. We have submitted Revolving (Shabolombi) Fund proposal and relevant papers, including the estimated cost, are attached herewith. The estimated cost is Tk. approved by GP.

We will ensure transparency and accountability in utilizing the money and maintain all the accounts properly.

We, therefore, request you to appraise proposal and release the fund accordingly.
Thanks with best regards,

Signature:
President Gram Samiti

Signature:
Secretary Gram Samiti

Addendum- II, Revolving (Shabolombi) Fund (RF)

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]*

- 1 The second party submitted to the first party a Revolving (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**
- 2 This addendum-II defines the specific rules, regulations and obligations of both the parties regarding implementation of the RF over and above those agreed in the Umbrella Financing Agreement dated,
- 3 The first party shall release an amount of Taka..... (Taka.....) to the second party and the breakdown of RF is given in **Appendix-II**.
- 4 The first party shall release the amount in two Instalments linked to the milestones as detailed earlier.

- 5 The second party shall disburse the fund to implement the activities stated in the RF application, as sanctioned by the first party and given in **Appendix...**
- 6 The second party shall transfer the amount allocated for implementing Revolving (Shabolombi) Fund in the RF application, which shall be utilized as per the Memorandum of Understanding signed between the VCO and the GS (Appendix - III).
- 7 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 RF and having achieved the milestones for signing the Addendum II [as applicable].
 - b) **Appendix II**: Breakdown of RF
 - c) **Appendix IV**: RF Application appraised and sanctioned by SDF
 - d) **Appendix V** : The Memorandum of Understanding signed between the VCO and GS.

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 -----

Appendix I

Certification by the Second party for signing the Addendum II

- iv. The village has received the first Instalment of the IDF and all the activities are progressing as per the approved IDF application.
- v. Constituted a SC, VCO, HNSC and SAC with adequate representation of the extreme poor, poor, women et el and, trained the members on Community Operations Manual (Savings-credit, institution building, & social accountability, financial management and procurement aspects).
- vi. The RF application submitted by VCO as approved by Gram Parishad has been appraised, approved, sanctioned by SDF.

Appendix-II

Breakdown of Revolving (Shabolombi) Fund

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

Appendix-III

Memorandum of Understanding between Village Credit Organization and Gram Samiti

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

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

Represented by

Represented by

1.Mr./Mrs.....
President [including address]

1.Mr./Mrs.....
leader [including address]

2.Mr./Mrs.....
[Secretary [including address]*

2.Mr./Mrs.....
[Secretary [including address]*

3.Mr./Mrs.....
[Cashier [including address]*

3.Mr./Mrs.....
[Cashier [including address]*

- 1 The VCO with a separate joint bank account carries out the responsibilities of distributing and collecting instalments of Revolving (Shabalombi) Fund (Annexure -I).
- 2 The MoU signed between VCO and GS contains information relating to opening of bank account, relevant registers and documents etc. (annex- III).
- 3 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 extreme poor and poor in the village for implementing micro enterprise/ livelihood activities, leading to income generation.

Therefore, the GS and VCO agree on the following:

Obligations of VCO

- 1 The loans to the extreme 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-4on Savings and Credit Activities of the Community Operations Manual.
- 2 The extreme poor will get priority to receive RF.

- 3 The loan shall be recovered as per agreed repayment schedule and the Portfolio At Risk for 3 months (ie. Loans that have repayment Instalments overdue by three months or more) shall be maintained at less than 5 percent.
- 4 The activities of VCO, Savings (Sanchay) Committee and RELI Group shall be audited by the SAC and all their recommendations shall be implemented.
- 5 All the books of accounts and records relating to utilization of Revolving (Shabalombi) Fund and Savings shall be kept up-to-date.
- 6 All the RELI Groups shall mobilize savings and operate internal lending regularly.
- 7 The quarterly progress report covering the disbursement of loans, repayment, overdue, OTR, CRR etc. relating to Revolving (Shabalombi) Fund shall be submitted to Gram Samiti.

Obligations of Gram Samiti

- 1 Arrange training for the cashiers of VCO, SC and RELI Group,
- 2 Provide guidance and assistance to VCO for preparing RFproposal;
- 3 The GS shall transfer the Revolving (Shabalombi) Fund instalments to VCO after receiving from SDF within the 15 days from the date of receipt.
- 4 The following documents are parts and parcel of this MoU:
 - a) Key Information on Village Credit Organization (VCO)
 - b) Certification by the VCO having completed the prerequisite activities for signing the MoU.

For Gram Samiti

1. Signature

Mr./Mrs.....

President [including address]

2. Signature

For VCO

1. Signature

Mr./Mrs.....

Leader [including address]

2. Signature

Mr./Mrs.....
[Secretary including address]*

Mr./Mrs.....
[Secretary including address]*

3. Signature

Mr./Mrs.....
[Cashier including address]*

3. Signature

Mr./Mrs.....
[Cashier including address]*

Witness 1 -----

2 -----

Witness 1 -----

2 -----

c) Key Information on Village Credit Organization

- x. Number of RELI Groups :
- xi. Total number of members :
- xii. Number of extreme 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.

- At least 80% of the extreme poor, poor (as on the list approved by Gram Parishad) have been organized into RELI Group,
- Separate bank accounts have been opened for VCO and Savings (Sanchay) Committee;

- iii. At least 80% RELI Groups make regular savings and started internal lending;
- iv. Organised a training program on livelihood support and income generating activities;
- v. Rules and guidelines for Revolving (Shabolombi) Fund have been approved by Gram Parishad;
- vi. The VCO members, members of Savings (Sanchay) Committee, RELI Group leaders have received training on savings and credit, social accountability and refresher course on COM;
- vii. All the books of accounts of RELI Group and Savings (Sanchay) Committee are maintained properly.
- viii. The cashiers of RELI Group, Savings (Sanchay) Committee and VCO have been trained and maintaining 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 Works Fund (CWF)

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	Extreme Poor	Poor	Vulnerable	Middle Class	Rich	Total

1.2 Details of Gram Samiti

Name	Designation	Put Tick Mark				Signature
		Extreme 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
		Extreme Poor	Poor	Women	Youths	

1.4 Last meeting details of Gram Parishad

Date of Meeting	Put Tick Mark				
	Total	Extreme Poor	Poor	Women	Youths

1.5 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	Extreme poor	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	
Total	

4. Beneficiary Details form Sub-Project

Description	Total benefited households	Women	Youths	Extreme poor	Poor	Total

5. Phase wise Implementation plan

Phase	Approximate Date		Progress
	From	To	
1			
2			

5.1 Expenditure Stages

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

6. 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 CWF proposal with the participation of the GP members

Yes ☐ No ☐

* Whether the community knows about CWF proposal

Yes ☐ No ☐

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

Yes ☐ No ☐

* Whether 100% of Extreme poor and poor will be benefited upon implementation of CWF

Yes ☐ No ☐

* Whether Gram Parishad has approved the application for CWF

Yes ☐ No ☐

Signature
President, GS

Signature
Secretary, GS

SAC Recommendation

SAC has audited the CWF 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 CF (Tech.):

.....

Signature,
CF Technical

Date:

Recommendation by CO:

.....

Signature,
Cluster Officer

Date:

Recommendation by DO (Tech.):

.....

Signature,
DO Technical

Date:

Recommendation by DM

.....

Signature,
District Manager

Date:

Date: -----

From

President

.....Gram Samiti

Village:, Union:

Upazila:, District:

To

Managing Director

Social Development Foundation (SDF)

22/22 Khilzi road, Mohammadpur, Dhaka-1207

Subject: Application for the Construction Works Fund (CWF)

Dear Sir,

Sir,

We are Gram Samiti and would like to inform you that our village is a village under Resilience, Entrepreneurship and Livelihood Improvement (RELI) Project. We have submitted Construction Works Fund proposal and relevant papers, including the estimated cost, are attached herewith. The estimated cost is Tk. approved by GP.

We will ensure transparency and accountability in utilizing the money and maintain all the accounts properly.

