

Preface

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

In 2011, SDF expanded its activities to 16 districts of the country under Empowerment and Livelihood Improvement "Nuton Jibon" Project. It could be mentioned that in August 2015 SDF has started the implementation of 6 years' duration 'Nuton Jibon Livelihood Improvement Project (NJLIP)' in 13 districts with financial support from the Government of Bangladesh and the World Bank. The NJLIP, as per project design was closed on June 30, 2021 after successful completion and another bigger operation titled "Resilience, Entrepreneurship and Livelihood Improvement (RELI)" Project is going to be implemented from July 2021 with a project duration of 5 (five) years in 3,200 villages under 20 (twenty) poverty prone districts of Bangladesh.

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 Operations Manual (COM). With the growing size of the "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, the 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 "Resilience, Entrepreneurship and Livelihood Improvement (RELI) Project" which will help all concerned, including the community members.

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

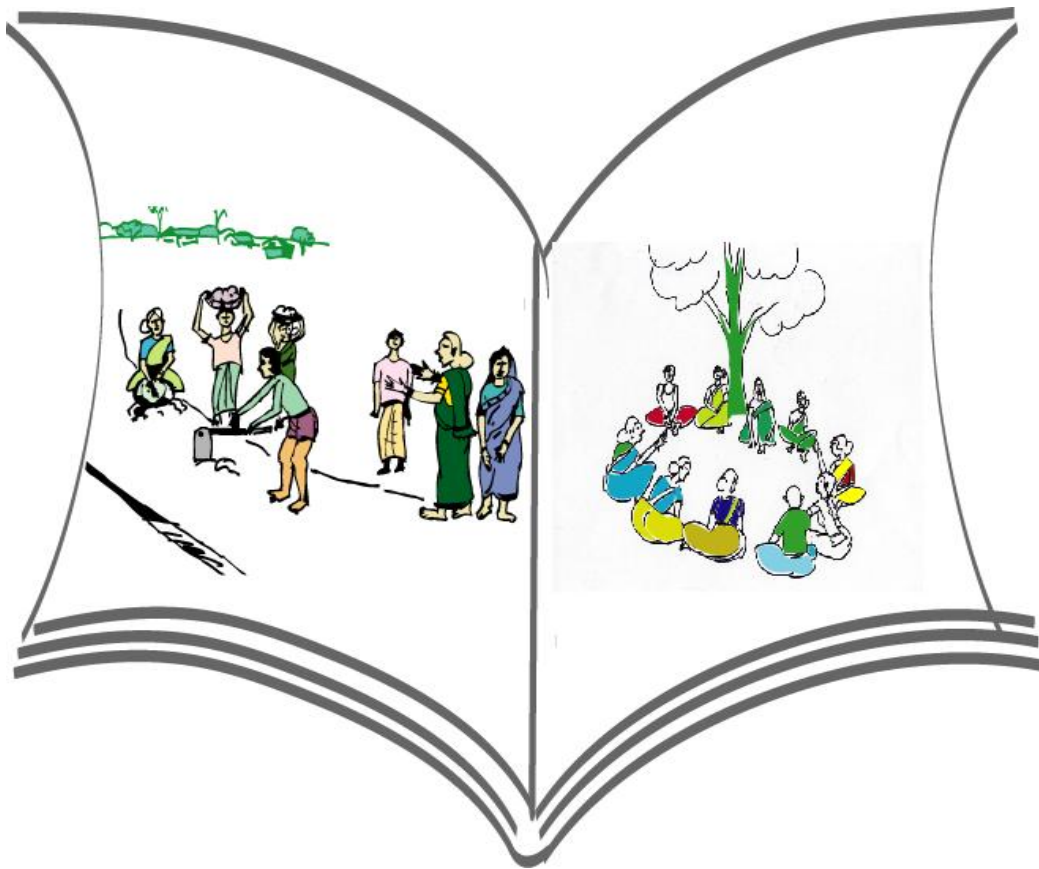
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Monitoring and Conflict Management



Chapter-13

1.0 Monitoring

Monitoring of project activities at the village level will carry out whether activities are being implemented as per the plan or not within the timeframe and following the due process.

As project moves on with planned activities, it is likely that some of RELI community may face new problems and complications. So project beneficiaries may have complaints and it needs to be resolved. In that case beneficiaries may need to revise plan based on experience. This chapter will provide the guidance to resolve conflicts.

2.0 Why Monitoring is needed

- Whether the work is being implemented as per guidelines/rules and within timeframe;
- Person(s) of the committee who were responsible to do the work, whether s/he/they did it properly or not;
- Assessing the progress of the work being implemented according to the plan or not and also find out the flaws;
- Ensuring that the infrastructure and livelihoods development, health & nutrition activities being implemented in environmentally and socially sound and sustainable manner;
- Ensuring accountability in our activities.

3.0 Village Visioning

Each of the RELI village will have own visions. Beneficiaries of RELI villages will decide village vision as per demand that will be achieved at the end of the project. In that case each project village will have the following visions:

- There will have own institution and resources for development;
- Positive changes in socioeconomic will take place;
- Poverty will be reduced substantially;
- RELI beneficiaries will be able to take necessary measures to protect any disaster like COVID 19, Amphan, cyclone etc.;
- There will be no health risk for pregnant and lactating mothers and their kids; and
- Youths will have employment and contribute to social development.

Expectation/Dream:

- a. RELI village institutions will reduce poverty of two-thirds of the extreme poor beneficiaries in the project village within next five years (Example: a village with 100 Extreme Poor HHs, will be able to reduce extreme poverty of 66% of its

beneficiaries after implementation of RELI project activities i.e. they will move to the next level);

- b. The RELI project beneficiaries will be able to reduce poverty of 70% of the poor beneficiaries in project villages within the next five years (Example: Out of 100 Poor HHs in the village, after implementation of RELI project activities it will come down to 30% meaning 70% will move to the next level);
- c. Two-thirds youths will be employed through skill development training and employment opportunities by the RELI project within the next three years;
- d. Gram Samiti Office will be established and be used for implementing project activities, conducting regular meetings, keeping documents updated, using as shelter during natural disaster and other social events etc.;
- e. At least 60%vulnerable will become RELI group members with financial support from project i.e. one-time grant;
- f. RELI community will be able to reduce nutritious deficiency and infection of various diseases.
- g. RELI beneficiaries will be able to protect themselves from natural disaster, cyclone, and pandemic like COVID 19 including GBV/SEA/SH etc.
- h. Transparency and accountability will be established in all activities;
- i. RELI project beneficiaries will establish effective and sustainable village institutions;
- j. SAC will proactively monitor all the activities.

4.0 Monitor the Progress of village activities

- By physical supervision, either individually or in group;
- By checking the books of accounts, meeting resolution, plan, implementation process, result and others
- By displaying key information on the notice/display board;
- By discussing in the group meeting to resolve the issues;
- By discussing problems in Gram Parishad meeting
- By checking data/information of Loan Management System (LMS)
- By checking village matrix and incorporating information on regular basis
- By preparing SAC reports; and
- By conducting annual village grading/scorecard.

Monitoring Meeting

RELI village institutions will arrange quarterly monitoring meetings with the participation of all its group members after starting the activities of village institutions. The progress

in implementation of village activities, problems etc. will be discussed and decisions will be taken accordingly.

Display Board

Display boards will be the most important tools through which all beneficiaries have the opportunities to know the progress of village activities.

Different information including progress will be displayed on display boards on regular basis i.e. monthly basis

. The following information to be displayed on the display board (Annexure 1 & 2):

- Basic information of village and village institutions;
- Funding status provided by RELI project;
- Achievements against set targets;
- Status of vulnerable, extreme poor, poor and youths so that community may know about the left-out extreme poor, poor and youths;
- The vulnerable, extreme poor, poor and youths will know about the benefits from the project;
- Saving and lending status of internal and RF activities including list of loanees/borrowers;

Village Matrix

- Village matrix will be the main tools to monitor village level activities;
- RELI community will put all the village information in the village matrix and beneficiaries will be able to know the progress status (Annexure-3).

5.0 Monitoring of village activities

The Social Audit Committee (SAC) will monitor activities, progress and weakness on behalf of the Gram Parishad.

Preparation and Submission of Report

- Gram Samiti will prepare a progress report every month;
- The Gram Samiti will present reports in the Gram Parishad every 3 months;
- GS will submit a report to the SDF every month;
- The Social Audit Committee will submit monitoring report to the Gram Parishad every 3 months.

6.0 Conflict Resolution

When all community members start working together there are chances of having various complaints and disliking among the members. When there are small issues and dissatisfaction, will take care of those by themselves in the beginning. Otherwise, this

may lead to a major conflict. Conflicts will reduce cooperation among the members and divide community members. If there is unresolved conflict in RELI villages, SDF may stop providing support.

Causes of Conflicts

- Violation of 'Dash Neeti' (10 Golden Rules);
- Misuse of village development fund;
- Some office-bearers trying to favour their relatives and friends;
- Lack of knowledge about eligibility criteria and COM guidelines;
- Lack of transparency and accountability in financial and procurement activities;
- The rich and outsiders interfering in our activities;
- Issues are not discussed in meetings openly and decisions are taken by leaders only;
- Leaders may try to remain in their positions and give no chance to others for holding key positions
- Decisions are not taken in a participatory way i.e. not involving all the members

Disadvantages of Conflicts

- Community cannot work together
- Village expectation or dream cannot be achieved
- SDF will not provide financial assistance to RELI village
- Tension and violence in village
- Above all, miss the opportunity to develop own village.

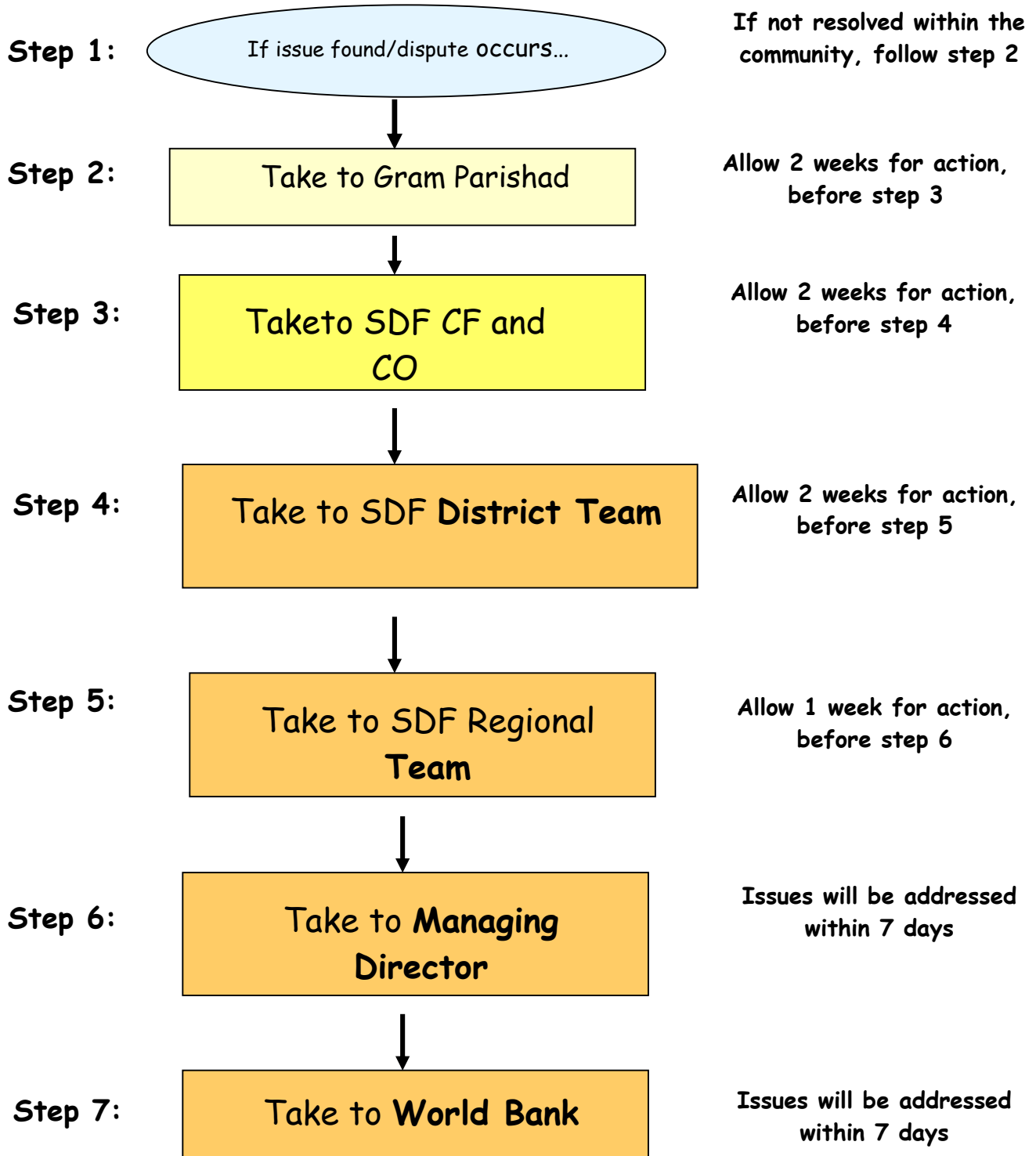
Resolve Conflicts:

- Beneficiaries of RELI villages will try to solve all of complaints and misunderstanding by discussing those within the community;
 - President, Secretary and Cashier will take the lead in discussing and addressing the complaints;
 - Discuss and use COM guidelines in the meetings;
 - In the Gram Parishad, decisions on eligibility criteria for selecting beneficiaries and other guidelines will be taken;
 - All information will be disseminated among all the members;
- If the issues are not solved then beneficiaries will try to solve the issues in the Gram Parishad meeting;

- The issues are not solved at GP meeting, then it will take up to the SDF Cluster Facilitator. If those are not still resolved, then contact SDF's cluster officer and if this fails, beneficiaries will ultimately contact the SDF district office;
- If the district office fails to resolve problems, then it will go to the SDF's Regional office for assistance.
- If the regional office is unable to resolve the problems, then it will go to the Managing Director to help the community.
- In addition, SDF has a Grievance Redress Mechanism (GRM) in place which also deals with the grievance redress of both staffs and beneficiaries. It clearly states when a person, a staff member or a direct beneficiary, is aggrieved because of any sort of act or conduct of his/her colleague, or of a regulatory/policy/practice of SDF, which is in line with the definition of grievance, may lodge a grievance in writing/email/fax (whichever is convenient) stating his/her full name, designation, reason for grievance, remedial action he/she expects should be described explicitly including full postal address and contact phone number either in Bangla/English on a plain sheet of paper. **A direct beneficiary shall include his/her PIP code, village name and cluster number. It is imperative that an aggrieved person will lodge his/her grievances in writing. However, SDF will not ignore the grievances of the persons if informed verbally mentioning his/her grievances. All records of grievances will be preserved. The GRM of SDF will be applicable for RELI project**

Problem-Solving Communication Tree

To resolve the conflict, steps 1-6 would be followed if that fails then steps 7 would be applicable.



Display Board-1 (Sample)

List of Benefits and advantages we received from the project.

Gram Samiti: **Cluster:** **Union:** **Upazila/District:**

Progress on village development as at the date of

Extreme Poor ● (Red)

Poor ● (Green)

Vulnerable ● (Blue)

Beneficiary			Category				Received benefits					
Sl. No	Name of Beneficiary	Designation	Extre me Poor	Poor	Vulna	Youth	Grant	RF	Int. Len.	Skill Training	Tech. training for youth	Employ ment
1	Tanjila			●						√		√
2	Shapna		●						√			√
3	Shawpan Kumar		●			√		√				√
4	Usa Rani			●				√				√

Display Board-2 (Sample)

Expectation/ dream of Beneficiaries

Gram Samiti:

Union:

Upazila/District:

Sl. No.	Our Expectation	Current Status	Situation after 2 years		Cumulative achievement end of the project	
			Decrease	Remaining	Decrease	Under process for improvement
1	Out of 150 Extreme Poor in the village, bring it down to 40.	150	20	130	110	40
2	Out of 100 Poor in the village, bring it down to 20.	100	30	70	80	20
3	Employment for 20 youths.	20	8	12	20	-
4	Establish office for GS.	-	1	-	1	-
5	Commence IGA through RF loan support	250 (Extreme Poor & Poor)	150	100	250	-
6	With one-time grant, 10 vulnerable will become RELI members.	15 (target will be as actual)	5	10	10	5

b. Capacity Building

Subject	Beneficiary					Total
	Extreme Poor	Poor	Vulnerable	Youth	Female	
Training	58	70	2	30	130	160
Workshop	32	51	-	12	85	95
Exposure Visit	10	12	-	8	28	30

c. Meetings

Name of Meeting	Participation					Total
	Extreme Poor	Poor	Vulnerable	Youth	Female	
Gram Parishad	70	65	4	25	155	164
Gram Samiti	4	4	-	1	8	9
SAC	3	1	-	1	5	5

<i>VCO</i>	3	2	-	1	5	6
<i>SC</i>	3	2	-	-	5	5
<i>HNSC</i>	2	1	-	-	3	3
<i>RELI Group members</i>	100	70	10	8	188	188

d. Livelihood Development Activities Savings & Internal Lending

<i>Number of RELI group</i>	<i>Total Savings Amount (Taka)</i>	<i>Number of Member Savings deposited</i>	<i>Total Disbursement for Internal Lending (Taka)</i>	<i>Loan Recovery (Taka)</i>	<i>Savings Balance (Taka)</i>
15	15000	225	10000	7000	5000

e. Revolving Fund

Number of Application				Number of Approved	Disbursement of Loan						Total	
Extreme Poor	Poor	Youth	Female		Extreme Poor		Poor		Youth		No.	Amount (Taka)
					No	Amount (Taka)	No	Amount (Taka)	No	Amount (Taka)		
100	70	20	180	170	95	475000	60	300000	15	7500	170	850000

Resilience, Entrepreneurship and Livelihood Improvement (RELI) Project
Social Development Foundation (SDF)

Monthly Village Progress Form

Reporting Month			
1	Identification of village		
a.	District	b.	Cluster No.
c.	Village	d.	Village Code
INSTITUTIONAL DEVELOPMENT AND LIVELIHOOD		Project started (date)	
2	Institutional Development		
A.	RELI Group (RG)	HCP	Poor
a.	# of RELI Groups (RGs) formed:		
b.	Total members of RGs:		
B.	Saving & Internal Lending		
a.	# of RGs started savings		
b.	# of RG members started savings		
c.	# of RG members deposited Savings		
d.	Total savings (Tk.) of the RG members		
e.	# of RG members withdraw savings cancelling the membership		
f.	Total savings (Tk.) withdrawl by the resigned members		
g.	Savings (Tk) withdrawl partially		
h.	# of RG members received loan (# of loan)		
i.	Internal Lending (Tk) distributed		
j.	Recoverable loan (Tk) with service charges		
k.	Recovered Regular installment (Tk) with Service Charges		
l.	Recovered Overdue installment (Tk) with Service Charges		
m.	Recovered Advance installment (Tk) with Service Charges		
n.	# of loanee with Current due loan (as on reporting month)		
o.	# of loanee with Overdue loan (as on reporting month)		
p.	Amount (Tk) of Overdue loan (as on reporting month)		
q.	# of Loanee with loan outstanding (as on reporting month)		
r.	Number of actual loanees (1st time loan recepent in the reporting month, if any)		

C.	Gram Parishad (GP)						
a.	# of meetings held (where atleast 70% HCP , 60% Poor and 50% women participated) in this month						
b.	Date of last meeting						
c.	# of members attended the last meeting	HCP	Poor	Youth	Total	Women	
D.	Meeting Information of different Committees	# of meeting held during this month		Date of Last Meeting		Attendance in last meeting	
a.	Gram Samity (GS)						
b.	Sanchay Committee (SC)						
c.	Village Credit Organization (VCO)						
d.	Social Audit Committee (SAC)						
e.	Sub-project Committee (SPC)						
f.	Finance Committee (FC)						
g.	Procurement Committees (PC)						
h.	Nutrition Support Committee (NSC)						
E.	Capacity Building Training/workshop	# of Participants			Capacity Building Training/workshop	# of Participants	
		M	F			M	F
a.	Institutional & Leadership development			j.	Livelihood Development (Different IGAs)		
b.	Participatory Identification of Poor (PIP)				- Livestock development		
c.	COM Orientation				- Agriculture development		
d.	Community Financing (Book keeping)				- Fisheries development		
e.	Savings & Credit activities				- Handicrafts		
f.	Community Procurement				- Other IGAs		
g.	Development & Implementation of CWF			k.	Business Development		
h.	O&M activities of sub-projects			l.	Social Accountability & GAAP		
i.	Monthly Village Progress Form / Village Matrix			m.	Any others		

3 Village Development Fund (VDF)								
A	Name of Fund / Type of Fund	Proposal Submission date	Appraisal date	Appraisal status	Approval date	Fund released date from Reg.Off	Fund deposited date to GS A/C	Amount (Tk.)
a.	Total eligible fund (Budget Envelope) in this village							
b.	Additional fund allocation as CWF							
c.	Institutional Development Fund (IDF)							
c1.	1st Installment							
c2.	2nd Installment							
d.	Shabolombi Fund (SF)							
d1.	1st Installment							
d2.	2nd Installment							
	Community Works Fund (CWF)							
e.	Construction of GS Office Building							
e1.	1st Installment							
e2.	2nd Installment							
f.	Other Sub-Projects							
f1.	1st Installment							
f2.	2nd Installment							
	Signing of Financial Agreement (FA)	Umbrella Financing	Addendum-1	Addendum-2	Addendum-3a	Addendum-3b		
g.	Date of Financial Agreement signed between SDF and GS							
h.	Contract Amount between SDF and GS							
B	Fund disbursement/release status	1st Installment	2nd Installment	3rd Installment		Total VDF amount Transferred		
a.	Date of SF release to VCO's account from GS							
b.	Amount transfer to VCO's account from GS							
c.	Date of Shabolombi Loan disbursement by VCO							
d.	Date of CWF (fund) transfer to SPC's account by GS							
e.	Amount of CWF (fund) transfer to sub-committee's accounts							

4 IDF Status				
A Office Setup & Capacity Building				
a.	Total expenditure (Tk.) for land purchase of GS office		d.	Date when GS setting up Office
b.	Total expenditure (Tk.) for furniture purchase of GS office		e.	# of Training organized by GS
c.	Other Expenditure from IDF (GS office Rent, Capacity building, Exposuer visit, Linkage establish, GS Stationary cost, GS Book keeper salary, Training allowance to CP, CP Socety etc)		f.	# of Exposure Visit
			g.	# of formal linkage established
B Poverty Allevation Fund (PAF)				
i	One time grants to vulnerable under RELI			
a.	# of Vulnerable received Grants			
b.	Total grants (Tk) distributed to the vulnerable			
c.	# of vulnerable included into RG and deposit savings			
d.	# of vulnerable accessed loan from Shabolombi Fund			
e.	# of Vulnerable started IGA or Employment			
ii	Special cash grants to the down-graded beneficiaries of NJLIP			
a	# of NJLIP beneficiaries received special grants			
b	Amount of special grants (Tk.) distributed to the beneficiaries			
iii	Special grants in cease of localized disaster			
a	# of beneficiaries under RELI received grants			
b	Amount (Tk.) distributed to the RELI beneficiaries			
c.	# of beneficiaries under NJLIP received grants			
d.	Amount (Tk.) distributed to the NJLIP beneficiaries			
e.	Total grants (RELI + NJLIP) distributed			
C Youth & Employment Activities				
a.	a1. Youth Skill Development Training and Employment Status	a1.1.	# of Youth received Skill Development training	
		a1.2.	# of youth received employment loan	
		a1.3.	# of youth employed	
		a1.4.	# of youth started self employment after receiving skill training	
		a1.5.	# of skilled youth employed in different organization (wage employment)	
		a1.6.	# of youth left job/employment	
		a1.7.	# of student received stipend	
		a1.8.	Stipend amount (Tk.) distributed	
a2.	Youth Employment Loan (Wage)	a2.1.	# of Youth received wage employment Loan	
		a2.2.	Amount of loan distributed to the Youth for wage employment	
		a2.3.	Recoverable loan installment (Tk) including service charge	
		a2.4.	Recovered loan installment (Tk) including service charge	
		a2.5.	Recovered service charge (Tk)	
		a2.6.	# of youth paid the loan installment	
		a2.7.	# of Loanee with loan outstanding (as on reporting month)	
a3.	Youth Employment Loan (Self)	a3.1.	# of Youth received Loan for self employment	
		a3.2.	Amount of loan distributed to the Youth for self employment	
		a3.3.	Recoverable loan installment (Tk) including service charge	
		a3.4.	Recovered loan installment (Tk) including service charge	
		a3.5.	Recovered service charge (Tk)	
		a3.6.	# of youth paid the loan installment	
		a3.7.	# of Loanee with loan outstanding (as on reporting month)	
a4. Safetynet (Loan Security) Fund				
		a4.1.	# of youth contribute to Safetynet Fund	
		a4.2.	Amount of safetynet fund earned	
		a4.3.	# of youth considered for repayment of Risk loan	
		a4.4.	Amount paid for repayment of Risk loan	

5 SF Status							
A	Livelihood Activities:	HCP	Poor	Vulnerable	Total		Women
a.	# of RG members received 1st time SF Loan						
b.	# of RG members received 2nd time SF Loan						
c.	# of RG members received 3rd or above SF Loan						
B	Sectorwise IGAs (Livelihoods) with Investments	# of Beneficiaries					Total (Tk)
		Tk <10,000	Tk 10,000-30,000	Tk >30,000			
a.	Livestock	Beef Fattening					
		Dairy Cows					
		Goat/Sheep Rearing					
		Poultry					
		Others					
b.	Agriculture	Vegetables					
		Crops					
		Others					
c.	Transport	Rickshaw/Van					
		Motorized Vehicle/MotorCycle					
		Others					
d.	Small Trade	Tea Shop					
		Groceries Shop					
		Rice Husking					
		Others					
e.	Fisheries	Shrimp Culture					
		Fingerling/Nursery					
		Fish Culture					
		Others					
f.	Others	Any other					
C	Shabolombi Loan Status	HCP	Poor	Vulnerable	Total		Women
a.	Amount disbursed by VCO to RG members						
b.	Recoverable installment with service charge (Tk.)						
c.	Recovered installment with service charge (Tk.)						
d.	Service charges (Tk.) recovered						
e.	# of current loanee with outstanding loan (as on reporting month)						
f.	# of loan defaulter- current due loanee						
g.	# of loan defaulter- overdue loanee (as on reporting month)						
h.	Amount of overdue loan (as on reporting month)						
i. Earn & Distribution of Safetytness (Risk) Fund							
i1.	# of RG members contribute Safetytness Fund						
i2.	Amount of safetytness fund earned						
i3.	# of RG members are assisted from Risk fund						
i4.	Amount provided from Risk fund						

6 Fund status					
A.	IDF status				
a	In Bank		b.	Cash in hand	
B.	SF status				
a	In Bank		b.	Cash in hand	
C.	CWF status				
a	In Bank		b.	Cash in hand	

7 Environmental and Social				
a.	Is the village completed Environment Management Plan (EMP) with others sub-project			
b.	Date of PVA Implementation			
c.	Participants Attended in PVA Session	Male	Female	Total
	# of Sexual harasement occurred			
	# of Sexual harasement mitigate			
	# of Accident/Incident occurred			
	# of Action taken			
	# of Indigenous people benefited from RELI			

8 Governance & Accountability					
A	Social Audit Committee (SAC)				
a.	Date when the Social Audit Committee report presented to GP (last date)				
b.	# of Issues Identified				
c.	# of Issues solved				
B	Governance & Accountability Action Plan (GAAP)				
a.	Approval Date of GAAP by GP				
b.	# of Risks Identified				
c.	# of Risks Mitigated				
d.	Date of GAAP reviewed				
e.	Date of Display Board updated				
C	Community Assessment Process (CAP) :				
a.	Date of Approval of CAP by GP				
b.	# of tasks identified				
c.	# of tasks implemented				
d.	Date of revision of action plan of CAP				

9 Nutrition Support Program					
a.	# of awareness programs held		b.	# of targeted HHS being aware about nutritious food, healthy life, child care, gender base violence etc.	
c.	# of hand washing stations established				
d.	# of Targeted HHs received services from health service providers		e.	# of RG members received antenatal & postnatal services	
f.	# of Pregnant mother received maternal allowances during 1000 day period				

Name of Information Collector & Designation

Information validated by (CO)

Good Governance and Social Accountability



Chapter-14

1.0 Good governance in village institution

RELI beneficiaries will implement the activities of their institution as per the project guidelines. Communities will set their course of action as per consensus. They will make all relevant procedures/rules regarding the receipt of funds from SDF and its utilization process accessible to all for ensuring transparency and accountability. RELI project beneficiaries will maintain the proper record of all financial transactions and will work together for the betterment of the poor members. All the members will get service equally and shall not exclude any member because of his/her religion, race, complexion or any other traits. Project beneficiaries will uphold honesty and sincerity in all activities of the village institution. This is what is called good governance in village institutions.

