

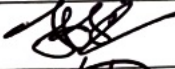
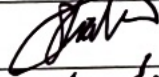
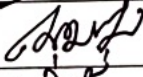
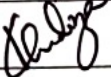


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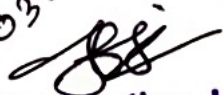
# OBHIZATRIK FOUNDATION

POLICY HANDBOOK

This Policy Book is approved by the BOD of OBHIZATRIK:

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Approved,  
03.01.2022



**Ahmed Imtiaz Jami**  
Founder-President  
OBHIZATRIK Foundation



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## GENERAL PERSONNEL POLICY OF OBHIZATRIK FOUNDATION

The main objective of OBHIZATRIK's HR policy is to create a winning match between individual needs and organizational demands. We continuously aim to have the right person, with the right experience, at the right time, in the right place, offering the right compensation. The organization fosters leadership, individual accountability and teamwork. Our employees are professionals whose entrepreneurial behavior is result-oriented and guided by personal integrity. They strive for the success of their own units, in the interest of the whole of the organization. In return, our employees can count on opportunities for individual and professional development, in a multicultural working environment. We offer rewarding and challenging assignments with room for initiative. In this respect, policies have been established and common HRM issues have been defined. Personnel & Management Development policy is based on the view that individual and professional development motivates people and contributes to a flexible organization in which all positions are staffed by capable, accountable and committed employees.

**Equal opportunity:** Our employees are recruited, selected and promoted on the basis of objective, non-discriminatory criteria.

**Career advancement:** We practice to a high degree "promotion from within" at unit level and Organization-wide, taking account of both meeting job requirements and preferred profile, and individual ambition in future career prospects.

**Education & Training:** The organization's Education & Training policy is based on the view that the knowledge, attitude and skills of our employees are among the most important assets to realize our ambition. As a consequence, Education & Training is an essential part of our HRM policy.

**Meeting place:** We use training programs to create meeting places for exchange of experience and networks for managers from different Business Units, disciplines and cultural backgrounds, and to offer opportunities for benchmarking to the outside world.

**Compensation & Benefits:** The Organization's Compensation & Benefits policy is based on the view that fair remuneration packages including performance-related pay, matching with individual needs and local practice, contribute to the motivation of our employees. We support diversity but where appropriate, we stimulate common remuneration practices in the organization.

**Accountability:** We foster target setting, for individual and team performance with periodical reviews.

**Encouragement:** We encourage individual and team performance by practicing open and motivating appraisal procedures.

  
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**Objectivity:** We use objective procedures for job ranking (internal equity) and check systematically market conformity in relevant labor markets (external equity).

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## COMMON ISSUES

**Accountability:** The employees are expected to be committed to proper fulfill their duties. Within this scope, it is the responsibility of every manager to set clearly defined targets for their employees, to communicate sincerely about their performance and to be specific with regard to the subsequent measures. In this respect, any errors will be regarded as opportunities to improve performance rather than as obstacles for further development.

**Managing the difference:** Managers are expected to possess the flexibility to act with due regard for existing differences in individual quality, personal ambition, national culture, and organizational interest. They feel challenged to manage such differences.

**Mobility:** Employees are expected to have a high degree of mobility in their careers, creativity in their thinking, and initiative in their actions. They should have an “open mind” and feel challenged rather than threatened by the new and the unexpected. Each manager has to make sure that the corporate policies in the fields of Personnel & Management Development, Education & Training and Compensation & Benefits are implemented and that the common issues Accountability, Managing the Difference and Mobility get proper attention.

## PURPOSE AND CATEGORIES OF PERSONNEL

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### 1.1 PURPOSE

The purpose of the Personnel Policy is to set down the policies, conditions, rights and obligations of OBHIZATRIK employees subject to their performing of the duties and responsibilities in their respective job descriptions.

From the time of hiring, each employee will have access to this policy, so that he/she can adhere to it with full knowledge and information.

The policies described below may at any time be subject to modification if the Board of Members of OBHIZATRIK deems it necessary. In such cases, employees will be fully informed of the changes made.

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### 1.2 CATEGORIES OF PERSONNEL

All personnel working for OBHIZATRIK are classified into following types

  
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### 1.2.1 EMPLOYEES

Employees designate salaried individuals who, after a probationary period, are given ongoing assignments, either part-time or full-time, and are paid on monthly basis. They will be contracted on long-term basis subject to periodic evaluations and performance assessments. They will have the responsibility towards the day to day functioning and/or in any one of more ongoing/prospective projects of the organization.

All the employees of the organization are classified into categories. These categories are as follows:

1. Management Category:
  - a) Executive Director / President
  - b) Director
  - c) Operation Head
  
2. Professional Category:
  - a) Department Head
  - b) Researcher
  - c) Assistant Officer
  
3. Support Category:
  - a) Administrative Assistant
  - b) Interns
  - c) Volunteer
  - d) Office Boy

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### 1.2.2 CONSULTANTS

Consultants are professional experts hired by OBHIZATRIK on short-term basis only for the completion of specific tasks and assignments related to OBHIZATRIK or one or more of its projects. Separate and limited contracts, defining their job description, timeline, deliverables, reporting procedures and payment details will be issued to consultants. They will be paid on daily/monthly/weekly basis depending upon the nature of their assignment. They will not be considered as full-time or part-time employees of the organization.

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### 1.2.3 VOLUNTEERS

Volunteers are individuals who work at OBHIZATRIK out of their own choice or have been deputed at OBHIZATRIK by other organizations. They will be assigned tasks from time to time as deemed necessary by OBHIZATRIK. OBHIZATRIK will have a limited contract with volunteers and will not provide any compensation except under special conditions. They will not be considered as full-time or part-time employees of the organization.

  
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# VOLUNTEERS AND PERSONNEL RECRUITMENT

## 1.3 PERSONNEL RECRUITMENT

OBHIZATRIK believes in equal employment opportunity to each individual, regardless of race, color, gender, religion, age, sexual orientation, national or ethnic origin, disability, marital status, veteran status, or any other occupationally irrelevant condition. This policy applies to recruitment and advertising; hiring and job assignment; promotion, demotion and transfer; layoff or termination; rates of pay and benefits; selection for training; and the provision of any other human resources service

### 1.3.1 NOTICE OF VACANT OR NEW POSITION

It is the responsibility of the Board of Members to fill vacant positions as well as new regular positions and new temporary positions of a duration exceeding more than six months. The Board must make sure that the positions can be filled under the organizational budget.

For all new positions, a job description shall be established and include the following elements:

- Position summary
- Description of duties and responsibilities
- Conditions of work
- Qualifications

Notice of a new or vacant position must be approved by the Board before it is released publicly.

Recruitment for a new or vacant position can be opened to internal and external competition. For external recruitment, positions in the professional category can be advertised publicly through newspapers or in online platforms if they are regular positions, or if there is a limited tendering process for consultation.

### 1.3.2 INTERVIEW AND SELECTION

As a general rule, a selection committee comprising of, at least two members shall be assembled for filling all positions.

The committee will go through the applications received, retaining those that show the best qualifications. It will evaluate each candidate's application with the help of an evaluation form created beforehand, containing well-defined criteria.

A list of the candidates chosen to be interviewed will be shortlisted by the Selection Committee. The interviews will serve to make a final choice and also to establish a database of potential future candidates.

  
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## **APPOINTMENT LETTER AND STAFF ORIENTATION AT THE OBHIZATRIK**

### **1.3.3 APPOINTMENT LETTER**

Any personnel employed with OBHIZATRIK will be issued an appointment letter prior to his/her employment by OBHIZATRIK. The appointment letter will officially announce his/her position within the organization, the place of assignment and the effective date of employment. The appointment letter will carry annexes, specifying the employee's job description, terms of reference, salary and benefits and other relevant terms of employment (Refer 1.4 Employment).

### **1.3.4 PROBATIONARY PERIOD**

A probation period of three months shall apply to all new employees from the date of hire. Exceptionally, the probation period may be extended to six months. In case, if a new employee fails to perform in accordance to expectations of OBHIZATRIK staff/board, he/she will be given a notice, terminating the contract at the end of the probationary period.

### **1.3.5 STAFF ORIENTATION**

All new employees will get an orientation about the organization's mission and strategies, its structure and the staff within it, the policies and conditions of employment, the internal rules and regulations, etc.

## **1.4 REMUNERATION**

OBHIZATRIK believes in attracting and retaining a qualified and effective workforce through a system of payment that is both appealing and fair. All employees of OBHIZATRIK are entitled to a basic salary, depending upon their skills, qualification and experience. The basic salary will be mentioned in the appointment letter.

### **1.4.1 SALARY INCREMENT**

Salary increment will be based upon an employee's position and performance. Increment will be provided to employees on annual basis after their performance evaluation.

Salary increment is calculated on the basis of basic salary of the staff.

  
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## EMPLOYEE SALARY BENEFITS IN OBHIZATRIK

### 1.4.2 SALARY BENEFITS

#### (a) Bonus

All employees shall receive two festive bonuses equal to one month's basic salary or as per Board of Directors decision. Bonus will be included in the monthly salary payment of the month preceding the festival.

However, new staff on will not receive any annual bonus until the completion of the six-month probationary period.

#### (b) Provident Fund

Board of Directors have been discussing over this matter and corroboration of this policy will be given by BOD with 2022.

### 1.4.3 COMPENSATION AGAINST ACCIDENT OF THE STAFF DURING SERVICE

In the event that the staff succumbs to an accident while working for OBHIZATRIK, i.e. during the office hours or during field trips, he/she is entitled to receive compensation amounting to a maximum of two-month salary of the individual to cover the medical expenses. Prior to that an inquiry team will submit a brief report regarding this issue. Only by the approval from the Board of Directors, he/she can secure the compensation.

## 1.5 WORKING DAYS AND HOURS

### 1.5.1 WORKING DAYS

OBHIZATRIK will follow a 5 days a week working schedule from Sunday to Thursday. Friday and Saturday is considered as non-working day.

Unless otherwise specified, OBHIZATRIK will observe the same public holidays as those prescribed by the Government not exceeding 30 days a year. The Executive Director will prepare a calendar of public holidays not exceeding 30 calendar days at the beginning of each fiscal year and circulate it to all staff.

### 1.5.2 OFFICE HOURS

The office shall open from 10.00 am in the morning till 6.00 pm in the evening. All employees are expected to complete 8 working hours daily. There will be one-hour lunch and prayer break. Consecutively 3 (Three) day late attendance will be the subject to deduct one-day salary.

  
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### 1.5.3 OVERTIME

Various factors, such as workloads, operational efficiency, and staffing needs, may require variations in an employee's total hours worked each day. In such circumstances, the employee may have to work beyond the scheduled office hours.

Under such circumstances, the staff working overtime is entitled to payment for working overtime and is authorized by its immediate supervisor for the same. However, no overtime compensation will be provided for staff during field trips. The overtime rate will be paid on hourly basis and will be calculated on the basis of the basic salary.

## TRAVEL RULES & REGULATIONS AT OBHIZATRIK

### 1.6 TRAVEL

Staff members may be asked to travel away from their usual workplaces on authorized missions. The policy on payment of travel allowances adopted OBHIZATRIK applies to all employees regardless of job category or status. It also applies to the consultants, when mentioned in their agreement.

After reimbursable expenses are made, the person making an expense claim shall use the appropriate forms available.

The expenses will not be reimbursed if proper justifying documents (original receipts) are not attached except for per diem. Eligible expenses include:

#### 1.6.1 PER DIEM

All employees and volunteers are provided per diem of 250 BDT (Breakfast 50BDT, lunch 100 BDT and dinner 100 BDT) to cover the cost of food for each night spent outside the city as approved by OBHIZATRIK.

#### 1.6.2 ACCOMMODATION

All employees and volunteers are entitled to claim expenses incurred for accommodation for official trips outside Dhaka. Maximum claims for accommodation shall not exceed 2000 per night. Claim for accommodation will be reimbursed upon submission of bills/receipts.

#### 1.6.3 MODE OF TRANSPORT

OBHIZATRIK will pay only surface transport as far as possible, i.e. bus. If any individual is using personal vehicle for OBHIZATRIK related work, they can be reimbursed the actual fuel cost based upon the mileage. Some maintenance will also be awarded if required. However, the private transport must be shared by more than one OBHIZATRIK member or employee.

  
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## HOLIDAYS AND LEAVE IN OBHIZATRIK

### 1.7 LEAVE AND HOLIDAYS

#### 1.7.1 LEAVE

All employees are entitled to the following leave with pay.

##### (1) Annual Leave

All employees of OBHIZATRIK are entitled to 12 working days off as paid leave per year. This leave is accrued monthly at the rate of 1.5 working days.

##### (2) Sick Leave

Employees are entitled to 08 working days of sick leave with pay per calendar year. Employees have to present a medical certificate to substantiate claims for sick leave with pay for absences exceeding two successive days.

##### (3) Maternity Leave

All female employees are entitled to maternity leave of 90 calendar days twice.

##### (4) Paternity Leave

Male employees are entitled to paternity leave of 11 calendar days twice.

##### (5) Mourning Leave

In case of death of a parent, child or spouse, employees be given mourning leave of 03 days each.