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

Thanks with best regards,

Signature:

President -Gram Samiti

Signature:

Scretary -Gram Samiti

Addendum III, Community Infrastructure Support Fund (CWF)

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

a) Social Development Foundation	b) Gram Samiti
(hereinafter called the first party) and	(hereinafter called the second party)
Represented by	Represented by
.....	
.....	1.Mr./Mrs.....
Social Development Foundation (SDF)	President [including address]
	2.Mr./Mrs.....
	Secretary [including address]*
	3.Mr./Mrs.....
	Cashier [including address]*

- 1 The second party has identified infrastructure sub-projects for repair/ construction under Community Works Fund (hereinafter called the CWF) and submitted to the first party. The first party appraised and sanctioned the fund proposal. The second party certified that it has achieved all the milestones needed for signing the Addendum- III(Appendix I).
- 2 This Addendum-III defines the specific rules, regulations and obligations of both the parties regarding implementation of the CWF over and above those agreed in the Umbrella Financing Agreement dated,The additional obligations of the Second Party are included in the **Appendix-II**.
- 3 The first party will release an amount of Tk....., (Taka.....) to the second party in two instalments and the breakdown of CWF is given in **Appendix-III**.
- 4 The second party shall utilize the amount to implement the activities stated in the CW Fund application, as sanctioned by the First Party and given in **Appendix-V**.

5 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 CWF
- iv. **Appendix V** : CWF 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 -----

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

- i. Constituted a sub-committee with adequate representation of the extreme poor, poor, and women and, trained them on Community Operations Manual (Infrastructure, Resilience, environmental and Social Management Framework, Procurement, Social Accountability etc.).
- The CWF 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.

Additional Obligations of the Second party

- ii. Be responsible and accountable for implementing all infrastructure works;
- iii. Any change in the approved CWF 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 CWF 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 CWF, 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 Operations Manual;
- viii. Ensure the adequacy of operation and management of the completed sub-projects under the CW 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. First Party will inspect the accounts, records and physical works under the project and comply with the recommendations observations as a result of such inspection;
- xii. Ensure implementation of contract specific Labour Management Plans such as (a) Occupational Health and Safety (b) Labour and Working Conditions (c) Worker Grievances (d) Additional Training (e) Raising awareness etc. Child labour is not allowed.
- xiii. Protecting potential risks and impacts associated with all relevant Social safeguard standards cover social protection, risks of Sexual Exploitation and Abuse and Sexual Harassment (SEA/SH).

Breakdown Cost and Financing of CWF

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 ----)	
I	Cost			
A	Physical Infrastructure Activities			
i				
ii				
iii				
B	Maintenance			
i				
ii				
iii				
C	Resiliencebuilding initiatives			
I				
II	Financing			
I				
li				
lii				
Total				

To
Managing Director
Social Development Foundation (SDF)
22/22 Khilzi road, Mohammadpur, Dhaka-1207

Subject: Application for accessing the Grants Matching Savings Fund

Dear Sir,

Sir,

We are Gram Samiti and would like to inform you that our village is a village under Resilience, Entrepreneurship and Livelihood Improvement (RELI) Project. We have submitted Grants Matching Savings Fund proposal and relevant papers, including the estimated cost, are attached herewith. The estimated cost is Tk. approved by GP.

We will ensure transparency and accountability in utilizing the money and maintain all the accounts properly.

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

Thanks with best regards,

Signature:

President -Gram Samiti

Signature:

Secretary -Gram Samiti

Addendum IV: for accessing the Grants Matching Savings Fund;

This addendum IV 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 (GS) (herein after called the second party)

Represented by:

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

Represented by

1.Mr. /Mrs.
President [include address]
2.Mr. /Mrs.
[Secretary include address]*
3.Mr. /Mrs.
[Treasurer include address]*
[At least two of the signatories shall be women]

26. The first party Social Development Foundation (SDF) is an autonomous body created by the GOB and entrusted with the responsibility of implementing Resilience, Entrepreneurship and Livelihood Improvement (RELI) project.
27. The second party submitted a proposal for saving matching grant fund to the first party.
28. The first party shall release funds amounting to Taka..... to the second party as saving matching grant fund.
29. The second party shall utilize the amount to ensure distributing saving matching grant to the eligible beneficiaries, as list stated in the Fund application, as sanctioned by the first party and given in Appendix-I.
30. This agreement defines the general obligations of both parties in respect of implementation of the Fund. The general obligations are detailed in Appendix-II.
31. If the second party utilizes fund violating rules and regulations or any illegal things happen with the fund, then the first party shall ask the second party to return the amount. In the case of failure, the first party shall take any lawful step against the second party.
32. Any dispute arising out of this agreement shall be settled, if possible through mutual discussions between the two parties.
33. The following documents are attached to this Agreement and shall be deemed as part of this agreement:
 - i. Appendix-I : Breakdown of saving matching grant fund
 - j. Appendix-II : The general obligations of both the parties

Signature

.....,

1. Signature

Mr. /Mrs.

President [include address]

2. Signature

Mr. /Mrs.

[Secretary include address]*

3. Signature

Mr. /Mrs.

[Treasurer include address]*

[At least two of the signatories shall be women]

Witness 1 -----

2 -----

Witness 1 -----

2 -----

Appendix I: Details of saving matching grant

Description of Activity	Estimated Amount	Distribution Time		Number of Beneficiaries	Remarks
		Start Date	End Date		
Total					

Appendix II: General obligations of the both parties:**1. The obligations for second party:**

- The application has been prepared in the concern of the all member of this GS and approved by the Gram Parishad.
- Any changes from the approved fund application shall require prior approval of the 'First Party';
- Verify bank accounts, books of accounts, special grant Fund, bring to the attention of First party any anomalies found including recommendation of corrective actions.
- Permit at all times, the First Party or its representatives to inspect the accounts, records and project and comply the recommendations / observations as a result of such inspection.
- After the completion of all distribution of saving matching grant to the beneficiaries, 2nd party will submit the completion report to the 1st party under the condition of agreement.

2. The obligations for first party:

- The first party will assist the second party to proper distribution of special grant Fund.
- Before releasing saving matching grant Fund to GS.
- Release fund as per the agreement conditions and service standard.

To
Managing Director
Social Development Foundation (SDF)
22/22 Khilzi road, Mohammadpur, Dhaka-1207

Subject: Application for accessing the 4% Service Charge subsidy.

Dear Sir,

Sir,

We are Gram Samiti and would like to inform you that our village is a village under Resilience, Entrepreneurship and Livelihood Improvement (RELI) Project. We have submitted **4% Service Charge subsidy Fund** proposal and relevant papers, including the estimated cost, are attached herewith. The estimated cost is Tk. approved by GP.

We will ensure transparency and accountability in utilizing the money and maintain all the accounts properly.

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

Thanks with best regards,

Signature:

President -Gram Samiti

Signature:

Secretary -Gram Samiti

Addendum V: for accessing the 4% Service Charge subsidy.

This addendum V 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 (GS) (herein after called the second party)

Represented by:

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

Represented by

1.Mr. /Mrs.
President [include address]
2.Mr. /Mrs.
[Secretary include address]*
3.Mr. /Mrs.
[Treasurer include address]*
[At least two of the signatories shall be women]

34. The first party Social Development Foundation (SDF) is an autonomous body created by the GOB and entrusted with the responsibility of implementing Resilience, Entrepreneurship and Livelihood Improvement (RELI) project.
35. The second party submitted a proposal for fund to the first party.
36. The first party shall release funds amounting to Taka..... to the second party for distributing 4% service charge (subsidy) to the eligible beneficiaries.
37. The second party shall utilize the amount to ensure distributing grant to the eligible beneficiaries, as list stated in the Fund application, as sanctioned by the first party and given in Appendix-I.
38. This agreement defines the general obligations of both parties in respect of implementation of the Fund. The general obligations are detailed in Appendix-II.
39. If the second party utilizes fund violating rules and regulations or any illegal things happen with the fund, then the first party shall ask the second party to return the amount. In the case of failure, the first party shall take any lawful step against the second party.
40. Any dispute arising out of this agreement shall be settled, if possible through mutual discussions between the two parties.
41. The following documents are attached to this Agreement and shall be deemed as part of this agreement:

k. Appendix-I : Breakdown a total of 4% service charge (subsidy)

l. Appendix-II : The general obligations of both the parties

Signature

.....,

1. Signature

Mr. /Mrs.