2.0 Social accountability in village institution

It is needed to ensure proper implementation of all the activities of village institution. RELI communities will nominate their leaders to carry the roles and responsibilities of village institution. A consensus will reach after holding discussions to find out the right persons to be the leaders. Leaders will act according to the opinion of the beneficiaries. Besides, it is the responsibility of the communities to monitor whether they are working as per decision. Communities of RELI project will be watching their leaders and verify the works to ensure whether they are in track. In case of any discrepancies or wrongdoings, they will inform all other members at once. Appropriate measures will take to avoid any recurrence. All sorts of support and cooperation will provide to their leaders so that they can execute their roles and responsibilities properly. Leaders of the village institutions will be held accountable for their roles and responsibilities. This is how the communities will ensure social accountability in their village institution.

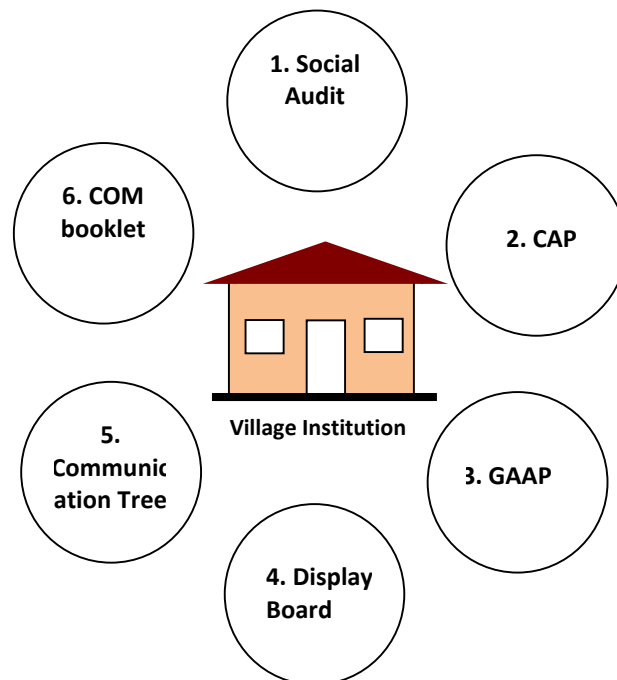
Social accountability means correctly performing the responsibilities and activities of a committee or a person which is assigned by the Gram Parishad. If these activities are performed in a satisfactory manner and found acceptable to the villagers that bring positive impact on village life then it establishes that Social Accountability is there. Example-If the Procurement Committee in a village purchases construction materials for Gram Samiti office as per plan and procurement guidelines and SAC verifies bills-vouchers & submits report to GP, and if the Gram Parishad becomes satisfied with the performance of procurement committee, then it can say that social accountability exists in that village.

3.0 Benefits of good governance and social accountability in village institution

- Each and every member of the institution will avail of equal benefits;
- No one will be allowed to indulge corruption and wrongdoings;
- Unity among the members will prevail;
- Everyone will be able to understand his/her own responsibility and will carry out accordingly;
- No one will be allowed to influence others to gain vested interests;
- We will be able to resolve conflicts by ourselves;
- Project activities can be implemented smoothly as per plan;
- Create social cohesiveness and congeniality among members of our institution;
- Maximum output will be achieved and harmonized among members of the institution;
- We will be able to achieve our goals and objectives and maintain achievements in the long run.

4.0 How can ensure good governance and social accountability in village institution

In order to ensure good governance and social accountability in village institution, the followings tools to be used:



RELI beneficiaries will have a very good understanding on the six tools shown in the picture above. If they can conduct those properly, they will be able to achieve the goals and objectives of their institution.

Social Audit (SA)

Social Audit is a tool used to ensure Social Accountability in the village institutions where a group of members act as watchdog of the Gram Parishad. It is a process through which the activities of Gram Samiti (GS), Village Credit Organization (VCO) and other committees are verified in a systematic manner. By using this tool, community can verify whether the committee members have done the tasks properly they were supposed to do. The problems, if any, in the ongoing activities can be identified through Social Audit and discussed in the Gram Samiti (GS)/Parishad (GP) meeting. Leaders of various committees are held accountable for their actions to the GP. All the members will discuss the problems and issues identified by Social Auditing in the GP meeting, and come up with effective solutions. Through this process, the quality of work of the committee leaders will improve significantly in comparison with the past. Everyone of the village institutions will get the benefits of SA.

Through the Social Audit (SA), community can easily understand whether poor people are getting benefited from the activities of Gram Samiti. Community can also understand whether poor people are being able to avail the opportunities explored by the village institutions in improving their livelihood. The Social Audit helps to identify the potential threats in this regard and find out the way out of the threats and deal with challenges. Besides, the SA helps to verify whether the activities of village institutions are being implemented as per the COM guidelines. It also helps the communities to verify whether the agreements between SDF and Gram Samiti, and VCO and Gram Samiti are being followed properly.

This is very important to keep in mind that the Social Audit is not meant to harass their leaders by finding out their mistakes only. Its main purpose is to improve the quality of services so that everyone of the village can be benefited.

❖ Benefits of Social Audit

Social Auditing benefits in many ways:

- It helps to ensure the benefits of all the poor people of the village institutions;
- Ensure proper implementation of activities as per COM guidelines;
- Ensure formation of VO committees as per COM guidelines;
- Unveil any case of misappropriation of funds quickly as takes place and prohibits the recurrence of such cases taking place with the help of Gram Parishad;

- Know the underlying reasons of any wrongdoing and take proper steps to avert recurrence of such cases;
- Verify whether the Gram Samiti, VCO and other committees keep records of all financial transactions properly;
- Verify whether the Procurement Committee followed the procurement rules as defined in the COM;
- Ensure maintaining the good quality of project implementation;
- Look after whether the sub-project committees have done their works properly.

❖ **Social Audit Committee (SAC)**

- In order to constantly watch all the activities of Gram Samiti and other committees, Gram Parishad will appoint a Social Audit Committee;
- Social auditing will be carried out by the Social Audit Committee;
- The Social Audit Committee will be directly appointed by Gram Parishad;
- GP will select the Social Audit Committee members who are known for honesty, integrity and commitment to extreme poor and poor.

➤ **SAC Members**

- There will be a total of five members in the SAC of which, one person will be the Convener and the rest four will be general members;
- Everyone must be the member of GP and at least 60% will be from the extreme poor;
- At least three members should be women;
- One member will join from the youth group.

Eligibility to be a SAC member

- ✓ must be a member of RELI group;
- ✓ not a member of any other committees;
- ✓ not a member family member (spouse, parents, children, siblings) of any other committee members;
- ✓ formal education is not mandatory for all members but will be given priority;
- ✓ idea on procurement rules will be considered as additional capability;
- ✓ generally respected and trusted by fellow members;
- ✓ possess the mentality to work impartially and voluntarily;

- ✓ possess the moral values to deal with all members equally and impartially;
- ✓ a person who will uphold the interests of the village institutions.

➤ **Responsibilities of SAC**

SAC plays a vital role in village institutions. Community will be able to ensure good governance and social accountability in their village institutions if SAC performs properly which will also trigger other committees to perform properly as well. As a result, village institutions as a whole will perform better.

SL. No	Content	What to Verify	How
01	The committees of Village Organization (VO) are formed as per COM guidelines;	<ul style="list-style-type: none"> • Whether the female, poor and extreme poor are in right proportion in the committee; • Whether the majority of the GP members have supported the inclusion of the members in the committee; • Whether separate bank accounts have been opened in the names of Gram Samiti, VCO, SSC, sub-project committee. 	<ul style="list-style-type: none"> • To verify committee members' names with PIP list; • Verify the documents of bank accounts; • Remain present at the meetings when committees are formed; • Verify the meeting regulations.
02	Ten Principles are to be followed in all activities;	<ul style="list-style-type: none"> • Whether the 10 principles are explained to all GP members; • Whether the committee members are aware of 10 principles; • Whether the committee members abide by the 10 principles; 	<ul style="list-style-type: none"> • Observe whether 10 principles are discussed in the GP meetings; • Recommend, if not discussed; • Oversee the performances of other committees.
03	Enlistment of vulnerable, extreme poor and poor	<ul style="list-style-type: none"> • Whether any eligible person excluded from the list; • Whether the GP has included any new member or excluded any existing one; • Whether all the members know about their enlistment; 	<ul style="list-style-type: none"> • Verify the list of poor and extreme poor; • Share opinion with the poor, extreme poor and vulnerable persons; • Verify regulation book of GP.
04	Formation of Group, Savings, formation of SC and internal loan distribution	<ul style="list-style-type: none"> • Whether internal lending among the members initiated; • Whether respective bank accounts are opened; • Whether the GP approved the necessary rules and regulations; • Whether savings and loan records of RELI groups are kept properly; • Whether RELI group Cashiers received foundation training. 	<ul style="list-style-type: none"> • Verify all loan applications; • Crosscheck loan register, and pass book; • Verify training participants list.

SL. No	Content	What to Verify	How
05	Fixation of loan guideline	<ul style="list-style-type: none"> • Whether loan guideline articulated, and put black and white; • Whether GP approved loan rules; • Whether photograph of borrowers affixed to loan application; • Whether any discrepancy taking place in loan distribution; 	<ul style="list-style-type: none"> • Check regulation book of GP; • Verify written lone guideline; • Verify loan applications; • Exchange views with the borrowers;
06	Authenticity of financial transactions as recorded by GS and other committees;	<ul style="list-style-type: none"> • Whether savings and repayments of loan instalments of the members are properly reflected on income-expenditure sheet and their pass books; • Whether signatures, photos of beneficiaries and names are consistent and books and loan applications are duly filled; • Whether there is consistency between cash receipts and bank deposits; • Whether there is consistency between cash withdrawal and cash utilization/ loan distribution; • Whether VO documents are consistent with bank statement; • Whether genuine bill/vouchers are submitted against various expenses; • Whether all bank transactions are approved by appropriate authorities and documented in the respective meeting regulations. 	<ul style="list-style-type: none"> • Verify all the documents at least once in a month; • Verify pass-book, collection sheet, income-expenditure sheet, bank deposit slip; • In case of cash withdrawal from bank, verifying meeting regulation; • Make sure that the bill-vouchers submitted by the committees are not fake. The SAC members may visit the place of transactions (shop/ brick kiln etc.) to crosscheck.
07	Submission of fund proposal to SDF	<ul style="list-style-type: none"> • Whether the vulnerable, extreme poor and poor were given priority; • Whether the vulnerable and extreme poor were inadvertently left out of any benefit; • Whether the youth members provided with training and loan. 	<ul style="list-style-type: none"> • Verify regulation books of GP and GS; • Verify all applications; • Verify regulation book of youth group; • Discuss with the beneficiaries.
08	GS office building construction/rent and Procurement	<ul style="list-style-type: none"> • whether the places are suitable for GS office; 	<ul style="list-style-type: none"> • Verify land leasing agreement, inventory, and bill-vouchers;

SL. No	Content	What to Verify	How
		<ul style="list-style-type: none"> • whether "COM" guideline is followed in procurement; • whether planned items were purchased; • whether price and quality of product are satisfactory. 	<ul style="list-style-type: none"> • Check quality and price of product; • Verify procurement register.
09	Village development plan	<ul style="list-style-type: none"> • whether activities were done as per plan; • whether the vulnerable, hard-core poor and poor persons availed project benefits as per plan; • whether activities done as per village development cycle before submitting fund proposal to SDF. 	<ul style="list-style-type: none"> • Verify regulation book of GP, village development plan, list of beneficiaries, display board, and proposal for VDF. • Verify whether members of GP updated the development plan yearly
10	Display board	<ul style="list-style-type: none"> • whether the display board is set up at a visible place; • whether information of display board is authentic; • whether display board is updated regularly. 	<ul style="list-style-type: none"> • Verify display board at least once in a month; • Cross check information of display board with pertinent registers and documents.
11	Community Assessment Process (CAP)	<ul style="list-style-type: none"> • whether CAP was held as per plan; • whether a substantial portion of the GP members participated; • whether joint action-plan of CAP was prepared in accordance with GP members opinion; • whether action plan was implemented properly; • whether CAP is reviewed timely. 	<ul style="list-style-type: none"> • Remain present during CAP exercise; • Observe whether joint action-plan is being implemented.
12	Governance and Accountability Action Plan (GAAP)	<ul style="list-style-type: none"> • whether GAAP was held as per plan; • whether a substantial portion of the GP members participated; • whether GAAP was implemented properly; • whether GAAP is reviewed timely. 	<ul style="list-style-type: none"> • Remain present at GAAP preparation and help updating the plan in every six months; • Observe whether activities of GAAP is being implemented.
13	Oversee progress of activities	<ul style="list-style-type: none"> • whether SAC's recommendations for GP are addressed by the respective committees; • whether the persons responsible for implementing the recommendations are performing accordingly. 	<ul style="list-style-type: none"> • Verify work progress.

SL. No	Content	What to Verify	How
14	Collection of information	<ul style="list-style-type: none"> when required, collection of information regarding misappropriation, conflict etc. 	<ul style="list-style-type: none"> to verify documents and discussion with concerned persons, as required.

➤ **SAC meeting and reporting**

- SAC meeting will be held at least once in a month;
- At least 3 persons' attendance at meetings is a must for a quorum;
- The SAC convener will convene a meeting. In emergency cases, if convener is absent, any member can convene a meeting;
- The members will be notified 3 days prior to a meeting. In case of emergency, meeting can be held at any time;
- Observations of SAC members during previous month will be an agenda of the meeting to discuss and set actions;
- Regulations of the meeting will be prepared in the SAC register and all members will sign accordingly;
- SAC will prepare a quarterly report based on their observations. It must be submitted and presented in the GP meeting for taking appropriate actions.

➤ **When a SAC membership is cancelled?**

The SAC membership can be cancelled in two ways:

- For personal reasons
 - Severe illness;
 - If a member migrates to some other place;
 - If a member gets married and leaves the village;
 - If a member passes away.
- Gram Parishad preserves the right to remove a member in following cases:
 - If a member fails to carry out the responsibilities properly;
 - If a member violates the rules of the 'Dash Niti';
 - If a member fails to follow the guidelines of COM;
 - If a member deliberately does not repay the loan.

If a SAC position gets vacant, immediate replacement with a suitable person is mandatory.

➤ **Example of SAC meeting resolution format**

Meeting No:			Date:
Sl	Topics discussed	Information gathered	Recommendation

Name of member Signature

1.

2.

3.

Example of SAC reporting format for submitting to the Gram Parishad:

a.

Report no:			Date:
Timeline of observation:			
Sl	Topic	Problems Identified	Recommendation

b. Status of previous reports recommendations:

Report No	Tasks not done yet	Reason	Remarks

Name of Convener:

Signature:

Names of members

Signature

1.

2.

3.

5.0 Governance and Accountability Action Plan (GAAP)

It is expected that all the GP members will remain aware of the activities being implemented in their village and what are in the pipeline. The community will always remain alert so that no one can abuse their institution for personal gain. Even though, there is a risk that may face hurdles and problems during implementation of sub-project activities. Those problems may even cause serious threats to the existence of the village institution. But the community can shackle the problems from taking place if they can identify them upfront and take measures accordingly. As a result, village activities will run smoothly.

❖ **What is GAPP and Why?**

RELI community may face various problems during implementation of project activities. Wrong selection of leaders, misappropriation of funds by leaders, occupying of Gram Samiti office for vested interests, defaulted instalments of RF and youth loan instalments by borrowers are some examples of problems that may face.

Through GAAP exercise, community can identify those risks upfront and take measures to mitigate them. For this, community will identify the potential threats that may face in the future. Then, the committees will prepare a mitigation plan to deal with those threats according to their severity.

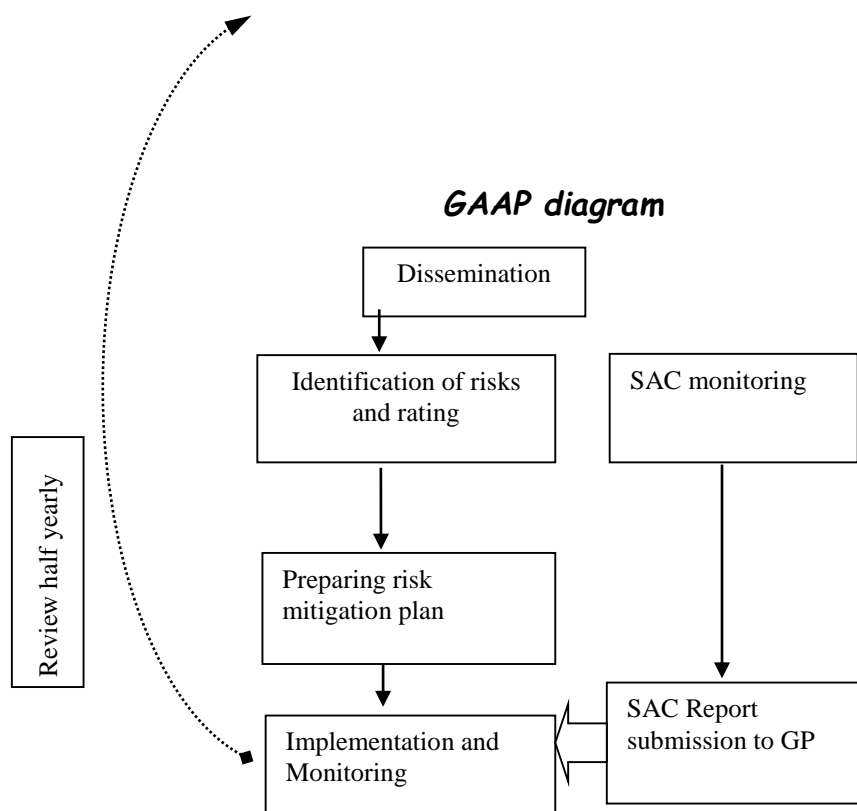
6.0 When to Prepare GAAP

Governance and Accountability Action Plan (GAAP) will be prepared by the community on completion of village development plan and before receiving VDF. It will take two days to prepare GAAP and will have to update the plan after every six months in consultation with GP members.

7.0 GAAP Preparation Steps

There are four steps to prepare GAAP:

1. Holding a dissemination meeting;
2. Identifying risks and rating them;
3. Preparing a risk mitigation plan;
4. Implementing activities and monitoring.



➤ **Step 1: Orientation Meeting regarding GAAP**

It is very important to make all GP members understand the GAAP. For this, GAAP will be discussed in a GP meeting with all members. During discussions, the benefits of GAAP will explain, how to prepare and implement GAAP, steps of GAAP etc. in a simple way so that it is well understood by all. This step can be done in a regular GP meeting or arrange a special meeting on GAAP if regular GP meeting is not scheduled at the time of GAAP preparation.

While preparing the GAAP two facilitators is needed. Community will select two GP members (trained in GAAP). Or, local SDF staff can help to facilitate the process. Community will work out the 2nd and 3rd steps of GAAP and when and how to arrange and collect necessary materials like 8-10 pieces of brown paper, pen and scale etc. The GS will bear the cost of the materials.

➤ **Step 2: Identification of Risks and Rating them**

Risk Identification

Governance-related potential risks and its rate will identify by considering village context which may face during the implementation of village development plan. To do this, GS, VCO, SPC, SC, SAC and general members of GP will discuss it in small groups (focus group discussion). First, they will identify the risks and rate those in small groups and make it finalize in a larger group.

Gram Parishad may face various problems and some examples are mentioned below:

- Identification of poor and extreme poor may be done in a wrong way, leaving many eligible persons out of the list;
- COM rules may be violated in nominating leaders;
- Committee leaders may indulge in fund misappropriation;
- Local elites may interfere in various infrastructural construction works like office building, roads, tube-wells etc. for their vested interests;
- Borrowers may not repay loan instalments;
- Middle class or non-poor people may be included as GP members;
- COM rules may be violated in procurement of goods and services;
- Local vested groups may occupy the GS office;
- Committee leaders may not deposit collected loan instalments to bank account;
- Youth borrowers may not refund youth loans.

There will be a lot more problems that may face during project implementation. So, community will take into account their local context while identifying risks.

Risk Rating

During the preparation of GAAP, community will rate the risks after identifying them. That means, prioritise the risks according to the extent of their negative impact for beneficiaries. To do this, community will consider two points - the probability of the problem's taking place and how much damage will occur. Let's think of an example to understand the matter clearly.



Mosquito is a problem for them when it bites. It can bite them anytime. That means the likelihood of mosquito bite is high for them. But, in normal time mosquito bite does not cause too much harm to them. For this, the rate of risk for mosquito bite will be low.

that a person may even snakes. Now, the possibility low in urban areas for the found there. So, the risk attack will be low for urban people are more at risk of snakes in rural or hilly areas



succumb to the bites of such of a poisonous snake attack is fact that snakes are hardly rating of poisonous snake areas. On the other hand, getting attacked by poisonous because of their availability.

So, the risk rating of poisonous snakes will be high for rural or hilly areas.

To rate the risks, community will consider both the consequence and likelihood to determine risk rating of a problem or incident. Besides, a risk may be rated differently at different places (urban, and rural and hilly areas). The risks may be rated at the following scale:

Rate	Score
Very high	5
High	4
Medium	3
Low	2
Very low	1

Risk Rating Scale

Community will identify the risks that may occur during implementation of project activities. If the consequence and likelihood are very high, they will put 5 on it. If the consequence and likelihood are very low, they will put 1. The other scores will be given in the same way following the Risk Rating Scale shown above. This is how community will rate a risk considering its consequence and likelihood. Community will also identify the consequence/potential damages that the risks may cause. This will give them a clear insight of risks. A risk rating table is given below for example. It is very important to keep in mind that, the risks given in the table are imaginary. During the GAAP preparation, community will identify the risks as per their village situation and context.

Risk Table

SI	Risk	Rating	Consequence of Risk
1	Local elite may influence over Gram Parishad, Gram Samiti, VCO and other committees;	5	Members of village institution will be divided into groups. Smooth implementation of project activities will be hampered. There will be misappropriation. Some people will take all the benefits bypassing the project rules.
2	Registers and record books may be lost due to delinquency in preservation;	4	Gram samiti and other committees will lose all records of funds, savings, income and expenditure etc. As a result, there will be a chaos in village institution.

SI	Risk	Rating	Consequence of Risk
3	Faulty and poor identification and non-poor people are getting loan;	3	Eligible people will be left out of the list. Project's goal and objectives will not be achieved.
4	Members of GS, VCO, and other committees may not be willing to carry out responsibilities or may not abide by the project guidelines;	5	Village institution will become useless. No work will be done properly.
5	Members may stop depositing regular savings;	4	VCO will not provide loan if savings is stopped
6	Financial irregularities may take place;	4	Project goals will not be achieved. Members will lock into conflicts. Proper utilization of fund will not be possible.
7	Inconsistency between village matrix and reality;	3	Community will not be able to know the real situation of their institution. As a result, irregularity and corruption will take place.
8	Idle money may be lying with bank accounts;	3	Financial irregularities may take place. Members will not be benefitted from fund.
9	RELI groups may become useless after formation;	2	Savings will be stopped. Members will not be benefitted from project.
10	Financial irregularities may take place during arrangement of training/workshop	2	Training/workshop will not be held properly. Members will lose interests to participate.

➤ **Step 3: Preparation of an Action Plan to Mitigate Risks**

Community will present the Risk Table that have prepared in Gram Parisad meeting. The potential risks will be discussed one by one that have identified and rated, and their consequences if occurred. Through discussions, an action plan will be prepared to avert or handle the risks. Community will also determine responsibilities and timeline against all the tasks in the action plan. This is called Governance and Accountability Action Plan (GAAP). In the meeting, community will fix up a tentative schedule of GAAP review after six month (e.g. if GAAP is prepared in June and the tentative time to review will be 1st/2nd/3rd or 4th week of December). SAC will follow up and monitor the progress of GAAP.

