

Understanding Financial Management of Nonprofit Organization in case of

“Mamoni Project”



Save the Children

USA

BUS 401: Internship

Internship Report

On

**Understanding Financial Management of Non-profit
Organization in the case of, 'MaMoni Project, Save
the Children USA'**

Submitted to

Mr. Mahmudul Haq

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Date of submission

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Letter of Transmittal

21 May, 2012

To

Mr. Mahmudul Haq

Assistant Professor & Coordinator

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BRAC Business School

BRAC University

Subject: Submission of Internship Report

Dear Sir,

With due respect this is to inform you that, I Orin Chowdhury, student of Bachelor of Business Administration of BRAC University under your direct supervision have completed the three months of Internship Program from Save the Children USA.

It is my great pleasure to submit my Internship Report on “Understanding financial management of non-profit organization in the case of, ‘MaMoni Project’ at Save the Children USA” within due time. This is my humble request to you to accept my internship report.

Sincerely yours

Orin Chowdhury

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Acknowledgement

I would like to express my gratitude to all the people who were involved both directly and indirectly in the preparation of this report. I apologize to the people whose names that I have not mentioned, and their contribution is highly appreciated by me. At first, I would like to thank my academic supervisor, Mr. Mahmudul Haq, Assistant Professor and Coordinator, MBA Program, BBS, BRAC University for guiding me and giving me the opportunity to initiate this report. More specifically, I would like to thank him for imparting his time and wisdom.

I want to thank all the officials of Save the Children USA who were involved to prepare my report. I would especially like to thank Mr. Ishtiaq Mannan (Chief of the party, MaMoni Project) for giving me time and sharing his thoughts and insights regarding their project activities and strategies. I would like to thank him for giving me the required information to commence this report and for providing the permission to do the required research work. I also would like to give my gratitude to a very important person who has made it all happen for me at SC US, Mr. Subal Chandra Shom (Manager-grants of MaMoni Projects) under whom I had done my internship and who constantly inspired me to work properly. I would also like to express my gratitude to all my colleagues especially the finance teams of MaMoni project for helping me to create this report. Without their kind help I may not be able to do anything regarding this project. Their hearty cooperation created the inspiration that made me enthusiastic in accomplishing my assigned report. And last but not the least I would like to thank BRAC University for making Internship Program as a part of BBA graduation which ultimately gives me the opportunity to work practically in an organization before starting my professional life.



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Executive Summary

Internship is such a program which makes a student experience about the corporate life for the first time. I have started my internship in Save the Children USA under MaMoni project in finance section. I have divided my report into four chapters. My first chapter includes the introduction, background, etc of the organization where I have worked for throughout my internship period. In my second chapter, I have talked about the job responsibilities, different aspects and my observation towards the job. My third chapter contains the origin of the project, objective, methodology and limitation that I have faced in preparing the project. In fourth chapter I have talked everything about the organization specially the project I have been worked. Under this chapter, I mentioned about the project, its goal, objectives, plan, the general process of selecting grants, external partners for any project, financial management, budget forecasting, budget details, asset management, asset acquisition, asset disposal according to the donor’s requirement. After that I have also brought up about the procurement and inventory management system of MaMoni Project, how they track and collect their necessary needs. In this chapter, I also mentioned about the risk assessment process of MaMoni project that they have used during selecting of grants and the risk mitigation strategies. The partner assessment process is also mentioned in this chapter. There are some other requirements provided by donor also mentioned to this chapter. After discussing all the factors, I have presented some finding that I observed during my internship period and I have given some recommendation which I found while working on the whole report.

I concluded my report in chapter four. In the last part of my report, I have given reference, appendix where I have included all the data’s regarding my project work which I could not include in the main part of my report and ended the internship report with glossary, that is, the terms I had to use while carrying out the MaMoni project at SC US.

Chapter 1

Introduction Part





1.1 Introduction

Save the Children is an internationally active non-government organization that emphasizes to create lasting change in the lives of children through providing children’s rights, relief and helps by supporting children in developing countries. It was established in United Kingdom in 1919 in order to improve the lives of children through better education, health care and economic opportunities as well as providing emergency aid in natural disasters, war and other conflicts. It has been 93 years, Save the children is working around the world with the commitment that made in 1919 through their innovation and collaborating working support. To achieve their goal, they work with other organization, governments, non-profit and variety of local partners by maintaining their own independence without political agenda or religious orientation. There are 28 other national Save the Children organizations who are members of Save the Children International which consisting a global network of non-profit organizations with the support of local partners in over 120 countries around the world.

To bring a change in children’s life, the organization tries to innovate, identifying developing evidence-based replicable solutions, supports to implement of programs and policies that impact for children globally so that children are being protected, developed, healthy and well nourished, flourish in food secure and economically viable household, live free from HIV&AIDS and related stigma. They develop, retain and recruit high quality staff to ensure the global workforce engagement, grow and invest their resources strategically for resource mobilization, increase awareness around the world about children’s safe through brand building, make strengthen system to integrate operational activities across their global movement through system building and work in more effective networks, gain external perspective and insight through adaptable and flexible approach.

Whenever disasters strikes around the world, Save the Children responds as quickly and as effectively to save lives with food, medical support, education and help communities to rebuild through long term recovery programs. This organization works to resolve the ongoing struggles like tsunamis, civil conflict which induced children to face poverty, hunger, illiteracy and diseases.



Save the Children USA has been working in Bangladesh since 1972 to implement integrated community development programs. The programs focus on Health, Population and Nutrition, Education, Field Operations and Disaster Management etc. Save the Children US has worked through direct implementation and partnerships in many parts of the country, including Dhaka, Chittagong, Barisal, Khulna, Rajshahi and Sylhet divisions. Through the various programs Save the Children, USA ensures benefits to 20 million Bangladeshis with a special focus to poor and disadvantage population and tries to replace these circumstances with a new hope for future.