President [include address]

2. Signature

Mr. /Mrs.

[Secretary include address]*

3. Signature

Mr. /Mrs.

[Treasurer include address]*

[At least two of the signatories shall be women]

Witness 1 -----

2 -----

Witness 1 -----

2 -----

Appendix I: Details of 4% service charge (subsidy)

Description of Activity	Estimated Amount	Distribution Time		Number of Beneficiaries	Remarks
		Start Date	End Date		
Total					

Appendix II: General obligations of the both parties:**1. The obligations for second party:**

- The application has been prepared with the consent of all member of this GS and approved by the Gram Parishad.
- Any changes in the approved fund application shall require prior approval of the 'First Party';
- Verify bank accounts, books of accounts, special grant Fund, bring to the attention of First party any anomalies found including recommendation of corrective actions.
- Permit at all times, the First Party or its representatives to inspect the accounts, records and project and comply the recommendations / observations as a result of such inspection.
- After the completion of all distribution of 4% service charge (subsidy) to the beneficiaries, 2nd party will submit the completion report to the 1st party under the condition of agreement.

2. The obligations for first party:

- The first party will assist the second party to proper distribution of special grant Fund.
- Before releasing 4% service charge (subsidy) Fund to GS.
- Release fund as per the agreement conditions and service standard.

Participatory Appraisal



Chapter-4



1.0 Introduction

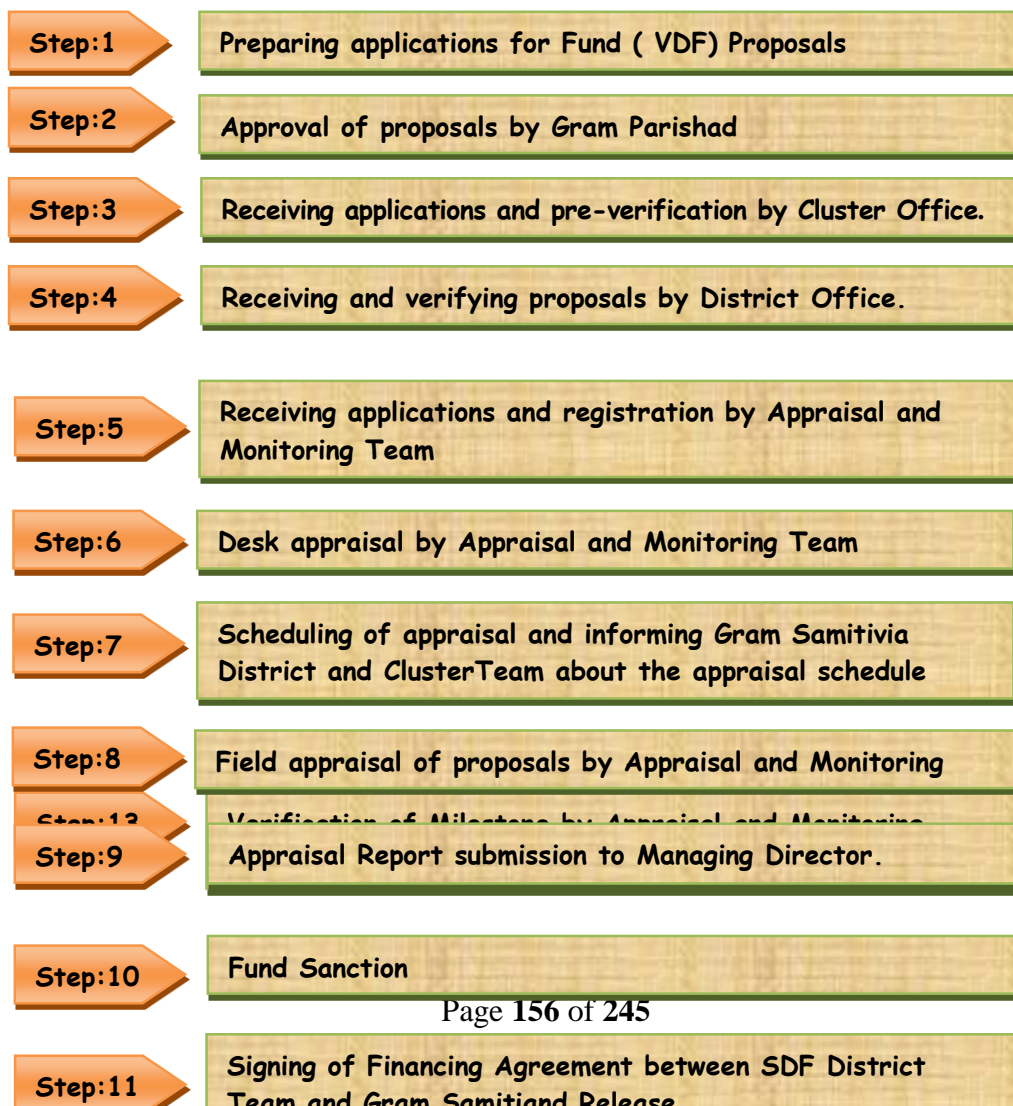
Villages under 'Resilience, Entrepreneurship and Livelihood Improvement (RELI) Project will receive funds from the Social Development Foundation (SDF) to develop villages and improve quality of life of beneficiaries. It will be given only when the beneficiaries are able to demonstrate readiness to receive funds. The SDF ascertains this readiness by sending an Appraisal and Monitoring Team (AMT) to the village.

AMT is comprised of two members. 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 appraisal of particular Fund Proposal will be carried out by the AMT sitting in a Gram Parishad (GP) meeting represented by at least 60% of the enrolled members of GP. The appraisal will be carried out on the basis of a checklist. The AMT will verify books of records on institutional development viz, minutes of meetings, reports submitted by Social Audit Committee (SAC), implementation plans, saving and bank passbooks, bank statements, deposition and withdrawals from the bank, issuance of loans and realization of instalments and other books of account etc.

When the village will be eligible for subsequent instalments of the fund, they again review progress and check milestones for releasing the instalment.

2.0 Steps of Appraisal Process



Step 1: Preparation of Applications for Fund Proposal

- Gram Samiti 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.
- Cluster Facilitator and Cluster officer will help to prepare the application and proposal.
- The GS will apportion the total budget for different activities to be undertaken by them through discussions in the Gram Parishad meeting according to priority.

**Step 2: Approval of Proposals by Gram Parishad**

- Social Audit Committee will verify proposals as per the checklist and recommend Gram Parishad to approve the proposal.
- After approval by the Gram Parishad, Gram Samiti will submit the proposal along with other required papers to the Cluster Office.

**Step 3: Receiving Application and Pre-verification by Cluster Office**

- 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 Samiti within three working days with the advice of correcting the proposal if anything found inconsistency in the proposal.

Step 4: Receiving Proposals by District Office and Verification

- The District Office will register the proposal 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 Samiti 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 Samiti through Cluster Office for making necessary correction and resubmission.

Step 7: Scheduling of Appraisal and Informing Appraisal schedule to Gram Samiti 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 RELI village and discuss with community 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.
- 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.
- RELI village 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 the village.



Step 9: Submission of Appraisal Reports to Managing Director.

- The AMT will submit appraisal reports along with its recommendations to the Managing Director, SDF. 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 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: Signing of Financing Agreement between SDF and Gram Samiti

- The authorized representative of District Office, the SDF, as the First Party, will sign in the Umbrella Financing Agreement/Addendum-I.
- 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 Instalments of VDF as soon as agreement is signed.
- The funds will directly transfer to bank account of GS.



Step 12: Receiving Applications for Subsequent Instalments

- GS will submit a proposal seeking the release of the second Instalment of the fund after utilizing 70% of the first Instalment.
- This proposal will also be sent to the RAMT through the Cluster and District Offices as was done in the case of previous Instalment.
- The proposal for subsequent Instalments will be desk-appraised primarily by the RAMT.