\* No employee can take sudden casual leave on Thursday or Sunday. If s/he will take, then admin will count Friday and Saturday as casual leave also. Only 2 weeks' prior notice will be applicable to avoid deduction of Friday's and Saturday's leave. In case of sickness employee should provide medical documents to avoid the deduction.

#### 1.7.2 HOLIDAYS

All employees are entitled to 16 days of paid leave due to public holidays. Public holidays are specified in advance by the Executive Director in consultation with staff members. Employees who are required to work on public holidays are entitled to compensatory day off. OBHIZATRIK will keep records of number of hours/days worked by its employees on public holidays. Request for compensatory leave shall be substantiated with this record and approved in advance by the Executive Director.

In the event that a public holiday is declared by the Government on a certain day without prior notice, OBHIZATRIK staff cannot consider it a holiday until and unless notified by the

Executive Director or the Board. All public holidays are subject to the approval of the Executive Director or the Board.

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### 1.7.3 LEAVE WITHOUT PAY

- (1) Leave without pay may be granted to employees up to 36 days per year.
- (2) Leave without pay that is taken for a month or more shall not be counted as time worked, hence no benefits shall accrue to the employees during such period.
- (3) Employees on probation are not entitled to leave with or without pay but can accrue such leave during the probationary period.
- (4) Leave without pay is applicable when the employee has exhausted all his annual and sick leave.

---

### 1.7.4 ABSENCES

- (1) An employee who is unable to come to the office is required to notify a day prior to the office of the reason for his/her absence by an e-mail.
- (2) Unauthorized absences are grounds for disciplinary action. The following procedures shall apply:
  - i. An employee that has been absent for two consecutive working days without notice nor explanation shall be personally sought of by the President. He/she shall be asked to put in writing the reason(s) for his/her absence.
  - ii. If, after seven consecutive days of absence, the employee continues to fail to give any explanation of the cause of his/her absence, the employee will be considered to have resigned from his/her position.
  - iii. In cases where the employee cannot give any satisfactory answer to the cause of his/her absences, in the judgment of the President, the employee may be subjected to disciplinary action.

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## 1.8 STAFF MOVEMENT

### (1) Assignments and Transfers

According to project needs, any employee can be transferred temporarily or permanently to any location where OBHIZATRIK conducts its activities. The transfer may be the result of a promotion, a change in role due to service requirements or other reasons.

A permanent transfer to a new place or department that includes a new job mandate shall result in a contract renewal. In addition, the employee concerned shall be notified one month in advance of his change in situation.

### (2) Interim positions and promotions

An employee may be called on to temporarily perform a job in a higher category. That does not automatically give him the right to the salary and benefits of this position. However, after a

  
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reasonable amount of time, OBHIZATRIK shall reclassify the employee in the category of the new job or return him/her to his/her former duties.

An employee who receives a promotion can be required to complete a trial period in the new position. If the trial period is successfully concluded, the employee will be reclassified in the new job category and at a salary scale level higher than his former position. If the trial period is not satisfactorily completed, the employee will be reinstated in a position at the same level as his former position.

## EMPLOYEE TERMINATION RULES IN OBHIZATRIK

### 1.9 PROHIBITION ON OUTSIDE EMPLOYMENT AND/OR ENGAGEMENT

Full-time regular employees of OBHIZATRIK are not allowed to undertake outside employment.

### 1.10 TERMINATION OF EMPLOYMENT

#### 1.10.1 CONDITIONS FOR TERMINATION

Employees shall lose their jobs under any of the following conditions:

#### (1) Voluntary Resignation

- i. Personnel wishing to resign from post may do so by giving a resignation letter to the President stating the reasons for resignation and effective date of the same. One month of prior notice is required for such resignations.
- ii. The date in which the resignation letter is received at the OBHIZATRIK office is considered the date on which notice of resignation is given. Failure to provide sufficient notice may be ground for forfeiture of all accrued employee benefits.

#### (2) Redundancy of the Position

Depending on the nature and volume of its operation, OBHIZATRIK may declare certain positions redundant. Persons occupying those positions will therefore be forced to be separated from OBHIZATRIK with proper notice. While doing so, OBHIZATRIK will give at least 2 months' notice in advance.

#### (3) Termination with Cause Grounds for employee termination are the following:

- i. continuing inefficiency and gross negligence of duty.
- ii. fund embezzlement.
- iii. Misuse of office equipment, and other properties.
- iv. repeated unauthorized absences and leaves
- v. intoxication while on official business or within office premises
- vi. unauthorized disclosure of official information

  
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#### **(4) Retirement**

When an employee reaches the age of retirement, according to the country's law, the employment relationship comes to an end. OBHIZATRIK shall notify the employee by letter, stating the date the employment terminates.

The retiring employee shall receive salary up the date of departure and other allowances such as the Provident Fund, as specified in his/her agreement.

#### **(5) Death**

When an employee dies, his/her salary and benefits will automatically be paid to his/her legal heirs.

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#### **1.10.2 PROCEDURES FOR TERMINATION AND/OR DISCIPLINARY ACTION**

- i. OBHIZATRIK will ask the employee for a written explanation on the offense deemed committed by the employee concerned, identifying the charges against him/her and the particulars of the facts relied upon to support it.
- ii. The employee is given 3 working days to submit his/her explanations.
- iii. Based on the written explanations submitted by the employee concerned and the strength of evidence presented, OBHIZATRIK may choose to decide on the charges or pursue further investigation of the case.
- iv. OBHIZATRIK can, shall it feel necessary to, suspend the employee in question from duty during the period of investigation subject to the following conditions:
  - a. should the employee be in a position to tamper with the evidence against him/her.
  - b. should the employee's continuing presence in the organization be deemed inimical to the interest of the organization.



  
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# CONFLICT MANAGEMENT POLICY IN OBHIZATRIKS

## 1.11 CONFLICT MANAGEMENT

### 1.11.1 CONFLICT RESOLUTION

Whenever a dispute arises among the OBHIZATRIK staff, it shall be resolved in a constructive manner, i.e. the solutions shall lead to positive changes. Employees who feel unfairly treated or who have complaints about a situation or about working conditions should notify the Executive Director immediately.

### 1.11.2 STAFF BEHAVIOR

OBHIZATRIK expects its employees to adopt attitudes and behavior that maintain the good image of the organization. OBHIZATRIK employees shall display an exemplary level of professionalism and integrity.

Furthermore, besides the usual rules every good employee needs to follow (respect, courtesy, punctuality), there are particular procedures of conduct for members of the organization which must be observed.

#### (1) Political Activities

Since OBHIZATRIK is a non-political organization, employees shall not participate in activities of a purely political nature on work premises or during working hours. It is also prohibited to use the organization's materials for these purposes.

#### (2) Discrimination and Harassment

Under the principles established by OBHIZATRIK, no employee, man or woman, has the right to put pressure on another, make intimate advances, give preferential treatment or show sexual favoritism at work.

#### (3) Conflict of Interest

To avoid putting themselves in a conflict of interest with the objectives and operations pursued by OBHIZATRIK, employees shall respect the following guidelines:

- It is prohibited to use OBHIZATRIK property for illegal or unauthorized purposes.
- It is prohibited for any OBHIZATRIK employee having confidential information to disclose it without express authorization beforehand.
- Employees cannot at any time accept a job from another employer if this job interferes with their work schedule and their duties and responsibilities.
- Employees shall avoid putting themselves in situations where they may gain profit or derive direct or indirect interest by influencing a contract award.

- Employees cannot solicit or accept tips, gifts, favors or other forms of gratuities for services rendered or required to be rendered in performing their duties within the organization.

## SETTLING GRIEVANCE POLICY IN OBHIZATRIK'S

### 1.11.3 GRIEVANCES

If an employee feels unfairly treated by circumstances that infringe on his/her rights or change his/her employment conditions, he/she should discuss the situation with his/her immediate supervisor. If, after the matter has been discussed and corrective measures taken, an employee feels it has not been satisfactorily settled, he/she can submit a grievance to the Executive Director, who will discuss and provide appropriate solution. All grievances shall be handled internally because there is no recourse to external mediation or arbitration.

## 1.12 PERFORMANCE EVALUATION AND SKILL TRAINING

### 1.12.1 PERFORMANCE EVALUATION SYSTEM

The performance evaluation system is a means by which OBHIZATRIK can increase its efficiency and that of its employees. The purpose of the system is for the organization to fulfill its mission by attaining its objectives and for employees to grow and feel fulfilled through proactive performance supervision.

The system enables, among other things, the harmonizing of individual employee objectives with those of the organization, the measuring of employee potential and work performance and the support of employee improvement by working with them on their development needs.

The annual performance evaluation seeks specifically to:

- promote communication between employees and their supervisors;
- clarify expectations concerning objectives and performance;
- improve employee performance through on-going monitoring and feedback;
- assess and reward individual performance;
- allow employees to express their career aspirations.

The performance evaluation focuses on the individual employee in relation to the tasks and responsibilities assigned to him. It is not necessarily a comparison of one employee's performance with that of another. Thus, the employee's work performance is to be assessed in relation to absolute procedures, that is, according to the evaluator's performance criteria and not according to relative procedures.

The performance evaluation also allows OBHIZATRIK to assess the quality of human resources in their department or organization, note important information concerning expectations and needs and clarify decisions concerning transfers or work assignments.



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# PERFORMANCE EVALUATION SYSTEM POLICY FOR OBHIZATRIK

## 1.12.2 ELEMENTS OF THE PERFORMANCE EVALUATION SYSTEM

A performance evaluation system is composed of three main stages that generally take place over a period of a year:

### (1) Performance planning

The performance planning stage enables employees and supervisors to come to an agreement on what is to be accomplished during the year and how it will be carried out. The following procedures and tools are used to facilitate this stage:

#### a) Job description or list of duties

Each employee must have an up-to-date job description defining the purpose of the work and the responsibilities involved.

#### b) Setting of objectives

For each key responsibility associated with a position, at least one objective should be established for a particular period. The objectives should be clear and quantifiable, and the assessment criteria should be mentioned.

#### c) Individual action plan

The individual action plan is a planning tool used to specify the steps to be taken to achieve the objectives set beforehand. The action plan should be prepared jointly with the immediate supervisor. It may also involve new initiatives facilitating improved productivity or personal capacity development.

### (2) Performance Monitoring and Management

Staff performance and productivity should be managed on an on-going basis throughout the year. The following elements, among others, are involved:

#### a) On-going Supervision

This means taking the time to observe, examine sources of difficulty and seek solutions.

#### b) Regular Communication

This involves regular exchanges so that employees can receive feedback about their performance and receive the necessary supervision.



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### c) Periodic Evaluation

This involves formal, scheduled meetings between an employee and supervisor to discuss activities carried out, end results and the adjustment of the action plan and objectives, if necessary. A minimum of one meeting every six months is suggested to ensure satisfactory results.

## POLICY FOR ANNUAL PERFORMANCE EVALUATION AT OBHIZATRIK

### (3) Annual Performance Evaluation

The annual performance evaluation is the analysis, based on documentation from previous stages of the process, of an employee's work record. The evaluation addresses two fundamental questions. The first relates to the past and involves verifying what was accomplished qualitatively and quantitatively during the year. The second relates to the future and consists of identifying means to be considered to ensure the employee continues to grow and develop.

The performance evaluation form should include all the sections needed for the evaluation. This includes a section relating to performance evaluation in relation to the objectives established at the outset and in relation to the responsibilities of the position, a section that specifies or targets what is needed for the employee's development and finally a section allowing the employee and the evaluator to express their comments and affix their respective signatures. The form should also include a performance level classification and a definition of each of these levels.

The annual performance evaluation does not have any financial impact on salaries. It is first and foremost a tool to evaluate the employee's performance and take remedial action if necessary.

#### 1.12.3 SKILL TRAINING AND PROFESSIONAL DEVELOPMENT

Depending on available funds, OBHIZATRIK should foster the professional development of its employees in order to be as effective as possible in its activities. The training programs chosen should address the actual needs identified and expressed during performance evaluation sessions.

#### 1.13 BOND

As part of the staff and organizational development activities, OBHIZATRIK may at times decide to send a designated staff person for trainings and/or further studies both abroad as well as at local level. OBHIZATRIK will bear the full/partial costs of the trainings/studies for this. However, the designated staff sponsored for the trainings/studies is required to sign a bond with OBHIZATRIK that requires him/her to complete the full tenure of working with the organization.



  
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# OBHIZATRIK FINANCE POLICY

## Introduction:

Precondition of Financial Management is to collect the information regarding planning and continuation of different income and expenditure and this manual is prepared considering the above noted planning. It will be helpful for the Financial Management of the organization.

## General:

- a. Expenditure shall be as per the budget head wise and expenditure cannot go otherwise. If the budgetary allocation exceeds the limit then Director's approval will be needed.