AGAAP example is given below:

Governance and Accountability Action Plan (GAAP) - Example

Date: 12 January, 2022

Date of Review: 3rd Week of June, 2022 (tentative)

Sl	Risk	Risk Rating (1-5)	Steps to mitigate risk	Responsible person/ committee	Timeline
1	Local elite may influence the Gram Parishad, Gram Samiti, VCO and other committees;	5	<ul style="list-style-type: none"> • To constitute committees as per COM with a consensus of GP members • To raise awareness among all GP members; • To encourage GP members to attend GP meetings regularly; 	Gram Samiti and other committees	Continue
2	Registers and record books may be lost due to delinquency in preservation;	4	<ul style="list-style-type: none"> • To preserve all records and documents at GS office • To preserve all bills, vouchers and transaction documents carefully; • To update all transaction registers regularly. 	All concerned committees. SAC will check	Continue
3	Faulty identification of poor. Non-poor people are included to loan facilities;	3	<ul style="list-style-type: none"> • Proper implementation of PIP (participatory identification of poor) • SAC will verify poor list and report to GP • SAC members will remain present during loan distribution (if possible). 	SAC	SAC will verify poor list within next 15 days Continue
4	GS, VCO and other committee members may not abide by the rules of COM;	5	<ul style="list-style-type: none"> • To raise awareness among GP members; • Discuss this topic in next GP meeting; • SAC will oversee activities of other committees; 	Social Audit Committee	Within next 3 months Continue

Sl	Risk	Risk Rating (1-5)	Steps to mitigate risk	Responsible person/ committee	Timeline
5	Members may stop depositing savings;	4	<ul style="list-style-type: none"> to verify savings register and pass book; to identify the members who are irregular in savings; to motivate the members who are not regular. 	SAC SSC and GS GS, VCO and SAC	within next 15 days Continue

After the preparation of GAAP, the GS President will propose to the Gram Parishad to approve it. After having the GP approval, it will be considered as final Governance and Accountability Action Plan (GAAP) of the village and will be recorded black and white in the GP's meeting register. The GAAP will be copied on a large page and be placed on a place visible to all.

➤ **Step 4: Implementation and Monitoring**

GS and other committees will carry out their respective responsibilities as outlined in the GAAP. The SAC will monitor whether progress is made as per plan. It will prepare a quarterly report on GAAP monitoring findings and submit to Gram Parishad. The GAAP will also be available in relevant Cluster and District offices for proper monitoring and support.

8.0 GAAP Review

There will be a half-yearly review of GAAP. Step 2 to 4 will be conducted during the GAAP review. New risks can be included in the action plan during the GAAP review, if deem necessary. Accordingly, any risk can also be discarded from the action plan, if deemed valid no longer.

9.0 Community Assessment Process (CAP)

CAP is such a process where members of different committees and general members of Gram Parishad (GP) unite together for the progression of their respective institution. Under this process, members of the committees take the lead in self-assessment of their activities which essentially means they themselves evaluate their actions what they were supposed to do to measure performance standard and shortcomings as well. At the same time, general members of GP also assess the activities of the leading members of various

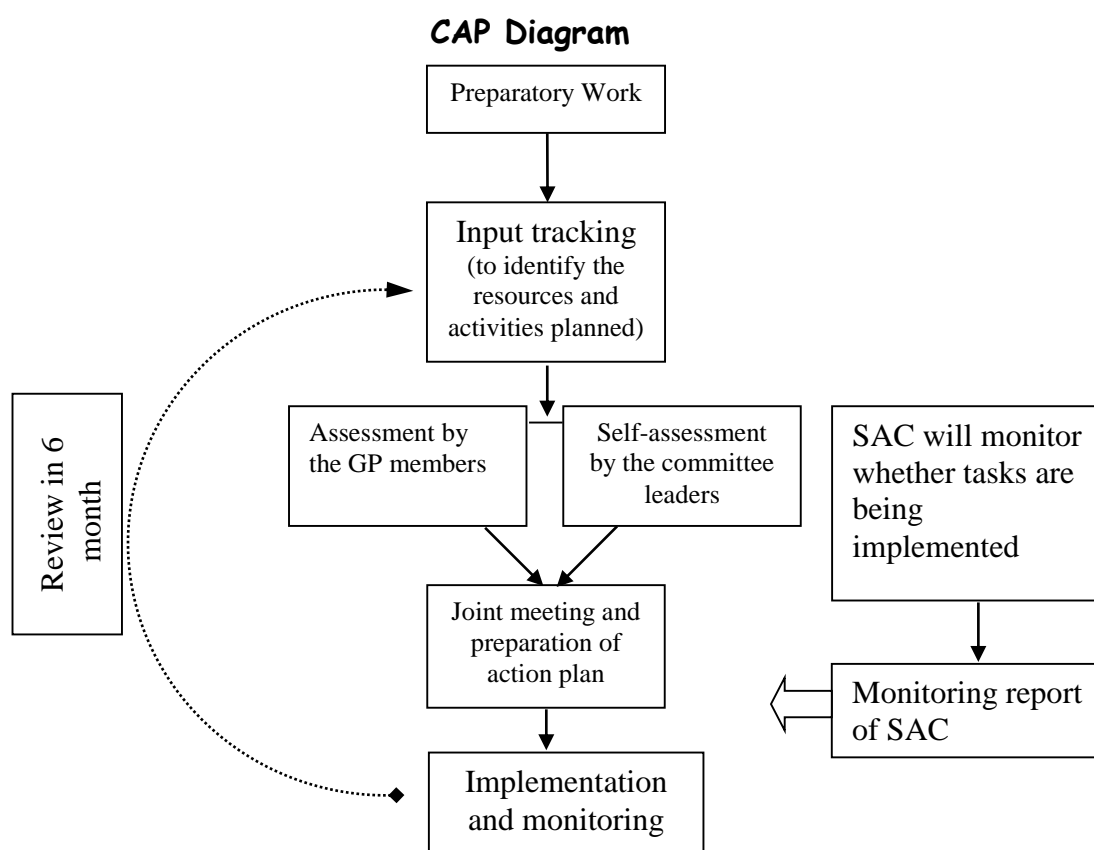
committees whether they meet the performance standard and identify the good works and areas of further development.

Committee members, including the general ones, then will sit together to discuss the findings of the assessment. In order to resolve the differences of opinion, they mutually discuss the issues to reach a consensus and plan further to work better in the future. Putting into a schematic diagram, the adopted plan is to be hung in a way to make it visible for all. Everyone will put in their best efforts to work out the plan. SAC will oversee the activities regularly to assess whether things are moving in line with the plan. After every six months, all the members will sit together to evaluate the development of ongoing activities to ensure the conformity of the plan. This process makes sure the gradual improvement of the work quality of the committee members which ultimately benefits all. CAP will be in operation after the funding from SDF and it will be effectively be used in, for instance, sub-project implementation, giving loan to members, providing training and so on.

❖ **Steps of implementing CAP**

CAP has six steps:

1. Preparatory work
2. Input tracking (identifying allocated assets and activities to be performed)
3. Assessment by GP general members
4. Self-assessment of the committee leaders
5. Joint meeting and preparing action plan
6. Implementation and monitoring



➤ **Step-1: Preparatory Work**

Following are some preparatory works need to be completed before launching CAP to practice in GP.

- Two aides are required for implementing CAP. Community professionals (CP) who received training on CAP will assist in implementing CAP here;
- The aides will provide an orientation in details about CAP one or two days before it is formally put on practice. This job is pretty important for the fact that everyone needs to have a clear understanding about CAP in order to implement it successfully;
- Two days will require for implementing CAP, and two consecutive days will be the best option;
- The aides will schedule date and time in consultation with GP members in order to implement CAP;
- All members of GP need to attend the event of CAP implementation;
- Gram Samiti will arrange brown paper, signature pen and measuring scale to be required while implementing CAP.

➤ **Step-2: Input tracking**

Input tracking, being the important part of CAP, identifies the specific activities supposed to be carried out by different committees of GP and the extent assigned tasks were performed. Likewise, input tracking also checks to ensure all the supports e.g. fund, supplemental and so forth are in place to complete those tasks. While conducting input tracking, all records and de facto situation are assessed in an effort to ensure the authenticity of information. This job will be carried out by the CAP implementing aides along with SAC, and other committee members will assist them.

For instance, the purchase committee was supposed to buy 3,000 good quality bricks for building Wazirpur Gram Samiti office. Though they were provided with BDT 15,000 to buy that, they actually bought 2,000 average quality bricks at TkBDT8,000. This information can be authenticated at the event of input tracking through verification of meeting resolution between Gram Samiti and purchase committee, bank statement, purchase receipt and checking bricks quality.

The table below can be used for input tracking. Metaphorical information is provided in the table as an example for better understanding. Measuring indicators need to be determined through village development plan, list of assets, resolution of different committees and discussion among committee members at the event of input tracking.

Name of Gram Samiti:				Date of Input Tracking
Sl. No.	Resource and Work Indicator	Receivable/ Work plan	Actually Exist	Evidence and Remarks
1	Amount for building the office of Gram Samiti	An amount of BDT 3 lac was applied at the first instalment	BDT 3 lac was allocated	Amount transferred from Gram Samiti's account to purchase committee account
2	List of items to be bought for building office by the purchase committee	Purchased 3 thousand bricks (class 1)	Purchase committee bought 2 thousand bricks (class 2)	Purchase committee didn't buy the bricks as they planned
		60 pieces metal bar/rod purchased (2mm)	Purchase committee bought 50 pieces of metal bar (1.6 mm)	Purchase committee didn't buy adequate number of bricks and compromised quality
		3 tables (small and made from thick wood), round table (thick wood), 10 plastic chairs, 1 steel file cabinet (22 gauze sheet)	Purchase committee bought 2 small tables of wood but compromised thickness Purchase committee bought 1 roundtable of wood but not so thick, 8 plastic chairs and 1 steel file cabinet (26 gauze)	Purchase committee bought inadequate number of chairs, table and file cabinet of awful quality

3	One-off donation by the Gram Samiti for the vulnerable/people at risk	10 vulnerable were supposed to get one-off donation	A total of 7 vulnerable got the donation and the rest three didn't get as they were out of village	Donation distributions register for the vulnerable. Amount of donation of three vulnerable were not transferred at their respective accounts. Cash in hand
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➤ **Step-3: Assessment by the general members of GP**

This stage of CAP will deal with the assessment to measure the extent of satisfaction of the GP members as a result of working by the Gram Samiti, VCO, finance committee, purchase committee and sub-project committee. Prior to starting the assessment, findings of the input tracking are discussed with the members of GP. Members of the GP set some standard measuring tools or indicator in order to assess the quality of work done by the committees and their services as well i.e. determining whether the committees of village-level organisations are working properly. Indices are the determinants whether the committee members are working properly. Around five to six indices can be decided separately for each committee which is conducive to getting the job done properly.

The GP members will discuss among themselves to decide the indices and score to be awarded against each index based on level of satisfaction by consensus. This rating score can be 1 to 5. For instance, if the awarded score is 1 against any index, it means the GP members are not happy with the performance of committee members. On the other hand, an awarded score 5 states that the GP is very happy with the performance while any score 2 indicates the work require further improvement. GP members will explain the rationale behind awarding the score against each index. For instance, if the GP members' awards score 2 against any index, they must explain the underlying reasons of such assessment along with suggestions for further improvement.

The GP members, being in the role of assessors, cannot hold membership of any committee while determining the indices and awarding the score. The reason behind is the potential influence may have on the general members as a result of the presence of committee members. It will have to ensure the impartial assessment of the performance of committee members by the general members. Such appraisals need to be recorded in a table to present before everyone in the shared meeting. One important aspect needs to be reminded that the objective of the appraisal is in no way affronting or undermining anyone.

The following table can be used to apprise the general members of GP. In order to make it easy to understand, some indices were put as examples. However, the GP members will determine the indices discussing among themselves while practicing CAP.

Appraisal of the general members (GP): Gram Samiti (1-5)

Date of appraisal:

Sl. No.	Indicator	Score	Reason(s)	Recommendations for improvement
1	Whether monthly meeting of Gram Samiti takes place regularly	3	Not all members attend the meetings. All members of the Gram Samiti do not work properly.	The president will inform all the members at least two days before the scheduled meeting. The date of the meeting can be decided in discussion with all members. The other members of Gram Samiti will try to convince the members found to be exerting less effort.
2	Whether all are informed about the donation figure received from SDF	2	Most of the members are not informed. Donation figure is not written in the display board.	Maximum participation of members in the GP meeting needs to be ensured. Besides, all members need to be informed personally about the fund. Apart from that, information about fund needs to be updated regularly and put them on display board accordingly.
3	Disbursement of loan for skill training of youths	3	Gram Samiti has awarded loan to 10 youths on completion of 10 days organised activities.	Communicating with service providers and enrolling the youths for training as soon as possible. Skill development loan must be disbursed after receiving VDRRF, as we planned and need to ensure accordingly.

➤ **Step-4: Self-assessment of Committee Members**

Self-assessment will be carried out on the basis of accomplishing the assigned tasks on GP and other committee members and how far they managed to complete those with satisfaction. The committee members will decide the indices for self-assessment by discussing among themselves. The general members of the GP will not participate here. The committee members will decide such indices which are suitable for appraising themselves. In this case, taking decision on 6 to 7 indices would be ideal. The rating scale could be 1-5 where a score 1 is the lowest and 5 is the highest. The reasons must be noted for scoring any index along with suggestions to improve further.

Following the table can be used for recording such assessment. Some of the indices in the table were used as examples. However, the committee members will decide their own indices by discussing among themselves during the self-assessment.

Self-assessment score card of Gram Samiti (1-5)

Date of self-appraisal:

Sl. No.	Indicator	Obtained score	Reason(s)	Further improvement
1	Regular monthly meeting	3	Meetings take place every month with two to three members' absence	The date of meeting needs to be confirmed mutually among members. It must be communicated to all members one or two days before the scheduled meeting. The president must be informed in case of the absence of any member due to preoccupation. If any member remains absent for three consecutive meetings, the matter must be discussed in the GP meeting.
2	Skill development training and loan disbursement	3	9 youths were supposed to get loan according to plan however only 7 received. 5 out of these 7 loan recipients took training. The rest 2 youths received the loan but didn't appear in the training.	Loan can be disbursed after discussing with the training centre. It is to be checked whether the youths are attending the trainings regularly after taking the loan.
3	Transfer Revolving Fund from GS to VCO's bank account within 15 days of receiving fund from SDF.	3	Transferred to VCO according to plan.	VCO activities will follow-up, collect the instalments and assist to market the products produced by RELI group members.

Both of the appraisals of general members of GP and self-assessment of committee members can be conducted at the same time but in separate places. The indices of both general members and committee members can be the same or different. However, independent brainstorming and discussion while deciding the indices followed by appraisal must be ensured for both groups. It will create awareness among all, including the service providers and recipients of the village organisation. It also creates a sense of responsibility to perform respective duties properly. The committee members are always accountable to general members for their activities which gradually improve the quality of service. As a result, all get the benefits out of it.

➤ ***Step 5: Joint Meeting and Preparation of Action Plan***

In this step, general members of Gram Parishad and committee members will sit together in a joint meeting. Input tracking and GP members' self-assessment results will be presented in the meeting one by one. SAC members may present the input tracking findings. Besides, two GP members and other committee members may present their respective assessment results. Everyone's opinion during this stage will be given due importance. If someone disagrees with a score given against an indicator, he/she will be allowed to express his/her view. The respective committee members will listen to his/her argument/reasons for different views. At the same time, they will remain cautious so that arguments on different viewpoints do not turn into conflicts. After discussing various issues, they will reach a general consensus.

An action plan will prepare to improve the quality of services on different indicators. There might be many tasks to improve the quality of services of village institutions. So, GS will prioritize tasks in preparing action plans. Again, GS will plan to accomplish the tasks first which are comparatively easier but important. Action plan will be for six months. CAP will review after every six months, and every time an action plan will prepare for the following six months.

GP will fix a tentative schedule for CAP review after six months (If CAP Joint Meeting held on 25 June, 2022 then the tentative time for CAP review will be the 3rd week of December, 2022).

After completing the CAP action plan, the GS president will propose the GP to approve it in the same meeting. Once it is approved by the GP, all concerned of Gram Parishad will act according to the action plan. The action plan will be recorded in the GP meeting resolution for implementation. The action plan will be copied to a large piece of paper and be kept in a place visible to all.

An example of CAP action plan is given below:

Community Assessment Process (CAP)

Date: 25 June, 2022

Date of Review: 3rd week of December, 2022 (tentative)

Sl	Action	Recommendation of future improvement	Timeline	Responsible person/ committee
1	To make Gram Samiti more active	<ul style="list-style-type: none"> The skilled members of Gram Samiti will provide hands-on coaching to other weak members; All GS members will attend meetings regularly; If a member is no longer interested to work voluntarily, GS will recommend to the GP for his/her replacement; Every GS member should be able to express their views without any hesitation. GS leaders must be respectful to democratic norms and procedures. In other words, they should not run the institution in an autocratic manner 	<p>- Within 10 July, 2022;</p> <p>- continue</p> <p>- GS will raise the issue in the next GP meeting</p> <p>- Continue</p> <p>- Continue</p>	<p>GS President and Secretary</p> <p>- GS President and Secretary will inform all the members</p> <p>- GS President and SAC will observe</p> <p>- GS President and Secretary</p> <p>- GS President and Secretary</p>
2	To provide youth skill development loan to 12 youth members of village;	<ul style="list-style-type: none"> To communicate with training service providers and arrange for the training of the youths as soon as possible; Distribution of youth loan will be ensured immediately after receiving next VDF instalments. 	20 July, 2022	GS President and Secretary
3	Transfer Revolving Fund from GS to VCO's bank account within 15 days of	<ul style="list-style-type: none"> GS will not delay in transferring RF to VCO account. 	GS will transfer RF within 15 days of receiving 2 nd and 3 rd instalm	GS President, Secretary and Cashier

SI	Action	Recommendation of future improvement	Timeline	Responsible person/ committee
	receiving fund from SDF.		ents of VDF	
4	To complete construction of GS office with good quality raw materials within 1 month;	<ul style="list-style-type: none"> To assign SAC to unveil the underlying truth. Convene special GP meeting to take action against leaders, if recommended by SAC; Once procurement is done, the procurement sub-committee should report in the GS meeting for the sake of transparency and accountability. 	25 July, 2022 - Following month	SAC and Procurement Sub-Committee -Procurement Sub-Committee

➤ **Step-6: Supervising the development of work in progress**

This stage of CAP deals with overseeing the progression of work assigned to all according to the work plan. Social Audit Committee (SAC) supervises the task which includes timely completion of task against standard, any problem faced while working and room for further improvement. In a bid to do that, the SAC members will discuss with the assigned persons responsible to complete the tasks and beneficiaries and also verify the exercise books. The SAC members can write the outcome of their supervision in a book and raise the issue for discussion in their monthly meeting for further supervision if required and necessary suggestions. SAC will submit the report according to this plan on the development of work in progress in the GP meeting after every three months.

10.0 CAP Review

The CAP review will be conducted after every six months. Step 2 to 6 will be followed whilst reviewing. During this period, new indices and a work plan can be adopted after excluding the completed tasks from the plan.

11.0 Peer Auditing:

Social Audit Committee (SAC) as watchdog will be formed in each of the RELI project villages. For ensuring good governance and accountability in the village institutions, SAC will perform their role and responsibilities as per COM. However this will create opportunities for SAC to capture the skills - how to verify project activities, review the documents, conduct necessary physical verification, fund proposal certifications, report

preparation and submission to GP etc. The role of SAC will help other committees to find out laps and gaps if any and contribute to the proper implementation of the project activities under RELI project. Usually all the SAC in the RELI project villages will assist the village institutions through providing support as per their responsibilities mentioned in COM. This will help different committees to perform their responsibilities up to the optimum level. In addition, it would be very useful for the village institutions of RELI project if SACs will exchange their expertise, experiences and learning among the villages institutions through physical verification and review of document etc. This arrangement of auditing will be done by the SAC of neighbouring villages which will create opportunities for the village institutions to identify the strength, weaknesses, gaps, areas to be improved etc. The whole process of auditing to be done by SAC of the neighbouring villages is called **"Peer Auditing"**. The peer auditing for a villages may be carried out once in a year. The following process will be carried out to conduct peer auditing in the RELI villages:

1. Cluster team of RELI project will facilitate GSs to share the peer auditing process in a GP meeting and take the following actions:
 - The time and date to be fixed/finalized for peer auditing to be done by the SAC of neighbouring village;
 - The potential SAC members to be nominated for peer auditing to be carried out for neighbouring villages if necessary;
2. Cluster team of RELI project will provide orientation on peer auditing to the SAC members to be nominated by the concerned GP;
3. The cluster team will prepare a annual plan for peer auditing based on the time and date to be provided by GSs;
4. The SAC members will conduct the peer auditing to the assigned village institutions on the pre fixed date and time;
5. After completion of necessary verifications, review, discussions etc. SAC will prepare a observation report on peer auditing and submit to the concerned GS, RCS and cluster team;
6. After receiving the observation report on peer auditing, the GS concerned will share the report in a GP meeting and prepare a plan to address the issues if any. The SAC of the concerned villages will monitor the progresses as planned;
7. The cluster team will monitor the progresses of the observation reports of peer auditing.

Display Board

All information regarding village activities and fund status will disclose to all so that it can be displayed by setting up a display board. The display board will setup in a visible place in the GS office so that everyone in the village can get information from it easily. In display board all the necessary information including village development plan, utilization of fund, status of poor, extreme poor and vulnerable persons, status of savings and internal lending from savings, infrastructure sub-projects, loan recovery from beneficiaries (OTR and CRR), number of beneficiaries that have not repaid their loan on time, number of beneficiaries that have not repaid their loan for more than one year, and village information etc. will be incorporated. Everyone will know about the on-going village development activities. So, there will no confusion among the beneficiaries over Gram Samiti and its activities. The Display Board will help to ensure transparency in GS and resolve conflicts. Besides, there will be a place in the display board to write down an emergency notice/news or any information for information of all concerned.

Example

Display Board

Name of GS:

Union:

Upazila:

District:

Date of last update:

Subject	Number/ Quantity	Subject	Number/ Quantity
Total Population		Type of Fund	Instalment & amount
Total Households		VDF	
Very poor		IDF	
Poor		CWF	
Vulnerable		RF	

Total Members		Number of Vulnerable received one - time grant	
Very poor		Total grant amount	
Poor		Number of RF borrowers	
Youth		Amount of RF distributed	
Vulnerable		Number of members received training on IGA	

Total RG (RELI Groups)			
Very poor			
Poor		Number of youths received training	
Youth		Number of youths employed	
Bank Balance of GS		Amount spent on GS office building	
Bank Balance of VCO		Amount spent on other infrastructure	
Bank Balance of SPC		Name of infrastructure	Amount:
Bank Balance of SSC		Name of infrastructure:	Amount:

Subject	Number/ Quantity	Subject	Number/ Quantity
Number of beneficiaries not paid back RF loan in time		Number of beneficiaries that have not paid back their loan for more than one year.	

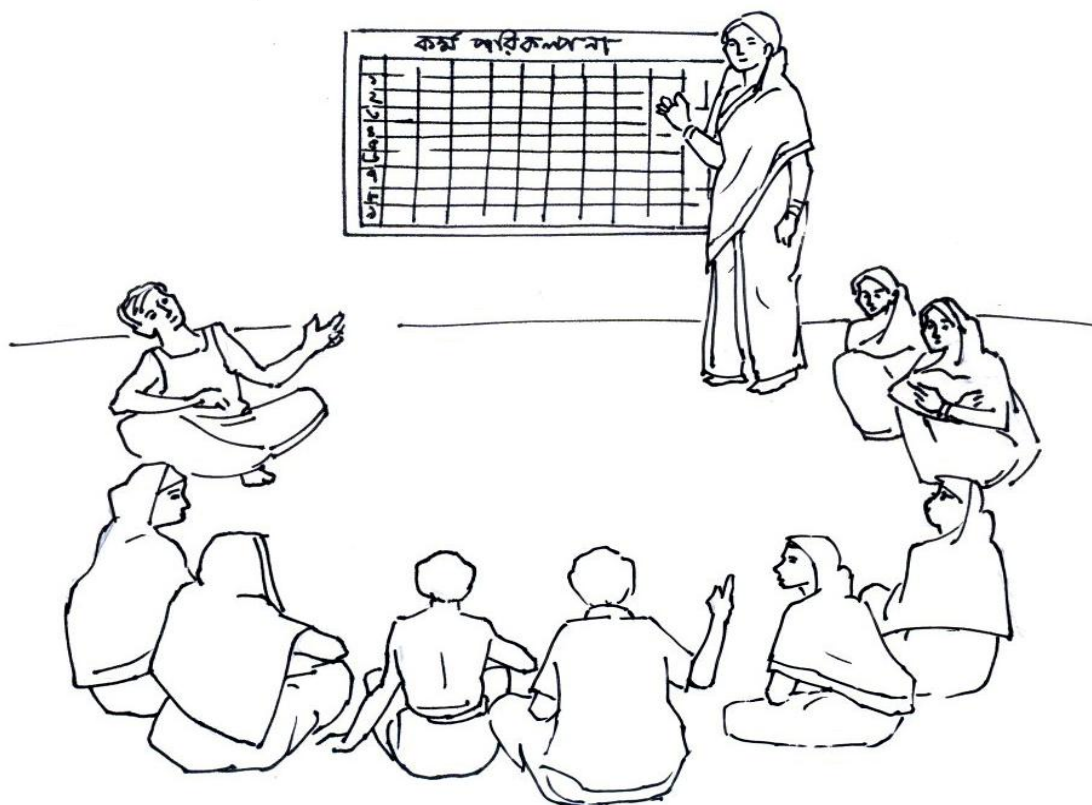
Communication Tree

RELI beneficiaries will always discuss among themselves about reaching a consensus before taking any decision regarding village institutions. But sometimes they may face difficulties to reach a general consensus over various issues. In such a situation, they will seek assistance from SDF's local staff members. But in emergency cases, beneficiaries may need quick solutions and the SDF's local staff may not be enough to provide necessary support. In such a situation, the Communication Tree will guide and help them to communicate different tiers of SDF to get proper solution. This is described elaborately in the Conflict Resolution chapter-6 of COM booklet.

COM Booklet

Guidelines and rules necessary for village institution and project activities are described in the COM booklet in a simple manner. The community will read the COM booklet carefully to understand the instructions clearly and follow COM guidelines including all the activities. This is how the community will be able to ensure transparency and accountability in their village institution. There is a set of 10 principles in COM booklet. This will be guiding principle for beneficiaries and encourage others to follow.

Community Professional (CP)



Chapter-15

1.0 Community Professional (CP):

A community professional is an extreme poor and poor person from a RELI village, who has gathered experience and skills by working in his or her own village. S/he worked in own village as a member of Gram Samiti, a Social Audit Committee, Group leader, SC or VCO or in other committees. The village where S/he worked will become a successful village by assessing funds, implementing village development activities as per COM guidelines and the village has no major conflicts nor violated Dash Neeti. The community professional has acquired the required quality and ability to guide, handhold and solve problems in other villages.