Step 13: Verification of Milestone by AMT

- The RAMT will come to the village to check the records and physically verify the progress and appraise whether the Gram Samiti achieved or not the set milestone for the subsequent Instalments.

Step 14: Releasing Subsequent Instalments

- If Gram Samiti have achieved the set milestones for the release of subsequent instalments, RAMT will recommend the release of fund.

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;
- The member of Gram Parishad and respective committee will reply to all questions asked by the RAMT.
- The RAMT will use a checklist to verify achievements and give marks for each question.
- If the village do not get score at least 7 out of 10 for each of the indicators, the proposal will not be qualified. A total of 70 mark out of 100 need to be score by the villages to qualify to receive the Instalments of VDF.
- The RAMT will submit appraisal results through the head of AMT to the SDF Managing Director with specific recommendations.

5.0 Composition of AMT

Each Regional Appraisal and Monitoring Team (RAMT) is comprised of a Team Leader (Livelihood and Institution Building Specialist) and other one is Appraiser (Technical). Community Professionals (CP) will work as members of the Appraisal Team as they have better understanding about other communities.

8.0 Certifying milestones for fund Instalment

Appraisal is carried out on the basis of a checklist in which 10 major points are judged, and then marks are awarded. The subsequent funds Instalments 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 Instalment of fund.

9.0 Service Standard

GS will receive the VDF against the qualified proposal within 40 working days after submission the proposal to Cluster Office. The following table shows the days allocated for different level:

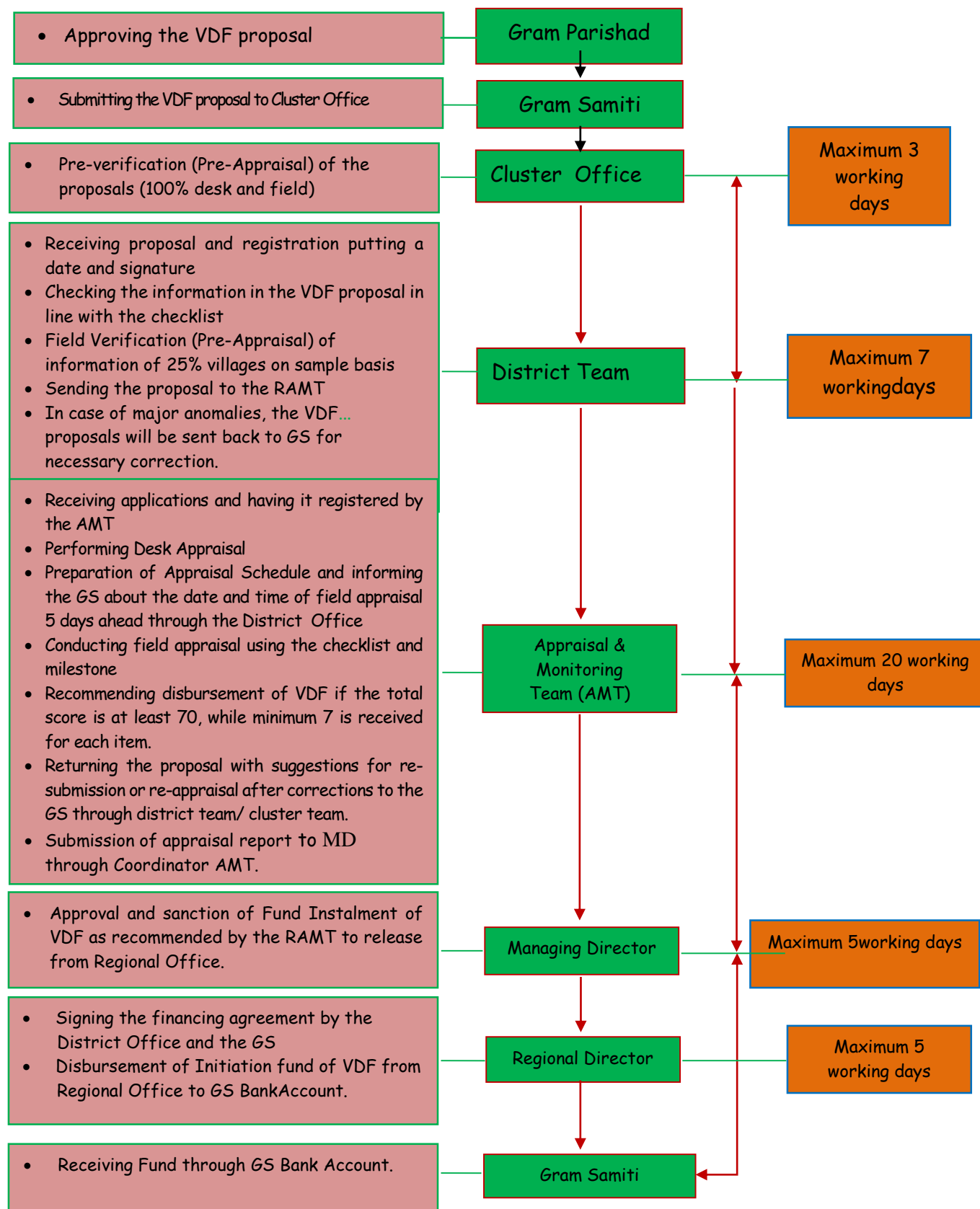
Responsible Offices	Maximum Number of Days
Cluster Office	Within 3 working days after the receipt of proposal.
District Office	Within 7 working days of receiving proposals from the Cluster Team.
Regional Appraisal and Monitoring Team (RAMT)	Within 20 working days of receipt of the proposal from the District Office.
SDF Head Office	Within 5 working days of sanctioning fund Instalment by the MD, SDF.
Regional Director will release the fund Instalment to GS Bank Account.	Within 5 working days regional office will release fund to the GS

10.0 Records on Appraisal.

The RELI village institutions will preserve the following records in Gram Samiti office:

- Receipt copy of proposals
- Comments of RAMT
- RAMT Recommendations
- Copy of a sanction letter
- Duplicate copy but signed in original of the Umbrella Financing Agreements.

11.0 Appraisal Flowchart:



12.0 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, extreme poor and poor list been prepared through PIP and approved by GP? Have 60% targeted extreme poor and poor been included in RELI Group? Did RELI Group conduct meetings regularly with the required quorum? Has the GS been constituted with 100% of the members from the extreme poor and poor? 	<ul style="list-style-type: none"> Approved PIP list and village matrix Gram Parishad meeting minutes RELI Group member list RELI Group 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 extreme 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 do its members understand 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 Programs. 	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 Program and linkage with NGO Program etc.? • Have those who can start income-generating activities been identified, and enough financial and technical support or them planned to enable them become RELI 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 plans 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 and E & S risk management	<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 equipment? Has the Gram Parishad approved the community savings towards the emergency fund? Has any plan for purchasing land for GS office building as per 'willing buyer and willing seller method described in chapter 8, part 2 of COM? 	<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 RELI Groups 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 RELI Group members 	10	07		

Criteria	Basis of Evaluation	Means of Verification	Maximum Marks	Minimum Marks Required	Marks Obtained	Corrective Action Needed
J. Field observation by Community Professional of operational 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		

12.1 Field Appraisal Checklist for Construction Works Fund (CWF)

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		

Criteria	Basis of Evaluation	Means of Verification	Maximum Marks	Minimum Marks Required	Marks Obtained	Corrective Action Needed
B. Equity	<ul style="list-style-type: none"> • Out of the Convener, Secretary and Cashier of the SPC at least two are from the extreme 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 extreme poor and poor? • Will the implementation of the Sub-Project generate employment for the extreme poor and poor in the village? 	<ul style="list-style-type: none"> • Discussion with Gram Parishad, SPC members 	10	07		
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		