## 2.1 FUND RECEIPT

### 2.1.1 SOURCES OF FUNDS

OBHIZATRIK receives funds from the following sources:

- a) Child Sponsors
- b) SHOKKHOM donors
- c) Health Care donors
- d) CSR Fund from Corporate companies
- e) Personal Donors
- f) NGO and INGO funds
- g) Grant from National and International Organization
- h) Donation from individuals from mobile banking
- i) Volunteer registration fees
- j) Own income generating projects
- k) Revenue from Investment/ Enterprise

### 2.1.2 OBHIZATRIK CORE FUND

The following are identified as OBHIZATRIK's core program:

- A. OBHIZATRIK's administrative expenses (house rent, utilities, salaries of office executives, administrative officer, peon).
- B. OBHIZATRIK Education Program
- C. OBHIZATRIK Health Care
- D. OBHIZATRIK Livelihood Program

Any program coming to OBHIZATRIK must allocate some funds to support this core program.

### 2.1.3 BANK ACCOUNTS:

Organization can use different accounts for different projects but there will be one mother account. Organization should follow the undernoted policy:



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- a. At the end of the all month, all accounts will be verifying by the authority as per the Bank Statement.
- b. Accounts shall be either savings, current and STD.
- c. Accounts shall open any branch of the local Bank

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#### 2.1.4 SIGNATORIES TO CHEQUE BOOKS

The President of OBHIZATRIK will be signatory to OBHIZATRIK's cheques. Money can be released by the signatures of two signatories or one. Account Signatories will be decided by the Board of Directors.

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#### 2.1.5 TYPES OF ACCOUNTS

The following Four types of accounts will be maintained by OBHIZATRIK:

**(1) Central Account:**

All income accrued to OBHIZATRIK will be deposited in the Central Account. The President, Member of Board of Director or designated personnel as per decision of BOD are authorized to operate the bank account. Two signatures of either of these officials will be required for fund disbursement.

**(2) Petty Cash Fund:**

A petty cash fund of BDT 50,000 is kept to cover payments not exceeding BDT 20,000. The Accounts Department will handle this petty cash and is to be liquidated every two weeks.

The President and/or the Accounts Department will ensure proper handling of petty cash fund through surprise checks from time to time. For any emergency purpose petty cash amount can be increased by the approval from the President.

**(3) Mobile Financial Service (MFS)**


We can receive donation, sponsorship amount through MFS and the amount will transfer to mother account after deduction of service charge from MFS.

**(4) Foundation Fund:**

Organization will receive donation from individual entity. Sometimes individuals pay the amount by MFS/ cash / bank and don't want to reveal their name or inform us. In that case all the unidentified amount will directly transfer to the mother account from MFS/ cash / bank and will consider as a Foundation Fund. The Accounts Department will keep the record of these funds.

**(5) Investment Interest:**

For the greater interest of the organization, the organization can invest their foundation fund to any investment tools. The organization must be used their earned interest for organizational administrative expense.

  
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## 2.2 FUND DISBURSEMENT

All payments be made either by cheque or cash. Also payments can be done through online banking to other designated accounts.

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### 2.2.1 PAYMENT BY CHEQUE

#### (1) Payment for Purchases

Payment against purchases exceeding BDT 20,000 shall be made by clearing cheque/BEFTN

#### (2) Payment for Services Rendered

##### a. Payments for Staff Salaries

##### i . Payment Calendar

Staff salaries are paid within 10 days following the completion of the month. Salaries will be disbursed to the salary accounts of the employees. Salary bellow 15,000 can be distributed by cash.

##### ii. Staff payroll

Staff payroll (salary sheet) is prepared by the Accountant as the basis of payment. The staff payroll contains information on the employees' basic salary for the month, allowances if any, deductions and net salary payable. The staff payroll is checked by the Accounts Department and approved for payment by The President.

##### iii. Advance Pay

OBHIZATRIK's employees may take advance payment of up to 1 month (after completion of 1 year), if urgently required. The advance must be returned/reimbursed before the end of that particular fiscal year.

For travel purposes, OBHIZATRIK employees shall be given cash advances for expenses covered on official trips. Request for cash advances is prepared by the personnel concerned, recommended by the Accounts officer and is approved by the President. All cash advances for travel are to be liquidated within a week following the completion of the trip.

##### iv. Tax Deduction at Source

Employees of OBHIZATRIK will pay their tax where applicable as per Government rules and submit the tax return at the end of period.

##### b. Payment for Contractual Services

Payment for contractual services is done through cheque disbursements. The schedule of payment depends on the Terms of Reference (TOR) agreed upon by the personnel concerned



  
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and OBHIZATRIK. Payments are covered by a Request for Payment Form prepared by the accountant and approved by the Executive Director.

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### 2.2.2 PROCEDURES FOR FUND DISBURSEMENTS

- All requests for payments are to be made using the appropriate forms.
- Requests for payments are to be properly substantiated with bills/receipts and essential documents.
- Requests for payments are prepared by accountant and submitted to Director for checking and approval.

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## 2.3 BOOK KEEPING AND RECORDING

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### 2.3.1 BOOK KEEPING

The recording system of OBHIZATRIK's financial transactions allows monitoring bank balances, status of funds receipts and expenditures, and a comparative statement of budget vs. actual expenditure on a regular basis.

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### 2.3.2 VOUCHERS

There will be used either in Head quarter or Regional office:

1. There will be used credit voucher for receiving cheque from the donors or receiving money in cash with the credit voucher.
2. Debit Vouchers will be used for sending money to any office of OBHIZATRIK Foundation or Debit voucher will be used for any expenditure or purchase.

#### Some policies regarding the vouchers

1. Voucher will be prepared as per budget item
2. In each voucher date, serial number will have maintained properly
3. Voucher will be prepared as per the day to day expenditure
4. All the documentary evidence/s and supporting voucher/s will tag with the original voucher
5. Put signature by all like as follows:
  1. Authorized by, 2. Checked by and 3. Approved by 4. Received by

---

### 2.3.3 CASH BOOK

- a. Double Colum or single Colum cash entry should be provided
- b. Debit and Credit vouchers number should be given entry in Cash Book
- c. Every month's balance will be treated as opening balance for the next month
- d. Voucher Number and folio number of cash book will write in ledger book



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- e. In Cash Book, there will be no use of flute or no use of eraser but may be write again to cross it in a single line.

#### 2.3.4 LEDGER BOOK

- a. Ledger book will prepare as per the budgetary line item
- b. The ledger book should be 3 Colum entry for Debit, Credit and others
- c. Ledger entry shall be done after cash book entry
- d. All the accounts shall be write down clearly in ledger book and under the line details are to be written.

**OBHIZATRIK will maintain records of fixed assets, petty cash disbursements, supplies, inventory, the use and maintenance of office equipment.**

#### 2.3.5 ACCOUNTING

The following sets of financial reports will be prepared by OBHIZATRIK:

A. Quarterly financial reports will be prepared for review by each individual project manager of OBHIZATRIK's specific projects as well as of its core activities. This quarterly report will be reviewed by the Board of OBHIZATRIK. Financial reports to donors will be submitted as prescribed in the agreement between donors and OBHIZATRIK.

B. Annual Balance Sheet and Statement of Income and Expenditures will be prepared for each fiscal year.

#### 2.3.6 TRAVEL POLICY:

- a. Any staff-members of the OBHIZATRIK Foundation can't claim traveling allowance if he/she move to any place inside Dhaka for own departmental work. As it is already included his/her salary. But staff-members of the OBHIZATRIK Foundation can claim traveling allowance for other departmental work / Field Visit.
- b. The respective staff-member placed the actual cost with vouchers to accountant and accountant with the permission of President can pay him/her the payment.
- c. In case of travelling the staff/officer will get 2<sup>nd</sup> class journey facility and payment is applicable for that provided that to support with the ticket of the said bus/coach, train and launch etc.
- a. For the sake of travelling with the permission his/her departmental chief, accounts department can provide his/her advance. After returning from the journey bill-vouchers should be submitted within 02 days' time. Otherwise



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the accounts department claim against him/her before the Secretary/President of the organization.

- b. If the incumbent travel to other organization and if they provide all the expenditure including travel expenditure; the said person/s bound to refund the advance has taken his/her own organization within 24 hours, otherwise action shall be taken as per the laws of the organization
- c. If anybody travels with the organization's own vehicle, the incumbent will not get any allowance.

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#### 2.4 TRANSFER THE BUDGET:

For the greater interest of the organization the authority can transfer a required amount money from one project to another project but it should be recorded. After getting the fund of that borrower project will compelled to refund their debt at their earliest.

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#### 2.5 CURRENCY AND EXCHANGE RATE POLICY:

OBHIZATRIK Foundation policy is to minimize the risk of currency fluctuation on its income and expenditure where it is cost effective to do so.

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#### 2.6 AUDITING

Books of Accounts of OBHIZATRIK shall be audited annually by an independent auditor appointed by the General Assembly.

OBHIZATRIK may hire internal auditor in order to streamline its accounting systems and procedures.

#### **Conclusion:**

For the greater interest of the organization and people of our country the Board of Directors may change, correction, add or void its any clause, sub-clause or majority of these clauses of the manual. All the decision of the Board of Directors treated as final.



  
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## FIXED ASSETS POLICY FOR OBHIZATRIK

### 3.1 PURPOSE

To carry out its activities, OBHIZATRIK needs material resources. The quality of these resources is dependent upon how they are used. Material resources are in large part durable goods, which need to be well-managed to be maintained in good condition. These goods include stationary, tables, chairs, shelves, computers and related accessories.

The Fixed Assets Policy will aim for:

- Precise identification of goods that are part of the asset base;
- Sensible use of goods;
- Periodic taking of physical inventory;
- Effective maintenance of goods;
- Replenishment of goods when required.

### 3.2 PROCEDURES

At OBHIZATRIK, the management of material resources is the responsibility of the executive staff. The procedures involved in managing these resources are:

- Receiving and recording goods;
- Using goods properly;
- Maintaining goods;
- Taking inventory of goods;
- Disposing of goods.

Material resources are managed by means of records or files.

### 3.3 FIXED ASSET:

Assets represent items of value that the organization owns or controls. To be considered for capitalization and thus subject to depreciation, an asset must be fulfilling the following criteria:

- The asset must be acquired (purchased, contracted or donated) for use in operations
- The asset which will use in operations of organization. Assets which will not using in operations if the organization are not entered in the asset register.
- The asset must have a useful life of at least 1 years.

Depreciation is calculated using a straight line method for the following categories of fixed assets;



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Asset	Description	Expected Life	Asset
OFFICE EQUIPMENT	Computer Equipment Other Equipment e.g. photocopiers, printers, generators and any other equipment used in the program	3 years	
FURNITURE	Desk, Chair, Shelves, sofa etc.	5 years	
MOTOR VEHICLES	All Motorized transport e.g. cars, trucks	5 years	

**Notes:**

- i. A full year of depreciation should be charged in the year of purchase of an asset and nil in the year of disposal.
- ii No depreciation is charged on freehold land.

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### 3.4 INVENTORY

The purpose of the inventory is the physical monitoring of the items belonging to a project. The inventory makes it possible to detect differences between information about goods in the records and the actual state of goods.

Inventory is usually done once a year and is the responsibility of the finance division.

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### 3.5 PROCEDURES FIXED ASSETS REGISTER

The inventory procedure for maintaining a register is composed of the following steps:

a. Creation of record cards on which is found:

- Type of item
- Description of item
- Identification code
- Service user or name of manager
- Assigned location
- Previous placement of item
- Notes on condition of item
- Record updates
- Minutes of physical inventory

b. Final removal of an item

c. Replacement of an item

d. List of annual needs



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### 3.6 REMOVAL OF ITEMS

The inventory assets procedure described above permits the identification of dilapidated or defective goods whose presence in office presents more inconveniences than advantages, for various reasons:

- Steep rise in operating or maintenance expenses;
- Excessive cost of repair;
- Any other objective reason.

The Executive Director should give the authorization to take out of service, transfer or dispose of any items, and that should be noted in the book of assets.



  
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# OBHIZATRIK PROCUREMENT POLICY

## 4.1 PURPOSE

For the provision of social services, Non-Governmental Organizations in receipt of social welfare subventions (NGOs) are often required to procure goods and services such as machineries, rickshaw, van, equipment and food etc. for unprivileged persons or for any other purpose of the organizations.

The purchase of goods and services are also necessary for the smooth operation of the organization. The aim of the internal control system for the supplying of goods and services is to ensure orders are handled by individuals having skills in evaluating what purchases are required from suppliers offering the best deals, to ensure purchases made do not exceed the budget provided and to ensure purchased goods and services conform with the quantity and price specified in the order. The Organization must begin with an analysis of the need for the procurement, to avoid the purchase of unnecessary items (this may include an examination of lease versus purchase alternatives).

## CODE OF CONDUCT

A Code of Conduct shall govern the performance, behavior and actions of the Organization, including Board members, employees, directors, volunteers, or agents who are engaged in any aspect of procurement, including – but not limited to – purchasing goods and services: awarding contracts and grants; or the administration and supervision of contracts.

1. The duties of staff involved in a procurement process should be appropriately segregated (e.g. where practicable, different staff should be assigned to compile user specifications, source suppliers, issue purchase orders, accept goods upon delivery and certify invoices for payment).
2. No employee, officer, director, volunteer or agent of the Organization shall do business with, award contracts to, or show favoritism toward a member of his/her immediate family, spouse's family or to any company, vendor or concern who either employs or has any relationship to a family member; or award a contract or bid which violates organizational rule.
3. Conflicts of interest may arise when any employee, officer, director, volunteer or agent of the Organization has a financial, family or any other beneficial interest in the vendor firm selected or considered for an award.