2.0 Types of Services of CPs:

CP will provide capacity building and handholding support which is given bellow:

- Information and Communication:
- PIP (Participatory Identification of Poor):
- Facilitation:
- Social Mobilization:
- Institutional Development:
- VDF Utilization Principles:
- Saving & Lending Activities
- Monitoring progress activities & conflict resolution:
- Account Management:
- Community Procurement:
- Social Accountability & Audit:
- Participatory vulnerability analysis & preparedness plan:
- Participatory livelihood analysis and plan:
- Governance and Accountability Action Plan(GAAP)

- Community Assessment Process(CAP):
- Community Score Card:
- Village Matrix:
- Appraisal & Monitoring:

3.0 Steps for Providing Services by CPs:

- A. Sending a letter mentioning conditions of service recipient
 - Sending the letter with details of service by service recipient
 - What results will be achieved after providing services?
 - Duration of the services
 - Number of CPs needed
- B. Receiving the letter of service provider and responsibility
 - Preparing and sending the budget
 - Informing the rules of service providing
- C. Signing the agreement and contract both parties
- D. Selection of CP as per demand
- E. Arranging orientation before sending CPs
- F. Receiving feedback from service recipient on completion work

Hiring CP by SDF and GS:

The SDF asks the RDCS in writing how many CPs are needed for which subject and which grade. The RDCS responds how many CPs they have in which grade and later on an agreement will be signed as per the rule. The same process will be done in case of GS or any other agency.

CP Selection Process:

Community members who have sacrificed their time and labour for developing their own villages will be identified and strengthened as community professionals. This will be done through two stages:

- a. Identifying illegible village
- b. Selection of CPs as per quality

A. Successful Village Criteria:

- Identified as most vulnerable, received one time grant and mobilized into RELI group members;
- 50% of the youth members have received skill development training and got employment;
- 60% RELI group members received loan from Revolving Fund;
- All of the village committees are properly functioning;
- No misappropriation of fund after receiving VDF;
- All members know, understand and practise 'Dash Neeti' and Community Operational Manual;
- Revolving Fund loan recovery rate is 95%; and CDD is at least 90% and CRR 90% (at least)
- Display board showing all updated information;
- SAC is functioning properly.

B. CPs Criteria

- Have to be a RELI Group member of a successful village;
- To Know all project activities and practice accordingly;
- 2 years practical work experience in own village (it is a must for all categories)
- Capable of resolving any conflicts;
- Have knowledge on specific subject related work;
- Must be a RELI Group member from a successful village under RELI project;
- Have Gram Parishad approval;
- Have the experience of working in other villages and willingness to work;
- Never violates 'Dash Neeti' of COM;
- Never involved in fund misappropriation and misconduct with the community;
- Capable of organizing the community and mobilize them;
- Must be unbiased and have willingness to work in a group.

5.0 Responsibilities of CPs:

- To perform duties as per COM;
- Work for the benefit of RCS and own village;
- Attend capacity building trainings arranged by the District RCS;
- Exchange knowledge and experience with other members of RCS
- Accomplish responsibilities timely;

- Mentally ready to work apart from native area;
- Perform duties as per work plan and submit detailed report to the RCS;
- Have commitment to build more CPs in own village;
- Ensure the best quality of work;
- Have professional attitude;
- No involvement against RCS norms.

6.0 CPs Selection Steps:

Step 1: The district teams will disseminate the key principles of Community Professionals among all the eligible villages through leaflet, poster, meeting and notice board. After the establishment of District RCS, they will carry on the dissemination process.

Step 2: The Gram Samiti's will identify their potential CPs, collect applications and recommend. The Social Audit Committee of the village will certify the application while the Gram Parishad will approve it.

Step 3: The Cluster RCS will send the application to the district RCS after recommendation from the village. Where there is no RCS, experienced CPs will collect the applications.

Step 4: The district RCS will select CPs through an interview. An interview panel with people having practical experiences will be formed. The panel will be as bellow:

- President -1
- Secretary-1
- GS cashier-1
- VCO leader-1
- SAC conveynor-1

All of them will be from another cluster and successful villages. The SDF will send a representative as an observer. All the CPs will be C-Grade at the beginning.

Step 5: The list of selected CPs will be displayed on the notice board

Step 6: District RCS will arrange the orientation for the CPs

Step 7: The selected CPs perform their assignments

Step-8: After every one year, the grade of CPs may be changed based on performance.

7.0 CPs Grading:

Grading is a system which evaluates the capacity and efficiency of a CP. Before the grading, all the CPs will be treated as trainee CPs. After every one year, the grade of CPs will be changed based on performance. The experience of CPs of own village and also the experience of work in other villages will be evaluated simultaneously. The quality of work will be taken into account while grading.

CPs Criteria according to Grading

❖ Trainee CP (Grade-D) criteria

Criteria	Condition	How to assess
1. Number of years working experience in own village successfully	2 year	Checking village institution resolution and report of Social Audit Committee
2. Participation of Training		Training register/attendance
a. Subject wise	2 subject	
b. Cluster level	2 subject	
3. Participation as a resource person	1 subject	Official letter and report
a. Subject wise	1 subject	
b. Cluster level		
4. Communication Skill(Meeting conduction skill)	Good	Grading evaluation
5. Team facilitation skill/leadership capacity	Yes	Grading evaluation

CP (Grade-C) Criteria

Criteria	Condition	How to assess
1. Number of years working experience in own village successfully	2 year	Checking village institution resolution and report of Social Audit Committee
2. Working experience in other villages	-----	(Experience of working outside the village is flexible) feedback from working village. Working evaluation papers, SAC certification
3. Participation in training		Training register/attendance
a. Subject wise	4 subject	
b. Cluster level	3 subject	

Criteria	Condition	How to assess
c. District level	1 subject	
4. Participation as a resource person		Official letter and report
a. Subject wise	2 subject	
b. Cluster level/village level	4 subject	
5. Communication Skill(Meeting conduction skill)	Excellent	Grading evaluation
6. Team facilitation skill/leadership capacity	Yes	Grading evaluation

❖ **CP (Grade-B) criteria:**

Criteria	Condition	How to assess
1. Number of years working experience in own village successfully	2 years	Checking village institution resolution and report of Social Audit committee
2. Working experience in another village	1year	(Experience of working outside the village is flexible) Feed back from working village. Working evaluation papers SAC certification
3. Participation in training		Training register/attendance
a. Subject wise	6 subjects	
b. Cluster level	4 subjects	
c. District level	2 subjects	
d. Outside district	1 Subjects	
4. Participation as a resource person		Official letter and report
a. Subject Wise	4 subjects	
b. Cluster level/village level	8 subjects	
c. District level	5 subjects	
d. Outside district	2 subjects	
5. Communication Skill(Meeting conduction skill)	Excellent	Grading evaluation
6. Team facilitation skill/leadership capacity	Yes	Grading evaluation
7. Training material preparation skill (COM example, Story, Picture, Role play etc.)	2 Subjects	Training materials

❖ **CPs (Grade-A) criteria**

Criteria	Condition	How to assess
1. Successful working experience in own village and the village grading is A grade for last two years or the village has received 3rd instalment. In addition 2 years working experience in other village	4 years (Work experience in own village and Village belongs to A grade for last two years)	Attendance in RCS and community score card rating good
2. Working experience in other villages including participate in different training on COM as a resource persons, assist AMT etc.	2 years	(Experience of working outside the village is flexible) Feedback from working village. Working evaluation papers SAC Certification
3. Participation in training		Training register/attendance
a. Subject wise	10 subjects	
b. Cluster level	6 subjects	
c. District level	3 subjects	
d. Outside district	3 Subjects	
4. Participation as a resource person		Official letter and report
a. Subject wise	6 subjects	
b. Cluster level/village level	15 subjects	
c. District level	10 subjects	
d. Outside district	3 subjects	
5. Number of CPs developed and received training accordingly perform duties in their own village	1 person	
6. Communication skill(Meeting conducting skill)	Outstanding performance	Grading evaluation
7. Team facilitation skill/leadership capacity	Yes	Grading evaluation
8. Training material preparation skills (COM example, Story, Picture, Role play etc.)	5 Subjects	Training materials

8.0 Fees for CPs:

- A Grade CP: They will get Tk. 450/- per day
- B Grade CP: They will get Tk. 400/- per day
- C Grade CP: They will get Tk. 350/- per day
- D Grade CP/Probationer Tk. 300/- per day

The payment of CP will be on a monthly basis instead of daily one if he/she works more than one month outside the village. In case of monthly payment, the C grade CP will get Tk 6,500/month, if they work outside the village, whilst the B grade CP will get Tk 7,500/month, and A grade CP Tk 8,500/month.

Transport, Food and Accommodation Rate

Area	Transport	Food	Accommodation & Other costs
Cluster	100	150	Nil
District	200	200	400
Outside the District	According to distance	220	500

9.0 Source of Fund for RCS

The additional 30% of CP fees will be received by RCS as management fee. That management fee will be distributed as per this ratio 50:30:20 among district RCS, cluster RCS and Gram Parishad respectively.

Source of Cluster RCS fund

- Membership admission fee (Tk. 200 per person)
- Renewal of membership fee per annum (Tk. 200 per person)
- 30% management fees from CP's income

Source of fund for RDCS

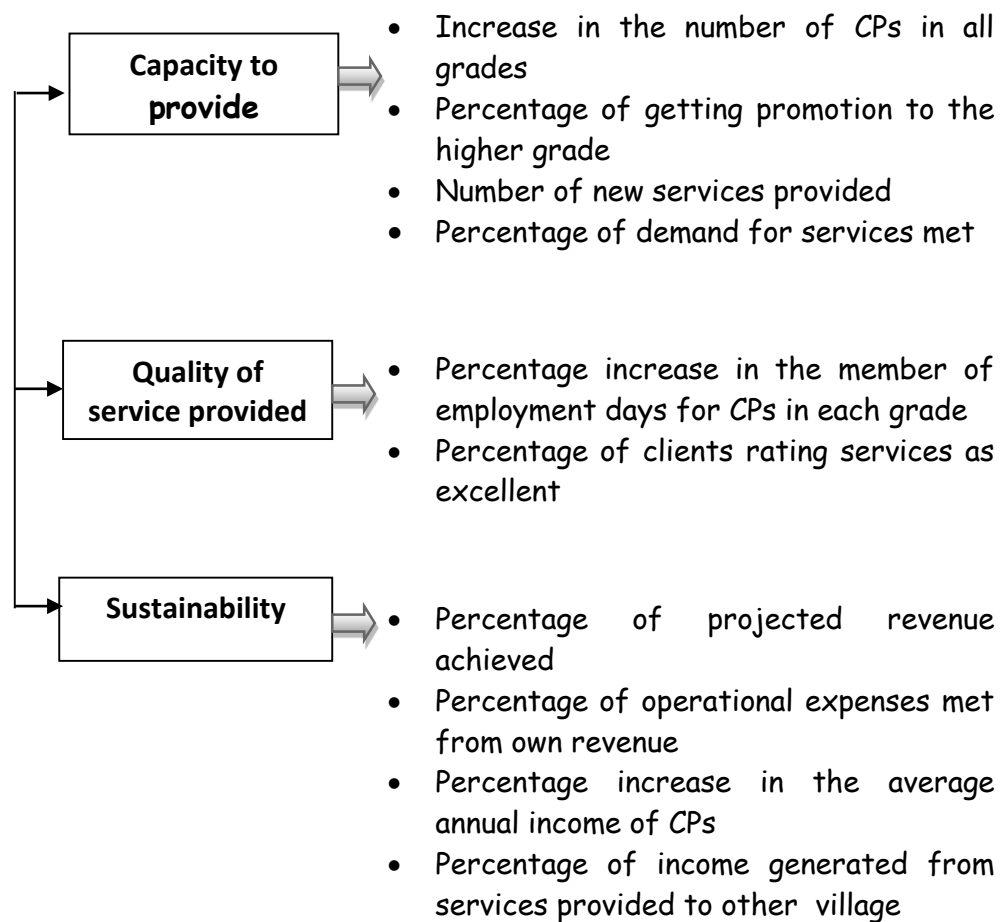
50% management fees from CP's income

10.0 Monitoring of CP Activities

The district-level Institution Development Sub-committee will monitor the activities. The three things mentioned below to be considered in this respect:

- Observation while selecting CPs
- Evaluation of quarterly financial report and progress status
- Evaluation of Annual plan

The following indicators also to be monitored:



Agreement and work order for hiring the services with RDCS

From	To
Regional Director,	Chairperson,
	District RCS
SDF, Barishal	Mymensingh

Dear Mr/Mrs

Sub: Providing Services for

[Mention the name of the services like facilitation, social mobilization, mobilizing and establishing small groups, training on COM Booklet etc.]

1. We herewith confirm your appointment to carry out the Subject Assignment as detailed below:
2. The services shall be performed in accordance with the detailed terms of reference given in Annex-2.
3. The payments for the services will be not exceed and amount of BDT..... and breakup of the amount is given in Annex- 3
4. The amount specified in clause-3 above shall be released in.....Instalments upon satisfactory achievement/completion of key outputs/deliverables specified in Annex-4
5. The assignments shall be carried out strictly in accordance with the non-negotiable principles of RCS and COM
6. The other terms and conditions for carrying out the assignment are given in Annex-5
7. All the appendices mentioned above shall form part of this offer and agreement
8. Any dispute arising out of the contract shall be settled through mutual discussions
9. This agreement will become effective upon confirmation of this letter by you and will terminate on or such other dates as mutually agreed.

Yours faithfully,

Read and Agreed

Signature

Signature

Name,

Name

Designation,

Designation

SDF

Date

Date District RCS, Mymensingh

Terms of Reference

1. Background Information/Introduction

2. Objectives of the Assignment

3. Scope and Duration of Work

4. Methodology and Approach

5. Key Activities, Tasks and Output responsible for in a Table Format.

SL. No	Key Activities	Specific Task	Key Output/Deliverables

6. Schedule for the Completion of various tasks.

- a) Schedule for completion of each activity
- b) Schedule for deployment of Community Professionals
- c) Schedule for deliverables

7. Data, services and facilities to be provided by SDF

8. Arrangement for monitoring and reviewing the tasks and outputs.

9. Reporting requirements

SDF, GS or any agency required the services of CP will be made the ToR

Cost Estimation

A. Fees					
Name of Cluster RCS	Name of CP	Grade	Daily/ Monthly Rate	Working Days/Months	Total Amount

B. Incidental Expenses			
Item	Daily/Monthly Rate	Working Days/Months	Total amount
a) Transportation (to reach and return from the work location)			
b) Food			
c) Boarding Expenses			

C. Miscellaneous Expenses			
Item	Rate per Unit (Specify Unit)	Number of Units	Total amount
1. Stationery			
2. Telephone/Communication			
3. Documentation			

D. Calculation of Service charge					
Name of CP	Grade	No. of days of employment	Daily Rate	Total Amount	Service Charge (30%)

E. Time of Payment			
Repayable amount (Tk)	No. of instalment	Milestones of receiving money	When money will be repaid

Schedule of Payment

No. of Instalment and Amount of Payment	Milestones of Key Output/Deliverables	Indicative Time of Payment
Advance 20%		
1st instalment 60%		
2nd instalment 40%		

1. Amount can be indicated as Taka or in percentage of the total value of the contract
2. Timeline can be specified as number of months from start of work or an important event in the assignment like start of work. Submission of a report etc.

-----, 10 June 2021

To
Regional Director
Barishal, SDF

Subject: **About CP Sending**

Sir,

Greetings from -----12,----- In reply to your request letter of CPs vide memo no,-----we have taken a decision to send the CPs on the following conditions. The CPs will start the work on _____, 20__ as stated in the agreement.

Sl. No.	Name	Grade	Functional Area

We are requesting you to inform us if there is any problem in this regard.

Sincerely

President

RDCS

-----, District

Conditions:

1. CPs food, accommodation, transportation have to be borne by the recipient organization.
2. At the time of work order, 20% fees to be paid as to give orientation
3. Ensure security and travelling arrangement in the working area.
4. The attached TOR to be followed

Application for Enrolling as a Community Professional

A. Personal Details

1. Name :
2. Father's/Husband's name:
3. Village :
4. Date of birth :
5. Details of education :
6. Current status of the village :
7. How long was involved with the village organization:
8. Name of CPs developed by him/her
 - a)
 - b)
 - c)
 - d)

Photo

9. Details of Capacity Building Activities Attended

Sl. No	Name of Programme	Duration		Organized by	Key Learning
		From	To		
A. Programme at Village Level					
B. Programme at District level					
C. Programme at National Level					
D. Programme at International Level					

10. Details of services already provided outside the village

Sl. No	Name of Client/Village Organization	Duration		Details of service provided	Rating/Feedback from Client VOs	Any Outstanding Achievements
		From	To			

11. Key Functional areas of Specialization

12. Details of workshop/other events involved as resource persons, panellists etc.

Sl. No	Name of Event	Period		Organized by	Role played	Outstanding achievement, if any
		From	To			

13. Details of other community members trained

Sl. No	Name of community member	Period of training		Grade of the CP in the beginning of training	Current grade of CP	Functional area of CP
		From	To			

14. Details of training materials development:

SL. No.	Name of the materials	subject	Comments

15. Current status of the village

SL No.	Amount of 1st instalment	Amount of 2 nd instalment	Amount of VDF	Organization development activities	One time grant		Youth training skills loan		Revolving (Shabalombi) fund loan distribution	
					Number	Amount	Loan No	Amount	Loanee No	Amount

16. Mention other outstanding achievements, not indicated above

17. Declaration

- This is to certify that all the above information is correct to the best of my knowledge.
- I understand that any information given above is proved incorrect on a later date; it will cancel my status as a community professional.
- I am willing to work and abide by the principles and guidelines of the RDCS, cluster RCS, GP and GS.

Date

Signature

Place

Name

Verification by the GS

- To the best of our knowledge and verification of the records available with the Village Organization, the details furnished by the applicant are true.
- The performance of the applicant during his/her engagement with the Village Organization is excellent/good/satisfactory.
- The applicant has not violated any of the non-negotiable principles. There are no adverse remarks by the Social Audit Committee.
- The conduct and character of the applicant are good.
- Recommended the candidature.

Date

Signature

Place

President, village Organization

Certification by SAC & date.....Signature

Approval of GP & DateSignature

Annexure -7

Name of CP	Father/ Husband name	Age	Sex	Village	Union	Grade				Subject-wise Knowledge	Education	Joining date	Number of experience years	Position in the village	Poor	EXTR EME POOR
						A	B	C	D							

CPs' Database Format

CP Card----- **Cluster RCS****(1st Page)****Name of the CP:****Grade:****Joining Date:****Village:****Post Office:****Upazila:****District:****(Inner Page)****Details about services (2023-2024)**

Place	Day	Service Type	2023												2024											
			J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D

Last Page**Detail info for participation Training /Workshop/Seminar after joining RCS**

Sl. No.	Subject	Organization	Date	Days	Location
01	COM	SDF			

CP Card

----- Cluster RCS
(1st Page)

Name of the CP:

Grade:

Joining Date:

Village:

Post Office: Upazila:

District:

(Inner Page)

Details about services (2023-2024)

Place	Day	Service Type	2023												2024											
			J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D

Last Page

Detailed info for participation in training/workshop/seminar after joining RCS

Sl. No.	Subject	Organization	Date	Days	Location
01	COM	SDF			

Training Register

Sl. No	CP's Name	Post in Village	Post in Cluster	Experienced/F unctional Area	Time period in						
					COM	Social Accountability	Social Mobilization	Book Keeping	Appraisal	Livelihood	Others

CPs information as per Grading

..... District RCS

RELI Project

Cluster No	A	B	C	D	Total
Cluster No-1					
Cluster No-2					
Cluster No-3					
Cluster No-4					
Cluster No-5					
Cluster No-6					
Cluster No-7					
Cluster No-8					
Cluster No-9					
Cluster No-10					
Cluster No-11					

CPs' Income Register

1. Name :
2. Father/Husband Name :
3. Designation :
4. Educational Qualification :
5. Poor/Extreme poor :

Sl	Subject	Jan	Feb	Mar	Apr	May	June	Jul	Aug	Sep	Oct	Nov	Dec

Date/Month	Daily Remuneration	Total Days	Amount of Money	Signature

Annual Plan Format

Indicator/Activity	Target for the year	Timeline			
		Quarter 1	Quarter 2	Quarter 3	Quarter 4
A. A. Result Indicators					
B.B. Activities					
i. Institution Development Activities					
ii. CP Development Activities					
iii. Business Plan Activities					
C.C. Financial Indicators					
i. Targeted Expenses					
ii. Targeted Income					

D.D. Major Assumptions, support requirements etc.

Quarterly Progress Report Format

A. Summary of CP Database

Grade of CP	No at the beginning	Additions during the month		Deletions during the month		No. at the end
A Grade						
B Grade						
C Grade						
D Grade						

B. Person Days of Employment to CPs

Grade of CP	No of CPs employed			Person days of employment			Amount of professional fee	
	Male	Female	Poorest	Male	Female	Poorest	Amount earned	Amount paid
A Grade								
B Grade								
C Grade								
D Grade								
Other Community Resource persons								

C. Details of Demand

1. Number of institutions contacted
2. Number of enquiries received
3. Number of proposals submitted
4. Number of contracts signed
5. Number of assignments started

D. Details of services provided during the month

Sl.No	Name of Client	Name of Work	Duration		No. of CPs Employed					Status		Remarks
			From	To	A Grade	B Grade	C Grade	D Grade	Others	% Completed	% Payment Received	

E. Details of Sharing of Service Charge

Particulars	Share of District Units	Share of Cluster CPC	Share of GP
Amount Due			
Amount Paid			
No. of Organizations			

RELI Community Society (Second-tier Institutions)



Chapter-16

Section 1

1.0 RELI Community Society (Second-tier Institution)

Gram Parishad is village-level institution built on the foundation of RELI Groups. This is the primary institution. All the Gram Parishads will become members of RCS which is called a second-tier institution.

Many of village members have proved that proper facilitation and guidance can take one to better livelihoods and empower them. There are many activities within and outside the village that could not be accomplished yet due to village boundary limitations. So, to continue village-level initiatives towards sustainability, RELI villages need a platform where they can unite ourselves and work collectively to gain more benefits and better social status.

In this context, villages need a common platform where village institutions come together, plan together and work together to improve accessibility to services and resources, and raise voice through improving negotiation skills for continuing development activities in a sustainable manner.

2.0 Necessity of RELI Community Society (RCS)

- ♦ At village level, community cannot perform many activities within their village alone with limited opportunities. They need collective actions and efforts to accomplish some activities beyond village level through RCS. So, RCS is needed to materialize collective efforts for performing bigger tasks.
- ♦ By aggregating villages in RCS, community can increase their negotiating capacity to gain from potential stakeholders. In many cases, they need to negotiate with Union Parishad, Upazila and District administrations for availing of services and having access to resources.
- ♦ It will help to implement their economic activities in a greater scale and in the higher markets. They need to have a plan to undertake many economic activities on a larger scale. It needs joint collaboration among the villages and other organisations. For example, in case of production and marketing of beef/cattle they will jointly supply cows as per demands as well as purchase production inputs like feed, vaccines etc. in a bulk at lower prices. This will reduce production costs and maximize profits.
- ♦ For sustainability of institutions, it needs to enhance capacity to manage their institutions by themselves. RELI beneficiaries will come together through their

RCS and take initiatives to increase capacity so that they could lead their institutions independently.

- ♦ RCS will provide support to weak villages to improve their capacity. RCS will organize training, exposure visits, technical knowhow and support.
- ♦ The RCS will provide required support to village-level institutions like- VCO, GS, SAC etc.
- ♦ At present, village institutions are working individually with direct support and facilitation of SDF. To ensure the sustainable development, RCS need to strengthen through establishing linkage with others in a sustainable manner which is almost impossible to do alone at the village level. So it is important to organize village institutions under a common platform where there will have a legal framework to empower themselves. This could be done through upper-level institution i.e. RCS. This RCS will also fill up the gap when SDF will reduce its support.
- ♦ There are a lots of achievement in villages and developed many leaders, CPs who are very efficient about village development initiatives and village dynamics. It has been established various village-level development institutions like- GS, VCO, SAC etc. with different roles and responsibilities. RELI beneficiaries started various income-generating activities. All these initiatives need to be continued for sustainable development. So, it needs a forum where all the village institutions can work together to help each other, think together for better planning and move together to achieve more.
- ♦ At the village level, RELI beneficiaries have started various income-generating activities (IGA) with limited resources and opportunities. They are implementing all these IGAs individually resulting in high production cost and low profit. To make their initiatives more profitable, it is needed to organize themselves for joint production, establish linkage for cost reduction through joint input collection, establish linkage with bigger markets for better profit etc. This is not an easy task to do for the village-level institutions. So, they should establish their upper-level own organizations which can help establish meaningful connections with all the stakeholders to enhance bargaining power for cost reduction and better profits.

3.0 Key Functions of RCS

The major functions of RELI Community Society will be to strengthen village institutions and improve performance for achieving better results. Its functions are as follows:

- ♦ Strengthening institutional capacities at the village level;
- ♦ Improving/enhancing community financing activities like developing loan tracking mechanism, welfare fund, developing diversified savings and loan products by VCO;
- ♦ Ensuring CP services for technical support and guidance for village institutions;
- ♦ Promoting livelihoods development activities through developing producer groups;
- ♦ Negotiations with various employers for meaningful employment for youths;
- ♦ Converging activities with different government and non-government development line agencies.

4.0 Activities to be performed before forming RCS:

It is needed to complete some preparatory activities before forming RCS. Broadly, these activities can be categorized in three types:

- Situation analysis
- Cluster visioning
- District phasing-out plan

As the Village Implementation Cycle enters into the consolidation and graduation stage, the SDF needs to draw up a phase-out plan for providing the last-mile services to the community. The first part of the phase-out plan covers institution development activities consisting of two steps:

Step-1:- Situation Analysis of Graduating Villages consists of the following activities:

(i) Collecting information on funds disbursement, infrastructure, employment, community finance, livelihood development progress of villages, clusters and districts, including unfinished tasks; (ii) building the database of updated village matrix for all villages; (iii) conducting community assessment process for all villages and drawing up thematic action plans to rectify deficiencies; (iv) grading village organization; and (v) preparing cluster and theme-wise aggregation of support services needed by each category of villages.

Step-2:- Cluster visioning/Completing unfinished intra-village tasks consist of the following activities: (i) providing focused technical assistance to villages requiring support to finish VDF access and utilization; (ii) helping villages revive social audit committees,

regular meetings of committees, accounting and record keeping; (iii) building second line of leadership within villages; (iv) addressing key deficiencies revealed during CAP and grading exercise and (v) mobilizing and supporting members doing similar economic activity into producer groups. The above two steps are necessary preconditions for the formation of RELI Community Societies both at Cluster and District levels.