Criteria	Basis of Evaluation	Means of Verification	Maximum Marks	Minimum Marks Required	Marks Obtained	Corrective Action Needed
E. Disaster Proofing/ Preparedness	<ul style="list-style-type: none"> Will the proposed design features of the Sub-Project withstand reduce the future effect 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, do they agree to curing and watering, safe guards of construction materials, carry materials from short distance and other required voluntary services. 	<ul style="list-style-type: none"> Gram Parishad meeting minutes Interaction with community 	10	07		
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? (1) no child labour; (2) adherence to SEA/SH related Code of Conduct; (3) Occupational health and safety guidelines including Covid-19 related protocols 	<ul style="list-style-type: none"> Interaction with community Interaction with SPC, Gram Samiti. 	10	07		

Criteria	Basis of Evaluation	Means of Verification	Maximum Marks	Minimum Marks Required	Marks Obtained	Corrective Action Needed
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		

12.2 Field Appraisal Checklist for Revolving (Shabolombi) Fund (RF)

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 extreme poor and poor been mobilized into RELI Group? Are 100% of the RELI Group, SC and VCO members from the targeted extreme poor and poor? Has the Gram Parishad approved the SC, VCO and SAC constitution? 	<ul style="list-style-type: none"> PIP list Village matrix Gram Porishad meeting minutes Records of RELI Group /SC/VCO 	10	07		

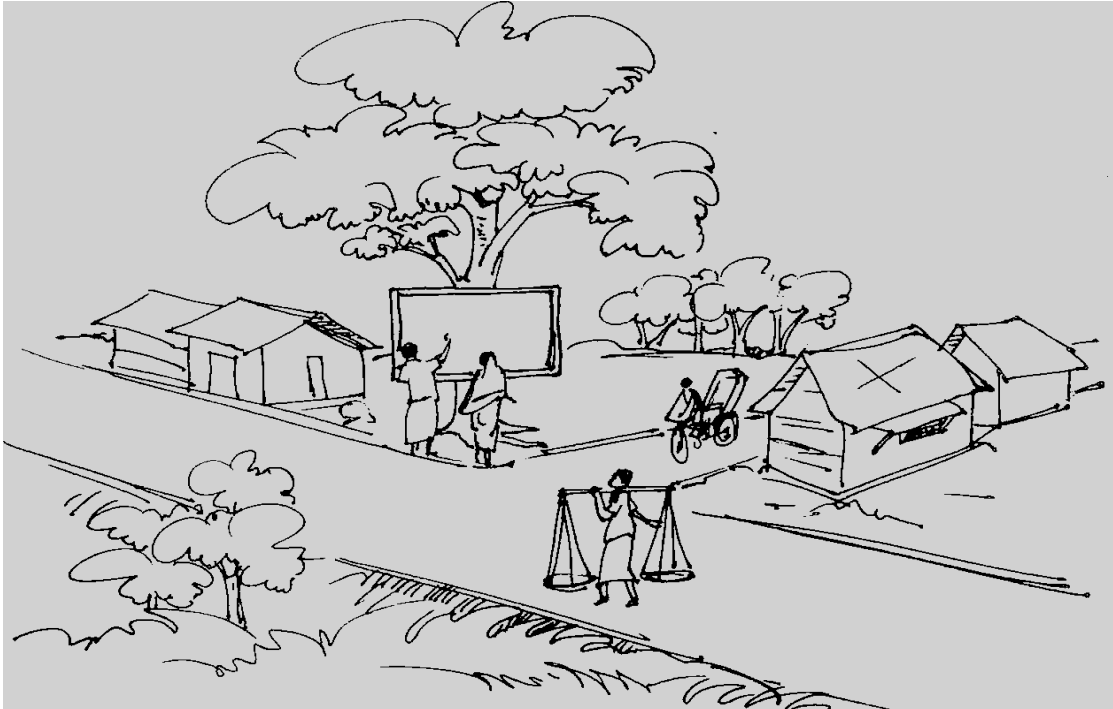
Criteria	Basis of Evaluation	Means of Verification	Maximum Marks	Minimum Marks Required	Marks Obtained	Corrective Action Needed
B. Equity	<ul style="list-style-type: none"> • Out of the President, Secretary and Cashier of the RELI Group/ SC/VCO at least two are from the extreme poor families and at least two of them women and one youth. • Will the planed Revolving (Shabolombi)Fund benefit at least 60% targeted extreme poor and poor households with 80% women and 20% youths? • Will the first Instalment of the Revolving (Shabolombi) Fund, benefit 60% of the extreme poor families? 	<ul style="list-style-type: none"> • Interaction with VCO 	10	07		
C. Transparency	<ul style="list-style-type: none"> • Have the rules of savings and Revolving (Shabolombi) Fund loan amounts, repayment period, service charge etc. been approved in the Gram Parishad? • Are all the books of accounts at RELI Group, SC and VCO maintained and kept up to date? • Have all the information of the RELI Group been displayed? 	<ul style="list-style-type: none"> • Verification of records 	10	07		
D. Accountability	<ul style="list-style-type: none"> • Have the SAC members been trained on Revolving (Shabolombi) Fund guidelines? • Do the SAC audit all the books of accounts and submit report to GP through GS? • Have the bank accounts of the SC and VCO been opened and signatories authorized? 	<ul style="list-style-type: none"> • Interaction with Gram Samiti, VCO, SAC 	10	07		

Criteria	Basis of Evaluation	Means of Verification	Maximum Marks	Minimum Marks Required	Marks Obtained	Corrective Action Needed
E. Capacity Building	<ul style="list-style-type: none"> Do all the RELI Group leaders, SC and VCO members have the clear concept about their roles and responsibilities, and have fully been trained on Revolving (Shabolombi) Fund guidelines? Has the bookkeeper been identified and fully trained on bookkeeping at RELI Group, SC and VCO level? 	<ul style="list-style-type: none"> Interaction with RELI Group members, VCO 	10	07		
F. Savings and Internal Lending	<ul style="list-style-type: none"> Do at least 60% of RELI Group members meet regularly and mobilize savings as decided by RELI Group/SC/VCO and continuing internal lending? Do the RELI Group, SC 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 RELI Group members, VCO 	10	07		
G. Meetings and Decision Making	<ul style="list-style-type: none"> Are the RELI Groups meeting regularly with the required quorum? Are the meetings of SC 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 RELI 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 Revolving (Shabolombi) Fund loans? 	<ul style="list-style-type: none"> Interaction with RELI Group members, VCO, Gram Samiti. Verification of the Minutes 	10	7		

Criteria	Basis of Evaluation	Means of Verification	Maximum Marks	Minimum Marks Required	Marks Obtained	Corrective Action Needed
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 Revolving (Shabolombi) loans? The message of key project principles, rules and benefits of Revolving (Shabolombi) Fund been disseminated to all villagers? Is there any hidden dissatisfaction/conflict in the village about any aspect of project, including functioning of RELI Group/SC/VCO? 	<ul style="list-style-type: none"> Village visit Discussion with villagers 	10	07		
Total			100	70		

Financial Management



Chapter-5

1.0 Introduction

Finance is the blood of any organization. Financial transactions must be done ensuring transparency, accountability and value for money. To ensure the financial accountability, transparency, value for money and financial decision making proper accounts management is extremely important.

The necessity of accounts keeping:

- Ensuring proper financial decision making
- Ensuring proper record keeping and information dissemination
- Ensuring transparency and accountability in financial transactions
- Ensuring Proper utilization of resources
- Removing misunderstanding among the stakeholders
- Ensuring project implementation with the allocated fund
- Preventing the misuse of fund
- Ensuring value for money
- Ensuring proper fund management.

The Village Development Fund (VDF) is the main resource for the extreme poor and poor to achieve village development goals. VDF must be taken care off for the following reasons:

- VDF is disbursed to the villages on instalment basis. Second and onward instalments will be disbursed subject to successful utilization of the fund already received by the GS.
- The fund will be used as per the approved Village Development Plan (VDP) application.
- Gram parishad members of the village are collectively stakeholder/owner of the fund.
- Achievement of the goals of the project depends on the proper utilization of the fund

Hence it is important to maintain proper accounts of the amounts have been received and spent.