  
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4. The Organization's employees, officers, directors, volunteers or agents shall neither solicit nor accept gratuities, gifts, consulting fees, trips, favors or anything having a monetary value from a vendor, potential vendor, or from the family or employees of a vendor, potential vendor or bidder.

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## 4.2 METHODOLOGY

**OBHIZATRIK** shall follow certain methods in purchasing goods, equipment and services required for the needs of the organization or its projects. Use of competitive bidding/ shall be a priority practice. The first criterion in choosing a supplier shall be the lowest bid. However, if a supplier does not provide the required level of service or an adequate guarantee, then other criteria shall also be considered. **OBHIZATRIK** shall specify in the purchase file the reasons the lowest bid was not chosen.

- For purchases under BDT 1,00,000 a price survey by telephone of two suppliers will be sufficient for determining the supplier.
- For purchases above BDT 1,00,000 a quotation/invoice shall be obtained from three local suppliers.
- Purchases from a sole source shall be explained in the purchase file.
- Organization can maintain fixed vendor for their purchase. But they have to renew the vendor list yearly by doing comparative analysis.
- The circumstances under which the required procurement methods may be waived should be specified (e.g. urgent purchases) and any such cases should be approved or endorsed by a senior staff member vested with the authority.

The purchase file shall contain all the documents pertaining to each transaction, i.e. the purchase requisition, quotations, contact information of suppliers purchase contracts or orders, invoices, delivery slips and any other pertinent documents.

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## 4.3 MAINTAINING A LIST OF SUPPLIERS / FIXED VENDOR:

It is useful for organization to compile a list of suitable suppliers as fixed Vendor for frequently required goods or services as this helps to ensure that eligible suppliers are invited to bid in a fair and open manner. It also reduces the time required for sourcing a supplier each and every time a purchase is made. The following points should be taken into consideration in compiling and maintaining a suppliers' list:

- The criteria to be used in determining the addition of any suppliers to the list should be well-defined and should ensure that they are able to provide the goods or services of the required standard at a competitive price. Suppliers who no longer meet these criteria or have a poor performance record should be deleted from the list.
- If it is decided to invite a number of suppliers on the list to bid, the method of selection should be specified to ensure equity (e.g. by rotation).
- Periodical reviews should be conducted to evaluate whether any existing suppliers should remain on the list, having regard to their record of performance and responsiveness to invitations to tender or quotation. Any new qualified suppliers should also be added to the list.



  
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- The list should be approved with adequate justifications preferably by a panel of staff or a senior staff member.

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#### 4.4 TERM CONTRACTS

If it is necessary to make frequent and repeated purchases of goods or services (Project materials, Facebook Boosting etc.), organization may consider the appointment of term contractors as this helps to save the time and resources required in obtaining quotations for making every purchase and to prevent the possibility of favoring any single supplier.

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#### 4.5 PURCHASES

Employees making purchases as part of the project activity or organizational work shall follow these mechanisms:

- a. Requisition form – the employee requesting a purchase fills this form, has it approved by the Executive Director and sends it to finance division.
- b. Quotation: The conditions under which a purchase should be made by written or verbal quotations should be specified. All verbal quotations should be confirmed in writing or clearly documented. Supervisory checks should be conducted by accounts department on the quotations received.
- c. Order form – the finance division issues the order form, after it is signed by the Executive Director. The concerned employee or the finance division will make the purchase successful on the basis of the order form.
- d. Delivery slip – After the purchase has been made, a delivery slip will be issued by the finance division for the supplier, who will sign it and give it back to the finance division.

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#### 4.6 PETTY CASH PURCHASE

Purchases with funds from the petty cash should only be made for items of low value. Payment should be made against an invoice or a claim duly certified by an authorized staff member.

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#### 4.7 RECEIPT OF AND PAYMENT FOR GOODS DELIVERED

To prevent possible malpractice (e.g. failing to report any short supply of goods ordered), the following control measures should be adopted in accepting goods upon delivery and in making payment.

- Goods delivered should be inspected (or tested as necessary) and counted against the purchase order and the delivery note. Random supervisory checks should be conducted both on the quality and quantity of the goods delivered as a means to detect any possible irregularities.
- Acceptance of goods upon delivery should be certified by designated staff members.
- Suppliers should be required to issue bills or invoices for payment at the time of the delivery of goods or quickly afterwards. Audit checks should be conducted on these bills or invoices.
- Payments for goods or services should be made against duly certified invoices, bills, receipts or claims within specified time limits to avoid any undue delay.



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## COMMUNICATION POLICY OF OBHIZATRIK

### 5.1. PURPOSE

The purpose of this policy is to control and reduce the communication cost in an effective way. Telephones are the most convenient and fastest mode of communication but for long distance communication, they are expensive.

There are other modes for fast communication such as courier, fax or e-mail. And out of these, e-mail is fast and more affordable. OBHIZATRIK prefers to use e-mail for out of station correspondence to reduce the communication costs. Telephones can be used for local calls and in emergency for national & international long distance calls.

Internet service at the office can be used to download and send email and to conduct work-related research.

### 5.2 GUIDELINES

OBHIZATRIK provides the following guidelines to its staff to control telephone use.

- a. Telephone users are requested to keep their conversations short in order to keep the cost down and to keep the lines open for other people in and outside the office that need to use the telephone.
- b. In general, employees should avoid using phones for non-official calls and are encouraged to use STD/ISD facilities available outside the office. However, the non-official calls will be billed to employees at prevailing rates.
- c. In order to minimize communication costs as much as possible, email should be used rather than fax or direct long distance calls.
- d. Copies of all in-coming and out-going official communications (fax, letters sent or received) should be filed. The employees sending / receiving important e-mails should be responsible to print and file such e-mails. A copy should go in the central file system.
- e. Regarding international phone calls, the need for the official call should be discussed verbally with the Executive Director, unless exceptional circumstances make this impractical.

### 5.3 SOCIAL MEDIA COMMUNICATION POLICY:

A good social media campaign or engagement strategy can help our organization fulfill its mission. There are many examples of not-for-profits using these tools successfully for everything from fundraising, employee and volunteer recruitment to building awareness on sites such as Facebook, Twitter, and LinkedIn.



  
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Messaging and accuracy are important on social media platforms as in other public information materials. Creation of new accounts should be considered carefully with supervisors and colleagues as with every new communications initiative, taking the planning, staff and monitoring sections outlined below into account.

Posting on social media platforms requires sound editorial judgement with due attention paid to content, organizational priorities and user preferences.

All participation in social media activities is subject to the OBHIZATRIK's core values of integrity, professionalism and respect for diversity, as well as other related behavior codes, standards and policies.



  
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# PARTNERSHIP POLICY FOR OBHIZATRIK FOUNDATION

## 6.1. INTRODUCTION

Partners can be defined for these purposes as organizations with which OBHIZATRIK Foundation has a funding relationship for the purpose of achieving OBHIZATRIK's strategic goals. The organization could be a government body, a registered NGO, INGO, Corporate organizations/individuals or a Community Based Organization or other grouping of individuals or organizations. In some cases, a partner could be a single individual with campaigning or policy expertise, for example.

**All programs, affiliates and associates should facilitate the efficient working with Partner organizations in the delivery of organizational objectives. Finance functions should ensure transparency, accountability and mutual respect in their dealings with Partners.**

## SELECTION OF LONG-TERM PARTNERS

During the selection process of a partner, a review should be carried out of the Partner's financial and administrative systems with a view to OBHIZATRIK Foundation satisfying itself as to the proposed Partner's financial integrity or, at least, becoming aware of the financial risks of entering into a relationship with the proposed partner. Subject to local context, this review should cover:

- legal status and governance
- latest management accounts and statutory accounts
- audit arrangements including previous audit opinions
- procedures for authorization, payments, procurement, budgeting and reporting; and banking facilities
- accounting system and books of accounts, e.g. cash book
- other funders and their reporting requirements
- competence of finance staff & senior management

## 6.2 FOREIGN PARTNERS:

Partnership with Foreign Donors or INGO's will be managed considering the provisions of the Foreign Donations (Voluntary Activities) Regulations Ordinance 1978 (Ordinance No. XLVI of 1978) and Foreign Contributions (Regulation) Ordinance 1982 (Ordinance No. XXXI of 1982).

## 6.3 AGREEMENTS WITH PARTNERS

A contract should be drawn up with a partner before large scale funding starts or long-term commitments are made. The President / Head of Operation should review the contract before it is finalized.



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The contract should be signed and dated by the President/ Head of Operation or equivalent, of the Partner.

The contract should include the following:

- An indication of the funding to be made available over the period, provided all conditions are met.
- Timetable and content for reports and budgets.
- OBHIZATRIK Foundation's internal and external auditors' right of access to all books of records and financial documents held by the partner, including those relating to other funders.
- Requirement for annual audit by external auditors or OBHIZATRIK Foundation's internal audit.

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#### 6.4 BUDGETING AND REMITTANCES

OBHIZATRIK Foundation will prepare a budget for activities for the following period in consultation with partner and local stakeholders. This period need not coincide with partner's financial year. Remittances should be made by cheque or direct bank transfer.

Cash remittances should be used only where banking facilities are not available. in the local currency rather than USD, GBP or Euro to ensure that OBHIZATRIK Foundation retains control and bears the risk for exchange rate gains/losses.

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#### 6.5 REPORTING AND MONITORING

The OBHIZATRIK Foundation will share the following reports as a minimum with the demand of partners

- Annual statement of income and expenditure
- Year-end balance sheet and six-monthly statement of cash and bank reserves.

The Head of Operation should monitor these reports and feed back to the Partner as necessary. There will be regular visits (minimum six-monthly) from OBHIZATRIK Foundation in relevant communities to confirm that work is proceeding to plan, that funds are being utilized for the stated purposes.

Regular meetings should be held, at least annually, with the Partner and other donors to share experience and agree on reporting and budgeting formats, which satisfy the different donors' requirements.

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#### 6.6 ACCOUNTING TREATMENT OF PAYMENTS TO PARTNERS

All receipts from Partners, will be treated as Grants, which are classified as Project and Operational Costs in OBHIZATRIK's official accounts.

If grants are received at the end of one period to be spent in the following period, the grant should be treated as a prepayment in the accounts of OBHIZATRIK Foundation



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OBHIZATRIK Foundation

# CHILD SPONSORSHIP POLICY FOR OBHIZATRIK FOUNDATION

## 7.1 PURPOSE OF THE POLICY

OBHIZATRIK Foundation is a government-registered (Reg No: S-12013) organization working towards overcoming socio-economic challenges that Bangladesh has been facing since its independence as a nation. With the aim to free Bangladesh and the members of its society from various barriers.

OBHIZATRIK Foundation is a registered charity and relies on income from fundraising to secure its projects and activities. We must ensure that by undertaking fundraising activities we uphold any legal, statutory or regulatory requirements, and maintain our reputation and adherence to our values. This Policy provides guidance on how the fundraising at OBHIZATRIK will be managed to ensure that we maintain these standards, and provide reassurance and transparency to our donors and sponsors of our processes. We are committed to maintaining good practice in fundraising and Sponsorship. This Policy will be reviewed every year or more frequently as legislation, guidance from the board for best practice changes.

## INTRODUCTION

### 7.2 POLICY STATEMENT

The objective of this document is to specify the requirements for when the OBHIZATRIK is seeking sponsorship for events, projects under any program.

OBHIZATRIK Foundation will:

be open and transparent in sponsorship arrangements

identify opportunities, obtain appropriate levels of commitment and evaluate the benefits of these arrangements

### 7.3 DEFINITIONS

**Sponsorship:** Sponsorship is a business arrangement where services/opportunities to the value of the sponsorship are provided in return for cash or in-kind services. It should provide a real benefit to the community and/or be a cost-effective means of achieving an organization's marketing and communication objectives.

Sponsorship is not a donation for which little or no return is expected. Sponsorship may also include the giving of services or goods for the same in return. It is usually a taxable supply (see VAT appendix).



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**Types of Sponsorships:** in support of an event, individual, business, or charity OBHIZATRIK will submit proposal to possible **sponsors**. In return, the company or individual person sponsoring your organization will be given public recognition for the money it donated. This is the easiest type of donation and is ideal if your organization needs some money more than goods or services.

Yet, a company doesn't have to just donate money to become a sponsor.

As an in-kind sponsor, a company or business can donate services and/or goods to your organization instead of money, still receiving recognition.

Some options below:

- Free or discounted meals or catering
- Free or discounted airline seats, hotel rooms, or travel expenses
- Free vehicle giveaways
- Discounted services from a business

**Donation:** A donation is a product, service or cash gift that is given to the OBHIZATRIK Foundation by an organization, company or individual with no return benefit other than personal recognition (e.g. letter of thanks).