1.2 History

Eglantyne Jebb, an Oxford-educated teacher and sociologist, founded the Save the Children Fund in England in 1919 to aid children in war-ravaged central Europe. "A Starving Baby and Our Blockade has Caused this". That was the headline on a leaflet drawing attention for saving children on the losing side of the First World War. Save the Children's founder, Eglantyne Jebb, was arrested and fined for distributing it in Trafalgar Square.

Eglantyne Jebb and her sister Dorothy Buxton decided that direct action was needed as well as campaigning. The Save the Children Fund was set up at a public meeting in London's Royal Albert Hall in May 1919. From that day to this they have been raising funds to provide relief to children suffering the effects of war.

In 1921, to fight the famine, the organization raised money very quickly. Single donations ranged from two shillings to £10,000. It gave the money to organizations working with children in Germany, Austria, France, Belgium, the Balkans and Hungary and for Armenian refugees in Turkey.

Save the Children was not expected to be a permanent organization, but it was called on to deal with emergency after emergency.

The organizers used a range of media to raise money, including:

- page-length advertisements in national newspapers



- Film footage of famine and disaster work in operation.

Dorothy became less involved with Save the Children to concentrate on political campaigning. But the charismatic Eglantyne Jebb, honorary secretary, was a force to be reckoned with. Eglantyne was persuasive and committed, and her ideas about children's welfare were well ahead of her time.

Under her leadership, Save the Children quickly became known as a highly effective relief agency, able to provide food, clothing and money quickly and inexpensively. For example, during the 1921 famine in Russia, the organization was able to mount an operation to feed 650,000 people - for a shilling per person per week.

Eglantyne Jebb wanted to make the rights and welfare of children a major issue around the world. Her 'Declaration of the Rights of the Child' was adopted by the League of Nations and inspired the present UN Convention on the Rights of the Child.

After 1923, with fewer emergencies to deal with, Save the Children focused on research and children's-rights projects. In the UK,

- They opened a recuperative school at Fairfield House in Kent for children from inner-city areas
- They helped young miners' families in poverty-strike areas in Wales and Cornwall.

In Hungary, they supported a school based on the principle of co-operation and children having a say in the running of the school.

In 1932, a group of forward-thinking Americans were inspired by the Jebb's vision to establish Save the Children in the United States. Their immediate goal was to help the children and



families struggling to survive during the Great Depression in the rugged mountains of Appalachia. Since then, at the heart of Save the Children’s philosophy have been the concepts of self-help and self-reliance — the belief that development is a process by which people take charge of their own lives.

Today, in more than 50 countries, including the United States, Save the Children USA is transforming children’s lives by providing families and communities with the tools they need to break the cycle of poverty. While their programs are diverse but their mission is singular – to create lasting, positive change in the lives of children in need in the United States and around the world. Save the Children sees its role as that of a catalyst in community evolution. They support a multi-disciplinary approach, acknowledging that the problems which addressed as poverty, illiteracy, poor health are complex and interrelated. Innovation and experience have been the keys to Save the Children’s success. The organization looks forward continuing their activities with the commitment to ensure that the 21st century offers positive change and opportunity for children everywhere.

1.3 Financial Information

Save the Children has a proven track record of using donations efficiently and effectively.

Save the Children tries to assure the use of the valuable resources that the donors have provided in a most possible cost effective ways. The organization’s independently audited financial statements consistently show that nine out of every ten dollars they spend goes to programs and services for children and families in desperate need. For this purpose, they use 90% of their income to the program service, 6% use for fund raising and 4% use for management and general purpose.



1.4 Corporate Partners

Save the Children cultivates strategic partnerships and innovative collaboration with corporations to share their vision of a better world for children. These efforts enable to multiply their resources and the impact of their work for the benefit of children around the globe. Save the Children values long-term alliances with the private sector and make partners with many of the world’s top corporations on mutually beneficial, strategic initiatives.

They make team with industry leaders around the world, many of whom intend to make this partnership as a long-term. Their wonderful relationships with partnerships that have helped Save the Children to bring a better life to the children all over the world and they humbly thankful to those partners for their generosity and support to make a positive difference in the life of a child. Boston Consulting Group, Bulgari, PepsiCo Foundation, Merck, Microsoft Corporation etc are partners of SC US



1.5 Product/ service offerings

The program or services that Save the Children, USA offers globally are Health and Nutrition, Education, Emergency responses, Livelihoods, HIV & AIDS. By 2012, they will reach more than 74 million children with greater impact and a stronger saving movement.

a) Health and Nutrition

Health and nutrition programs try to improve the health, survival and nutrition of children, newborns and mothers, strengthening programs and policies to improve the quality, access and use of proven services and practices, many of which can be provided effectively by trained community based health workers. Two-thirds of newborn and child deaths could be prevented if families had access to proven, low-cost, lifesaving health services and practices, understood available precautions and promptly treated childhood illness and health risks. The strategy of this program is to address the major causes of maternal and newborn death, delivering community-based interventions to improve child health and survival, increasing access to high-quality reproductive and sexual health services, and giving skills that children need to practice for healthy lifestyle behaviors and prevent childhood obesity.