These activities will be carried out by the cluster team and if RCS is on board, it will be involved as an observer. On the basis of the situation analysis, the RELI Cluster team in cooperation with RCS will prepare database, and that will be the starting point of RCS. On the basis of the database, RCS will prepare a plan to provide support to the member villages. RCS will prepare IDF proposal on the basis of visions.

Step-3:- District Phase-out Plan

- The district team will prepare a compiled action plan to provide necessary support to all the villages under clusters;
- The IEC on RCS to be disseminated to all the villages;
- Identifying eligible members;
- Campaigning for membership;
- Receiving and verifying applications for membership;
- Co-opting members;
- Forming RCS at cluster and district levels;
- Capacity building of cluster and district level committees and office-bearers;
- Adopting bye laws and registering RCS.

5.0 Non-negotiable principles of RCS

RCS will follow the principles in line with the 'RELI project's non-negotiable instruments/principles- 'Das Neeti' and 5 non-negotiable project principles:

- ♦ **Inclusion:** Include all eligible villages for serving the poor, Extreme poor, women, youths and vulnerable.
- ♦ **Equity:** Equity is a deserving benefit. This benefit deserves by every stakeholder.
- ♦ **Participation:** All members will participate and have the voice in decentralized decision making.
- ♦ **Transparency:** All activities are known to all and open.

- ♦ **Accountability:** Assigned works are performed perfectly. If all the members are informed and satisfied then we call it accountability. The institutions are accountable to members; and office-bearers need to take full accountability for all the decisions made.
- ♦ **Cost Effectiveness:** Practicing the principles of good governance and cost-effectiveness. Activities should give benefits to maximum villages and do not duplicate those activities those GS/VCO can do.

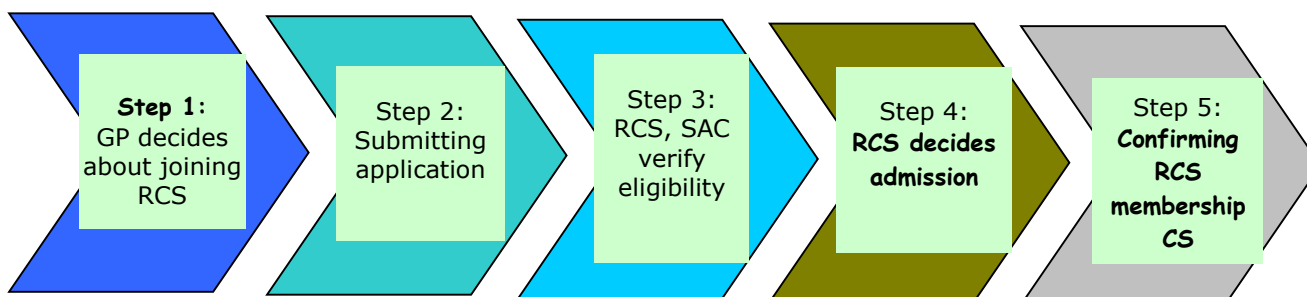
6.0 RCS Membership:

At village-level, households (Poor and Extreme poor) are the members of Gram Parishad. Similarly, in RCS, villages are the members of RELI Cluster Society Parishad.

6.1 Steps to become RCS member

The steps to become a member of RCS is presented in the following flow diagram-

Figure-1 Chronological steps to becoming member of RCS



- ♦ **Step 1:** The GS as certified by Social Audit Committee will place a resolution to the GP that all the eligibility criteria to join the RCS have been achieved. The GP will decide it through holding a meeting and if the GP agrees, a resolution will be written with a decision to apply for membership.
- ♦ **Step 2:** The GS submits an application to the RCS enclosing a Demand Draft of membership fees. Initially, when there is no RCS in place, the membership application prepared by GS to be submitted to concerned cluster team. The format for application is given in **Appendix -1**
- ♦ **Step 3:** The Social Audit Committee of the RCS visits the respective village and verifies the eligibility criteria. Before forming the RCS, the verification of the membership application will be done by the SDF team (AMT/team assigned by MD). When the RCS will be in place, the SAC will do the verification task onwards. The checklist for verification by the Social Audit Committee is given in **Appendix -2**

- ♦ **Step 4:** The Society Parishad of the RCS will take a decision to admit the Village based on the recommendation of its Social Audit Committee.
- ♦ **Step 5:** The GS of the admitted Village attends the meeting of the RCS.

Depending on the maturity of Gram Parishad, there will be a single type of membership in RCS-

Village received VDF (IDF 2nd and RF 1st) from SDF will be qualified for RCS membership

6.2 Negative Points for Membership:

- ♦ If any financial misappropriation happens and action is not taken to correct it;
- ♦ There are unresolved conflicts in the village;
- ♦ There is a violation of 'Das Neeti' (ten principles). And the DM gives notice but they do not correct themselves.

6.3 Facilities for Member Villages:

All the member villages will get same facilities and this institution will work for the poor and extreme poor.

- ♦ **All the villages enrolled as members will be** the members of General Parishad though the voting rights will be applicable for 'A' and 'B' graded villages;
- ♦ Representatives of **'A' and 'B' graded villages** will be entitled to be members of the Executive Committee/Sub-committees;
- ♦ Representatives of 'C' and 'D' graded villages will have voting power and to be members of any committees once they will be qualified as **'A' and 'B' graded villages**;
- ♦ If any of the **'A' and 'B' graded villages do not function properly and going to the lower grade ('C' and 'D')**, the concerned village will be notified by the RCS and also facilitate to improve the implementation status. For this, the RCS will give six months' time to the village concerned and if the required improvement is not achieved, the voting rights will be ceased and representatives should be withdrawn.

6.4 Membership Fee:

- ♦ Membership admission fee is Tk 15,000/-
- ♦ The rate of other fees like annual subscription, service fees, etc. will be decided by the RCS from time to time.

7.0 Relationship between RCS and Villages:

The RCS will help, guide and support its member villages. The RCS will assist the villages mainly in:

- ♦ Evaluating the performance and providing assistance to improve the performance of village institutions;
- ♦ Building the capacity of leaders and office-bearers of village institutions;
- ♦ Providing various services for the benefit of Community Members as demanded by the village institutions;
- ♦ Identifying and recommending external services and resources needed by the village institutions;
- ♦ Facilitating un/underemployed youths to get meaningful jobs through negotiations with potential employers;
- ♦ Facilitating and entering into partnership with external agencies for providing services and market linkages for the economic benefits of community members;
- ♦ If the nominated members (by GP) from the member villages hold an executive position (office-bearer position) in the RCS, including convener of sub-committees, at Cluster level, her/his position at the village level will be vacant automatically and should be replaced by the 2nd line of leadership, by next three months. Similarly, if any members of *RELI Cluster Community Society (RCCS)* hold an executive position in *RELI District Community Society*, her/his position in the RCCS will fall vacant automatically and replaced by the nominated member (by cluster Society Parishad by the next month).
- ♦ All the funds will remain with the village institutions (including the VDF provided by SDF to GS) and will be the property of the Gram Parishad concerned and the RCS will not be entitled to claim that fund.
- ♦ The role of RCS is to facilitate all the member villages to carry out their planned activities and use their fund properly.
- ♦ The role of all the member villages is to provide membership fees and play their role as a member village on a regular basis.

Roles and Responsibilities of RCS at Every Level

Institutional Level	Main Functions
Gram Parishad (Village Level)	<ul style="list-style-type: none">• Participatory identification, prioritization, planning and implementation of various service needs of target communities and investment requirements;

Institutional Level	Main Functions
	<ul style="list-style-type: none"> • Operation and maintenance of infrastructure and social services; • Mobilizing revenues and resources, including community contributions for meeting operation and maintenance expenses; • Maintaining communication among all members the decisions of RCS and implementing programmes following the principles and guidelines;
RELI Cluster Society (Union/Upazila Level)	<ul style="list-style-type: none"> • Mobilizing Gram Parishads as members; • Acting as the main communication hub between Gram Parishads and Societies; • Aggregating demand for services; • Arranging and coordinating delivery of services; • Collecting data on functioning of Gram Parishads and monitoring and reporting; • Assessing performance of Gram Parishads, including tracking benefits, results and issues in delivery of services; • Maintaining bank accounts and account keeping;
RELI District Society (District Level)	<ul style="list-style-type: none"> • Developing operational guidelines for the functioning and performance standards; • Developing business plans to meet the service needs of members; • Maintaining database and information system for monitoring; • Capacity building of cluster societies; • Identifying internal and external services and resources for supporting cluster societies; • Providing technical assistance to cluster societies; • Establishing strategic partnership and linkages; • Ensuring the accountability and governance in the functioning of RCS; • Arranging for audits and follow up; • Conflict resolution; • Promoting services among outside organizations, programs for supporting communities; • Mobilizing financial and other resources for carrying out the cluster society activities and making it available as per approved business plans.

8.0 RCS Structure

If all the villages in a district are made members at the district level, it will be difficult to convene a general body due to unmanageable number of people attending as well as high transportation cost. Hence RCS will have two levels of structures:

1. RELI Cluster Community Society (RCCS)- at cluster level
2. RELI District Community Society (RDCS) -at district level.

There will be only one registered institution. This will have governance structure and functional structure at two levels -- the cluster and district.

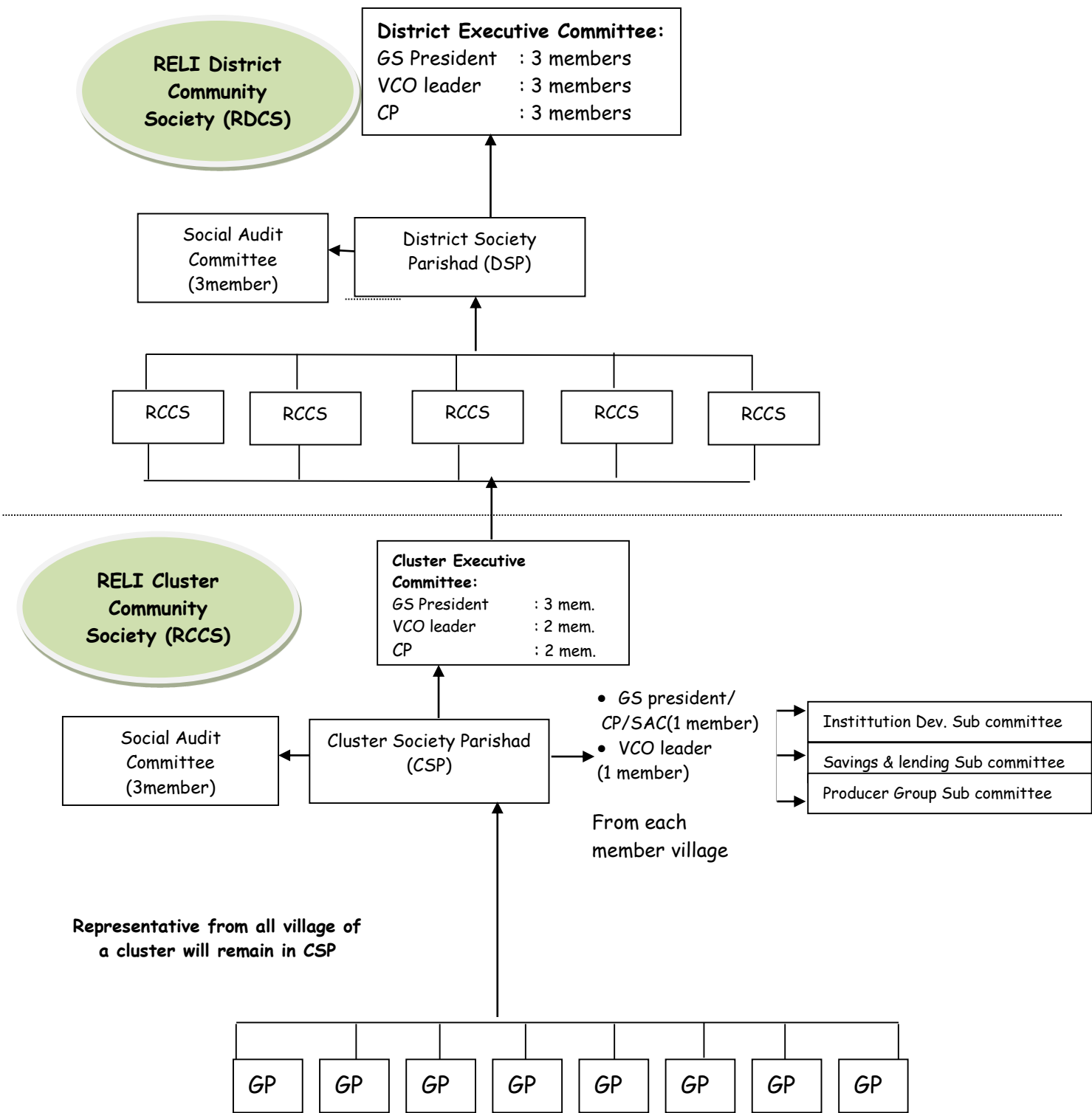
All the member villages will be the members of Cluster Society Parishad/General Parishad of Cluster Society. All the Cluster Societies will be the members of General Parishad/ Society Parishad of District Society. Initially, a RELI Cluster Community Society (RCCS) would be developed with the membership of eligible villages. Ideally, 20 villages in a cluster is the minimum requirement to form an RCCS. In exceptional cases, less than 20 villages will be considered to form an RCCS.

Both cluster and district level Societies will have the General Parishad, Executive Committee, Social Audit Committee. Three permanent sub-committees will have in cluster society. District Society will recruit staff for accomplishing their activities.

These permanent sub-committees are Institution Development Sub-committee (IDS), Savings and Lending sub-committee (SLS) and Producer Group Sub-committee (PGS).

To work for Society Parishad/Committees /Sub-committees at cluster and district levels, office-bearers/ any RCS members will receive wage loss/ transport cost/ other applicable cost and or all the costs as payment on the basis of the days worked for (committee members/assigned person for specific task will be entitled for payment if s/he will work outside her/his own village). All the costs as pay, excluding the transport cost (transport cost will be actual) will be fixed and payable as per the approval of Society Parishad.

Figure-2: Institutional Structure of RELI Community Society (RCS)



9.0 RELI Cluster Community Society (RCCS):

The Cluster-level societies will cover all the eligible member villages under a cluster. Cluster Societies are the members of District Society.

9.1 Key functions to be carried by RCCS:

- ♦ Identifying villages requiring support;
- ♦ Responding to villages seeking support;
- ♦ Capacity building of GS, VCO, and SA etc;
- ♦ Collection of information about the services required for the villages under the cluster and submits to the RELI District Community Society (RDCS) for necessary steps and actions;
- ♦ Assisting member villages on different issues, including conflict resolutions;
- ♦ Monitoring and assessing the performances of villages as per manual and making a plan for remedial measures;
- ♦ Preparing plans and proposals for supporting the villages under the cluster and submitting to the RDCS;
- ♦ Identifying the weakness of 'C' and 'D' grade villages and providing support accordingly with assistance from RDCS;
- ♦ Establishing linkages with UPs, Upazila and other development agencies.

9.2 Composition of RELI Cluster Community Society (RCCS):

The RELI Cluster Community Society (RCCS) consists of following committees:

- ♦ Cluster Society Parishad (CSP), i.e. General Parishad
- ♦ Executive Committee (EC)
- ♦ Social Audit Committee and
- ♦ Sub-committees-IDS, SLS, Producer, Procurement and Finance

9.3 Society Parishad/General Parishad of RELI Cluster Community Society:

The Cluster Society Parishad consists of two categories of members nominated by the Gram Parishad of each member village under the Cluster. The following are the representatives' categories, including the numbers for each of the member villages:

GS chairperson / Community Professionals (CP)/ SAC convener	-	1 person
VCO Leader	-	1 person

The total representatives for a village will be 2 (two) and among them women will get priority. If a suitable person for the above two categories to represent at the RELI Community Society is not available, another key person from the same committee could join as an alternative as per the prior approval of the GP concerned.

9.4 Meetings of Society Parishad of RELI Cluster Community Society (RCCS):

The meetings of RCCS are as follows.

- ♦ The Society Parishad will hold a meeting after every three months;
- ♦ The quorum for the meeting of Society Parishad is at least 65% members (attendance);
- ♦ The secretary of the Executive committee will arrange emergency meeting/s if required'
- ♦ The discussions in all meetings will be recorded in a minutes' book.

9.5 Key responsibilities of the Cluster Society Parishad:

- ♦ Executive committee member selection and rejection;
- ♦ Appointment of Social Audit Committee at cluster level;
- ♦ Approval of all committees and sub- committees at cluster level;
- ♦ Approval of financial report/ progress carried out by different committees/ sub-committees;
- ♦ Approval of total members and final list of eligible members of RCCS;
- ♦ Approval of Annual Implementation Plan considering the support services/ activities to be carried out by the society for the member villages;
- ♦ Fixing the membership fees, subscription rate for the member villages;
- ♦ Approval of all proposals made by EC.

9.6 Executive Committee (EC) of RELI Cluster Community Society (RCCS):

A. Executive Committee Structure:

The Executive committee consists of 7 members (5 shall be women) from the Cluster Society Parishad.

- ♦ Among the 7 members of the executive committee, 3 will be EC chairpersons, 2 VCO leaders and 2 CPs.
- ♦ Three members of the committee will be elected as President, Secretary and Treasurer of which at least two shall be women.

- ♦ The President of RCCS will be elected from EC presidents, while the Secretary will be elected from the VCO leaders and the Treasurer from CPs.

B. Responsibilities of Executive Committee:

- ♦ Implementing all the decisions of Cluster Society Parishad;
- ♦ Coordinating the activities of subcommittees;
- ♦ Setting up an office for cluster society;
- ♦ Signing an MoU between Cluster and District Society;
- ♦ Monitoring all the financial activities of Cluster Society;
- ♦ Updating and preserving all the documents and records;
- ♦ Displaying all the information on display board;
- ♦ Opening bank account for Cluster Society and maintaining it;
- ♦ Providing services as per the demand of villages;
- ♦ Informing and updating the district society about the need of villages;
- ♦ Assisting RDCS in preparing the operational plan;
- ♦ Assisting member villages to resolve conflicts, if any;
- ♦ Preparing and submitting Annual Implementation Plan to district society;
- ♦ Preparing progress report;
- ♦ Monitoring and evaluating the performances of sub-committees and staff;
- ♦ Information, dissemination and mobilization of producers groups;
- ♦ Contacting UPs, upazilas, and development agencies working in the areas and negotiating for services;
- ♦ Forming all the sub-committees at the cluster level and making them functional.

C. Executive Committee (EC) Meeting:

- ♦ The Executive committee will organize at least 1 meeting every month;
- ♦ The EC can arrange on-call meetings, if necessary/emergency;
- ♦ And at least 4 members need to attend the meeting to maintain the quorum.

9.7 Social Audit Committee:

A. Structure of the Social Audit Committee:

- ♦ The Social Audit Committee consists of three members from the SAC conveners as nominated by the General Parishad of member villages;
- ♦ Among the three members, one will be the convener for the SAC of cluster society;
- ♦ At least two members shall be women;

- ♦ The SAC members shall not be members of any other committee or close relatives of other committee members.

B. Responsibilities of the Social Audit Committee:

- ♦ Observing and overseeing the activities of the executive committee and subcommittees;
- ♦ Verification of accounts, registers and bill-vouchers;
- ♦ Verifying and recommending the fund proposals of the cluster society parishad;
- ♦ Verifying the activities carried out by various committees and sub-committees at the cluster level and updating the society parishad on a regular basis.
- ♦ Submitting the verification and observation report to Cluster Society Parishad.

10.0 RELI District Community Society (RDCS):

All the Cluster Societies under a district will form RELI District Community Society (RDCS). The RDCS is the apex body of cluster societies at the district level.

10.1 RDCS' Functions:

- ♦ Identification, validation, selection and inclusion of member villages with assistance from the RCCS;
- ♦ Coordinating and guiding the activities of RCCS
- ♦ Communicating, negotiating and bargain with government, non-government and private organisations inside the district and outside for job opportunity;
- ♦ Signing all types of contract agreements;
- ♦ Ensuring CAP and Village Grading exercise in all villages according to the criteria;
- ♦ Preparing/updating village database with all relevant information and preserve and use it;
- ♦ Arranging capacity building trainings and other job opportunities for the villages within the district;
- ♦ Ensuring the implementation of recommendations of SAC as approved by the society parishad;
- ♦ Opening a bank account for District Society;
- ♦ Paying operational and overhead cost to the RCCS;
- ♦ Preparing fund proposal consolidating the cluster proposal and submitting to the SDF for appraisal and funding;
- ♦ Signing MoU with cluster societies and sub- committees as required

- ♦ Identifying the weakness of RCCS under the district and help them to get strong;
- ♦ Preparing the quarterly progress and accounts reports;
- ♦ Preparing Institutional Development Plan and Operational Plan consolidating cluster-level plans;

10.2 Composition of RELI District Community Society (RDCS):

The RELI District Community Society (RDCS) consists of following committees

- ♦ District Society Parishad (DSP)
- ♦ Executive Committee (EC)
- ♦ Social Audit Committee and

10.3 District Society Parishad/ General Parishad of RDCS:

The District Society Parishad is the highest body at the district level of RDCS. The DSP has all decision-making power.

A. RDSP Structure:

The RELI District Society Parishad (RDSP) consists of four categories of members nominated by each of the Cluster Society. The President, Secretary, Treasurer and one SAC representatives from each CSP will join the District Society.

B. RDSP's Key Responsibilities

- ♦ Approval of policy and strategic decisions of RDCS;
- ♦ Selection and rejection of executive committee members;
- ♦ Fixing the membership fees, subscription rate for the members;
- ♦ Appointment of Social Audit Committee at the district level;
- ♦ Approval of the annual financial report;
- ♦ Approving staff to be hired by the Executive Committee, salary and honorarium;
- ♦ Approval of Annual Implementation Plan;
- ♦ Approval of all rules and regulation of the society;
- ♦ Approval of all the committees and sub-committees under the district;
- ♦ It is the final and appropriate authority at the district level to make any changes in policy, if needed;
- ♦ Approval of proposal for all funds like- IDF (Institutional Development Fund) and Performance Support Fund (PSF)

10.4 Executive Committee (EC) of RELI District Community Society (RDCS):

A. Executive Committee (EC) Structure:

- ♦ The Executive committee of RDCS consists of 9 members (at least 6 shall be women) from the District Society Parishad. The number of executive members may be less than 9 if adequate numbers of member are not available.
- ♦ Three of them are office-bearers - President, Vice Secretary and Treasurer.
- ♦ The President and the Vice President will be elected from the presidents of the Cluster Societies, while the Secretary will be elected from the secretaries of the Cluster Societies and Treasurer from treasurers of the Cluster Societies.
- ♦ At least three of the office-bearers shall be women.

B. Responsibilities of the Executive Committee:

- ♦ Formulate policy and strategies and implement it.
- ♦ Implement all decisions of District Society Parishad.
- ♦ Formation of subcommittees and coordinate the activities of subcommittees
- ♦ Prepare and implement capacity building plan.
- ♦ Conduct auditing by audit firm.
- ♦ Arrange CAP and grading of villages.
- ♦ Communicate, negotiate and bargain with GO, NGOs and private sector for the benefit of the member villages.
- ♦ Agreement signing with SDF and other service providing organizations.
- ♦ Get feedback from the villages to where services are provided and take necessary action.
- ♦ Prepare and submit quarterly report to District Society Parishad.
- ♦ Implement recommendations of Social Audit Committee as approved by the society parishad.
- ♦ Open bank account and operate according to the rules approved by Society Parishad.
- ♦ Prepare fund proposals for all RCCS and RDCS.
- ♦ Negotiate with potential employers for meaningful employment opportunities for the youths.

- ♦ Perform all accounts related activities and update regularly.
- ♦ Arrange seminar, meeting and workshop.
- ♦ Disseminate best practices among villages and others for learning.
- ♦ Update information display for ensuring transparency and accountability.
- ♦ Staff recruitment and supervise their activities.
- ♦ Review performance of staff members and replacement of non-performing staffs.
- ♦ Pay operational and overhead cost to all RCCS.
- ♦ Pay service cost to all sub-committees and salary/ wage loss/ transport cost as appropriate for the members and staffs.
- ♦ Survey market demand and collect information and facilitate all the cluster societies to make the facilities available for all the members.
- ♦ Assist all the cluster societies to establish linkages with service providers and market buyers.
- ♦ Form Subcommittees and monitor their activities.
- ♦ Conduct meeting once in a month and if needed arrange emergency meeting.
- ♦ Facilitate RCCS for Information dissemination and mobilizing producers group.

11.5 Social Audit Committee (SAC) Structure:

A. Structure of the Social Audit Committee:

- ♦ The Social Audit Committee consists of three members from the SAC conveners;
- ♦ From three members, one will be the convener for the SAC of appointed by the Cluster Society Parishad concerned.
- ♦ At least two members shall be women;
- ♦ The SAC members shall not be members of any other committee, or close relatives of other committee members.

B. SAC's Key Responsibilities:

- ♦ Observing and overseeing the activities of the EC and other committees of RCS;

- ♦ Verifying accounts, other documents and vouchers of all the committees including EC;
- ♦ Preparing the financial and physical progress reports as per the approved plan and submitting to the Society Parishad for review and further actions;
- ♦ Verifying the accuracy of financial transaction;
- ♦ Verifying and recommending the proposal of different funds;
- ♦ Sharing the findings and recommendations with the RDCS through regular coordination meetings between the RDCS and RCCSs;
- ♦ Collecting information about conflicts, complaints and informing the District Society Parshad;
- ♦ Monitoring CAP's implementation of action plans.

11.0 Accomplishment of RELI Community Society (RCS) activities:

Institution building, savings and credit, livelihood improvement and CP development functions will be performed by functional sub-committees. In fact, functional structure of RELI Community Society will perform day-to-day activities.

The Executive Committee will coordinate all the activities of the sub-committees. They could appoint staff under each sub-committee, if required. But, it should be approved by the Society Parishad. All the appointed staff will have specific responsibilities and will work under the direct supervision of the sub-committee concerned.

11.1 Structure and Responsibilities of Sub-committees of RELI Cluster Community Society (RCCS):

The cluster level sub-committees will work under the guidance of the Cluster Executive committee. Members of the sub-committees will come from the best villages. They must be the members of EC/Society Parishad.

The cluster-level IDS, SLS, producer sub-committees will be formed taking members from the Cluster Society Parishad/ EC. But the focus should be given on formation of committee so that respective members could represent to the respective sub-committees. For example, the IDsub-committee will be formed with GS and CP members of the Society Parishad and the EC. One person as the convener will be a good arrangement for operation, management and coordination.