It is a gift for which no direct benefit is sought. A donation may take various forms including cash, services or goods and can be from an individual or an organization. A donor's name or list of donors may be on display or included in publicity if we OBHIZATRIK chooses to do so by way of thanks. It must be made clear to the donor that any decision to display or include the donor's name is at the sole discretion of the OBHIZATRIK Foundation. Donations are not subject to VAT or tax.

**Types of Donations:** Just like sponsorships, donations can be either cash or in-kind (services or goods).

The difference between sponsorship and a donation is the amount of control your organization has over how the services, goods, and money are being used. So, instead of promising recognition for the donation, your organization is in charge.

Ultimately, your organization has the authority to choose how the money is spent or how the goods are used. If your organization has built up a great reputation, companies shouldn't be nervous about donating to your cause.

Here's a list of events that might trigger donations from outside companies.

- Relief from a natural disaster (storm, hurricane, tornado, flooding, etc.)
- Feeding or providing shelter to those less fortunate;
- Getting extra inventory off their hands and in the hands of those who need it
- To feel like they're playing a role in the community

**Grant:** A "grant" is cash given to an individual or an organization for a specific purpose. There is an obligation to fulfill any criteria the funding body may place upon the grant i.e. to ensure the project that is funded satisfies its aims and objectives and proceeds as outlined during the grant application process. Funding bodies usually require some level of profile in return for their grant and this should be in proportion to the size of the grant and agreed upon in writing



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before accepting the grant. This is usually in the form of a logo or line credit with agreed wording in publicity. Grants should always be documented in some form of the written agreement between the parties. Grants are not subject to VAT unless we are providing goods or services in return.

The difference between a sponsorship and a donation is that a sponsorship yields a benefit, whereas a donation does not.

## REQUIREMENTS

OBHIZATRIK Foundation will only accept funds if they meet the following requirements:

**Benefit:** there are strong grounds for believing it will result in benefit to OBHIZATRIK Foundation. The benefit sought should be viewed as good value for the level of support given and the resource required to secure it.

**Integrity:** the company, organization, partnership or activity will not bring OBHIZATRIK into disrepute, damage our reputation or integrity, or be likely to result in loss of income for example through

**Strategic fit:** partnerships, activities and the objectives of companies or organizations we work with, do not contradict OBHIZATRIK's mission, aims and objectives.

**Independence:** donations, partnerships or activities do not compromise our independent status.

**Influence:** there is no attempt on the part of the partner, donor, company or organization to influence our policy or actions either explicitly or implicitly. All funding must operate within the requirements of OBHIZATRIK Foundation's policy.

**Legality:** partnerships, activities and the wider business activities of partner companies or organizations must be, as far as we can ascertain, wholly legal under applicable law.

**Standards:** the partnership, company or organization and activity must meet any appropriate and associated national or international standards, and abide by any relevant regulations.

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### 7.4 THE ROLE OF THE BOARD

The final responsibility for actions under this Policy and our Fundraising Strategy rests with OBHIZATRIK Foundation's Board of Directors, who will be able to demonstrate they act in the best interests of the charity. This means the Board of Directors will not be influenced by personal moral perspectives or judgments, or derive any personal benefit from funding to the charity.

The Board of Directors will declare a conflict of interest where it exists.



  
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## 7.5 CONSIDERATION OF OPPORTUNITIES

Some companies, organizations or donors will require special consideration before funding can be accepted from them.

Funders that may be considered contentious should be discussed with the Board of Directors before being approached.

Examples include funders that:

- may have unethical practices with regard to the manufacture of their products e.g. animal welfare, human rights;
- promote or are involved in liquor, pornography, weaponry or similar activities;
- is in financial or legal conflict with OBHIZATRIK Foundation;
- as far as OBHIZATRIK is aware, does not uphold the same values of our Equality & Diversity Policy.

The above list is not exhaustive and OBHIZATRIK Foundation retains the right to decline funding from any funder, which OBHIZATRIK in its sole discretion considers inappropriate.

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## 7.6 PROCESS FOR MANAGING CORPORATE SPONSORSHIP

Before a sponsorship can be secured, the following steps must be undertaken:

**Research:** businesses approached should be researched to ensure the best fit in line with this policy.

**Valuation:** benefits to be offered to a sponsor must be valued to ensure proposals are fair and reasonably priced.

**Benefits:** all crediting & branding permitted must be agreed upon in advance based on the valuation.

**Invoicing:** full payment should be received before the activity sponsored takes place.

**Contracting:** all corporate sponsorships should be documented with a written contract.

**Evaluation:** sponsors should be provided with an evaluation demonstrating return on investment after the activity.

**Review:** Sponsors should not be contracted for longer than 1 year without consideration of whether the partnership still presents the best value for OBHIZATRIK Foundation. All contracts must be reviewed after one year.

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## 7.7 PROCESS FOR MANAGING DONATIONS & GRANTS

When a donation or a grant is received, Sponsorship and Accounts Department individually should ensure the following:

Clarify where the donation or grant will be spent and whether it should be treated as unrestricted or restricted funds.



  
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Document the gift and log any relevant details agreed such as management of the gift and activity funded, decision making for any changes to the activity supported, payment schedule etc.

Procedure for thanking the funder, ensuring that benefits of significant financial value are not given that will conflict with this policy or significantly offset the value of the gift.

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## 7.8 SPONSORSHIP PRINCIPLE

- A sponsorship arrangement should not impose or imply conditions that would limit, or appear to limit, OBHIZATRIK Foundation's ability to carry out its functions fully and impartially.
- There should be no real or apparent conflict between the objectives and mission of the Office of the Children's Guardian and those of the sponsor/recipient.
- OBHIZATRIK Foundation will not accept or give sponsorship from/to a person or organization that is, or is likely to be, subject to regulation or inspection by the Office of the Children's Guardian during the life of the sponsorship unless alternative strategies are implemented so as to not affect OBHIZATRIK functions.
- Employees of the OBHIZATRIK must not receive a personal benefit from sponsorship.
- Sponsorships should be sought by calling for expressions of interest or using other broadly-based mechanisms not limited solely to invited sponsors.
- A sponsorship arrangement is a contract and should be described in a written agreement. MOU?
- All sponsorship arrangements should be submitted for approval to the President and Board of Directors via the Head of Operations.
- Sufficient resources must be made available to enable the promised benefits to sponsors to be delivered.

### Recognition

As agreed between the parties, common media for potential recognition of the sponsor/funding organization, include:

- Written acknowledgment
- Inclusion of funding acknowledgment on all publications, reports, posters or any other documents for the OBHIZATRIK project

### Publications and printed material

Display the OBHIZATRIK name and logo on the right side of the banner.

### Events / Conferences

Inclusion of a keynote speaker from the OBHIZATRIK Foundation.

Acknowledgment of OBHIZATRIK in opening statements

Invitation the President of OBHIZATRIK Foundation or a representative to open or provide the keynote address

Booth space for resources



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Logo and brand name on major presentation boards/screens/collateral and programs

Material placed in delegate bags

Formal recognition of OBHIZATRIK Foundation.

### Websites

Link of OBHIZATRIK website from sponsored organization's site

Description of sponsorship on sponsored organization's website

### Media / Public relations

Joint media release and social media branding release

Acknowledgment of OBHIZATRIK partnership in any conference/event releases

promoting the event on OBHIZATRIK Foundation's website, staff newsletter or external newsletter.

## ASSESSING SPONSORSHIP AND PARTNERSHIP

When OBHIZATRIK Foundation seeks sponsorship for an event, activity or campaign:

### 7.9 SELECTION OF LONG-TERM DONORS

During the selection process of a Sponsorship or grant, a review should be carried out of the Partner's financial and administrative systems with a view to OBHIZATRIK Foundation satisfying itself as to the proposed sponsors' financial integrity or, at least, becoming aware of the financial risks of entering into a relationship with the proposed sponsor. Subject to the local context, this review should cover:

- legal status and governance
- latest management accounts and statutory accounts
- audit arrangements including previous audit opinions
- procedures for authorization, payments, procurement, budgeting and reporting; and banking facilities
- competence of finance staff & senior management

#### 7.9.1 AGREEMENTS WITH SPONSORS

A contract should be drawn up with a partner before large-scale funding starts or long-term commitments are made. The President / Head of Operation should review the contract before it is finalized.

The contract should be signed and dated by the President/ Head of Operation or equivalent, of the Partner.

The contract should include the following:

- An indication of the funding to be made available over the period, provided all conditions are met.
- Timetable and content for reports and budgets.
- OBHIZATRIK Foundation's internal and external auditors' right of access to all books of records and financial documents of the project or event.
- Requirement for annual audit by external auditors or OBHIZATRIK Foundation's internal audit.



  
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OBHIZATRIK Foundation

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### 7.9.2 BUDGETING AND REMITTANCES

OBHIZATRIK Foundation will prepare a budget for activities for the following period in consultation with partners and local stakeholders. This period need not coincide with the partner's financial year. Remittances should be made by cheque or direct bank transfer or paypal.

Cash remittances should be used only where banking facilities are not available. in the local currency rather than USD, GBP or Euro to ensure that OBHIZATRIK Foundation retains control and bears the risk for exchange rate gains/losses.

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### 7.9.3 FUND ALLOCATION:

In the Budget OBHIZATRIK Foundation will ensure that operation and monitoring cost cannot be more than 20%.

For SHOKKHOM project, it will be between 12.5% to 20%. (details given below)

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### 7.9.4 REPORTING AND MONITORING

The OBHIZATRIK Foundation will share the following reports as a minimum with the demand of partners

- Annual statement of income and expenditure
- Year-end balance sheet and six-monthly statement of cash and bank reserves.
- Yearly Audit report

The Head of Operation should monitor these reports and feedback to the Partner as necessary.

There will be regular visits (minimum six-monthly) from OBHIZATRIK Foundation higher management in relevant communities to confirm that work is proceeding to plan, that funds are being utilized for the stated purposes.

Regular meetings should be held, at least annually, with the sponsor and other donors to share experience and agree on reporting and budgeting formats, which satisfy the different sponsors' requirements.

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### 7.9.5 ACCOUNTING TREATMENT OF PAYMENTS TO PARTNERS

All receipts from Partners/donors/sponsors will be treated as Grants or sponsorship, which are classified as Project and Operational Costs in OBHIZATRIK's official accounts.

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### 7.9.6 BRANDING

OBHIZATRIK Foundation must be branding its projects with the collaboration with sponsors. Every project name must include "OBHIZATRIK". A company that provides any of the donations above could be recognized by organization by having their name on a flyer or banner, on the back of a T-shirt or other clothing, or on a televised or social media advertisement.



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## SPONSORSHIP OPTIONS FOR OBHIZATRIK FOUNDATION

### EDUCATION PROGRAM

Under this program, OBHIZATRIK School is a sustainable initiative of OBHIZATRIK Foundation. Currently, we have three schools which are situated in Mirpur, Rayer bazar, Latarchar with a total of 600 students. The monthly contribution through the Child Sponsorship program to OBHIZATRIK School takes complete responsibility of all the costs of running the school. We provide school dress, daily snacks, Weekly meal, Notebook, Pencil, pen, sharpener, academic notebooks, all books etc to them, free of cost. Also, other expenditure like school furniture, teacher remuneration, compound maintenance fees bears from your monthly Child Sponsorship donation. Along with excellent education, OBHIZATRIK School also offers weekly medical health checkups as well as free medicine and also provides the students with nutritious food on a regular basis.

We are running Child Sponsorship Program to bear all the cost of the School. Any individual or corporate sponsor can take responsibility of student by choosing monthly, quarterly, six monthly or yearly sponsorship option. Child sponsorship amount of **BDT 1,500 or USD 19 or AUD 26 or CAD 25 for one child** per month pays for all their academic expenses.

Individual or any corporate sponsor must agree that he/she will take responsibility for a certain period of time. It is a monthly sponsorship program. They need to ensure to provide all the necessary steps. Child Sponsorship Department will be responsible for taking care of the policy.

Also, any donor can donate educational stationeries or sponsor a one-day event. OBHIZATRIK Foundation will ensure the funding acknowledgement for short term funding. For long term funding OBHIZATRIK must conduct a written agreement with budget. It must follow this policy before taking part of any project.



  
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## SHOKKHOM AND LIVLIHOOD PROGRAM

In the Islamic community, Muslims are obliged to pay a percentage, annually under Islamic law on certain kinds of property and use it for charitable and religious purposes. To make appropriate use of Zakat money, we initiated to create a Sustainable Livelihood project titled "SHOKKHOM".

This project involves raising Zakat money and using it to create an income-generating source for destitute families. Considering Shokkhom is an initiative that is based primarily on monitoring, any individual or company can partnership with us for the livelihood program. As this is a long term project. We must ensure the agreement along with a budget. Budget must be proposed by OBHIZATRIK and agreed by Sponsors.

The head of Operations will finalize the project along with Shokkhom department and taking care of its monitoring and reporting.

This donation or sponsorship should only proceed after considering a Partnership first which is the preferred mode of cooperation.