b) Education

Today, 72 million children around the world are out of school and lack basic education. Research has shown that children who fail to learn and develop in early childhood are limited for a lifetime; yet programs for and investment in young children fall woefully short. The strategy of this program is to emphasize the work with communities and governments to improve young children’s early development and school-aged children’s basic education, internationally. The organization focuses on teaching and learning in and out of classrooms, emphasizing locally relevant curricula, child participation, and mastery of basic literacy and life skills. The goal of the education sector is to ensure the rights of children by enabling their parents, as well as



community members to meet their basic learning needs including knowledge, skills and attitudes for better living in their own environment.

c) Emergency Response

In an average year, natural disasters affect the lives of more than 200 million people, and 40 million people are displaced by conflict or human rights violations. More than half of these are children. These threats violate children’s rights under international law and affect their physical and psychosocial wellbeing and development and these make worse by poverty, conflict or natural disaster. Save the Children’s programs strengthen the capacity of individuals and institutions to respond to these threats and create a protective environment for children through law, policy guidance, service provision and social action. This program’s strategy places a particular emphasis on ensuring that children, especially children without parents, have appropriate, quality care to protect them from harm and support their development. It also ensures that children in conflict and disaster situations are protected from five threats: separation from family, recruitment into armed forces and groups, sexual exploitation and abuse, physical harm, and psychosocial distress.

The **Disaster Management Program Section** focuses on children and women to ensure that specific child and gender issues are highlighted and given due attention during emergencies. Save the Children US tries ensuring to support in all kinds of emergencies and disaster in Bangladesh. Save the Children US emphasizes rapid response to emergencies in order to save children’s lives and protect their well-being.

d) Livelihoods

In order for children to be safe, educated and healthy and better able to attain their rights, caregivers must be able to afford the right foods in the right amounts and secure basic needs and services. Global increases in food prices are driving an additional 100 million people into



poverty each year and exacerbating an already serious crisis of chronic food insecurity and child malnutrition; households must also be able to recover from these shocks, as well as natural or manmade disasters. Save the Children’s livelihoods program works with vulnerable families to ensure that food is available and accessible, to protect the assets and livelihood strategies that meet the needs of children and to build household assets and income. The strategy of this program focuses on helping children and families through the current global hunger crisis: providing families in the short term with cash and food safety nets; and in the long term with the skills, knowledge, and access to the capital and reliable markets that increase food production and household income.

e) HIV & AIDS

HIV/AIDS, the deadly disease continues to have intense effects on millions of children around the world. Fifteen million children have lost one or both parents to AIDS; millions of children are caregivers to younger siblings and sick parents and 45 percent of new HIV infections occur among adolescents. The HIV & AIDS programs are designed to ensure care and support for orphans and vulnerable children impacted by HIV and AIDS, and prevention for youth and others most at risk. The strategy of this program focuses on reaching more at-risk children with comprehensive services and ensuring that their families, communities and governments have the capacity to identify and care for children impacted by HIV and AIDS at scale. The prevention work of this program will ensure that more children and young people have the knowledge, means and power to protect them from HIV infection.



1.6 Operational network organogram

Bangladesh country office of Save the Children USA is headed by the country director Mr. Michael McGrath. He controls with overall responsibilities of the organization and leading dynamically towards the attainment of its purpose and principles. The organization is divided into five divisions. There are two Deputy Country Director Program, one Deputy Country Director supporting program. There are also two divisions for assurance and risk management and other one division handles communication and information system. Under Deputy Country Director Program according to the organization activities, there are several programs are divided which are controlled either by Program Director or Chief of the Party. Several managers, senior officers, program support officer etc are working under each of the program directors.

MaMoni Project Organogram

In MaMoni project, the total activities is controlled by the Country Director and under country director, there is a Deputy Country Director, who directly observes the whole program. But actually the whole program is run by the Chief of the Party controls Dhaka office and assigned several managers, program support officer to finish the project at the due time.