2.0 Financial Principles

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

- **Transparency: The community members will be known** about the use of village development fund:
 - Ensure keeping books of accounts and registers for proper accounting records and financial dealings

- Ensure updates of books of accounts properly Provide financial information requested by any member of the village community
- Ensure that summarised financial information is displayed on display board properly.
- **Accountability: Proper steps must be followed to ensure accountability in dealing of fund/ financial transactions.** This will be through:
 - Financial transaction must be done following the financial guidelines of COM
 - Social Audit Committee (SAC) will conduct audit on financial transactions, records and report.
 - If any amount of fund is misused or unauthorized payment is made, causing losses to the community etc. that must be recovered from the persons involved.
- **Prudence:** Proper preventative measures must be taken to avoid any financial irregularities or pilferage through:
 - Financial transaction must be done based on the proper document
 - Financial transactions must be done as per financial rules and procedures
 - Payment must be made after proper scrutiny/checking the bills and vouchers
 - Internal control system must be followed properly
 - Physical verification will be done, if needed.

3.0 Sources of Fund

Sources of fund at village institutions level are as follows::

- **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 given by the SDF. Use and key rules of the **VDF are described** in chapter 2. The following are the key financial aspects:

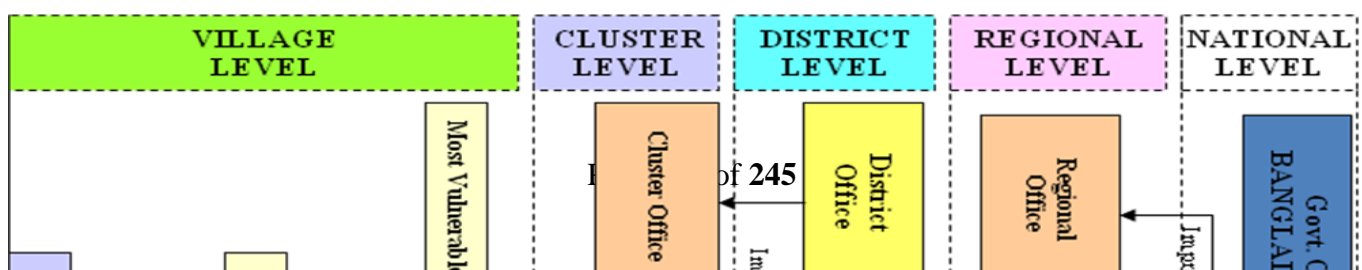
- VDF will mainly be operated by the Gram Samiti (GS),
- Revolving loan fund (Shabolombi fund) will be operated by the VCO;
- Community Construction Works Fund (CWF) will be operated by the Sub-project committee (SPC);
- The GS, VCO and SPC will have separate bank accounts;

- The Savings (Sanchay) Committee (SC) will maintain bank accounts for savings and internal lending of RELI Groups;
- SC, VCO, SPC and GS will collect bank statements and reconcile the bank balances on monthly basis with bank statement and cash book..

3.2 Applying for Instalments

- GS will submit application to the SDF for receiving the instalment of VDF. The application format is given in chapter 3.
- SAC will verify and certify that activities have been completed as per the milestones.
- SDF team will verify the completed activities and recommend the release of the next.
- SDF will transfer the funds to the Gram Samiti's bank account.
- Revolving Fund (SF) will be transferred to the VCO bank account by the GS.
- CWF - will be transferred to the bank account of the SPC by the GS.
- The GS will sign separate 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 HQ to Regional Office to the Gram Samiti (GS)

- For the part of the programme implemented by the communities, the SDF will transfer funds to the from the Designated Account to the respective regional offices and regional office transfer fund 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 (regional Office) will also disburse funds directly to the RCS under a financing agreement between the SDF and the RDCS which will onward disburse funds to the RCCS.
- The Community Operational Manual (COM) 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 RDCS to RCCS is 5 working days.

4.0 Bank Accounts

There will be four bank accounts at community levels

- (GS) level: To transact Village Development Fund, the President, Secretary and Cashier of GS will be the signatories to the bank account, and any two of them will jointly operate the account.
- VCO level: To transact Revolving loan Fund (Shabolombi fund) the Leader, Secretary and Cashier of VCO 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 RELI GROUP, the Leader and Cashier will operate the bank account jointly.
- Sub-project Committee level: To transact CWF, the Convener, Secretary and Cashier of SPC will be the signatories to the bank account and any two of them will jointly operate the account.
- All the payments above Tk. 10,000/- will be made by crossed/account payee cheque.
- Payments to the community members can be made in cash/ BKash, Nagad etc. in presence of other community members if anybody does not have bank accounts
- The cashier will preserve the bank passbook and chequebooks in the safe custody.
- Monthly bank reconciliation statements will be prepared to check the authenticity of the transactions recorded in the cash books.



Cashier:

Major Responsibilities of Cashier

- Custodian of all books of accounts and other registers ,
- Makes all receipts and payments, vouchers etc;
- Safe custodian of cheque books, money receipts, bank passbooks, deposit slips, and stamp etc.;
- Keeps petty cash in a secured place and spends it to meet small expenses;
- Complies with project financial guidelines;
- Cooperate the SAC to conduct audit on 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 RELI 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 sub-committee in preparing the financial reports so that they can submit those to the Gram Samiti.
- Assist GS to prepare the One Time Grant distribution reports.

5.0 Financial Authority

In order to maintain financial transactions smoothly, financial power will be delegated 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	Up to Tk. 5000/-
• Gram Samiti	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 CWF mentioned in chapter-4

6.0 Accounting at Sup-project Committee level

The Gram Samiti will release Community Works Fund (CWF) to the bank account of Sub-project Committee (SPC) responsible for the implementation of the CWF. The accounts for CWF will be maintained as follows:

- 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,
- Keeping the books of accounts will help to:
 - Verify the accuracy of financial transactions,
 - Record for future reference,
 - To know how much amount received, spent and balance available
 - Help the community members know about financial transactions
 - Help audit the accounts by the Social Audit Committee and others when needed.
- Vouchers for all the receipts and payments will be prepared,
- These vouchers will be entered into Receipts and Payments Book;
- Using the Receipts and Payments Book balances of different heads the statements of receipts and payments will be prepared;

- The following books of accounts will be maintained.



• Receipts and Payments Book (Cash book)	• Receipts and Payments Book (Cash Book)	• Receipts and Payments Book (Cash Book)
• Ledger (head wise)	• Ledger (head wise)	• Ledger (head wise)
• 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
• Master roll, Mobile finance Service information and register will be maintained for disbursement of One Time Grant for Vulnerable (as applicable)	• Minutes books	Master roll
• Minute books	•	Minute books
• Record receiving and disbursement of Grants matching savings	• Record receiving disbursement of Grants matching savings	
• Record receiving and subsidy to the service charge of RF	• Record receiving and subsidy to the service charge of RF	
• Vouchers	• Vouchers	Vouchers

• Bank Statement	• Bank Statement	Bank Statement
• Cheque Boi	• Cheque Boi	Cheque Boi
• Deposit Slip	• Deposit Slip	Deposit Slip

8.0 Reporting Financial Progress

- financial progress report (Statement of Receipts and Payments) to be prepared on monthly basis,
- 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;
- A copy of the financial progress report is to be sent to the SDF.

Auditing

- The audit of the accounts of GS will be conducted mainly by the Social Audit Committee,
- SDF internal audit team will also audit our village
- The SDF external auditors and internal auditors (operational audit by the external firm) as suggested by the World Bank, FAPAD will also audit the accounts of the villages. .
- The third party monitoring agency will also monitor the financial transactions and books of accounts of the villages (IDF, RF, CWF and savings etc)

Role of Social Audit Committee (SAC)

- The SAC will audit all the financial transactions of the villages, including the verification of books of accounts and records,
- The SAC will check and verify the procurement of the villages accomplished by the procurement subcommittee.
- The SAC will submit its report to the Gram Parishad;
- If the SAC finds any anomaly, they will also recommend actions for rectifying the same.