Before taking a project a review should be carried out for donor

- financial status,
- project execution,
- tax and vat,
- legal status of the Sponsor,
- Benefit of the organization
- Ensure auditing
- Branding facility
- Budget inclusion of Monitoring and operation cost (not more than 12.5% for individual and 20% for corporate sponsorship)
- Review the principles of Sponsorship

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### ACCOUNTS OF SPONSORSHIP:

Disbursement of donation or sponsorship payment must be on the name of OBHIZATRIK Foundation. Any type of personal account transaction is prohibited. OBHIZATRIK will not take any responsibility of those transaction.

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### COMMUNICATION WITH SPONSORED BENEFICIARIES:

OBHIZATRIK Foundation will share the beneficiary contact details to the donors. Sponsor can directly contact the beneficiary if needed. Sponsor/donor can send a written message or video message to the beneficiary. Any type of online or offline meeting can be possible.



  
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## CHILD SPONSORSHIP GUIDLINES

Before beginning the sponsorship process, please review our **Sponsorship Terms & Conditions** below:

### Payment & Renewal:

- Donor may pay for sponsorship by bank transfer, MFS payment, through online by credit card or Paypal or by cheque or money order. Before that complete our Sponsorship Application Form and we will contact you accordingly.  
OBHIZATRIK will share an account to the donor so that he/she can find the update of the sponsored child.
- Child Sponsorship Department will notify the donor in advance when it is time to renew his/her sponsorship, unless he/she choose a recurring payment option.
- If OBHIZATRIK does not receive donors' renewal payment, the donor will receive a notification email informing the donor that his/her account is overdue. A six-month grace period will be provided, after which sponsorship will be considered terminated and the sponsored child returned to unsponsored status. At this point the child will be posted OBHIZATRIK website so they may receive a new sponsor. The donors are welcome to sponsor again at any time, but we cannot guarantee that the original child will be available to sponsor.
- If the donors are paying online, he/she may select a child to sponsor through our website. If you are paying offline, you may request us to assign a child to you based on your specifications (gender, location, age, etc.). OBHIZATRIK cannot guarantee the availability of a child to sponsor based on your specifications, but we will do our best to match you with an appropriate child.
- OBHIZATRIK Foundation reserves the right to change your sponsored child at any time. Due to the unstable nature of economic opportunity in the areas OBHIZATRIK works and other issues such as family commitments that may require relocation, children occasionally move with their families outside of OBHIZATRIK's support area. Child Sponsorship Department will notify any change by email and work with the donor to find a new child to sponsor.

### Terminating Your Sponsorship:

- OBHIZATRIK encourages sponsors to support the same child throughout the course of their education for as long as they are able. This allows children to continue their education uninterrupted and facilitates a relationship between the sponsor and the sponsored children. To ensure uninterrupted services to the donors' sponsored child, a minimum sponsorship commitment of 12 months is required. Sponsorship cannot be terminated before this date.
- If at any point the donor decides to discontinue your sponsorship, at least 3 months' advance notice is required. Contact the Child Sponsor Head by email or telephone to provide advance notice.



  
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# OBHIZATRIK FOUNDATION CHILD PROTECTION POLICY

## 8.1. INTRODUCTION

OBHIZATRIK Foundation believes that all forms of abuse and exploitation suffered by children are unacceptable. Safeguarding the health, safety and wellbeing of children as direct beneficiaries and indirect beneficiaries is an integral component of all OBHIZATRIK Foundation programs. The possibility of staff, donors or partners abusing children is one that the organization takes seriously. OBHIZATRIK Foundation is committed to preventing child abuse and neglect from taking place. OBHIZATRIK Foundation is committed to a policy of "do no harm" which will inform all actions in relation to the management of suspected/ alleged abuse or exploitation. However, the interests of the child will always remain paramount.

Child protection is a corporate and individual responsibility. All staff must be aware of their individual responsibility to acknowledge the possibility of abuse within our programs.

OBHIZATRIK Foundation recognizes that child abuse can occur in all societies, cultures and organizations and that all children, especially children with disability, can be vulnerable to abuse, exploitation and neglect. Therefore, OBHIZATRIK Foundation has put in place a Child Protection Policy underpinned by a Code of Conduct. The Code of Conduct gives clarity on acceptable and unacceptable behavior in the company of children. Not acting in accordance with the Code of Conduct may be reason for dismissal.

### **The Child Protection Policy of OBHIZATRIK Foundation and the Code of Conduct:**

- Is based on the principles of the UN Convention on the Rights of the Child -(1989): giving every child the right to protection from all forms of abuse, neglect and exploitation.
- Defines expectations in dealing with issues of child protection giving direction to all OBHIZATRIK Foundation staff, trustees, consultants, volunteers, partners and visitors.



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## 8.2. SCOPE

This policy is applicable to:

- All staff of OBHIZATRIK Foundation irrespective of whether they work on full-time or part-time bases, or are employed internationally or nationally.
- Persons employed on short-term contracts, such as consultants, researchers, evaluators etc.
- Board of Directors, patrons and volunteers.
- Visitors to OBHIZATRIK Foundation's programs including donors, journalists
- Local partners working with OBHIZATRIK Foundation.

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## 8.3. DEFINITIONS

8.3.1 A child means a person who has not yet reached 18 years of age.

8.3.2 Definition of Abuse and Neglect Child abuse is the misuse of an adult or peer power over children. It is the result of failure to respect the rights, autonomy, physical integrity and privacy of a child. A person may abuse a child by inflicting harm, or by failing to act to prevent harm. Children may be abused in a family or in an institutional or community setting, by people known to them or, more rarely, by a stranger.

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### NEGLECT

Occurs when adults fail to meet a child's basic physical needs so that there is likely to be serious impairment of the child's health or development\_ Examples include failure to provide adequate food, shelter and clothing, failure to protect a child from physical harm or danger, failure to ensure access to appropriate medical care or treatment.

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### PHYSICAL ABUSE

Occurs where adults physically hurt or injure children, or fail to prevent physical injury or suffering. Physical harm may also be caused when a parent or carer feigns the symptoms of, or deliberately causes ill health to a child.

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### SEXUAL ABUSE

Occurs where adults use children to meet their own sexual desires. Examples are -full sexual intercourse, masturbation, oral sex, and fondling, creating images of children for the gratification of



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others. Showing children pornographic material (books, videos or pictures) is also a form of sexual abuse. Downloading material which can be deemed to sexually exploit children is also a form of sexual abuse.

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### EMOTIONAL ABUSE

Occurs where adults persistently treat a child in such ways as to cause severe adverse effects on the child's emotional development. Examples; conveying to children that they are worthless or unloved, inadequate, or valued only in so far as they meet the need of another person; imposing age or developmentally inappropriate expectations on a child; causing a child to feel frightened or in danger through constant shouting, threatening, ridicule or taunting, Some level of emotional abuse is involved in all types of ill treatment of children. Another type of emotional abuse which can also produce significant harm, for example is when children are exposed to violence even if they are not the target (e.g. domestic violence and access to pornography), recruitment into militias and other violent activities by paramilitaries. Again, some level of emotional abuse is involved in all types of indirect ill treatment of children.

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### ECONOMIC EXPLOITATION

Using a child for economic purposes, or performing work that may be hazardous or that interferes with the child's development. This includes educational programs that are focused on production rather than the acquisition of skills, and keeping a child out of an educational facility to perform other tasks.

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## 8.4. HOW OBHIZATRIK FOUNDATION ENSURES CHILDREN ARE SAFEGUARDED WITHIN OUR WORK.

OBHIZATRIK Foundation aims to protect children in all areas of its work through:

1. By providing our Code of Conduct to all OBHIZATRIK Foundation staff, field volunteers, board members, consultants and visitors.
2. Establishing procedures for reporting and management of suspected or actual abuse of children in OBHIZATRIK Foundation's projects.
3. Procedures for ensuring protection in communications and marketing,
4. Support to partner organizations funded by OBHIZATRIK Foundation.

Each of these are detailed below:



## **1.1. Code of Conduct**

a) Individuals contracted by OBHIZATRIK Foundation, field volunteers, visitors, board members and consultants will be given a copy of the Child Protection Policy and Code of Conduct to understand and abide by it. In an emergency, OBHIZATRIK Foundation will make every effort to ensure that individuals employed will abide by the Code of Conduct.

## **2.1. Procedures for reporting and management of suspected or actual abuse of children in OBHIZATRIK Foundation's projects**

a) Should a member of OBHIZATRIK Foundation staff receive any information about, or observe, actual or suspected abuse regarding any area of OBHIZATRIK Foundation work he or she must immediately inform their Senior Management Team as appropriate.

b) If abuse or exploitation allegations are made against a member of OBHIZATRIK Foundation personnel, this will trigger an investigation and the member of staff will be removed from any area of work which involves direct contact with children. This will not be prejudicial in the case of an unsubstantiated claim.

c) All necessary precautions will be taken to protect the identity of the whistleblower and the case of the individual accused will be conducted in a confidential manner.

## **3.1. Procedures for ensuring protection in communications and marketing**

- OBHIZATRIK Foundation communications should use pictures that are decent and respectful. We recognize there are times when children are in reality victims, for example, of war or conflict. In such cases the child's dignity should still be preserved whilst presenting the reality.

- Great care will be taken to protect the child when case studies or other promotional material are gathered. Whenever possible, appropriate written or verbal consent should be sought from the child and his/her parent(s)/guardian(s).

- The safety of the child will be remaining fundamental to OBHIZATRIK Foundation's work and therefore, information that could be used to trace the child or the child's family will not be used on OBHIZATRIK Foundation's website or in any other form of communication.

## **4.1. Partner Organizations associated with OBHIZATRIK Foundation**

- OBHIZATRIK Foundation program staff will undertake an assessment of the partner's capacity and procedures with regard to child protection, and will support capacity building and training as agreed/required.



  
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- Partners without appropriate safeguarding frameworks will be given a reasonable time to develop and implement safeguarding arrangements. OBHIZATRIK Foundation support will be given as appropriate and feasible.
- OBHIZATRIK Foundation will take all necessary steps to ensure that there is a culture of openness and trust. OBHIZATRIK Foundation will encourage the partner to highlight issues of child protection and reassure the partner that this will not compromise the partner's relationship with OBHIZATRIK Foundation.
- In the event where child abuse is reported to a partner organization and appropriate actions are not followed then OBHIZATRIK Foundation will consider partnership suspension.

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#### 8.5. IMPLEMENTATION AND MONITORING OF THIS POLICY:

OBHIZATRIK Foundation's Senior Management Team is responsible for the implementation of the policy across all areas of OBHIZATRIK Foundation's operations. All OBHIZATRIK Foundation staff and Board of Directors will be briefed on child protection so that they feel confident in implementing the policy in accordance with their responsibility. OBHIZATRIK Foundation will record and monitor all cases of child abuse.



  
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OBHIZATRIK Foundation

## EDUCATION POLICY FOR OBHIZATRIK SCHOOL

When we portray an image of a child in our mind, we see a child with an innocent smile who has all the access to be grown up into a healthy human being. When a child is born into an impoverished family, they enter the first phase of a long and challenging cycle that can run for generations. Thus, OBHIZATRIK foundation has been working since 2010 to provide an inclusive and holistic education for over 600 children to support them breaking down this vicious cycle of poverty. Most of these children are the first in their families to attend school. Our approach through the Education Program ensures that all students are supported to learn and develop a range of academic and life skills which will enable them to make choices about their futures. We believe that good learning goes hand in hand. We monitor students' growth and development and at the same time ensure their wellbeing.

We cannot push any student's life to a purposeless way. We cannot let any students drop out in the middle of the minimum level of education. In order to make every student's life meaningful, they must have a minimal level of educational qualification. OBHIZATRIK School keeps in mind that every student must receive quality education to flourish their potentials properly. We do not want any student to be lost from education life.

In years to come, we aim for these schools to be places which provide high quality learning opportunities for the underprivileged community children, so that they complete their secondary education and gain qualifications and skills to transition to life beyond secondary school.

This policy set will be the base of all rules and regulations that will help OBHIZATRIK School to achieve the dream of eradicating illiteracy from Bangladesh and SDG #4.

The Education Department policy will be reviewed yearly and necessary updates and reforms will be made with the opinions from Education Department executives and OBHIZATRIK Foundation's Board of Directors. The policies can be changed with the approval of OBHIZATRIK Foundation board of directors at any time, to include any issue that is unspecified in this policy.



  
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## ADMINISTRATION

- The school administration is responsible for the management of all school operation.
- The school administration will create a safe learning environment.
- School administration is responsible for student's enrollment and preventing dropout of students.
- It is the duty of the school administration to monitor and evaluate the progress of the school and take necessary steps according to the policy to create a sustainable education program for the students to ensure quality education.
- School administration will create all sorts of documentation regarding school and education program activities.
- The school administration will hire staffs and teachers for the OBHIZATRIK School.
- The administration will oversee all the teachers and support staffs of OBHIZATRIK School.
- Administration will arrange trainings, recreational activities, health camps, food distribution events, study tours for staffs and Students of OBHIZATRIK school.
- The administration will prepare the curriculum which must include, but not limited to the NCTB Curriculum.
- The administration will oversee the examination, review the results and take necessary steps to evaluate and help the weak students of OBHIZATRIK School.
- The administration will report to the OBHIZATRIK directors board.