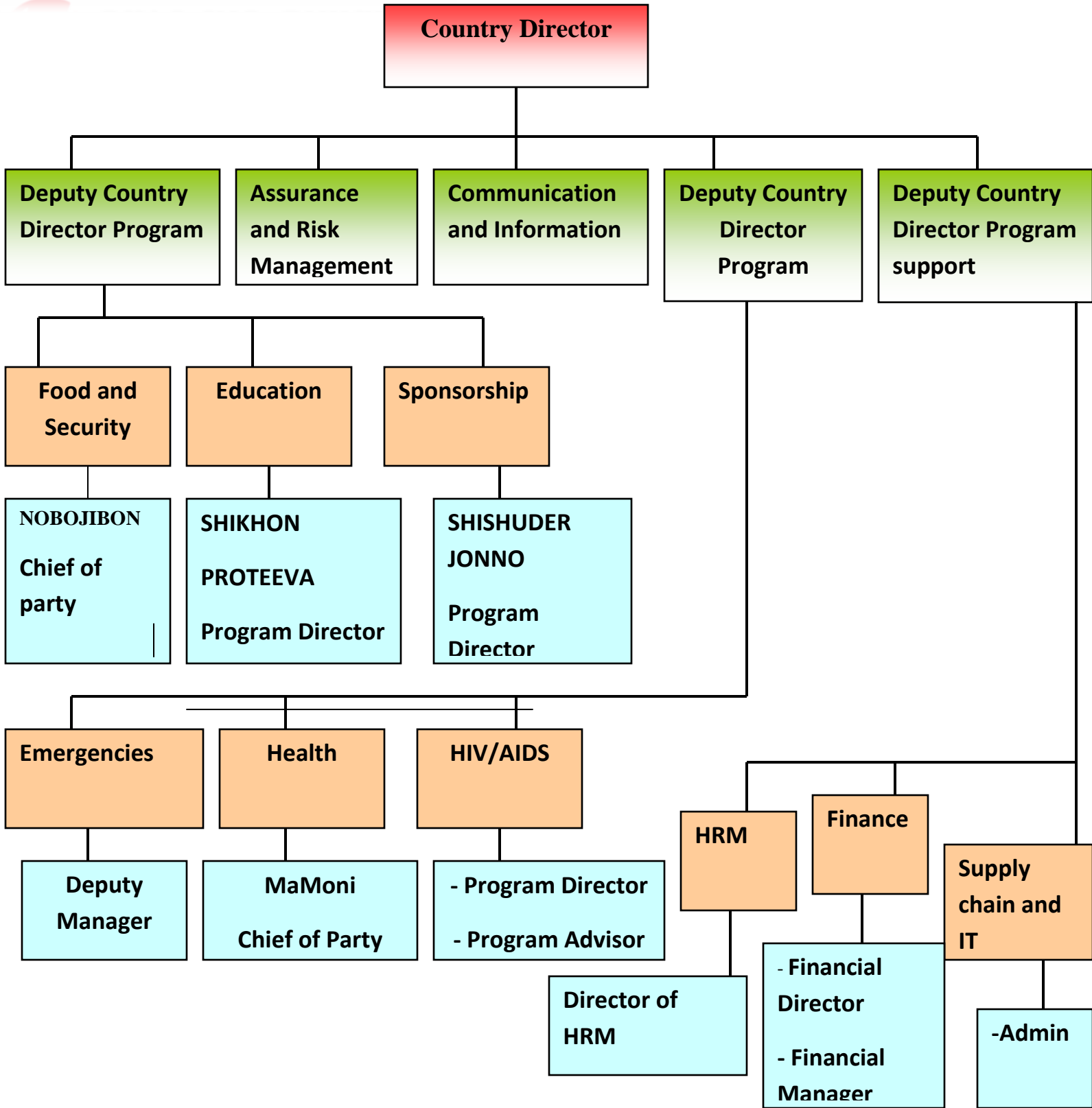


Figure: Save the children USA, Bangladesh country office organogram

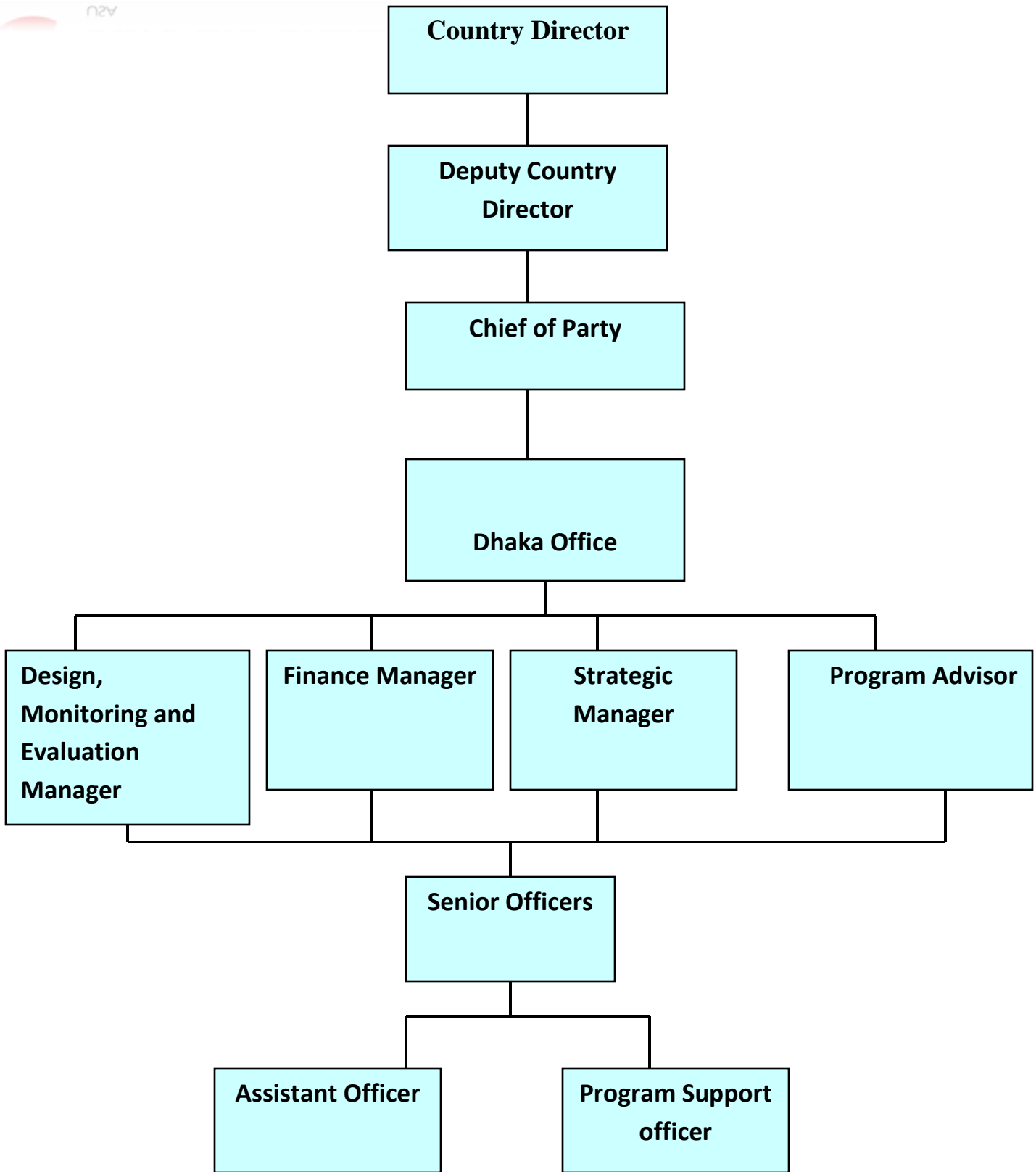


Figure: Organogram of MaMoni Project



1.7 Visions for the future

Vision

The vision of Save the Children, USA is to make a world where every child attains the right to survival, protection, development and participation.