Display Boards

- Financial information to be displayed on the display boards,
- The display boards will be updated regularly (at least monthly);
- The format of the display board is given in booklet 4-Monitoring and Conflict Resolution.



9.0 Precautions to Prevent Misuse of Funds

- Project support will be stopped in case of financial irregularities in the village,
- The Gram Parishad is responsible for taking corrective measures if any such irregularity;
- In order to prevent financial irregularities, following precautions will be taken:
 - The Social Audit Committee will regularly audit the financial



records, registers and procurement process and submit report to the Gram Parishad,

- The Gram Samiti will verify all the financial transactions and procurement on a monthly basis and correct errors if any;
- Recover the lost money from the responsible person;
- Ensure the financial transactions are recorded in the books of accounts without delay and if possible on the same day;
- Ensure all the financial progress reports are discussed with the Gram Parishad.

Receipts and Payments Book (Cash book for GS)

Name of GS:

Union :

Upazila:

District:

<i>Receipts</i>				<i>Payments</i>			
Date	Voucher no.	Particulars	Amount (Taka)	Date	Voucher no.	Particulars	Amount (Taka)
1	2	3		10	11	12	13
		Balance				Balance	
		Total					

Receipts and Payments Book (Cash book for VCO)

Name of GS:

Union :

Upazila:

District:

Receipts				Payments			
Date	Voucher no.	Particulars	Amount (Taka)	Date	Voucher no.	Particulars	Amount (Taka)
1	2	3	4	5	6	7	8
		Total					

Receipts and Payments Book (Cash book for CWF)

Name of GS:

Union :

Upazila:

District:

Receipts				Payments			
Date	Voucher no.	Particulars	Total Payments	Date	Voucher no.	Particulars	Total Payments
1	2	3	4	5	6	7	8
		Total					

Ledger Book

Name of Accounts Head:

Name of GS:

Union :

Upazila:

District:

Dr.				Cr.			
Date	Voucher no.	Particulars	Amount (Taka)	Date	Voucher no.	Particulars	Amount (Taka)
1	2	3		10	11	12	13
		Opening Balance				Opening Balance	
		Balance				Balance	
		Total					

Ledger Book

Name of Accounts Head:

Name of VCO:

Union :

Upazila:

District:

Dr.				Cr.			
Date	Voucher no.	Particulars	Amount (Taka)	Date	Voucher no.	Particulars	Amount (Taka)
1	2	3		10	11	12	13
		Opening Balance				Opening Balance	
		Balance				Balance	
		Total					

Annexure-6

Ledger Book

Name of Accounts Head:

Name of CWF:

Union :

Upazila:

District:

Dr.				Cr.			
Date	Voucher no.	Particulars	Amount (Taka)	Date	Voucher no.	Particulars	Amount (Taka)
1	2	3		10	11	12	13
		Opening Balance				Opening Balance	
		Balance				Balance	
		Total					

Annexure-7

Name of GS:

Address:

Receipts and Payment Statement

Date: As on -----

Receipts			Payments		
Sl. No	Description	Total Taka	Sl. No.	Description	Total Taka
1	2	3	4	5	6
	Opening Balance			VCO-SF	
	SDF Grant			Inst. Dev.	
	IDF (including one-time grants to vulnerable)			One Time Grant	
	SF (including subsidy to service charge)			Skill Dev. Loan to Youth	
	CWF			CWF	
	Special Grant			Others	
	Grants Matching			Closing Balance	
	Savings				
	Service Charge				
	Community Contribution				
	Other Receipts				
	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 VCO:

Address:

Receipts and Payment Statement

Date: - - - - -

Receipts			Payments		
Sl. No	Description	Total Taka	Sl. No.	Description	Total Taka
1	2	3	4	5	6
	Opening Balance			Loan to GS Members	
	Fund from GS RF			Inst. Dev.	
	Subsidy on Service Charge			Dist. of Service Charge	
	Loan Realized			Loan Security	
	Service Charge			Others	
	Loan Security Fund			Closing Balance	
	Others				
	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 CWF:
Address:
Receipts and Payment Statement
Date: As on

Receipts			Payments		
Sl. No	Description	Total Taka	Sl. No.	Description	Total Taka
1	2	3	4	5	6
	Opening Balance			GS Office	
	CWF			Earth Filling	
	Community Contribution- Labour or Material			Road Dev. / Repair	
	Community Contribution-Cash			Culvert const./Repair	
	Others			Tube-well	
				Water distillation	
				Water desalination	
				GS Grant Refund	
				Others	
				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 GS:

Address:

Voucher No.

Date:

Head of Account:

Receipt Voucher

Particular	Taka	Paisa
Total Taka		
In words:		

Signature of Cashier

**Signature of
President/Leader/Chairman**

Name of the GS:

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-----
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: Un-presented Cheques

Date	Cheque no.	Payment against	Amount	Subsequent Position
Total Un-presented 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 as per approved proposals. In order to implement the various activities, procurement of various materials like office furniture, building materials etc. to be accomplished. Hiring the services of trainers, veterinary surgeons, and engineers to be done to help in preparing plan and implement some activities. This manual will help 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 the items are bought in a cost-effective way - right price?
- How to buy the items as per specifications - right quality?

This will help toknow and follow the norms, procedures and methods of procurement to be adopted..

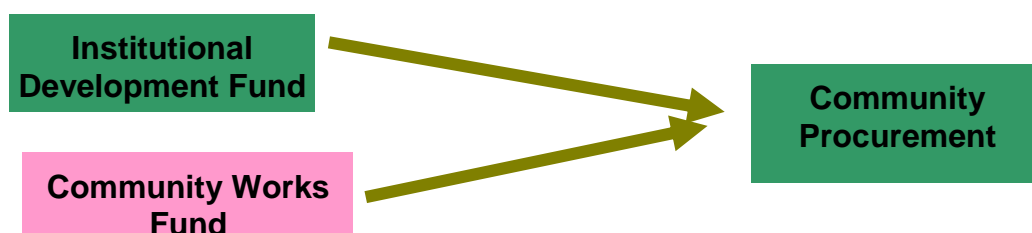
2.0 Community Procurement

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, the procurement will be done 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 the projects, 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.

The following funds will be used 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. Some goods can be bought which are required for disaster preparedness e.g. handmike, first aid box, wooden **stretcher**, torch light, rope etc.

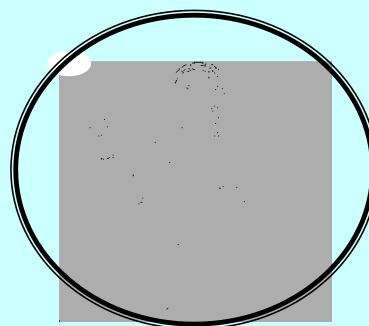


(2) **Services :**

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 RCS 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 purchase will be done

5.1 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.

5.2 By Inviting Tenders/Quotations in Sealed Envelops

By inviting tenders from the suppliers/shopkeepers, price quotation of the required items can be collected.

Suppliers/shopkeepers will quote their prices in written and send in a closed and sealed envelope.

This is called **quotation**.



5.3 By Inviting Tenders through Newspaper Advertisement

In the case of any big purchase (more than 3 lac for goods, more than 2 lac for services and more than 5 lac for construction), RELI community can purchase the items through inviting tenders in the newspapers and magazines, internet, etc.

Notice will be displayed in a common place, bus stop, market, Cluster & District offices of SDF, and RCS, CIS Centres etc.



Gram Samiti forms a Procurement Committee to help buying 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 60% 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 up to 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 each purchase up to Tk. 50,000 Decision of Procurement Committee</p> <p>b) For an estimate of each purchase between Tk. 50,000 and 100,000: 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. 3 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. 5 lac per purchase. Hire small construction or manpower firms.
Purchase through inviting tenders in the newspapers	For an estimate above Tk. 3 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. 5 lac and above.

* The above limits of procurement for direct purchase, purchase through quotation etc. within the upper limits upon approval of Gram Samiti. If any purchase with value above the thresholds may be done with prior permission of SDF.