## EDUCATION SYSTEM

- The curriculum will include, but not limited to NCTB curriculum.
- OBHIZATRIK School will provide teaching based on the National Education Policy 2010. The education system will follow any changes or updates made in the National Education Policy in the future.
- Extra-curricular activities will be offered to the students and any necessary steps will be taken to make arrangements for the extracurricular activities needed for the students.
- Most number of students in each class will be decided by the administration to ensure quality education for each and every student.
- Special educational care will be provided to any students who are weak or if any students feels the need for the special care.
- The education system will include regular sessions for building a positive moral and ethics in the students' mindset.
- OBHIZATRIK School will make arrangements for the transmission of national history, tradition and culture from generation to generation within the education system.
- Education provided will be creative, practical and productive for the economic and social progress of the country; To develop students as personalities with a scientific outlook and to help them develop leadership qualities.



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- In order to create discrimination free society, equal opportunities for education for all will be maintained irrespective of social and economic position.
- Education will not be used as a product to achieve profit.
- Education system will ensure that the students can qualify for quality marginal qualifications in every manner of thinking, imagination and inquiries instead of memorizing without proper understanding.
- In order to build knowledge-based Digital Bangladesh relying on information technology, ICT and related other (mathematics, science and English) subjects will be given proper importance.
- Creating awareness on climate change along with a natural and social environment-awareness among students to transform them into skillful human resource.
- Creating awareness and teach the dangers of illegal activities (such as drug addiction, drug abuse, criminal activities, any acts that is unlawful etc.)
- Ensure the vibrant and happy learning environment for the students.

## ENROLLMENT POLICY

- OBHIZATRIK School will make necessary arrangement for any children to get enrolled in the school provided that the education quality will be sustainable.
- There will be no entrance examination necessary for getting a student admitted into class 1 according to the National Education Policy. However, if the number of students willing to get enrolled is more than the capacity of OBHIZATRIK School, then the administration will arrange a selection examination among the children willing to get enrolled. The examination will only evaluate the children's ability to adopt to the education system and environment of OBHIZATRIK School and will not evaluate them based on their class, gender, ethnicity, social or economic position.
- In order to enroll in students, the teacher-student ratio will be taken into consideration. In this consideration additional students of the specific number of capacity cannot be admitted.

## EDUCATION MATERIALS POLICY

1. All sorts of education materials will be provided to the students free of cost.
2. Every enrolled student will get NCTB books according to their respective class once in the start of the Educational year.
3. Notebooks, pens and other necessary equipment and accessories will be provided in regular intervals (Monthly / Weekly)
4. Any student can request the administration for any educational materials they feel is necessary for their learning process. The administration will seriously



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consider their request and will fulfil them based on the capability of OBHIZATRIK School and necessity of the material.

## ATTENDANCE POLICY

- Every class will maintain an attendance book and note the attendance of every student every School day and/or event day.
- If any student is absent for at least two consecutive days without any prior notice, the teachers and administration will contact the guardians of the student to learn the reasons of their absence.
- If any student needs leave in advanced, they have to submit an application to the teachers and administration. The application must contain the signature of the guardian of the student.
- The administration will make arrangement for home visit to any students' home if they are not reachable through phone and are absent for at least one week without any prior notice.
- Every student who are present in all the class days and event days will be rewarded at the year-end reward distribution.

## EXAMINATION POLICY

- Students will be evaluated through oral and written tests based on their textbooks.
- Examination will evaluate the students critical and creative mindset rather than traditional memorization.
- Oral tests will be taken in pre-education and class 1 as monthly tests.
- Monthly, half yearly and final examination will take place every month, middle of the year and at the end of the year respectively.
- Students will be promoted to the next class if they obtain the passing marks (40% of full marks) in every subject.
- Any student can request for reevaluation of their results to the administration within two weeks of the results being published.
- Any decision by the administration regarding examination and results will be the final decision.

## HEALTH AND HYGIENE POLICY

- OBHIZATRIK School will provide importance to the students' health.
- The school will have primary medical care facilities for the students.
- OBHIZATRIK School will arrange health camps for students and their family members in regular intervals.



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- If any student's medical or health related issue arises during the school time, OBHIZATRIK School will take necessary steps to provide the student the medical care they need.
- If any student is unable to attend the school due to medical reasons for a certain period of time, OBHIZATRIK School will arrange for extra classes to help the student get back on the regular studies that the student may have missed.
- OBHIZATRIK School will arrange proper hygiene facilities for the students and teachers.
- The students will be provided necessary information on how to maintain proper hygiene and will be encouraged to practice them not just in school environment, but also in their everyday life.
- The teachers will regularly check if the students are maintaining proper hygiene practices, such as- short nails, skin irritation, proper hair length for boys and girls, hand washing before having food and after using the toilets.
- Any student feeling sick will be taken out of class immediately. The student's guardians will be contacted by the teachers/administration and the student will be taken care by the teachers/officials until they are handed over to their guardians.

## SEXUAL AND REPRODUCTIVE HEALTH RIGHTS POLICY

- OBHIZATRIK School will provide regular sessions on Sexual and Reproductive Health rights to the students from class 5 to upper levels in order to raise awareness on SRHR and changes during adolescent period of the students.
- Any student will have access to any teacher or any official at any time regarding SRHR issues.
- Adolescent female students will be provided sanitary napkins from OBHIZATRIK School.
- OBHIZATRIK School will provide menstrual kits in the girl's toilet.
- The teachers and administration officials will be sensitive towards the students' SRHR issues and provide the Students a safe space to talk about any physical, mental changes or any other SRHR issues.

## LEGAL SUPPORT POLICY

- OBHIZATRIK School will conduct all of its activities abiding by the constitution and laws of People's Republic of Bangladesh
- OBHIZATRIK School will always support the students regarding any legal issues connected to child abuse, child labor law violation, early marriage, child rights, right to education. (more will be added)
- If any student seeks legal support from OBHIZATRIK School, the School will take necessary measures to help them.



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## ANTI-DISCRIMINATION POLICY

- OBHIZATRIK School will not show any forms of discriminatory behaviors towards any children, student, teacher, staffs and/or anyone engaged with the school.
- Zero tolerance policy will be implemented if there is any case of discriminatory behavior shown by any volunteer, staff and/or teacher.
- OBHIZATRIK School will not discriminate anyone based on their race, gender, religion, ethnicity, social and economic position,
- Every student will be considered equal and will get the same benefits.
- The students who are lagging behind may get extra care facilities to help them cope-up with the rest of the students.

## CHILD PROTECTION POLICY

- OBHIZATRIK School will follow the OBHIZATRIK Foundation's Child protection policy.

## ANTI-VIOLENCE AND ABUSE POLICY

- OBHIZATRIK School will not tolerate any forms of violence and abuse (defined by the constitution of Bangladesh)
- No physical punishment is allowed in OBHIZATRIK School.
- If anyone related to OBHIZATRIK School is found guilty of committing violence or abusive behavior, legal actions will be taken against the perpetrator immediately.

## DIGITAL LITERACY POLICY

- OBHIZATRIK School will ensure the students are capable of coping up with the digital world that is constantly improving every moment.
- OBHIZATRIK School will setup digital classroom for the students.
- The students will have access to the digital equipment with the supervision of teachers or officials.
- OBHIZATRIK School will emphasize on ICT education following the NCTB curriculum, with additional classes based on the student's capacity and skills on ICT.

## STUDENTS SAFETY POLICY

- OBHIZATRIK Foundation and OBHIZATRIK School will constantly ensure the students safety around the school premises.



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- OBHIZATRIK School will ensure that no student feels threatened or unsafe while coming to school, going home from school and during the time they stay at school.
- OBHIZATRIK School will never leave any student by themselves while they are outside the school premises on events, study tours, field visit. Adequate number of Staffs, teachers and volunteers will be engaged to ensure each and every students safety during the mentioned times.
- OBHIZATRIK School will ensure that any student can have a safe space to talk to the authorities or teachers about any issues they feel unsafe for them.
- Any staff, teacher or volunteer involved in violation of the students' safety will be suspended immediately and necessary legal steps will be taken against them.
- If any person not engaged with OBHIZATRIK School or OBHIZATRIK Foundation creates any situation that may endanger the student(s) will be immediately handed over to the law enforcement authorities and legal steps will be taken against them.

## STUDENTS' SKILL DEVELOPMENT POLICY

- OBHIZATRIK School will arrange special classes and sessions for students on regular intervals to develop their skills. For example, Photography class, Self-defense class, music and art class etc.
- Any student who is interested in any skill based education after completing education in OBHIZATRIK School; OBHIZATRIK School will provide necessary support for them to develop their skill.
- OBHIZATRIK School will ensure that the education quality is up to date with the ever-changing modern world, so that the students will be able to compete in the world with proper skills they need to maintain a better living standard.
- If any student requests a certain skill based education to be added to the curriculum, OBHIZATRIK School administration will consider the request and grant it provided that the request is approved by the board of directors.

## TEACHERS' TRAINING POLICY

- OBHIZATRIK School will arrange trainings for teachers on regular intervals to develop their methods of teaching, curriculum preparation, student engagement etc.
- The teachers will be trained to provide proper information on different topics (such as SRHR, general knowledge, basic household skills, hygiene maintenance etc.) to the students. They will also be trained to provide basic counselling services from the students.
- Experts and trainers will be hired by OBHIZATRIK School administration for conducting the trainings.
- The teachers can request the administration to arrange trainings on issues/topics they find necessary for the benefits of the student. The administration will



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consider the request and will arrange the training provided that it is approved by board of directors.

## **TROUBLED, VULNERABLE AND PERSON WITH DISABILITY POLICY**

- OBHIZATRIK School will not discriminate any person with disability because of their disability.
- OBHIZATRIK School does not provide special education for Children with certain disability (such as blindness, autism, hearing disability etc)
- OBHIZATRIK School will provide regular education for the children with disability who are able to cope up with the regular curriculum based education.
- OBHIZATRIK School will make necessary arrangement for the students with disability to ensure that the physical structure and education will not be a hindrance to their enrollment in OBHIZATRIK School.
- OBHIZATRIK School will take special care for the troubled and vulnerable students. There will be arrangements for proper psychological counseling services for these students.

## **POLICY REGARDING GUARDIANS OF THE STUDENTS**

- OBHIZATRIK School will arrange regular monthly meetings with guardians of the student.
- Any guardian can access and contact the teachers and administration regarding the students' issues at any time they feel necessary.
- OBHIZATRIK School will not allow any student to go out of the school or take leave without the verbal and written consent of the guardian.
- Any issues regarding any student will be informed to the student's Guardian immediately before the administration takes any step.
- OBHIZATRIK School will form a Guardians Committee to hear feedback from the guardians to incorporate their views and opinions in the administration and schooling system if the administration considers them necessary.



*(Signature)*  
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# LIVELIHOOD (SHOKKHOM) POLICY

## 9.1 INTRODUCTION

A livelihood comprises the capabilities, assets and activities required for a means of living. It is deemed sustainable when it can cope with and recover from stresses and shocks and maintain or enhance its capabilities, assets and activities both now and in the future, while not undermining the natural resource base.

Sustainability depends on developing a clear plan for putting in place and keeping in place elements that make an initial successful. It requires building relationships with key stakeholders that can broker resources as well as become champions for the program. Figuring out what resources are needed and how to rationalize them is what sustainability planning is all about.

As a program that aims for poverty alleviation, Shokkhom- a sustainable livelihood program, by nature, requires multiple strategies to be able to respond to a variety of poverty contexts and situations. This need urges the program management (Obhizatrik Foundation) and program implementers (Shokkhom Officers) to continuously innovate and develop new methods and strategies to be able to provide the most appropriate and most effective set of interventions and achieve the intended results for the program participants. This sustainable livelihood program ensures environmental, economic, institutional and social sustainability.

This document- The Shokkhom Project Policy- represents the Program's plan for "getting it right" when it comes to establishing a sustainable livelihood project. It sets out the broad principles, policies and procedures that will govern the Program's approach moving forward, and provides a consistent framework to be used in the preparation of a complete livelihood plan for specific projects in the future.

This document is developed through the insights from the following sources:

- Previous experiences from regular operations and special projects (e.g. livelihood rehabilitation and emergency employment projects)
- Consultations and reports from field implementers, partners, and program participants
- Recommendations from expert consultancies, research and studies conducted

The Shokkhom, Bengali word meaning efficient or competent aims on reducing the wealth gap developing sustainable business models for destitute people using the Muslim practice of giving annually- "Zakat" - as a source of fund for small startups. These micro-level startups are designed to have a low skill barrier, require little education or skill sets to operate, and can easily be monitored and scaled up. The program works on developing and implementing micro-business models with full ownerships transferred to individuals living below the poverty line, involving volunteers, implementing officers, experts and influencers to select, train and monitor the projects across the country-with all projects funded by Zakat.

Shokkhom, a sustainable livelihood program of Obhizatrik Foundation provides identified poor and vulnerable families and individuals the appropriate income-generating opportunities to help improve their level of economic sufficiency. The objective of this program is to reduce poverty



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and inequality by generating employment opportunities among poor households and by moving highly vulnerable households into sustainable livelihoods and toward economic stability.