Mission

The mission of Save the Children, USA is to inspire breakthroughs in the way the world treats children, and to achieve immediate and lasting change in their lives.

Values of Save the Children, USA

- ✓ Accountability
- ✓ Ambition
- ✓ Collaboration
- ✓ Creativity
- ✓ Integrity

Accountability: To take personal responsibility for using the resources efficiently, achieving measurable results, and being accountable to supporters, partners and, most of all, children.

Ambition: Setting high goals and are committed to improving the quality of everything that are possible to do for the sake of children.

Collaboration: To respect and value each other, thrive on diversity and work with partners to leverage the global strength in making a difference for children.

Creativity: To open new ideas, embrace change and take disciplined risks to develop sustainable solutions for and with children.

Integrity: To aim for living to the highest standards of personal honesty and behavior; never compromise the reputation and always act in the best interests of children.

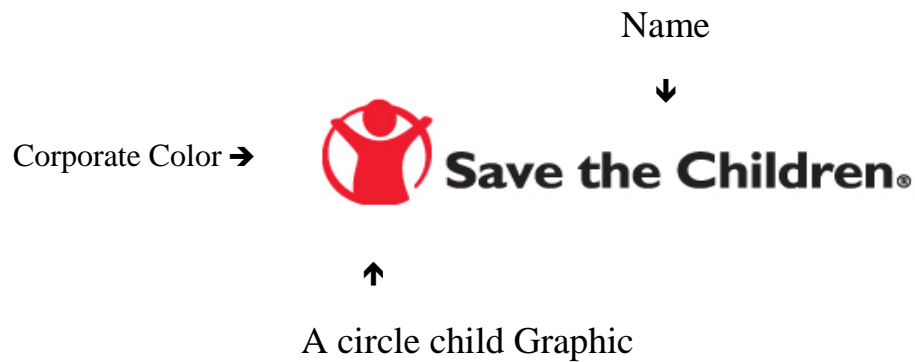
1.8 Logo

Save the Children’s logo presents three separate elements:

(1) A circle-child graphic- The circle represents Save the Children’s global presence and concerns, and positions the child at the center of the whole world.

(2) The name which ultimately emphasizes the organization’s main theme, saving the children around the world

(3) The corporate colors which represents the importance of taking steps to save children.



Chapter 2

Job Part





2.1 Description/ nature of the job

My internship at Save the Children, USA started on 2nd February, 2012 and it ended on 30th April, 2012. During these 3 months I was assigned at their Bangladesh country office in Gulshan. In my three months period of internship basically I was assigned in the finance sector in ‘MaMoni project’ and the whole duration of my internship program, I was there to work under finance grant manager, Mr. Subal Chandra Shom. The journey of these 3 months was so enjoyable with huge opportunity of learning. This practical orientation is very important for development and preparation of a person in the job world.

2.2 Specific responsibilities of the job

My major tasks were to help my supervisor to prepare financial report of different funds under MaMoni project. I also had to compile financial data and maintain proper documentation and filing of 3 grants named KOICA multi year, Clinic Appeal & SBS and updated the budget projection of these 3 grants. I had to help to prepare and analysed financial information and submitted to Donor. Sometimes I had to associate with local partners for collecting financial expenditures and made photo copy of all financial documents and filing as per Donor requirements.

I had to assist close out process of KOICA fund, submitting Donor final report of KOICA project and support to the upcoming KOICA project grants and financial planning. Throughout my internship period, whenever I was free I helped the Donor to audit their other project’s financial report. For example, In Early Children Education program, I was assigned to audit the project’s financial report on behalf of the donor. Also in several financial tasks, I got the chance to share my views and gave feedback on different ideas. So, I can say that I am very lucky in getting the chance to work for them and being able to serve them at this level. At the beginning of my task, these works seemed quiet confusing but gradually I learnt all the steps and my efficiency rose greatly. And after completion of each task I got lots of appreciation from them.



2.3 Different aspects of Job performance

It is suggested that personality variables and different aspects of personality are significant predictors of job performance when carefully matched with the appropriate profession and organization. My confidence, dedication, commitment, responsibility was not less than a blessing, since I always wanted to work on the Finance Department of any organization and now after doing my internship on the Finance Department of Save the Children USA, I have this certain essence that I can work on any NGO or any financial institution on finance department and that sector would be perfect for me. Least of all I could say is that, since I worked very hard, with all my dedication, sincerity, I naturally get boosted from my soul towards work. There are so many things that I have learned from SC, US such as meaning of responsibility, necessity of keeping commitment, sincerity and punctuality of every work, ability to interact with different sorts of people and these experience ultimately would help me for further improvement towards work.

2.4 Critical observations and recommendations

It was very interesting working at Save the Children USA. The people there are really nice and talented. While working as intern I have noticed that each desk is assigned a specific job and specific designated people are there to perform the tasks. As an intern I was able to learn how they worked as a team, what were the work responsibilities of each department, how they performed their task within a given period of time, how they prepared reports, how they maintained the time scale, how efficiently they interacted with their overseas associates etc. . I have made some bullet points to explain some of the critical observations and recommendations that I have noticed and observed during my internship period.

- ❖ Work is never left pending for the next day unless it is absolutely necessary
- ❖ The work process could be made faster with better computers and operating systems.