Finance and Procurement sub-committee could be formed on adhoc basis taking members from any category. But the treasurer of the executive committee will be the convener of

finance committee. And an executive committee member will be convener of the procurement committee. The functional structure of RCCS at cluster level is given below:

Table-1 Structure and responsibilities of different subcommittees at cluster level

Sub-committee	Structure	Responsibilities
ID sub-committee	<ul style="list-style-type: none"> • The ID sub-Committee consists of 3 members. • Members for the sub-committee will come from EC/ Society Parishad • One person will be convener • At least 2 members shall be women. • Among the 3 members 2 will be GS representatives and 1 will be CP representatives. 	<ul style="list-style-type: none"> • Providing support for strengthening capacity building of those villages that have not received all the instalments of VDF from SDF. • Collecting all kinds of logistic support like paper, register, pass book etc. from district society and supply to member villages. • Providing necessary support to member villages for keeping records, cash book etc. authentically and auditing as well. • Providing necessary support to resolve any conflict when member villages fail to solve it. • Assisting unemployed youths for receiving quality training and employment. • CP Society at the cluster level will be replaced by the CP Sub- committee which will discuss in the next section. It will perform as per the task mentioned in the CP Society manual, including the following: <ul style="list-style-type: none"> • Identifying the CPs from the villages • Identifying training needs of CPs and place it to district sub- committee. • Collecting information on service required for the villages under the cluster and submits it to the District society. • Establishing good communication with COs to know which village needs services what kind of services. • Monitoring the quality of CPs performance, getting feedback from the service recipient villages /organizations and taking immediate actions. • Opening bank account for the cluster.
SL subcommittee	<ul style="list-style-type: none"> • The SL Sub-committee consists of 3 members and should be the member of EC/ Society Parishad; • One person will be a convener; 	<ul style="list-style-type: none"> • Fixing issues why VCOs are not running well, and take necessary action to overcome the problems. • Identifying the villages where VCOs need external technical assistance for collection of sheet filling it up, maintained of cashbook etc. • Organizing external auditing for VCOs; • Working closely with producer sub-committee to ensure proper disbursement and utilization of funds;

Sub-committee	Structure	Responsibilities
	<ul style="list-style-type: none"> At least 2 members shall be women; 	<ul style="list-style-type: none"> Taking necessary steps for monitoring to solve problems regarding updating records, realizing dues, preventing false loan and fraudulence.; Identifying the necessity of skill development training for VCO leaders and plan for training with the help of district society; Taking necessary prompt steps to increase on Time Repayment; Ensuring the supply of all kinds of logistics such as passbook, collection sheet, cashbook in similar format, including other necessary stationeries; Providing VCOs administrative and legal support with the assistance of district committee; Develop linkage with government agencies, NGOs, MFIs at cluster level
Producer group sub-committee	<ul style="list-style-type: none"> One Producer Sub-Committee will be formed with the representatives of different IGAs. The sub-committee consists of 3-5 members. One person as convener should be from the EC/Society Parishad; 	<ul style="list-style-type: none"> Developing the capacity building plan for producer groups; Organizing training to the producer groups; Promoting and helping producer groups for production and marketing; Assisting in value addition activities like bulking, grading, packaging and transporting; Assisting producers in direct selling in big market, and selling from common marketing centre; Assisting in developing linkages with government and non-government service providers; Providing different kinds of information and motivation for potential new product and services like livestock deworming program, vaccination etc.

12.0 Responsibilities of Executive Committee, duration, coordination, staff recruitment and working modalities:

12.1 Responsibilities of members of Executive Committee/Conveners of various sub-committees of Cluster and District Society:

✓ Responsibilities of the President:

- ♦ Will work as the chief executive of the Society;
- ♦ Lead the RELI Community Society;
- ♦ Conduct meetings;
- ♦ Finalize meeting agenda;
- ♦ Take effective initiatives for conflict resolution;
- ♦ Identification of major problems and take necessary steps;
- ♦ Approve the annual plan and all activities through general body;
- ♦ Communicate with other organizations.

✓ Responsibilities of the Vice President:

The Vice President will undertake the responsibilities of the President during the absence of the President. Also assist the President for efficient management of the society.

✓ Responsibilities of the Secretary:

- ♦ To organize meeting;
- ♦ Assist president to management of the society including conducting meeting;
- ♦ Write meeting minutes;
- ♦ Keep all the records and documents.

✓ Responsibilities of Treasurer:

- ♦ Will act as the Convener of the Finance Committee;
- ♦ Preserve all the accounts related documents of executive committee;
- ♦ Assist the president and the secretary to maintain bank accounts;
- ♦ Prepare the reports of accounts and submit once in a month to the executive committee.

✓ Responsibilities of the Executive members:

- ♦ Will attend the regular meeting and participate/assist in decision making process;
- ♦ Work as a convener in various sub-committees;
- ♦ Assist office-bearers to implement Society Parishad's decision.

12.2 Responsibilities of the members of sub-committee at cluster level:

✓ Responsibilities of the Convener of sub-committee:

- ♦ To lead and guide the sub-committee:

- ♦ Work out the plan of operation for the sub-committee with the help of other members;
- ♦ Approve the plan from the EC/ Society Parishad;
- ♦ Ensure execution of planned activities;
- ♦ Coordinate with EC/ other sub-committees and agencies at different levels;
- ♦ Prepare monthly and quarterly reports and submit those to the EC.
- ✓ **Responsibilities of Members of Sub-committee:**
 - ♦ To assist the convener for the proper functioning of sub-committee activities;
 - ♦ Carry out the decisions of meetings;
 - ♦ Keep close contact with the villages;
 - ♦ Attend regular meeting and participate/assist in decision making process.

12.3 Rules for Conducting Meetings

- ♦ Organizing meetings of the Society Parishad after every 3 months and emergency meetings can be organized anytime, if necessary;
- ♦ Quorum will be filled with the presence of 65% members. Among them, 50% will be women;
- ♦ An annual meeting of the Society Parishad will be organized in January every year;
- ♦ The EC Secretary will organize meetings of the Society Parishad and Executive committee;
- ♦ The Executive Committee will organize meeting once in a month and can organize meeting any time on any special occasion;
- ♦ The Social Audit Committee will organize meetings every month and can do that more, if necessary;
- ♦ The Executive Committee will discuss monthly progress report in the last week of every month;
- ♦ The Sub-committees will hold at least one meeting in every quarter or hold more, if necessary.

12.4 Tenure of Committee Members:

- ♦ Members for all the committees/ sub-committees at cluster and district levels such as the Executive Committee, Social Audit Committee and sub-committees will be elected/nominated for consecutive three years' time. At least one-third of the members will be re-elected/re-nominated on completion of each of the tenure;
- ♦ Any key position holder can be elected for the same position for two consecutive terms;

- ♦ One-third of the existing committee members could be re-elected on completion of their current tenure to avoid any possible leadership crisis
- ♦ The Society Parishad will approve necessary rules for transparent and reliable election.

If any nominated member (by GP) from the member villages hold an executive position (office-bearer) in RELI Community Society (RCCS) at the Cluster level, her/his position at the village level will fall vacant automatically and should replace by the second line of leadership within the next three months. Similarly, if any member of RELI Cluster Community Society (RCCS) holds an executive position in RELI District Community Society (RDCS), her/his position in the RELI Cluster Community Society (RCCS) will be vacant automatically and replaced by the nominated members by the Cluster Society Parishad within the next month.

12.5 Reasons for Rejection of Membership in all Committees:

- ♦ Membership will be revoked for the violation of any non-negotiable principles of RCS;
- ♦ Remaining absence in 3 consecutive meetings;
- ♦ Involvement in financial mismanagement and corruption;
- ♦ Working against the interest of RCS;
- ♦ Working against the interest of community, society and state;
- ♦ Involvement in any illegal activities.

12.6 Coordination between RELI District and Cluster Community Society:

The Cluster Community Society will work under active guidance and direction of the District Community Society. And it will be ensured in the following ways:

- ♦ Cluster Society representatives, attending the meetings of the District Parishad and Executive committee, will disseminate the information to the Cluster Society;
- ♦ By the monthly or emergency meeting of cluster representatives of the District Society;
- ♦ By exchanging latest information and updating information;
- ♦ Sending work plan and progress report to the District Society
- ♦ By financial transaction and training.

13.0 Staff Recruitment Rules:

- ♦ The District Community Society will take initiatives to recruit staff for both cluster and district level societies;
- ♦ The qualification experience and terms of appointment -- salary, duration of appointment etc. shall be approved by the Society Parishad;
- ♦ The Executive Committee will constitute a recruitment committee consisting of Society Parishad member-1, EC member-1, SAC member-1 and Representative from SDF-1 (as Observer);
- ♦ Priority should be given to recruit staff from own RELI community. If not available, then could be recruited from outside
- ♦ Any staff member shall be removed and replaced if the performance is not satisfactory;
- ♦ All the appointments will have a probationary period of 3 months with a minimum salary;
- ♦ The notice will be circulated among all cluster societies and CP members;
- ♦ The Recruitment Committee will receive applications, hold interviews and recommend selection list to the Executive committee;
- ♦ The Executive Committee will place the list in the Society Parishad and get approval;
- ♦ The appointment letter will be issued by the Executive Committee;
- ♦ The Executive Committee and Sub-committee will evaluate the staff performance.

14.0 Registration Options for RCS:

To ensure the legal status of RCS, registration is a must as it allows the society to work with other institutions and provide a sense of safety. In Bangladesh, there are many registration options though all of them are not suitable for the RCS. Our RELI Community Society at district level (RDCS) will take the registration from the suitable authorities and the RELI Community Society at cluster (RCCS) level will be the management unit of the district RCS. The following are the major registration options available in the country:

- 1) Social Welfare Organizations (Registration and Control) Ordinance, 1961
- 2) The Society Registration ACT 1860
- 3) The Companies Act 1994
- 4) Cooperative Societies Act, 2001
- 5) Trust Act, 1882

After reviewing all the above registration options, it is found that RCS may register under the following Act. In case other registration options SDF will assist RCS:

- i. The RCS may be registered under the Societies Act 1860;
- ii. Would be registered as not for profit organization;
- iii. The registration process will start right from getting the clearance of 'Name Registration' for the organization to be registered;
- iv. By-law need to be prepared for registration;

15.0 Sustainability of RELI Community Society (RCS):

The RCS has two types of set up i.e. RELI Cluster Community Society (RCCS) and RELI District Community Society (RDCS). All the RELI villages are the members of RCCS and all the RCCSs are the members of the concerned RDCS. However, RDCS will be registered with the competent govt. authorities to have legal status for its sustainability. This will create opportunities for RCSs to receive services/funds and other supports from different organizations and institutions. RELI project will enhance the capacity of the RCS members to operate their own institutions in a sustainable manner. The project will assist RCS to establish linkages and partnerships for receiving financial and technical supports as well as accessibility to marketing facilities. In order to make the RCSs sustainable the RELI project will provide financial supports through Institutional Development Fund (IDF) and Performance Support Fund (PSF) during the first two years after its formation. In addition, the following sources of income will also help the community to run the RCS when project support will be stopped:

- All the member villages will have to pay an amount of BDT 15,000 (Fifteen thousand) as membership fees and annual subscription as to be decided by the society parishad. The entire amount to be received will be deposited in the bank account as Fixed Deposit Receipt(FDR)/suitable schemes and/or invest in a profitable business/investment options to earn a regular income.
- As per the provision RCS will receive 30% service charges as income through hiring/engagement of CPs by other villages/ organizations etc.;
- RCS may rent out their office space and earn money;
- RCS may establish product sell centre to be produced by the RELI members at office premises;

16.0 Producer Group Formation and Functioning:

16.1 Producer Group:

The Producer Group is formed with the producers who will produce same type of products together and help each other for technical assistance, input collection and marketing of the products collectively. The producer groups may utilize their resources properly, reduce production cost and maximize profit from their production. Both Push and Pull actions will be taken for motivating the villages to develop producer groups. The details of the producer group activities are included in the livelihood chapter.

16.2 Key Benefits from Producer Group

The key benefits that we could get from our Producer Group are as follows:

1. To help producers produce as per market demand;
2. Enhance technical knowledge on production;
3. Enhance collective product price negotiation power;
4. Maximize profits by taking the producers closer to the market;
5. Protect producers from exploitation by middlemen;
6. Reduce risk and mitigate the risks;
7. Help initiate producer welfare activities;
8. Help supply quality input and technical assistance;

16.3 Services that would be provided to Producer Group by the Producer Group Sub-Committee:

The Producer Group Sub-committee could provide various services to our Producer Group members. Some of the services are mentioned below:

- ♦ To provide information on market demands;
- ♦ Arrange common technical assistance and capacity building activities.
- ♦ Provide common advisory services;
- ♦ Organize input supply through economies of scale;
- ♦ Hiring equipment;
- ♦ Repairing machinery;
- ♦ Taking care of collection and storage centre;
- ♦ Arranging system for grading, storing and packaging;
- ♦ Negotiating with markets;
- ♦ Facilitating contractual production and marketing;

- ♦ Similar other common services that benefit the producers.

16.4 Formation of Producer Group Sub-committee: The Executive Committee will form the single Producer Group sub-committees taking representatives from different Producer Groups of a cluster. There will be 3 member sub-committees for Producer Group at the cluster level. One member from Cluster Executive Committee/Society Parishad could represent as convener of the sub-committee. Other members of the sub-committee will be nominated by the Producer Group's representatives through a consensus. It has to be ensured that representatives from most of the IGAs are covered.

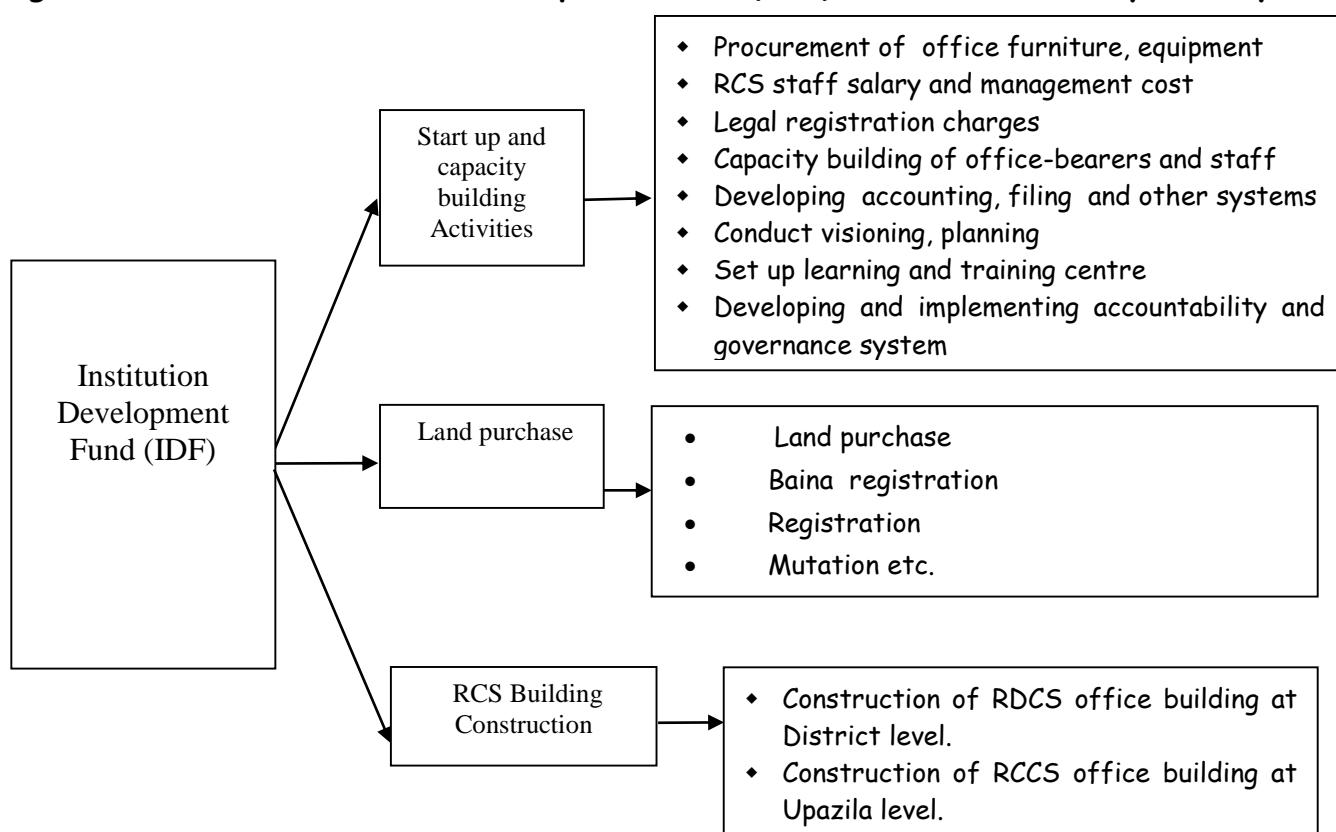
Section 2

17.0 Funds for RELI Community Society

The Society belongs to all the poor and extreme poor in the project villages of the district. The community will receive all the funds directly from SDF. Similarly, RCS will receive funds from SDF directly. These sub-funds are Institution Development Fund (IDF), Performance Support Fund (PSF). These funds will be used by RCCS and RDCS to provide services to members villages and assist to continue current activities of RELI project. These sub-funds will be used for capacity building, development of village grade, land purchase, construction of RCS office building, livelihood development and employment generation, developing different types of loan and insurance products, providing legal support to recover default loan etc.

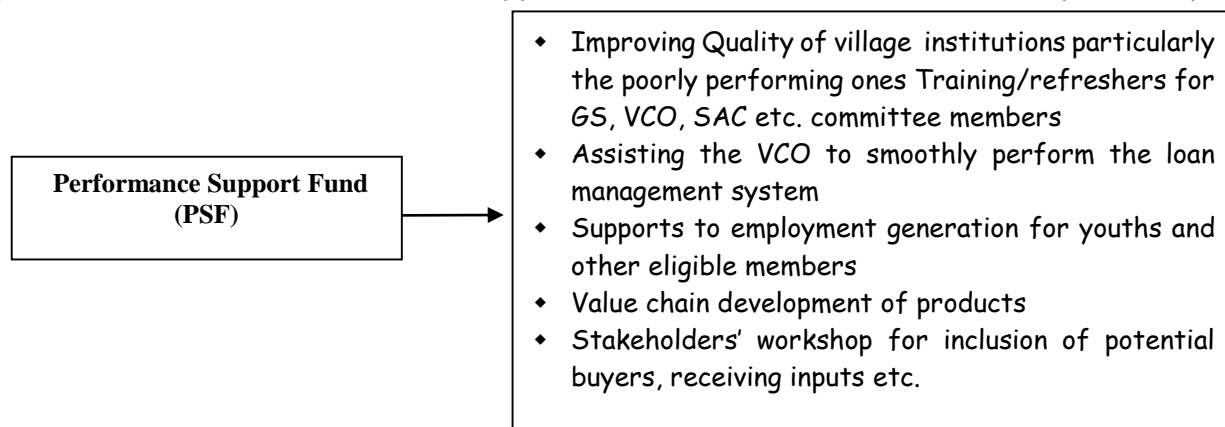
1. Institution Development Fund (IDF) will be used in the first year of operations, land purchase and construction of RCCS and RDCS office building for accomplishing tasks as mentioned in the figure below.

Figure-3: Use of Institution Development Fund (IDF) of RELI Community Society



2. Performance Support Fund (PSF) will be used in the second year of operations for completing a number of activities as described in the figure below.

Figure-6: Use of Performance Support Fund (PSF) of RELI Community Society



18.0 Fund Disbursement Process and Conditions:

RELI District Community Society (RDCS) will get fund directly from SDF. The fund will be disbursed according to the following process;

- ♦ The RCS will submit the annual Business Plan/Institutional fund proposals as approved by the Society Parishad;
- ♦ The Appraisal Team will appraise the proposal;
- ♦ AMT will appraise and recommend for the first instalment;
- ♦ MD, SDF will approve the fund, and the fund will be released;
- ♦ Later, an application has to be submitted to the SDF as the second instalment;
- ♦ The AMT will recommend if the requirements are followed to get the second instalment. Then SDF will release the fund.

The funds for the RDCS will be released in instalments. For getting each instalment the RCS has to complete certain activities and achieve certain outcomes. These are called milestones.

19.0 Financing Agreement:

The RCS will sign a financial contract agreement with SDF. Following aspects will be included in the financial agreement:

- ♦ The activities that we have performed before signing agreement;
- ♦ The description of activities should be placed after signing of agreement;
- ♦ Total agreement value for the RCS;
- ♦ RCS& SDF's responsibilities;
- ♦ Important basic project principles;
- ♦ The amount of instalment.

20.0 Funding Model

An Umbrella Financing Agreement (UFA) will be signed between RELI District Community Society (RDCS) and Social Development Foundation (SDF). On behalf of the SDF, the District Manager will sign the UFA and other financing agreement. And on behalf of the RDCS, the office-bearers will be the signatories. The following Table is showing funding model for RCS:

Table; Funding Model for RCS

Fund	Mode and Mechanism of funding	Remarks
Institutional Development Fund	<ul style="list-style-type: none">• There will be two instalments for each of the activities under IDF as mentioned in figure-5;• Amount according to proposal;• Through Addendum-I• Transaction by RDCS Bank Account.	<ul style="list-style-type: none">• 2 proposals for 2 instalments• RDCS is recipient and user of fund.
Performance Support Fund	<ul style="list-style-type: none">• Fund allocation will depend on certain achievements like no. of full member villages, producers, youth employment etc.• Through Addendum-II• Transaction by RDCS Bank Account	<ul style="list-style-type: none">• Amount as advance according to proposal. Adjustment will have done as actual achievements at year ending• Budget Part-B.1.a• RDCS is recipient and user of fund

The District Society will transfer funds to the Cluster Society for implementing the planned activities. The detailed terms and conditions elaborated in **Memorandum of Understanding** to be signed between the District and Cluster Societies.

21.Details of funds of RELI Community Society (RCS):

21.1 Institution Development Fund:

a. Purpose

The purpose of the fund is to help the RELI Cluster Community Society and RELI District Community Society for setting up of office, staffing and capacity building, purchase of land for offices, construction of office buildings etc.. The fund for start up activities will be given to the RCS in the first year after achievement of certain milestones. The funds for purchasing land and construction of office buildings will be provided as per the proposal submitted by RCS and completing all the necessary formalities.

b. Eligible Activities of Funds

The District and Cluster Societies with the approval of the Society Parishad will decide the activities to be carried out for using this fund. The key activities are:

- ♦ To conduct campaign for second-tier institutions/RELI Community Society;
- ♦ Mobilize the village institutions for taking part in the RELI Community Society;
- ♦ Set up cluster and district level offices and committees;
- ♦ Purchase office furniture, equipment;
- ♦ Staff salary and management cost;
- ♦ Legal registration charges;
- ♦ Capacity building of office-bearers and staff;
- ♦ Develop accounting, filing and other systems;
- ♦ Conduct visioning planning;
- ♦ Land purchase for RCS office buildings through Baina registration, Registration, Mutation etc.
- ♦ Construction of RDCS and RCCS office buildings at District and Upazila levels.
- ♦ Set up learning and training centre;
- ♦ Develop and implement accountability and governance system.

c. Key Rules of Institution Development Fund

- ♦ The Society Parishad will decide the amount to be allocated for Institutional Development Fund;
- ♦ The rules and guidelines are to be widely disseminated among all the general members of RELI District Community Society (RDCS);
- ♦ Organizing various capacity-building activities and exposure visits for a large number of members;
- ♦ The executive committee will decide staffing and their salaries and benefits etc.
- ♦ All the operational expenses shall be kept at the minimum level and the own funds be generated gradually;
- ♦ The information related to the land purchase and the construction of office buildings should be discussed in Society Parishad meeting and take approval as well;
- ♦ The operational costs of District and Cluster Societies can be met from the IDF and by PSF for the first two years and later the expenses will be borne with the RCS' income.

d. Amount of Institution Development Fund

The fund amount will depend on the cluster-level RCS are included under a District Society Parishad, including the villages under the clusters.

e. Implementation Steps for Institutional Development Fund

Step-1: Preparing Proposal

- ♦ Preparing the ID Fund proposal. The formats for fund proposal are described in **Annexure-5**.
- ♦ Certifying the proposals by SAC and approved by RELI District Community Society Parishad;
- ♦ Verification by District and Regional Team, SDF.

Step-2: Appraisal

- ♦ Desk appraisal and field appraisal of the proposals by AMT;
- ♦ Recommendation of the application.

Step-3: Accessing Fund

- ♦ Signing Addendum-I Financing Agreement between SDF and EC of RDCS after getting marks above 70 in appraisal. **Annexure-6**.
- ♦ Releasing fund.

Step-4: Implementation of Fund

- ♦ Procurement of office furniture, equipment;
- ♦ Staff salary and management cost;
- ♦ Legal registration charges;
- ♦ Capacity building of office-bearers and staff;
- ♦ Developing accounting, filing and other systems;
- ♦ Conduct visioning planning;
- ♦ Setting up of learning and training centre;
- ♦ Developing and implementing accountability and governance system.
- ♦ Purchase of Land for RCS office buildings.
- ♦ Construction of RDCS and RCCS office buildings at District and Upazila levels.

21.2 Performance Support Fund (PSF):

a. Purpose

The main purpose of this fund is to help the RELI Community Society (RCS) improve the quality of villages, generate employment opportunities, promote value added livelihood activities. The performance support fund will be disbursed to the RCS in the second year after successful implementation of the IDF received in the year one.

b. Eligible Activities

- ♦ To assist the GSs and VCOs to improve their quality;
- ♦ Improve the capacity of GS, VCO and other committee members through training;
- ♦ Arrange exposure visits for committee members;
- ♦ Arrange expense for CPs to provide support to the weak villages;
- ♦ Motivate the borrowers for repayment of loan and deposit savings timely;
- ♦ Arrange training on book keeping and account management;
- ♦ Generate jobs for youths and other eligible members through self-employment and wage employment;
- ♦ Organize job fairs, youth festival and observe national youth day;
- ♦ Hold counselling session for those reluctant youth who do not want to go outside for jobs
- ♦ Build linkage with employers, market leading buyers

c. Key Rules

- ♦ The RELI Community Society Parishad will decide the amount to be allocated for this fund;
- ♦ The Society Parishad will prepare annual implement plan every year which will include all the recurrent expenses required for the achievement of agreed results;
- ♦ The fund would be released on the basis of agreed results to be obtained according to the annual implementation plan;
- ♦ Capacity building of sub-committees for assisting villages is ensured;
- ♦ 60% of the total fund will be given as advance after satisfying some agreed eligibility criteria like the set-up of offices, training of sub-committees etc.;
- ♦ The RELI Community Society will be paid according to the assessment results and recommendation of the AMT;
- ♦ PSF amount is calculated based on the agreed rate;
- ♦ PSF will be calculated based on the forecast pragmatic results included in annual implementation plan;
- ♦ The fund will be released in two instalments as follows:

- The first instalment (Advance payment) 70% will be released as recommended by AMT at the beginning of the year;
- The second instalment (Balance payment) will be released after appraising the results achieved from annual implementation plan (AIP) at the end of the year;
- ♦ PSF needs to be requested through submitting the proposal, prepared based on the results in the AIP.

d. PSF amount to be calculated based on the following:

The performance support fund will be received by the RCS on the basis of annual performance. There are set three key results. It has been also set certain amount of money for achieving each result. Following Table is showing the amount of money that RDCS will get after achieving the results.