The program's six main stages of implementation are (1) Area Identification, (2) Participant Identification, (3) Project identification, (4) Project review and Approval, (5) Project implementation and handover and (6) Monitoring and Evaluation.

The program specifically targets four economic sufficiency indicators: (a) employable skills, (b) employment, (c) income, and (d) social security and access to financial institutions. The program facilitates interventions that expand the livelihood asset base of the participants (human, social, physical, natural and financial capital) to capacitate them in being able to have gainful employment.

## KEY PRINCIPLES AND STRATEGIES:

### Results-based Innovation

Instead of having an activity-based and linear approach to implementation, the program focuses more on a diverse range of options that the implementers must consider to more effectively and efficiently deliver the intended results. Although a standardized process, various activities, tasks and tools are being developed and communicated to the field staff, the nature of the program still requires innovation and some ingenuity from the implementers for the strategies to fit the particular contexts of the project areas and/or the participants. It should be understood that the implementers have the autonomy to move within the existing program policies to be able to find the most appropriate approach to implementation to achieve program goals.

### Sustainable Interventions:

Program implementers should focus on facilitating interventions that enable participants to experience long-term economic gains.

### Guided Participation:

As a community-based program, implementation should be based on participatory dialogue and consultation with the participants. This ensures the willingness and ownership of the participants throughout the interventions. However, it is equally important that field implementers properly guide the participants in identifying projects that will be sustainable. This can be achieved by extensive data gathering and analysis through observation, research, consultation and discourse with local key stakeholders.

### Multi-dimensional Approach:

Given the varying contexts of the areas and beneficiaries, the program provides not a single intervention, but a set of options that can be taken individually or combined to be able to address the specific needs of the target beneficiaries. It is necessary for the field implementers to be able to identify the most appropriate intervention or set of interventions to ensure the sustainability of the resulting income-generating activity. Implementers should re-evaluate the beneficiaries' needs even after conducting interventions and start planning for supplementary interventions to enhance or build on the results of the one preceding it.



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### **Multi-stakeholder Approach:**

The program does not expect its implementers to be able to provide all types of livelihood assistance, which should be accessed from both public and private stakeholders. This strategy pools resources (financial and non-financial), prevents inefficiencies and improves the likelihood of project completion and sustainability.

### **Human Rights Mainstreaming:**

Making efforts to ensure that human rights are integrated into all sectors of existing and interventions of livelihood projects. Implementing projects or program directly targeted at the realization of specific rights (e.g. freedom of expression) specific groups (e.g. children). Human Rights emphasize free, active and meaningful participations, particularly of discriminated or excluded groups in decision making that affects them. It offers tools to analyze root causes such as inequalities, discriminatory practices and unjust power relations.

### **Gender Mainstreaming:**

Integrates gender equality components in the program, Improving women's assets, equity and income- household, group and community involvement. It aims at transforming discriminatory social institutions, recognizing that discrimination can be embedded in cultural norms and community practices that for example, limit women's access in the employment sector to restrict their access to public space. Establishing a gender perspective into the program that identifies gender-related barriers women and girls face. Prioritizing the poorest and most disempowered women and girls, and taking into considerations the vulnerabilities of men and boys will also be included with this principle.

The Shokkhom team will fulfill their responsibilities as per contractual mentions.

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## **9.2 TARGET PARTICIPANTS (ELIGIBILITY):**

The program should cover the destitute families lacking the necessities of life, engaging the family member(s) who is (are) most capable and willing to undergo the program activities to be able to:

- Enter into and retain his/her employment
- Participate in the establishment (or enhancement) and management of a group livelihood project
- Establish (or enhance) and manage his/her own project

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## **9.3 PRIORITY CATEGORIZATION:**

Parents and related family members of students from Obhizatrik School will get priority regarding the candidate selection process if they are identified as part of the vulnerable group.

For a single project cycle, the Area, Participant, and Project Identification stages should happen during 10-12 months or a year. And project implementation should happen after the final selection of the beneficiaries. Then monitoring activities and implementation of supplementary interventions start and continue throughout the year after the implementation.



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### **Set realistic expectations and refine program goals:**

The program's objectives have increased extensively from its early stages of enablers and financiers of small enterprises to its current objective of transitioning households from poverty through creating self and wage employment.

### **Strengthen referral linkages to other programs:**

Effective collaborations of this sustainable livelihood program with other programs of the organization can significantly improve the efficiency of the program as well as ease the burden on the program implementers.

### **Integrate Shokkhom with active labor markets in the country:**

A government wide inventory of all anti-poverty and livelihood interventions is needed to assess which ones can be combined or coordinated to achieve the goals established for a unique livelihood program.

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#### **9.4 GOVERNANCE:**

- Promote transparency and active participation of local communities and stakeholders in all aspects of the program, including planning, implementation and monitoring.
- Promote accountability through formal meetings (i.e., Annual General Meetings-AGMs) and public documents to review strategies and progress in achieving the defined outcomes.
- Establish a Coordinating Committee in the communities where they work with representation from the communities, chiefs, opinion leaders and local political authorities.

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#### **9.5 FUNDING:**

The main funding source of the program is Zakat, Corporate Fund (CSR), Personal and Foreign donation are the current sources for running projects. From personal donation, 12.5% and from CSR and other funding, maximum 15% can be utilized as monitoring cost of the project.

Establish sustainable and adequate funding for the program that ensures the ability to fund projects during downturns. In this light, official members of the organization shall set up funding mechanisms with a clearly defined source and mode including effective and efficient fund management committees.

### **AREA, PARTICIPANT AND PROJECT IDENTIFICATION:**

Although the stage pertains to three distinct components of scoping, providing sustainable interventions can only mean implementing the right projects at the right place for the right participants.



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## 9.6 AREA IDENTIFICATION:

The priority areas are to be identified based on the existing opportunities (basis for project identification) and the capacities or resources of the possible participants in the area (basis for participant identification).

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## 9.7 PARTICIPANT IDENTIFICATION:

The participants are to be identified based on their capacities or resources, as well as their location or proximity (basis for area identification) to the existing opportunities (basis for project identification).

The candidate selection process usually entails notification/announcement done in destitute areas, reviewing and screening, interviewing, assessing then selecting the best available candidate. Application forms are circulated in different areas by volunteers. The interested participants are asked to fill in and submit.

Candidate for a Shokkhom project is selected based on the following criteria:

- A. Financial History: All individuals are checked for any existing loans/credit history and verification of current sources of income.
- B. Any marketable skills: Any existing skills (basic arithmetic, farming, selling, sewing etc.) are put into account when coming up with the individual's business plan
- C. Reputation: Neighbors and family members are contacted for the individual's social reputation and for verification
- D. Desire to improve: Finally, the individual's desire to improve social standing by honest means and willingness for hard work are also taken as KPIs (Key Performance Indicator).

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## 9.8 PROJECT IDENTIFICATION:

The priority projects should be identified based on their viability and sustainability, given the location or proximity to the intended market (basis for area identification) and the capacities or resources of the possible participants in the area (basis for participant identification).

Each participant in the project has their own needs, skills and criteria requiring different business models. The Shokkhom project currently has 23 types of startup, each varying in size, operability and required investment. Each type of project has a code name (e.g. rickshaw project-SP 1, Van project SP 3).

The models are developed based on the following:

- Proper market assessment
- Amount of investment
- Existing skill set of the individuals

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## 9.9 INITIAL AREA, PARTICIPANT AND PROJECT IDENTIFICATION:

- a. The draft of the pilot survey would be presented to the Shokkhom Officers, as an initial proposal for enhancement. The input of the whole team and other stakeholders should validate the details already in the draft and possibly add more to the existing opportunities identified.



  
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- b. A number of participants' profiles will be drafted by Junior Shokkhom Officer. Profiles will be created through the website where they input all of their basic information (e.g. parent's information, dependents' information, asset and loan information).
- c. From the completed draft, the Assistant Officer should then facilitate the identification of priority opportunities. It will be the decision of the Senior Assistant Officer and Head of Operations how many and which opportunities (if it is not feasible or advisable to pursue all) will be prioritized for immediate implementation.
- d. Priority opportunities should be identified based on how these can effectively and efficiently improve the level of economic sufficiency of the beneficiaries.

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### 9.10 COMMUNITY VALIDATION AND CONSULTATION:

- a. The Senior Assistant Officer should orient the key stakeholders (e.g. Donor Agency representatives, local officials, representatives from cooperatives) of the project, the orientation should also include the next steps on planning and implementation, and a discussion on how all the stakeholders can be involved.
- b. In this meeting the team members should identify who exactly from the destitute family members will fit the target participant profiles for each project concept.
- c. The confirmation of the participants as to their willingness to undergo the selected project that comes with the interventions will be ensured.

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### 9.11 FINAL AREA, PARTICIPATION, AND PROJECT IDENTIFICATION: BENEFICIARY ASSESSMENT

- a. Once the actual beneficiaries for the projects are identified, an expert team will visit the area and verify the asset and other information provided by the beneficiaries through the application form.
- b. An attestation form will be given to the selected beneficiaries to ensure their integrity and accountability for the assigned project where it will be mentioned that if they misuse the project they will have to repay the whole installment. At the same time they have to make sure of their progress to lead a sustainable and healthy life.
- c. A final call will be given by the Shokkhom Officers to the renowned person of the project area who recognized the beneficiary and attested his character certificate.
- d. A meeting will be held to get the related donor and stakeholder's approval for the project

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### 9.12 TRAINING AND DISBURSE ASSET:

After developing a business model and ensuring the funding amount, all individuals undergo 7 to 10 days of orientation on the following, conducted by Junior Assistant Officer:

- Focus on how to develop and run the business in question, scaling up
- Operating or repair and maintenance of any tools involved
- Basic financial literacy such as bank account opening, basic arithmetic and saving

In accordance with procurement of any tools involved (e.g. a van or sewing machine) and building a infrastructure where required (e.g. Shed for a farm) and training, keys to the business and project is handed over to the beneficiary.



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## MONITORING AND EVALUATION:

Monitoring and evaluation enables constant improvement of a project and helps to ensure that those affected are left better off. It continues until household livelihoods have been successfully established and long-term community development processes have taken root.

Monitoring provides timely and concise information indicating whether the progress of the project is on track to achieve its goals and objectives, whether any unforeseen impacts or risks have emerged and whether the project standards are being met.

Monitoring program will typically be designed and implemented by the Senior Assistant and Assistant Officer. It will be overseen by the Shokkhom Team.

Volunteers are assigned to every project handed over to a beneficiary. The volunteer keeps regular contact with the beneficiary and visits him/her once every week, providing any support required. The community of volunteers in Shokkhom collects data and monitors all projects to ensure they are running smoothly. A monthly meeting is held at every area where the issues are openly discussed. Improved strategies and solutions are implemented accordingly. Any issue concerning a project is handled by the volunteer, or brought up for discussions in the monthly meeting.

A survey with both qualitative and quantitative performance indicators will be employed to monitor and measure progress of the project goals.

The purpose of evaluation programs, in contrast to monitoring, is to provide focused, independent assessment of the overall success of the livelihood projects, at regular intervals. It will include recommendations designed to correct identified problems and enhance the achievement of sustainable livelihoods.

Quarterly meetings will be held to collectively discuss advancement towards achievement of program activities. These forum discussions will also serve as venues for the discussion of potential project changes and improvements.

Each project is generally monitored for a year. Within the first four months a primary report is prepared by the Shokkhom team to track the actual progress of a project. After 8 months a video is shared with the donors to get informed about the project he or she donated for. After a year the final report of the project is prepared ensuring a sustainable livelihood project for the targeted beneficiary.

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### 9.13 CLOSURE OF PROJECT;

A successful sustainable livelihood restoration will be considered when the improvement of income will be ensured for the concerned individual beneficiary and his or her family.

A completion audit should be undertaken once all the mitigation measures have been substantially completed and once beneficiaries are deemed to have been provided adequate opportunity and assistance to sustainably ensure their livelihoods and after an agreed monitoring period. The completion audit will include, at a minimum, a review of the totality of mitigation measures implemented by the project team, a comparison of implementation outcomes against agreed objectives and a conclusion as to whether the monitoring process can be ended.



  
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OBHIZATRIK Foundation

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#### 9.14 PROJECT FUND RE-USE POLICY:

- Personal Zakat Fund won't be taken back.
- In case of CSR funding, if the partner organization demands, the beneficiaries will return back maximum up to 5% value of the asset they are given; which also needs to be rechecked if needed by the board of Directors.
- No fund should be returned back to the donors
- All the fund must only be utilized for the beneficiaries
- No profit will be shared with donors

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#### 9.15 FRAUD AND CORRUPTION POLICY:

When a beneficiary fail to properly maintain the project or extravagance the benefits they are getting, the project will be taken away from the person and in the same way handed over to a more deserving beneficiary.

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#### 9.16 WAY FORWARD:

The program plans to incrementally expand its sustainable livelihood operations throughout the region over time, as exploration activities are advanced, feasibility studies completed and the necessary permissions and approvals obtained.

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Approved



*[Signature]*  
09.01.2022

**Ahmed Imtiaz Jami**  
Founder-President  
OBHIZATRIK Foundation