- ❖ A good job performance is rarely praised, hence lacking motivation of the employees. This can be changed through motivation to the employee whoever presents great performance.
- ❖ The working pressure is too high and most of the time they employees have to work at the weekend or have to do official works at home.
- ❖ The work activities are always set and divided for each of the employees. Each and every employee has a certain set of responsibilities. He/she carries out those responsibilities throughout the day. It is also easy to assign duties that way. Even though this is the case, I often saw other staff members helping each other out.

Chapter 3

Project Part





3.1 Origin of the Report

To expand the practical knowledge by implementing theoretical knowledge through the internship program that would make a student become competitive with the outside world. That Internship program not only increases the knowledge but also gives idea about organizational activities before entering into an organization. BRAC University, one of the reputed private universities in Bangladesh, has designed the curriculum of BBA program in such a way, that graduates of international standards are produced. After completing 126 credits, one student needs to go for further 4 credit internship program in a commercial organization. From this internship program students get the opportunity to learn facing the real business world. So far in our BBA courses, we have learnt mostly about the profit oriented organization. The profit organization mostly concerns about the profit and give service to the society. But in non-profit organization rather than profit they more concern about the development sector and social sustainability. My internship in non-profit organization helps to extend my knowledge about the non-profit organization. My academic supervisor Mr. Mahmudul Haq, Assistant Professor and Coordinator, MBA Program, BRAC Business School, BRAC University approved the topic and authorized me to prepare this report as part of the fulfillment of internship requirement. The report thus was titled as **“Understanding financial management of nonprofit organization in case of Mamoni Project, Save the Children USA”**.



3.2 Objectives:

The primary objective of this report is to study the financial activities of any NGO in Bangladesh. Some other objectives are also considered such as

- ✓ Difference between the NGO and profit oriented organization
- ✓ How NGO can perform its activities throughout the country
- ✓ How to select donor/ grants for any specific purpose in a project
- ✓ How to select external local partners by maintaining the NGO rules and regulation implementing by Bangladesh Government.
- ✓ To explain how the project was being undertaken
- ✓ To identify the advantages while implementing the project
- ✓ To identify the problems associated during implementation of the project
- ✓ To recommend some guidelines to overcome the problems and provide some suggestions how, in a better way, the system can be developed in future.

3.3 Scope

As an international NGO, Save the Children USA is engaged in various tasks but here in this report I will be only focusing on the ‘MaMon Project’, its general activities and most vastly I will focus on the financial activities of this project.



3.4 Methodology

During the 3 months of internship period at SC US, I got the opportunity to work under MaMoni project in finance sector. All the information incorporated in this report has been collected from both primary resources as well as from secondary resources.

The primary sources are:

- ✓ Direct Observation
- ✓ Working with finance sector under Grant Manager of MaMoni Project.
- ✓ Shared experiences and information from my seniors and colleagues from finance department.
- ✓ Practical desk work
- ✓

The secondary sources are:

- ✓ Website of Save the Children USA
- ✓ Website of different NGO
- ✓ Official files and folders

3.5 Limitations

While working on this report, despite all my hard works to make this report as flawless as possible, I had to compromise a little bit because of the limitations I had to encounter. These are:

- ✓ A period of three months is not enough to understand the complete picture of such a huge project on MaMoni Project as more new data are being added every 3-6 months.
- ✓ Sometimes such kinds of tasks were given in the Finance sector under other projects which was related to my topic but it used to divert my concentration from one project to another.

- ✓ Company has their own limitations to disclose some of their confidential information.
- ✓ Available published data was very limited.

In spite of these limitations, sincere efforts have been made to fulfill the findings & objectives of this report as an effective one.

Chapter 4

MaMoni Project





4.1 Summary of MaMoni Project

MaMoni is an integrated safe motherhood, newborn care and family planning project that demonstrate a sustainable approach to strengthening the public sector health care delivery system. The aim of this project is to improve maternal and newborn health (MNH), and increase access to family planning services.

With the help of Government of Bangladesh Health, nutrition and population sector the program’s main strategy is to reduce maternal and neonatal mortality and supports to improve the quality of MNH and family planning services through capacity building, improved planning, and strengthening coordination between communities and healthcare service providers. Besides, MaMoni tries to ensure easy access to existing public healthcare facilities and promote the benefits of healthy healthcare practices and also family planning services. The project is implemented in 15 upazilas (sub-districts) of Sylhet and Habiganj districts in northeast Bangladesh. The total population of the project area is 3.5 million. MaMoni follows to provide of the former ACCESS Bangladesh program to increase the practice of healthy maternal and neonatal behaviors at the household level.

In addition, community and religious leaders, local government bodies, and male and female groups also play important roles in implementing program activities at the local level.

Through this project, Save the children, USA wants to improve maternal and neonatal outcomes in Sylhet and Habiganj. Achievement of this goal will contribute to the strategic objective for USAID’s population and health project, to reduce fertility and improve family health. The overall objective of this activity, therefore, is to increase the practice of healthy maternal and neonatal behaviors, including family planning in a sustainable manner. The World Bank appreciates the initiative of the MaMoni project and has agreed to support Bangladesh’s efforts to reduce maternal and infant mortality by increasing the number of contraceptive users. MaMoni contributes to that goal by increasing knowledge of and access to modern methods of contraception to all Married Women of Reproductive Age (MWRA) in Sylhet and Habiganj.



4.1 (i) Goal of the Project:

The goal of the project is to improve maternal and neonatal health outcomes.