Table Results and amount of Performance Support Fund

	Results Area	Unit Rate for calculation (BDT)
1	No. of Villages Graded A	30,000
2	No. of youth getting employment	2,000
3	No. of community members benefited through producer group activities	1,000

PSF calculation methods: RCS will calculate the eligibility amount of annual performance support fund based on achievement of target.

Example for PSF calculation: Suppose a RCS has 200 member villages and its expected results forecast in implementation plan are as follows:

Expected results in the beginning of the year-

No. of member Villages in the RCS	200
1. No. of A grade villages planned at the end of the year	100
2. No. of youths planned to be employed	1500
3. No. of community members to be benefited from Producer Groups planned to be implemented	3000

Total eligible Performance Fund = 9,000,000 BDT

1. 100 × 30,000 BDT	=	3,000,000
2. 1500 × 2000 BDT	=	3,000,000
3. 3000 × 1000 BDT	=	3,000,000

- **First Instalment of PSF = 60% of projected fund to be released at the beginning of the year = 5,400,000 BDT** ($9,00,000 \times 60\% = 5,400,000$ BDT)

Actual results achieved at the end of the year-

No. of member Villages in the RCS	200
1. No. of A grade Villages at the end of the year	90
2. No. of youths employed	1,000
3. No. of community members benefited from Producer Groups	1,000

- **Actual PSF eligibility at the end of the year = 6,700,000 BDT**

1. $90 \times 30,000$ BDT	= 2,700,000
2. 1000×2000 BDT	= 2,000,000
3. 2000×1000 BDT	= 2,000,000

- **Second instalment -Balance to be released = 1,300,000 BDT**
($6,700,000 - 5,400,000 = 1,300,000$ BDT)

So, on the basis of performance, the RDSCS will receive the remaining amount of Tk. 6,700,000 on the basis of their performance, although they have projected Tk. 9,000,000 in the beginning of the year.

e. Implementation Steps of Performance Fund

Step-1: Preparing proposal for Performance improvement of village

- ♦ Participatory analysis and assessment of the villages;
- ♦ Identifying, prioritizing performance improvement areas of the villages;
- ♦ Delegating sub-committees in specific areas for improvement;
- ♦ Training sub-committees on technical aspects;
- ♦ Preparing proposal through a consultation process with the beneficiaries and approved by CSP. The application formats for proposal are described in the PSF.

Step-2: Appraisal

- ♦ Desk appraisal and field appraisal of proposal by AMT;
- ♦ Recommending application;
- ♦ Electronic clearance of the proposal by the MD.

Step-3: Fund Access

- ♦ Signing Financing Agreement between the SDF and the EC of RDCS and getting marks above 70 in appraisal.
- ♦ Releasing fund

Step-4: Implementation of Performance Fund

- ♦ Implementation of fund activities;
- ♦ Submission of achievements report, approval of RDCSP and display of all activities.

22. Funds for RELI Community Society

The RCSs receive funds from SDF through regional office for providing services to member villages by the RCCS and RDCS. The services include, inter alia- construction of RDCS and RCCS office building including land purchase, capacity building, livelihood development, employment generation, developing different types of loan and products, providing support to collect loan instalments, market promotion, linkage development etc.

Types of funds:

1. Institution Development Fund (IDF)
2. Performance Support Fund (PSF)

22.1 Milestones for start-up activities of Institution Development fund

Instalment no. and Percent	Milestones
Pre-condition for IDF	<ul style="list-style-type: none"> • Formed RELI Cluster Society Parishads and Executive Committees of Cluster Societies at the cluster level • Formed RELI District Society Parishad and Executive Committee of District Society at district level • Formed Social Audit Committees at cluster and district levels • Formed all level sub-committees

Instalment no. and Percent	Milestones
	<ul style="list-style-type: none"> • Opened Bank Account in the Name of Cluster Societies and District Society • Set up the village database • Evaluated start-up fund proposal by AMT and approval by Managing Director of SDF
First Instalment 70% of the institutional Development Fund,	<ul style="list-style-type: none"> • Completed registration formalities in the name of RDCS • 60% villages got full membership and other 20% villages in the process of membership • CAP and Village Grading are completed • Organizational development proposal and one year income plan appraised by AMT and approved by the Managing Director, SDF • Certification of Social Audit Committee and the approval of Society Parishad of RDCS
Second Instalment- 30%	<ul style="list-style-type: none"> • At least 60% fund has been utilized as planned and physical progress achieved accordingly • Prepared further six months' pragmatic operational plan • 60% income achieved as planned and the planning of expenditure has been made • Membership fee and subscriptions are regular

22.2 Milestones for purchase of lands for RDCS and RCCS Office building

Milestones for Land Purchas

The following milestones are applicable for land purchase of RCS. The detailed of land purchase procedures is described in Chapter 8 of part 2 of the COM.

Instalment Number and Percentage	Milestones
---	-------------------

First Instalment- 40%	<ul style="list-style-type: none"> • Possible seller are consulted following “willing-buyer willing-seller” method and purchasable lands including prices are identified by concerned RCS; • The RCS examined the price of purchasable lands, ownership, possession, interested parties, other relevant documents etc. with the help of Land Office and legal advisor; • The SAC of RCS verified the price of purchasable lands, ownership, possession, interested parties, other relevant documents etc.; • The SAC submitted the report on land verifications and society parishad approved the suitable lands for purchase; • The RCS concerned prepared and submitted the fund proposals for land purchase after receiving the approval of Society Parishad; • At least 70% marks have been scored in conducting appraisal by the AMT,SDF.
Second Instalment 60%	<ul style="list-style-type: none"> • A Baina deed is signed between RDCS/RCCS and Seller; • RDCS/RCCS erected ownership signboards on the land under purchasing process (saying that RDCS/RCCS is the owner of the land along with land transaction information); • Application for the second Instalment certified by SAC and approved by Society Parishad; • The accounts of all expenditures being updated and displayed.

The land for RDCS and RCCS office buildings to be purchased as per the modalities and procedures mentioned in chapter 8, part-2 of COM.

22.3 Milestones for construction of RDCS and RCCS office buildings:

Instalment Number and Percentage	Milestones
--	------------

First Instalment- 70%	<ul style="list-style-type: none"> • Purchased the land following the proper rules (Land registration and mutation) and kept the updated account of the expenditure. • The plan of the RCS building has been approved by the concerned authorities. • Sub-project proposal, including technical design work estimation, rate analysis, time schedule, and repair and maintenance approved by GP. • Sub-project Committee/Project management 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 technical, environmental, financial management, procurement and social accountability aspects. • Society Parishad concerned approved the signing of Umbrella Financing Agreement between Executive/Management committee of RCS and SDF. • Separate bank account for Management committee (If needed) 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 Fund, at least 70% of the received fund utilized, physical progress being made accordingly and the second Instalment fund proposal has been prepared is certified by the Social Audit Committee and approved by Society Parishad. • The Executive/Management committee is operating the physical and financial activities followed plan and also maintaining meeting minutes accordingly. The accounts of all expenditures being updated and displayed. • The display board has been set up at the workplace of sub-project implementation. • Executive/Management committee has prepared the Monthly Progress Reports on fund utilization and is submitting to RCS, and the Executive/Management committee presents the reports as quarterly basis to the Society Parishad.

22.4 Milestones for first Instalment of Performance Support Fund (PSF)

- ♦ The implementation of setting up office and Institutional Fund received and spent as per the approval
- ♦ Constituted sub-committees and trained members on the manual, role and responsibilities as well
- ♦ Maintaining cluster and village-wise data on village grading, status of access and implementation of village fund, including key livelihood sectors, youth employment, completion and maintenance of community and social infrastructure works etc. are going on.
- ♦ The annual targets of results to be achieved to improve and sustain village functions have been drawn up. Quarterly basis segregations for achieving annual targets have also been done.

- ♦ The key demand-based services to member villages have been assessed and the target of mobilization of own income projected.
- ♦ The Annual Implementation Plan has been prepared through a bottom-up participatory process involving village, cluster and district-level institutions, appraised and approved.
- ♦ The RELI Community Society Parishad and committees at cluster and district meeting have been held at required intervals and minutes maintained.
- ♦ The required staff members of the RCS have been selected after giving wide publicity among member villages following transparent selection process and the terms of appointment cleared -- up front -- by the RELI Society Parishads at all levels.
- ♦ Social Audit Committee has audited the implementation of Institutional Development Fund Proposal and key recommendations implemented.
- ♦ The records and registers on procurement and financial aspects maintained till date.
- ♦ **The details of milestones/ calculation of PSF allocation is described in chapter-15 of part-3 COM.**

23. Commercial Agriculture and Rural Entrepreneurship (CARE) Fund;

The RELI project already developed a manual titled "Commercial Agriculture and Rural Entrepreneurship (CARE) Fund Manual" that comprehensively elaborates the objectives, eligibility criteria, proposal assessment process, fund distribution mechanisms etc. for providing financial assistance to the producer groups and rural entrepreneurs as a whole.

They will access these CARE funds on a competitive basis with a matching investment by them. The business plan to be submitted by them will clearly demonstrate that they have entered a productive partnership with off-takers interested in procuring their products and services. The business plan will also need to show returns on investment and financial sustainability as well as environmentally sustainable and social and culturally acceptable. of their operations. However, funds will be capped for any given PG/rural entrepreneur.

PGs and rural entrepreneurs will also need to contribute 10 percent of the investment costs. Financial support will cover technical assistance and equipment. Technical assistance will systematically accompany equipment requests to ensure proper use and maintenance of the investment. Eligibility and prioritization criteria will be applied to maximize the transparency of the selection process and the sustainability of the investments made and assistance received.

The following conditions will be applicable for disbursing funds for entrepreneurial development:

1. Eligibility criteria of entrepreneurial fund as stated in CARE fund manual will be used for selection of appropriate entrepreneur(s).
2. RELI District Community Society (RDCS) will facilitate village institutions to identify potential entrepreneurs and registered PGs who are operating their production and business successfully and they need bigger size of loan support to expand their business for more production, which can also create employment opportunities for others;
3. Eligible potential entrepreneur(s) and/or registered PGs will submit a business plan that demonstrates that they have entered a productive partnership with off-takers interested in procuring their products and services. The business plans also need to show returns on investment and financial sustainability of their operations (Annex- Format);
4. Eligible potential entrepreneur will have to bear 10% of the investment costs;
5. Eligible entrepreneur and/or registered PG will have to submit complete proposal including business plan to the concerned GS for verification and recommendation for funds;
6. Once GS received clearance from SAC, they will forward the proposal to the district office through cluster office with their recommendations as mentioned in section 5.2 of CARE manual;
7. After receiving proposals, SDF's district office will conduct necessary screening of all the proposals and forward for next course of action as mentioned in section 5.3 of CARE manual;
8. SDF will conduct the technical review as per the CARE fund manual, and if found eligible, will sign agreement and fund will be released to the bank account of RDCS for disbursement as mentioned in section 5.4 and 5.5 of CARE manual ;

9. RDCS will sign an MoU with the qualified entrepreneur and disburse the amount through instalments as mentioned in the MoU;
10. RDCS will ensure disbursement of all the allocated fund to the qualified entrepreneur / and collect regular instalment in time;
11. RDCS with assistance of RCCS will monitor the investment status and submit regular report to SDF;

Milestones for receiving CARE Fund:

Instalment number and Percentages	Milestones
1st instalment (70%)	<ul style="list-style-type: none"> • The fund proposal has been prepared correctly, verified by SAC and recommended by concerned GS. • The entrepreneur has trade licence from legal authorities/ Registration from legal authorities (for PG). • The individual entrepreneur/ concerned PG should have separate bank account. • The individual entrepreneur/ concerned PG should have regular repayment record in RF and other laon and should not be loan defaulter. • The individual entrepreneur/ concerned PG must have evidence for bearing 10% matching investment of the proposed business plan. • The individual entrepreneur has at least two years continuation as RELI group member and experience of productive IGAs. • All the members of Producer Group have at least two years' continuation as a beneficiary of RELI project and subsequent joining in producer group with continuation of at least six months with experience in the productive activity (for PG only). • The producer group size would be minimum 10 members and at least 70% of group member should be women. • The business plans has been attached with fund proposal and fund proposal is found profitable.

	No internal conflict exists in case of group level.
2nd instalment (30%)	<ul style="list-style-type: none"> • At least 70% of the funds received as first Instalment has been utilized properly, books of accounts maintained accordingly • Instalment of loan under CARE fund is paying regularly (if applicable). • Successfully implemented all activities as planned in the business plan of the fund proposal; • At least 80% PG members are getting benefit from project implementation and value addition in the product, applicable for group; • No misuse of fund found in the first instalment and no conflict exists .

The RELI project aims to improve the business opportunities of producer groups through strengthening pre and post-harvest processing and value addition to their marketable products. For this purpose, qualified producer groups can apply for a grant fund directly from the project. The producer group may use the fund to meet up the cost of business promotion. The fund would be available based on application and would require a sound and viable business plan. Funding would be provided for investments in jointly used assets (e.g. storage facilities, product processing or pre-processing, packaging, grading, transportation equipment, fresh-keeping or cooling equipment, etc.) and for the procurement of services. Producer groups would receive on an average BDT 10,50,000/- (ten lakh fifty thousand) from the project per investment proposal and would be required to provide a co-financing of at least ten percent (10%) of the investment costs. Investment proposals with the related business plans would be evaluated by the regional Technical Committee reviewing the technical ,financial and commercial viability of the proposal. A national level selection body: Review Panel (RP) would select the proposals to be approved for funding by SDF management at the headquarter level.

Objectives:

- a) To increase capacity of producer groups and strengthen producer organizations as market partners and commercially oriented entities;

- b) To facilitate interaction between producers and traders/processors of products in the down and up-stream value chains;
- c) To support market/business oriented investment to solve bottlenecks in the market chains and/or adding value to the products; and
- d) To improve market access, move up productivity and earnings, and promote pro-poor growth of the producer groups.

Eligible Criteria of Receiving CARE Fund

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

The following major criteria will be followed for selection of individual entrepreneurs:

1. Legal business registration from legal authority (GoB) to operate as entrepreneur;
2. To demonstrate at least two years' continuation as a beneficiary of RELI project and subsequent start of a new enterprise with experiences of productive activities;
3. Willing to receive pertinent training before receiving funds;
4. Both, women beneficiary/youth members of beneficiary HHs can apply for such funds;
5. Must not be loan defaulter;
6. To have bank account in commercial bank;
7. Having financial capacity to chip in 10% matching investment;

The following major criteria will be followed for selection of Registered PGs

1. Legal business registration from legal authority (GoB) to operate in Bangladesh as producer group;
2. To demonstrate at least two years' continuation as a beneficiary of RELI project and subsequent joining in producer group with continuation of at least six months as PG member with experience in the productive activity.
3. Willing to receive pertinent training before receiving funds;
4. The producer group size would be minimum 10 members;
5. At least 70% of group member should be women;
6. To have bank account in commercial bank;
7. Having financial capacity to chip in 10% matching investment

Eligible Expenditure under CARE Fund Support

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

- The fund is allowed to purchase common equipment and machinery needed for production and post production like product processing, grading, packaging and storing activities
- Allowed to purchase/hiring transportation equipment for common input collection and products marketing as well

- Building/hiring small scale infrastructure like collection point, marketing centre and cooling equipment
- Allowed to use in providing capacity building training to producers in the area of technology adaption, value addition and business development entities
- Improving product quality and standards, including introduction of production and processing technologies, best quality and food safety management practices/systems and product certification
- The PG can use the fund for hiring technical assistance and services to prepare business proposal and technical works
- To be used in development of contractual arrangements between producers, processors and traders
- To creating market opportunities, information collection for better market
- Establishment of showroom/display centre for product promotion; and
- Diversification of products adding value at different stages

Non-Eligible Expenditure under CARE Fund Support

The individual entrepreneur/ PG members are not allowed to use the CARE fund for purchasing the following items:

- Salary of staff (business entities);
- Purchase of cow/bull, seeds, fertilizers, cloths, garment products etc. for individual/PG members to be used in their personal benefit; ;
- Payment against the works or services done for the individual entrepreneur/ PG like preparing project proposals or other consultancies before approval of the business proposal;
- Expenditure related to operating costs like office rent, entertainment costs etc.;
- Any expenditure incurred before signing the contract with SDF for establishing

- the business enterprise;
- Purchase of land for establishing the business enterprise.

Section 3

24. Financial Management, Social Accountability, GAAP

24.1 Accounting

The RCS will maintain the following books of accounts:

- ♦ Each window of RCS will maintain separate sub-accounts and included in the final accounts and will consolidate this;
- ♦ Cluster-level offices will maintain separate accounts for the activities of each window and report to the district RCS.

Table List of Books of Accounts for RCS

Sl. No	Books to be maintained
A.	Source Documents
1.	Daybook
2.	Receipt Book
3.	Work Order Register
B.	Main Ledgers
4.	General Ledger
5.	Cashbook
C	Other Registers
6	Cash Advance Register
7	Voucher Register
8.	Cheque Issuing Register
9.	Membership Register
10	Stock Register
11	Fixed Asset Register
12	Register for each Work

Accounting of receipts and payments, format for registers, receipt, vouchers, ledgers etc. are described in the Chapter-5 & 6 of Community Operational Manual.

- ♦ The monthly accounts will have to be maintained by both District and Cluster RCS. All financial transactions will be included in the books of accounts. The written account will help the following activities.
 - Verify proper transaction;
 - Use accounts for future evidence;
 - Show total expenditure and balance;
 - Know the financial information of members of the Society;
 - Help SAC/others in verification.

RCS will prepare vouchers for all deposit & expenditure. All the vouchers will be recorded in the cashbook and prepare financial reports with the help of cashbook and ledger.

24.2 Delegation of Financial authority:

In order to ensure financial approval and expenditure for safe financial transactions, RCS will provide financial authority as follows.

Table Delegation of Financial Authority:

Committee/Position	Amount (BDT)
--------------------	--------------

Society Parishad	More than Tk. 50,000/-
Executive committee	Up to 50,000

24.3 Bank Accounts

The system for maintaining bank account for the district and cluster RCS will be as follows.

- ♦ A control account will be operated by the treasurer and president or secretary of the RCS;
- ♦ All the payments to meet the operational expenses will be made from operational accounts;
- ♦ The operational account will be replenished based on the statement of accounts;
- ♦ The Society Parishad will approve the maximum amount to be kept in the operational account;
- ♦ All the other funds will be routed through the control account;
- ♦ In addition to the bank account, the Executive Committee of district-level society can keep a petty cash up to Tk. 10,000 to meet small payments. Cluster-level society can keep a petty cash up to Tk. 5,000 to meet small payments.

24.4 Financial progress Report:

- ♦ RCS will prepare financial progress report on a quarterly basis;
- ♦ The treasurer will prepare the report while the Executive Committee will approve;
- ♦ RCS will prepare receipt and payment, income and expenditure statements and balance sheet;
- ♦ The financial progress report will be presented in the meeting of Society Parishad;
- ♦ RCS will send a copy of the report to SDF.

Income and Expenditure Account

- The RCS will prepare income and expenditure account at the end of every quarter. The income and expenditure account will tell us the profit or loss from the operations of the RCS.
- The share capital contribution from member village is not treated as income;
- The fund releases from the SDF as per the Financing Agreement have also not recorded as income.
- RCS may hire the services of Chartered Accountancy firms to help us prepare Income and Expenditure statements and the balance sheet.

Balance Sheet

- ♦ A balance sheet containing the assets and liabilities will be prepared by RCS;
- ♦ RCS will ascertain the financial position at the end of six months or 12 months of business activities;
- ♦ Assets are the value of land, building, equipment, bank balances, cash in hand, etc. owned by the RCS;
- ♦ Liabilities are the amounts which the RCS has to pay to others either immediately or later. These include the amount of capital paid by members, loans taken by the RCS, advances received, etc.

24.5 Auditing

Social Auditing will be done by Social Audit Committee (SAC) of RCS.

- i. The SAC will examine all financial records and point out mistakes, if any;
- ii. The SAC will submit their report to the GP with recommendations;
- iii. The Executive Committee will implement the recommendations of the Social Audit Committee after approval of Society Parishad.

Besides, the Internal Audit Team of SDF can verify RCS financial activities. If necessary, SDF can audit the accounts through a third-party audit team.

24.6 Precautionary Measures against Misuse of Money

If any financial misappropriation occurs in the project, the SDF assistance may be withdrawn. The Society Parishad will take action for any irregularities and corrections. The following cautionary measures will be taken for avoiding financial irregularities:

- The Social Audit Committee will regularly verify our financial matters and submit reports to the Society Parishad;
- The Executive Committee will verify the financial matters for necessary corrections;
- Necessary measures will be taken to realize the misused money;
- All transactions will have to be written and recorded in the financial registers;
- All financial reports have to be discussed in the Society Parishad meeting.

25.0 Community Procurement:

All the goods, materials, services (including consultancies) and works required by the RCS are to be procured following the Community Procurement Guidelines given in Community Operational Manual (Chapter- 6).

26.0 Governance and Accountability Action Plan

The SAC of District and Cluster RCS verifies bills, vouchers and submits report to the General Parishad. If the General Parishad is satisfied with the performance of each and every committee, then it can be said that the governance and social accountability exist there.

The GAAP and CAP Matrix are simple management tools. These are designed for management of any project implementation to:

- (a) Assess governance risks that may hinder the efforts to achieve the objectives and make obstacles towards providing support services to other village institutions and organizations.
- (b) Make sure that appropriate and effective mitigation measures are put in place.

The GAAP and CAP Matrix should be updated after every six months at the district and cluster levels. These will be updated to reflect the changing circumstances and possibilities of emerging risks and ensure good governance.

The following GAAP Matrix will be used for GAAP planning:

Table-17 Matrix for Governance and Accountability Action Plan

Sl. no.	Risk Area	Consequence of risk	Rating the risk	Mitigation measures	Responsibilities	Time Period

Appendix 1: Application for membership in RCS

a) Basic Details

1. Name of the village:

Name of the

District:

2. Name of the village organization/institution

3. Address

4. Date of Registration/work with SDF

b) Details of Membership

Total No of HHs		No of Extreme poor HHs		No of poor HHs	
Total	No. of RELI group members	Total	No. of RELI group members	Total	No. of RELI group members

c) Details of existing Committees

Sl.No.	Name of Committee	Date of first Constitution	Date of selection of current committee	No. of members				
				Total	Women	Youth	Extreme poor	Poor
01	Gram Samiti (GS)							
02	Village Credit Organization (VCO)							
03	Savings (Sanchoy) Committee (SC)							
04	Social Audit Committee (SAC)							
05	Finance Committee							
06	Procurement Committee							
07	Sub Project Committee							

d) Details of Office Bearers in Committees

Sl. No.	Name of Committee	No. of Office Bearers				
		Total	Women	Youth	Extreme Poor	Poor
01	Gram Samiti (GS)					
02	Village Credit Organization (VCO)					
03	Savings (Sanchoy) Committee (SC)					

04	Social Audit Committee (SAC)					
05	Finance Committee					
06	Procurement Committee					
07	Sub Project Committee					

e) Details of Gram Parishad (GP) Meetings During Last One Year

Sl. No.	Date of Meeting	Attendance in the Meeting		Whether Minute recorded
		Total	Women	

f) Details of Savings

No of RELI Group	Members in RELI GROUP					Amount of savings (Tk.)
	Extreme poor	Poor	Youth	Vulnerable	Total	

g) Details of Implementation of Village Development Plan

Date of Approval of Village Development Plan by GP	Percentage of members attending in GP approving VDP			
	Total	Women	Poor	Extreme poor

Date of signing umbrella Financing Agreement:

h) Details of utilization of Village Development Fund

Name of Sub component	Date of signing addendum	Instalments received		No of direct beneficiaries	
		Instalment date & number	Amount (Tk.)	Total	Extreme poor
IDF		1.			
		2.			
		3.			
Sub Project -1 (-----)		1.			
		2.			
		3.			

Sub Project -2 (-----)		1.			
		2.			
		3.			
Revolving (Shabolombi) Fund		1.			
		2.			
		3.			

i) Details of youth group

Date of formed	No. of youth		Wealth Rank			Whether maintain monthly records		Youth Development plan	
	Male	Female	Extreme poor	Poor	Total	Yes	No	Have been prepared	Approved from GP

j) Details on the working of Social Audit Committee.

1. No of reports presented in GP in the last one year;
2. No of recommendations implemented;
3. No of recommendations pending for implementation;
4. Details of recommendations pending for implementation.

Item of Recommendation	Date of Recommendation	Implementation Status	Remarks/Reasons

k) Details of Community Assessment process undertaken during last two year.

Date of Assessment	Who evaluated	Who has been evaluated	Assessment Score	Remarks*

*Mention whether the action plan based on assessment process has been implemented

l) Other Details

- Whether display board have been set up and updated;
- Date of submission of annual progress reports to the SDF for the past two years;
- Date of submission of annual financial accounts to the SDF for the two years
- List of books maintained by the village

m) Recommendation by GS

The GS in its meeting dated ----- decided to place the application in the GP for getting membership of the RCS

.....
Date

.....
Signature, President, GS

n) Certification by Social Audit Committee

Certified the details in the application as above have been verified and found correct.

.....
Date

.....
Signature, SAC Convener

o) Resolution and approved by GP

The GP in its meeting dated resolved the following

1. To seek membership in the RCS by Submitting the application dated and by paying an amount of BDT 15,000/- towards share capital contribution.
2. Authorize the GS to pay Annual Membership Fee and such other dues in future as demanded by the RCS.
3. To abide by the guidelines in the Operational Manual for the RCS, Memorandum and Articles of Association of the RCS.
4. To nominate the Members as members of the GP of CSP of the and nominate (i) GS, President..... (ii) VCO leader... (iii) SAC convener (iv) CP as members of the Village Representative.