- Child labour is often defined as work that deprives children of their childhood, their potential and their dignity, and that is harmful to physical and mental development. Child labour is not allowed for construction works and labour services;
- Forced labour is any work or service which people are forced to do against their will and under threat of punishment or penalty which is not permitted in any procurement.

Use of Procurement Methods & 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:

- Skilled labourers and unskilled labour can be hired by engaging community members;
- Local contractor can be hired to help concrete the roof. Items like bamboo and similar types of materials can be purchased 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 can be done through direct contracting irrespective of cost limit upon recommendation of social audit committee.

Hiring of Community Professional (CP)

Experienced Community Professional (CP) can be hired for building the capacity of communities or for some other services (details in Part-3).

CP Centre can be hired 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

Procurement Plan

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

During preparation of village development plan, a detail list of items to be procured for the implementation of the sub-projects will be prepared. A list of services e.g. hiring trainers, bookkeepers, service providers etc. will also be hired.. This list is called **Procurement Plan**.

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 RCS/ 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/RCS/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, the following methods for constructing of various works can be used:

a). Purchase of materials/equipment and hiring persons for unskilled labour-oriented works for construction as required;

b). Relevant methods will be followed for hiring contractors.

Based on the estimated prices, goods and materials can be purchased following the method as mentioned below;

	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
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	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

Services of non-technical persons like masons, plumbers, electricians can be hired following direct 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).	
<p>* Unskilled labourers for the work shall have to be hired from within the villagers.</p> <p>* Skilled labourers too, if available, shall have to be hired from within the villagers.</p> <p>In case skilled labourers are not available from within the village, they can be hired from elsewhere.</p>	

6.5 Emergency Procurement after Disasters

. For emergency procurement due to disaster all the procurement guidelines may not possible to follow. The Gram Samiti 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.
- (v) The entire document (quotation, work order, Meeting minutes etc.) for any short of procurement must be kept in the GS office after completing the task and SDF will review the document as and when necessary.

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 60% of the members of the Procurement Committee shall have to be female and be present during the procurement.

Equal Decision / judgement

- Identical 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.

- 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

Accountability

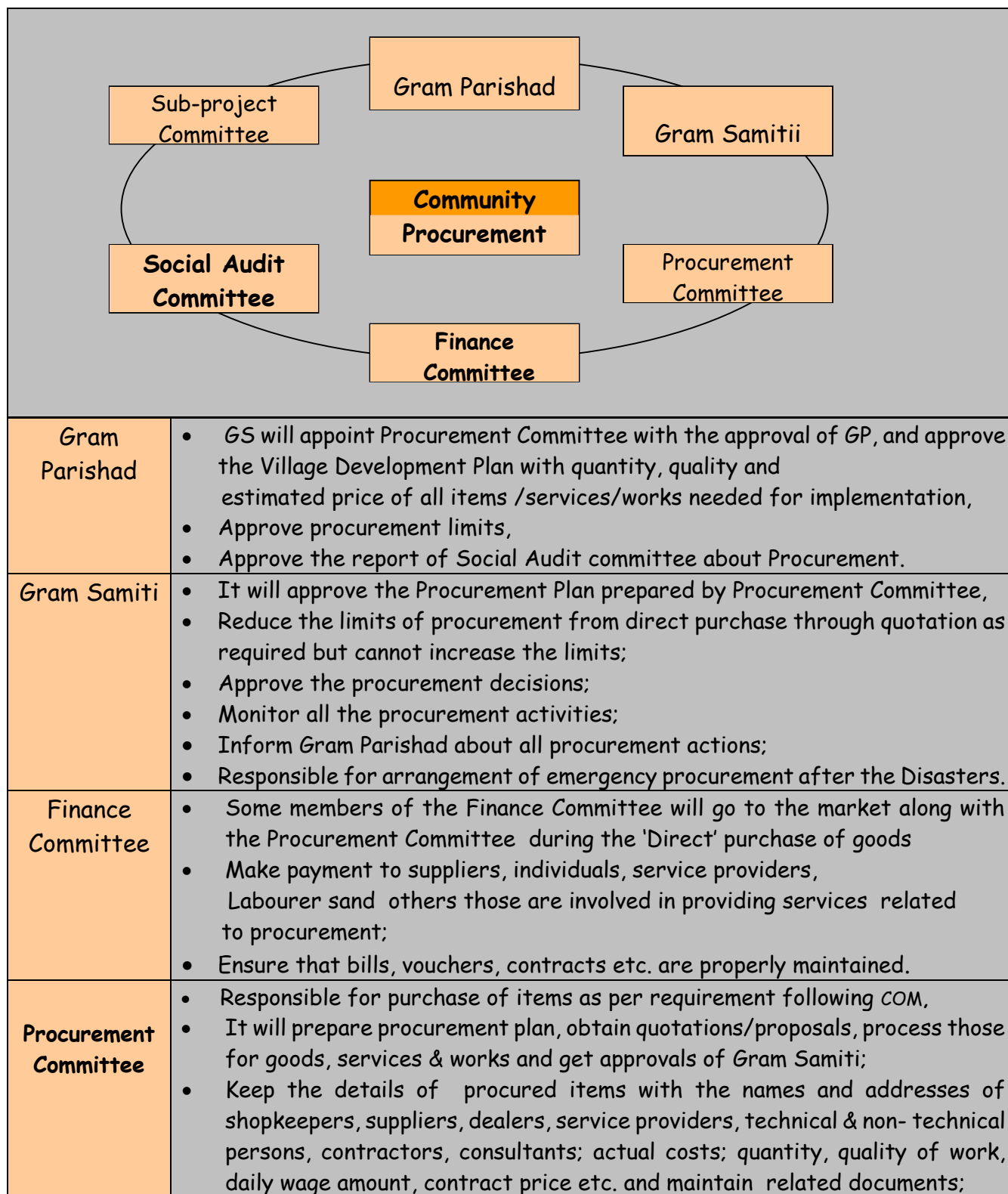
Ensure the Quality & Timely delivery

- 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.

8.0 Procurement Roles and Responsibilities of Different Committees & Institutions



	<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 RELI Group members to procure items to start income-generating activities, when requested; • Submit monthly report to Gram Samiti 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; • 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;
SDF 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 Samiti 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

- 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.



- 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.
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9.0 Formats, Contract & agreements:

Formats are used for processing procurement activities.

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 procurements done as per procurement guidelines? O Yes O No
- Are we caring about the procurement process & procedures? O Yes O No
- Have we faced any fraud in procurement process? O Yes O No
- Did we involve everyone in the village specially woman during Construction of sub-projects? O Yes O No
- Are we procuring items that will benefit all of us in the village? O Yes O No
- Are we procuring the required items? O Yes O No
- Are we procuring items with the best prices? O Yes O No
- Are we procuring the right quality items in right quantity? O Yes O No
- Are we satisfied with the functioning of the Sub-project Committee relating to procurement? O Yes O 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? O Yes O No
- Is there any dispute with the suppliers? O Yes O No
- Do we face any political interference during procurement process? O Yes O No
- Do we discuss the social Audit report in the committee meeting? O Yes O No
- Are we getting support from cluster & district facilitation team? O Yes O 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	Transportati on cost	Total Price	Expected date of delivery

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

2. Quotation will have to be submitted in a sealed envelope.
3. Price will be quoted for all required items. Price quoted for partial goods/materials will not be accepted.
4. The quotation shall remain valid up to (...date.....)
5. 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.
6. The materials shall be delivered to (.....place.....) within (.....date.....)
7. 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.
9. 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 including specifications 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.
Complied with specifications					
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. The purchase order will be cancelled if the supplied materials/good are not matched with the specifications

4. 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.

5. 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

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

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

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

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 RDCS/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 :

- a) % (Tk.) of the total contract price after signing of this contract as advance payment which will be realised from final bill.
- b) % (Tk.) of the total contract price after completion of
- c) % (Tk.) of the total contract price after completion of
- d) 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 RDCS/ 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:	RDCS / 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

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

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.

**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

Name and Signature of the members of the Procurement Committee:

1.

2.

3