4.1(ii) Project Objective

The objective of MaMoni project is to increase and sustain the practice of high impact maternal and neonatal behaviors and use of high-impact services during pregnancy, childbirth and after child birth periods, including increased use of modern family planning methods through

1) Improved knowledge of maternal and neonatal health/ family planning services and service delivery points through

- ✓ Improving knowledge of danger signs in pregnancy, childbirth, postpartum periods
- ✓ Improving knowledge of appropriate health care facilities to go for management of complications during pregnancy, childbirth and the postpartum periods
- ✓ Increasing use of birth preparedness plans including gathering materials, saving funds, arranging for emergency transport and birth attendants for mother and baby
- ✓ Increasing numbers of recent mothers who know to use soap for hand washing prior to breastfeeding, after wiping the baby’s bottom and after defecating.

2) Increased availability and quality of high-impact facility-based and community-based maternal and neonatal health/ family planning services through

- ✓ Increasing capacity of public health facility staff to provide maternal and neonatal health and family planning service
- ✓ Increasing availability of quality management of newborn sepsis (a severe illness caused by bacteria)management by village doctors



- ✓ Increasing numbers of pregnant women counseled about birth spacing and postpartum (occurring in the period shortly after childbirth)family planning
 - ✓ Increasing numbers of postpartum women who received counseling on healthy timing and spacing of pregnancy and return to fertility
- 3) Strengthen Government of Bangladesh and NGO partner capacity and systems for effective delivery of high-impact maternal and neonatal health/ family planning services through**
- ✓ Decreasing in the numbers of target facilities reporting stock outs of key maternal and neonatal health and family planning supplies and drugs
 - ✓ Increasing numbers of pregnant women identified through maternal and neonatal health and family planning home visits
 - ✓ Increasing number of eligible couples identified through home visits
 - ✓ Increasing numbers of postpartum women and newborns who received a home visit from a household counselor within 24 hours of birth.
- 4) Increasing community capacity, action and demand for the practice of high-impact maternal and neonatal health/ family planning services behaviors.**
- ✓ Increasing number of community action groups with emergency transport and/or emergency finance plans in place
 - ✓ Increasing numbers of recent mothers who experienced a pregnancy-related complication, or whose newborns experienced a complication, who used the emergency transport and/or emergency finance schemes



4.2 Key Details of Agreement

Type of Grant

Development Programmes - Non-emergencies

Total Grant Amount

KRW 340,700,000 or BDT 22,958,221

(1 BDT = 14.50 KRW (1 USD = 1070 KRW))

Donor

Save the Children Korea and Korea International Cooperation Agency (KOICA)

Donor percentage

Korea National Government (40%) and Save the Children Korea (60%)

Agreement Start Date and Implementation End Date

1 March 2011 – 31 April 2012 (14 months)

Project / Program name:

Expansion of maternal /newborn health services (MNH) in rural Bangladesh.



Project / Programme(s) location

Sylhet District Habiganj District, Azmiriganj upazilla, Bangladesh

External Partner(s)

Korea International Cooperation Agency (KOICA)

Local Partners

FIVDB and OGSB

Grant contacts

SC Korea Jiwon Seo

International Program Officer

Save the Children

Recipient contact

Ishtiaq Mannan

Chief of Party- MaMoni

Save the Children, Bangladesh country office.



4.3 General Procedure of starting a new project

Before starting any project according to the Save the Children guideline, there is a procedure of starting a new project which starts with indentifying fund opportunities, conducting risk assessment, developing proposals, signing grant agreements, implementing, monitoring, issuing external partners, monitoring external partners, reporting to donors and closing the project.

The procedure begins with stage 1 through identifying the fund opportunity. Grant funding opportunity may vary according to the donor’s requirement and project activities. Once the donor has identified the need for a project or program, they ask the organization to submit proposals outlining how they will achieve the results desired, in what timeframe and at what cost. For most donors a technical proposal (details of project activities) and a cost proposal (financial) are submitted separately. Then the stage 2 starts with risk assessments. Before proposal is submitted to a donor, the risk of the potential grant is assessed and a risk assessment completed by the initiator, this can be a Member or international programs Head quarter or country office. Depending on the risk level of the potential grant the Save the Children’s international programs director may also be required to approve the proposal. In stage 3 if the Save the Children International program director or Member thinks the project is appropriate with the donor then the proposal is sent to the Donor with project details and budget of the project. After the donor submission, the grant sends the agreement with terms and condition which will be applied to the project. The recipient or Save the children International program authority checks the agreement and if they satisfy or agreed with the agreement then they both signed with the contract.

After signing the contract the project implementation starts including the selection of external partners and in this selection, the donor’s choice also has to consider. Meanwhile both donor and recipient monitor the project activities including monitoring the external partners. After ending of the project all the reports are sent to the donor and donor checks the financial reports with supporting vouchers. The project is evaluated by both donor and recipient and those reports have to send to the Save the Children International program authority. Meanwhile external parties are also hired to audit the project activities and those audit report also has to send to both donor and



Save the Children International program authority. After completing all these stages, the project’s narrative, financial plans, financial reports and audit reports are retained for at least 7 years after the project ends.

In MaMoni project the grant is Save the Children Korea and the procedure of starting this project is similar with the general procedure.