.....
Date

.....
Signature, Chairperson

.....
Signature, Secretary, GS

Appendix 2: Checklist for verifying eligibility criteria for Village Organization

Sl. No	Criteria verified	Compliance		Remarks
		Yes	No	
A. Participation				
1.	Successful working of the Village following the Das (10) Neeti for the last 2 years;			
2.	Did at least 70% of the poor households and 90% of the Extreme poor households become member of RELI groups?			
3.	Did at least 80% of the members of the Village receive loan from VCO?			
B. Equity				
4.	Has the list of poor and Extreme poor been prepared following a participatory process and approved by GP?			
5.	Do 50% women and 30% youth occupy of decision-making positions?			
6.	Did at least 80% of the Extreme poor in the village receive direct benefit from Village Development Fund?			
C. Transparency				
7.	Are the GP held regularly and attended by two-third of the members?			
8.	Are all the registers, books of accounts and records kept up-to-date?			
9.	Has the Display Boards been set up and updated?			
10.	Are the progress reports and financial accounts submitted to the SDF regularly?			
D. Accountability				
11.	Is the Social Audit Committee successfully functioning?			
12.	Does the Community Assessment Process (CAP) review the function of GS, VCO and other committees regularly?			
E. Village Development Plan				
13.	Was the Village Development Plan approved in the GP?			
14.	Does the village has access to IDF- 1 and RF -1.			
15.	Did the Village Organization complete at least 1 sub-project?			

.....
Date

.....
Signature, Chairperson, Social Audit Committee

Appendix 3: Recommendation of Social Audit Committee

As per the application received by Village on taking RCS
Membership we have done our verification on (Date)

We recommend giving membership for that Village under the approval of GP.

.....
Signature of SAC Convenor

Proposal Format for Institutional Development Fund

A. Details of the RCS

1. Name and address:

2. Registration number and date of registration:

3. Name and address of executive committee members:

Sl. No.	Members Names	Designation	Signature

4. Details of members

Sl No.	Cluster Community Society	No. of villages under RCCS	Share capital

B. Information about grading

Sl No.	Cluster Society	Total village	No. of graded villages				Date of completing grading
			A	B	C	D	

C. Details of fund received

Sl No.	Cluster Society	Total village	IDF			CWF			RF		Total members		
			1st	2 nd	3rd	1st	2nd	3rd	1st	2nd	Extreme poor	Poor	Total

D. Information of VCO Activities

Sl. No.	Cluster Society	No. of VCO	Total Borrower	Outstanding	Total RELI group	Total savings	Bank balance average in last 1 year	Portfolio at Risk (PAR)		
								<5%	5-10%	>10%

E. Information on producer group

Sl. No	Name of Cluster	No. of members accessing VCO loans categorized into key sectors							
		Sector 1 (Dairy)	Sector 2 (Beef cattle)	Sector 3	Sector 4	Sector 5	Sector 6	Sector 7	

F. Status of youth employment

Sl. No.	Cluster Society	Total village	Total youth group	Total unemployed	Total trained	Total employed	Presently unemployed

G. Details of bank account

Sl. No	Name of society	Name of bank	Account number	Name of branch	Name of signatory

H. Details of different Committees

Sl. No.	Name of the Committees	Female		Male		Total	
		Extreme poor	Poor	Extreme poor	Poor	Extreme poor	Poor
1	Executive Committee						
2	Institution Development Sub-Committee (IDS)						
3	Savings and landing Sub-Committee (SLS)						
5	SAC						
6	Finance						
7	Producer Group Sub-Committee						
8	Procurement						

I. Details of the General Body meeting for taking major decisions

Sl. No.	Key Decision	Date of Meeting	Attendance Number		
			Female	Male	Total
	Approval of list members				
	Approval of list of Executive Committee members				
	Approval of list of sub-committee members				
	Approval of membership of cluster society				
	Opening of bank account				
	Approval of fund proposal				

J. Details of staffs

Sl. No.	Designation	Number	Remarks
1	Society Manager		
	Other Officials		

Sl No.	Item	Required Unit	Unit Cost	Total amount
Total				

Skill development training:

Sl No.	Type of training	No. Of participants	Time	Training provider	Cost of training
1	Orientation on COM				
2	Training of office staff on office management				
3	Training of office staff on computer operation and English				
Total					

Staff salary:

Sl. No.	Designation	Number	Monthly Salary	Total for 1 year
1	Society Manager			
2	Other Officials			
3				
4				
5				
6	Office Assistant cum Computer Operator			

Total expenditure:

Sl. No.	Particulars	Amount
1	Fixed expense	

Annexure - 2

Format of Performance Support Fund (PSF)

The proposal should cover the activities of whole the year. The detailed description of action plan for the entire cluster has also been included in the proposal.

a. Results:

Sl. No.	Results	Total cluster	Total Villages	Achievements				
				Month-1	Month-2	Month-3	Month-4	Total
1	No. of A grade villages							
2	No. of youth employed							
3	No. RELI group members benefited through producer group							

b. Other services:

Sl. No.	Name of the services	Unit	1 st quarter	2 nd quarter	3 rd quarter	4 th quarter	Total

c. Proposed activities to be taken:

Sl. No.	Activities	Responsibilities	Proposed time												
				1 st quarter			2 nd quarter			3 rd quarter			4 th quarter		
				1	2	3	1	2	3	1	2	3	1	2	3

d. Operating Cost:

	Items	Unit		District	Cluster	Total
--	-------	------	--	----------	---------	-------

Sl. No.			Unit cost	Unit number	Amount	Unit number	Amount	

e. Estimated Income:

Sl. No.	Unit	TK	Cluster 1		Cluster 2		Cluster 3		Total	
			unit	TK	Unit	TK	unit	TK	unit	TK

f. Income from other sources:

Sl. No.	Service	Recipient	Cluster 1		Cluster 1		Cluster 1		Total	
			Amount		Amount		Amount		Amount	

Amount applied for:

Funding heads	Major activities	Amount in Tk.	Remarks
1. Start up activities and Capacity Building:			
2. Land purchase			
3. Construction of RDCS and RCCS office building			
Total			

Umbrella Financing Agreement

Umbrella Financing Agreement for Funding to RELI Community Society for Providing Different Funds

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

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

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

B. RELI District Community Society,
Here known as the second party

on behalf of RELI District Community
Society

1. Name:
Designation:
Address:
2. Name:
Designation:
Address:
3. Name:
Designation:
Address:

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

2. Resilience, Entrepreneurship and Livelihood Improvement (RELI) Project implemented by the Social Development Foundation is a project of the government of Bangladesh which

aims to alleviate poverty by empowering the poor and the extreme poor. The second party will have to assure that they will abide by all the pre-conditions to the umbrella financing which is signed. The certification of the contract agreement is attached in Annexure-1.

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

The second party represents RELI District Community Society, ----- district which is the organization of member villages under the RELI project and its all information are inserted in Annexure-2.

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

4. Extension and timeframe of this agreement: To implement various Programs for the benefit of the poor and extreme poor (by the second party) of the member villages, it will get a fixed budget maximum Tk ----- (-----) for District Society and TK..... For --- Cluster Society which is meant in total TK ----- (-----) for implementing the activities under Institutional Development, Performance Support Fund (PSF) etc. for the Community Society.

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

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

- a. Annexure-1: Suitability for RELI Community Society
- b. Annexure -2: Necessary information about the second party

6. All the activities under Community Society will be done without violation of principles of Community Society. Besides, the 'Dash Niti' of RELI has to be followed in every aspect. All the activities under Community Society must be similar to the attached Annexure-3 with noted RELI compulsory guidelines.

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

8. The following Instalments of will be cancelled if the Community Society fund is utilized wrongly by the executive committee members, other committee members, beneficiaries or any other

9. As per the Umbrella Financing Agreement and addendum of this agreement, the First Party will release all the funds to Second Party on the basis of condition and appraisal results.
10. The below documents to be attached with the agreement and considered as its part.

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

Annexure 2: Necessary information about the second party

Annexure 3: Checklist of the compulsory obligation rules

Annexure 4: General obligation of both parties

Annexure 5: Approved Proposal of Funds

Signature	1. Signature
	First representative, RDCS
Regional Director, on behalf of SDF	
-----	2. Signature
-----	Second representative, RDCS
2. Signature	3. Signature
	Third representative, RDCS
Witness 1.....	Witness 1.....
Witness 1.....	Witness 1.....

Appendix - 1

Basic Information of RELI District Community Society

A. Name of the District Community Society:

B. Address:

C. Number of RELI Cluster Community Society

D. No. of villages

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

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

F. Details of Social Audit Committee

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

President
RELI District Community Society

Secretary
RELI District Community Society

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

- Formation of General Parishad and Executive Committees at the cluster level
- Formation of General Parishad and Executive Committees at the district level
- Formation of Social Audit Committee
- The database of member villages has completed
- All sub-committees have been formed
- Separate bank account has been opened in the name of each and every Cluster Society
- Bank account against the name of District Community Society has been opened ---
- The draft application for Community Society fund has been approved in the General Body

Dated Signature

Name:

Signature

Date

Designation: President

RDCS

Certified by

Name:

Signature:

Date

Designation: Convener, SAC, RDCS

Checklist of the principles to be followed compulsorily

1. Inclusion:

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

2. Equity:

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

3. Participation

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

4. Transparency

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

5. Accountability

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

General and other obligations of both the parties

1. General obligations of the Second Party

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

- 1.11 A complete report has to be submitted to the First Party with the approval of the General Body soon after completion of all the activities according to this agreement.

2. General Obligations of the First Party

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

3. Other General Obligations

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

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

Annexure-4

Addendum - 1: Institutional Development Fund (IDF)

Institutional Development Fund under the RELI Community Society (RCS) Fund

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

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

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

B. RELI District Community Society,
Here known as the second party

on behalf of RELI District Community
Society
1. Name:
Designation:
Address:

2. Name:

Designation:

Address:
3. Name:

Designation:

Address:

3. Primary Declaration

- 2.1 The first party, Social Development Foundation (SDF), is an autonomous government organization for implementing the Resilience, Entrepreneurship and Livelihood Improvement (RELI) Project', aiming to alleviate poverty by empowering the poor and extreme poor.
- 2.2 The second party is the Executive Committee of RELI District Community Society.
- 2.3 The first party disbursed Tk..... Under RELI Project for implementing the activities of the second generation in a sustainable manner. The first party has decided to disburse RELI Community Society Fund on the basis of aggregating investment and achievements.
RELI Community Society (RCS) will use this fund for the start-up and capacity building activities, purchase of land and construction of office buildings for RDCS and RCCSs.
- 2.4 RELI Community Society (RCS) will accomplish the following activities:
 - Strengthening the RELI Cluster Community Society and RELI District Community Society;
 - Setting up office, recruit employees and empowering villagers;
 - Developing accountability tools and implementing those;
 - Building capacity of the committee members on their roles and responsibilities;
 - Land purchase for RDCS and RCCSs;
 - Construction of office buildings for RDCS and RCCSs etc.
- 3.0 The first party will disburse not more than Tk..... on the basis of implementation of approved activities and bearing the operating cost as mentioned in the Schedule-1.

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

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

Additional Obligations of the Second Party

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

Commit to “zero tolerance” to SEA/SH and comply with the related Code of Conduct including in all construction activities and by all its members.

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

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

2. Breakdown of Cost of land purchase

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				
i	Land purchase				
ii	Registration				
iii	Mutation				

iv	Others 2. Breakdown of Cost of land purchase							
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							
i	Land purchase							
ii	Registration							
iii	Mutation							

3. Breakdown of construction of RDCS and RCCS building

Sl. No.	Description of Activity/Investment	Expected Expenses in Each Stage (Tk)			Total Cost (Tk)
		Stage – I (Date From --- to ---)	Stage – II (Date From --- to ---)	Stage – III (Date From --- to ---)	
I	Cost				
A	Physical Infrastructure Activities				
i					
ii					
iii					
B	Maintenance				
i					
ii					
iii					
II	Financing				
I					
ii	SDF-RCS building Fund				
Total					

Addendum 2 – Performance Support Fund (PSF)

**Performance Support Fund under the RELI Community Society (RCS) Fund
(Additional Financing Agreement-2)**

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

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

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

B. RELI District Community Society,
Here known as the second party

on behalf of RELI District Community
Society

1. Name:
Designation:
Address:

2. Name:

Designation:

Address:

3. Name:

Designation:

Address:

2. Primary Declaration

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

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

2.3 The first party disbursed Tk..... Under RELI Project for implementing the activities of second generation in a sustainable manner. The first party has decided to disburse RELI Community Society Fund on the basis of aggregating investment and achievements.

RELI Community Society (RCS) will use this fund for sustainable development of villages.

2.4 RELI Community Society (RCS) will accomplish the following activities:

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

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

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

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

Additional Obligations of the Second Party

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

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

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

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

Memorandum of Understanding between RELI District Community Society and RELI Cluster Community Society

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

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

Represented by

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

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

3. Mr./Mrs.
Treasurer [including address]

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

Represented by

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

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

3. Mr./Mrs.
Convener, IDS Sub Committee [including address]

4. Mr./Mrs.
Convener SLS Sub-Committee [including address]

2. The Cluster Society is a union/upazila level institutional unit of the District Community Society and is responsible for implementing the village level activities of the Annual Implementation Plan to be prepared later. The key information on the RELI Cluster Society is given in **Annexure I**.

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

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

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

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

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

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

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

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

- **Annexure I** - Details of the RELI Cluster Community Society
- **Annexure II** - Details of activities completed by Cluster Community Society
- **Annexure III** - Details of the Cluster Community Society level IDF Proposal.

Signature

Signature

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

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

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

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

Details of the RELI Cluster Community Society

1. Name of the RELI Cluster Community Society
2. Number of members
3. Details of committee members and office bearers

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

Details of Activities Completed by RELI Cluster Community Society

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

Financing Agreement for CARE Fund

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

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

b) Individual entrepreneur/ Leader, Producer Group (PG)(herein after called the second party)

Represented by:

Represented by

.....

.....

.....

1. Mr. /Mrs.
Individual entrepreneur/ Leader, Producer Group (PG) [include address]

3. Mr. /Mrs.
[Cashier include address, in case of PG]*

]

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 an Innovation Fund proposal to the first party, as approved by its Individual entrepreneur/ Producer Group (PG) 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 creating market opportunity and making value addition in products.
4. The first party shall release the amounts in two installments related to the milestones as detailed in Appendix-I.
5. The second party shall utilize the amount to implement the activities 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 Innovation 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 : Installments of CARE fund and milestones
 - b. Appendix-II : Breakdown of cost of CARE Fund
 - c. Appendix-III : The general obligations of both the parties

Signature

.....,

1. Signature

Mr. /Mrs.
 Individual entrepreneur/ Leader, Producer
 Group (PG) [include address]

3. Signature

Mr. /Mrs.
 [Cashier include address, in case of PG]*

]

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

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

Appendix II: Breakdown of Financial Plan of RELI Project activities

Activities	Unit (No.)	Unit Price (Tk.)	Total Budget(Tk.)	Contribution	
				RELI	Individual entrepreneur/ Producer Group (PG)
Total Estimated Cost (Tk.)					
Individual entrepreneur/ Producer Group (PG) Contribution (Tk.)					
Total CARE Fund (Tk.)					
In word: -----					

Appendix III: General obligations of the both parties:

1. The obligations for second party:

- i. The application has been prepared with the consent Individual entrepreneur/ Producer Group (PG) .
- ii. Any changes from the approved CARE Fund application shall require prior approval of the 'First Party';
- iii. Periodically verify bank accounts, books of accounts, CARE Fund, bring to the attention of First party any anomalies found including recommendation of corrective actions.
- iv. All goods and services to be procured in a transparent and efficient manner by following the rules of community procurement.
- v. Report the progress of implementation to the First Party on a quarterly basis.
- vi. 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.
- vii. After the completion of all works 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 properly implement activities under CARE Fund.
- II. The responsible staff of 1st party will check the progress of CARE Fund and audit the all books of accounts.
- III. Before releasing the 2nd installment of CARE Fund, verify the milestones.
- IV. Release fund as per the agreement conditions and service standard.

Field Appraisal Checklist for Start-up and capacity building activities under Institutional Development Fund (IDF).

Criteria	Basis of Evaluation	Means of Verification	Maximum Marks	Minimum Marks Required	Marks Obtained	Correction Needed
Participation	<ul style="list-style-type: none"> Has the cluster and district society institutional development fund proposal been prepared and approved following the participation process? Do the different committees and sub-committees hold meetings regularly ensuring required quorum and prepare meeting minutes accordingly? 	Committee and Sub-committee meeting minutes and discussions with committee members	10	07		
Equal Opportunity to all	<ul style="list-style-type: none"> Has the executive committee been formed as per COM principles? Have 70% meaning at least 6 women the RELI District Community Society's executive committee? Have the president, secretary and cashier been selected from among GS, VCO and CP members? Have at least three women been selected as executive committee members? Have 3-5 women been selected in Social Audit Committee comprising 5-7 members? 	<ul style="list-style-type: none"> Discussion with the Committee members Look into committee and Sub-committee meeting minutes. Meeting minutes Register of Society Council 	10	07		

Criteria	Basis of Evaluation	Means of Verification	Maximum Marks	Minimum Marks Required	Marks Obtained	Correction Needed
	<ul style="list-style-type: none"> Have all other committees' women representatives been made as per COM principles? 					
Transparency	<ul style="list-style-type: none"> Do the members know about the functionalities and services of the RELI Community Society? Has the application of IDF been approved in Society Council meeting? Has the first Instalment of IDF proposal certified by social audit committee? Has the proposal of District Society been prepared based on the proposal of cluster society? 	<ul style="list-style-type: none"> Discussion with the members. Meeting minutes of Society Council. Report of Social Audit Committee 	10	07		
Accountability	<ul style="list-style-type: none"> Has SAC been formed and can its members understand their duties and responsibilities? Have the GS subcommittee, VCO subcommittee, CP subcommittee, Producer subcommittee as well as others sub-committees been formed? Have members of different committee of RELI community society been trained on their roles and responsibilities? Have CAP and village grading been accomplished about the full membership villages? 	<ul style="list-style-type: none"> Sub-committee meeting minutes. Discussion with different committee member List of CAP and village grading Training register/ List. 	10	07		
Village Data	<ul style="list-style-type: none"> Have the village data base been prepared? 	<ul style="list-style-type: none"> Checking data base 	10	07		

Criteria	Basis of Evaluation	Means of Verification	Maximum Marks	Minimum Marks Required	Marks Obtained	Correction Needed
	<ul style="list-style-type: none"> Have the village data base been updated? 	<ul style="list-style-type: none"> Discussions with General Council members 				
Appropriate issues of Institutional Development Fund	<ul style="list-style-type: none"> Are the action plans or expenditure items appropriate? Have those been detailed? Do the committee and subcommittee members know about the item-wise expenditure issues proposed by the society? Is the institutional development plan implementable? 	<ul style="list-style-type: none"> Executive and society council meeting members. Discussions with different committee and subcommittee members 	10	07		
Membership Status	<ul style="list-style-type: none"> Have at least 60% targeted villages got the full membership? Are at least 20% targeted villages in the process of getting full membership (Associates member village would be considered as under process)? Have 80% full member villages deposited their membership fees? 	<ul style="list-style-type: none"> Verifying expenditure reports Bank passbook and statement Meeting minutes of Social Audit Committee Meeting minutes of Society Council 	10	07		
Financial Management	<ul style="list-style-type: none"> Have bank accounts been opened and are operated following COM principle? Are books of accounts maintained properly? Have bank statements been updated? Has 60% of received initiation fund been used as per the plan? Has the Social Audit Committee verified the financial issues and submitted report to the Society Council? Have the social audit committee report (financial management related) been approved by the Society Council? 	<ul style="list-style-type: none"> Verifying expenditure reports 	10	07		

Criteria	Basis of Evaluation	Means of Verification	Maximum Marks	Minimum Marks Required	Marks Obtained	Correction Needed
Society Registration	<ul style="list-style-type: none"> Has the RELI Community Society accomplished the registration process? 	<ul style="list-style-type: none"> Registration certificate 	10	07		
Issues Procurement	<ul style="list-style-type: none"> Has the procurement plan been prepared following the COM Principle? Has procurement been done following the COM principles? 	<ul style="list-style-type: none"> Purchase register, bill, voucher and other documents (Initiation fund expenditure related) Discussions with procurement committee Meeting minutes of Social Audit Committee and Society Council 	10	07		
	Total		100	70		

Appraisal Checklist for the first Instalment of Performance Support Fund

Sl No.	Basis of Evaluation	Means of verification	Maximum Marks	Min. Marks Required	Marks Obtained
1	Institution Development				
	<ul style="list-style-type: none"> Is the received institutional development fund being used as per the plan? Have the register and the books of accounts been kept up to date? Has the office been set up? Have Sub-committee and Social Audit Committee members received training on RELI Community Society manual? 	<ul style="list-style-type: none"> Discussions with different committee members. checking register and cashbook Visiting offices Verifying training register 	10	07	

Sl No.	Basis of Evaluation	Means of verification	Maximum Marks	Min. Marks Required	Marks Obtained
2	Participation				
	<ul style="list-style-type: none"> Has the plan of the annual performance evaluation support fund prepared following the participatory process? Have the fund proposal approved by the society council? 	<ul style="list-style-type: none"> Discussions with members Meeting minutes of the Society Parishad 	10	07	
3	Accountability				
	<ul style="list-style-type: none"> Have the staffs been deployed through advertisement or notice circulation? Have the recruitments been done following the guidelines approved by the Society Parishad? 	<ul style="list-style-type: none"> Verifying meeting minutes of the executive committee Verifying the staff recruitment guidelines 	10	07	
4	Transparency				
	<ul style="list-style-type: none"> Have the Sub-committee members received training on COM and are performing duties accordingly? Are the cluster and district-level Community Societies are holding meetings at regular intervals following the COM? Are the meeting minutes being maintained? 	<ul style="list-style-type: none"> Meeting minutes of executive committee Discussions with the members 	10	07	
5	Village and Cluster based progress				
	<ul style="list-style-type: none"> Have the plans been prepared for village and cluster based grading? 	<ul style="list-style-type: none"> Verifying grading report Discussion with the members Verifying meeting minutes 	10	07	
6	Need Assessment and Implementation Plan				

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

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

Appraisal Checklist for Land purchase 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 through a participatory method and approved by Society Parishad? 	<ul style="list-style-type: none"> Verify Society Parishad meeting minutes. Discussion with committee members. 	10	07
B. Transparency and Accountability	<ul style="list-style-type: none"> Do the RDCS and RCCS identify purchasable land through verification as required? Has the SAC certify the proposal? 	<ul style="list-style-type: none"> Open discussion with committee members. Executive Committee resolution book Physical verification. Open discussion with SAC members Verify relevant documents of purchasable land. 	10	07
C. Verification of Land related information	Do the RDCS and RCCS examine the land ownership, possession, interested parties, documents, etc. with the help of Land Office and legal advisor?	<ul style="list-style-type: none"> Verify the fund proposals. Discussion with members of different committee. Verify the related documents. 	10	07
D. Land purchasing norm.	<ul style="list-style-type: none"> Is the land identifying to purchase under the willing buyer and willing seller norms? 	<ul style="list-style-type: none"> Discussion with seller. Discussions with committee members Verify documents. 	10	07
E. Field observation	<ul style="list-style-type: none"> Is any dispute found on the proposed land? Is there any dissatisfaction or conflict for purchasing land? 	<ul style="list-style-type: none"> Field visit and discussion with Society Parishad. Discussion with seller. 	10	07
Total Marks:			50	35

Field Appraisal Checklist for RDCS/RCCS building construction under IDF

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 and approved by participatory method in Society Parishad? 	<ul style="list-style-type: none"> Society Parishad meeting minutes. Committee resolution book. Discussion with society Parishad members 	10	07
	<ul style="list-style-type: none"> Have all the committees and sub-committees conduct meeting regularly with required quorum? 	<ul style="list-style-type: none"> Committee resolution book. Discussion with Committee members 		
B. Transparency and Accountability	<ul style="list-style-type: none"> Do the RDCS/RCCS/Upazila a Management committee members know about the fund proposals and has the proposal approved by the society Parishad? 	<ul style="list-style-type: none"> Open discussion with members Executive Committee resolution book. 	10	07
	<ul style="list-style-type: none"> Has the SAC checked and recommended Fund proposals? 	<ul style="list-style-type: none"> Open discussion with SAC members SAC resolution book 		
C. 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 RDCS/RCCS/Upazila Management committee Attached screening format of ES/IEE and EMP 	10	07

Criteria	Basis of Evaluation	Means of Verification	Maximum Marks	Minimum Marks required
D. Social Safeguard issues	<ul style="list-style-type: none"> Will the Sub-Project implementation Cause any negative social impacts? Are the arrangements for obtaining land for Sub-Project implementation in place as per the guidelines? 	<ul style="list-style-type: none"> Interaction with RDCS/RCCS/Upazila Management committee. 	10	07
E. Capacity Building	<ul style="list-style-type: none"> Are the arrangements for building technical training to RDCS/RCCS/Upazila Management committee and others in place? Have adequate arrangements been made for obtaining technical assistance? 	<ul style="list-style-type: none"> Interaction with RDCS/RCCS/Upazila Management committee 	10	07
F. Land purchase	<ul style="list-style-type: none"> Purchased land following proper procedure? 	<ul style="list-style-type: none"> Verifying related document; Discussion with the committee members 	10	07
G. Financial Management aspects	<ul style="list-style-type: none"> Have all books of accounts related to expenditure of previously received IDF and PSF been kept properly? Has bank account statement been updated? Has SAC checked all books of account and presented report to the society Parishad? Has Society Parishad approved SAC report? 	<ul style="list-style-type: none"> Checking all records Verifying bank statement Committee resolution book. 	10	07
H. Technical Aspect	<ul style="list-style-type: none"> Have the detailed technical feasibility aspects been undertaken and cleared? 	<ul style="list-style-type: none"> Interaction with RDCS/RCCS/Upazila Management Committee Interaction with technical people. 	10	07

Criteria	Basis of Evaluation	Means of Verification	Maximum Marks	Minimum Marks required
	<ul style="list-style-type: none"> Has the sub project proposal contain the detail item-wise 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 labour 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"> Compassion of basic rate in analysis with market price. Labour and material mobilization plan with SP proposal Approval plan of future operation and Maintenance activities? 		
I. Disaster proofing	<ul style="list-style-type: none"> Will the proposed Sub- Project help to protect the lives and livelihoods of the community members? 	<ul style="list-style-type: none"> Interaction with Committee, technical support persons 		
J. Procurement	<ul style="list-style-type: none"> Are NJCS purchasing all goods and services by following rules of COM. Has Procurement plan been prepared by following COM. 	<ul style="list-style-type: none"> Verifying procurement related documents and plan 	10	07
Total		100	70	