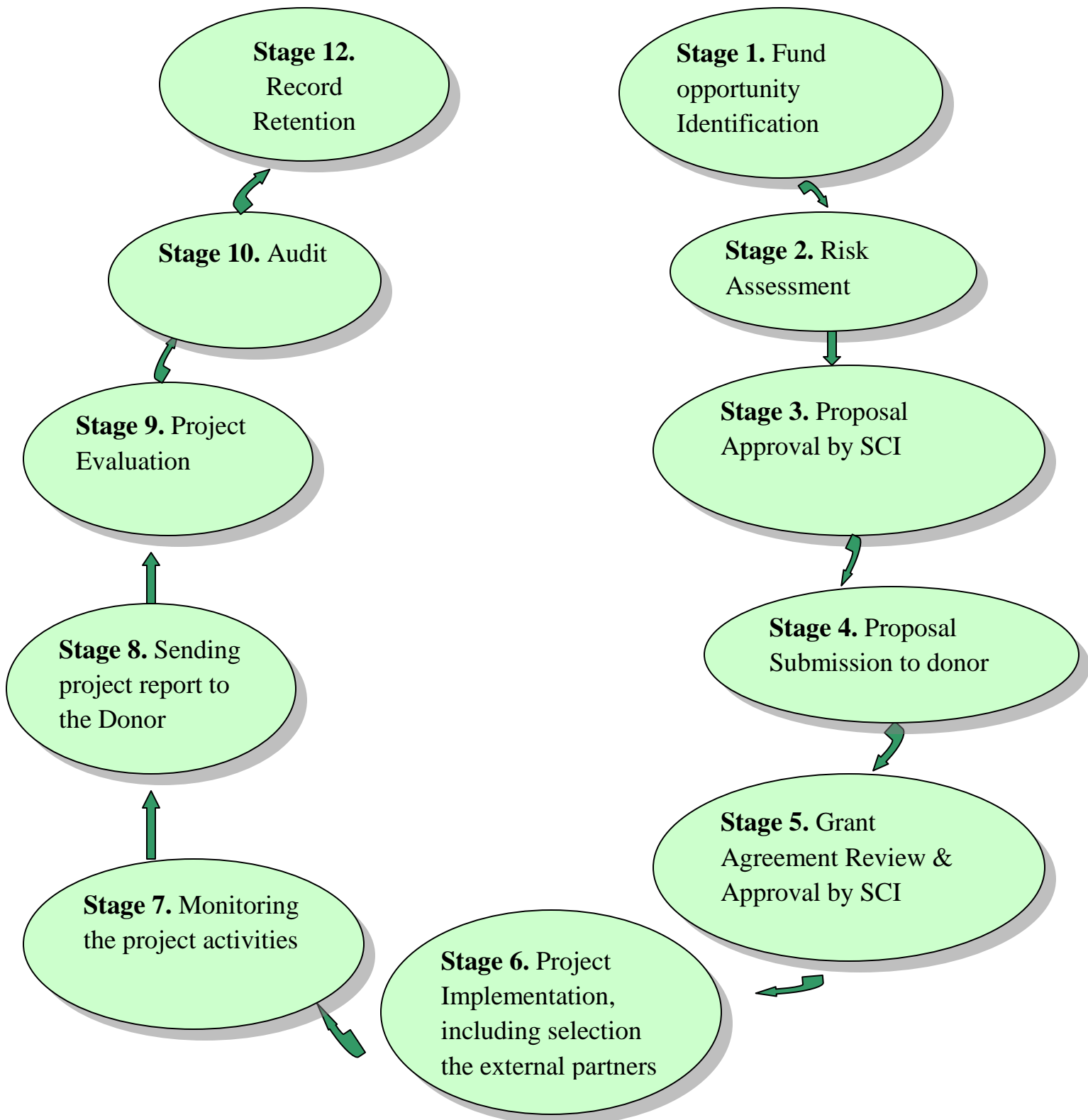


Figure: General Procedure of starting a new project



4.4 Partner assessment and selection - process and criteria

Before selecting external partner who will work on behalf of Save the Children are need to be assessed and the country office is responsible for partner assessment.

Partner assessment process

There are 4 key stages of Partner assessment. These are:

Stage 1: Organizational assessment

The organizational assessment could happen several months before a project and at the minimum; an annual review of the organizational assessment is required. The organizational assessment is done through reports on previous years / projects, government reports, partner publications, etc. They also do this assessment by having experience with the external partner as they worked in other projects or get information through interviews of external parties such as government officials, other parties who have worked with the partner.

Stage 2: Project-specific capacity assessment

The project / program specific capacity assessment occurs only when there is transfer or sharing of resources such as funds, personnel, and equipments. This can occur at several ways:

- Before the proposal is drafted - Partners may be identified at the concept development stage of proposal management, when the initial idea behind the Project is sketched out. This will often mean that the Partner would be mentioned in and / or involved in drafting the proposal.



- Sometimes after the proposal is drafted – It may not be possible to identify partners until the proposal has been drafted, e.g. until the exact schedule of activities / regions / budget has been spelt out. So the partners have to be chosen after the proposal draft.
- Another way can be that after the proposal has been approved by the Donor, partner selection can be done only when the draft is approved by the donor.

After selecting the partner, the Country Office and the partner make a contract of sub-grant agreement if funds are being transferred to the partner. If funds are not exchanged, but the cooperation involves a transfer / sharing of other resources (e.g. personnel / equipment), a formal agreement is still required. These agreements should reflect the identified capacity building activities agreed. If partners not selected should receive general feedback on why they were not selected for the project.

Stage 3: Regular review

After making contract with partners, the head office regularly reviews the project activities through site visiting and also checks monthly wise the financial expenses of the project.

Stage 4: End of project assessment of Partner performance

Partner assessment is regularly reviewed and at least annually during the Project and at the end of the project.

In MaMoni project, the partner assessment process is similar with general procedure and the external partners of this project are FIVDB and OGSB. Friends in Village Development Bangladesh (FIVDB) is a national NGO who works directly in Sylhet division and Obstetrical and Gynecological Society of Bangladesh (OGSB) is a National NGO in Bangladesh working for mother and newborn child.

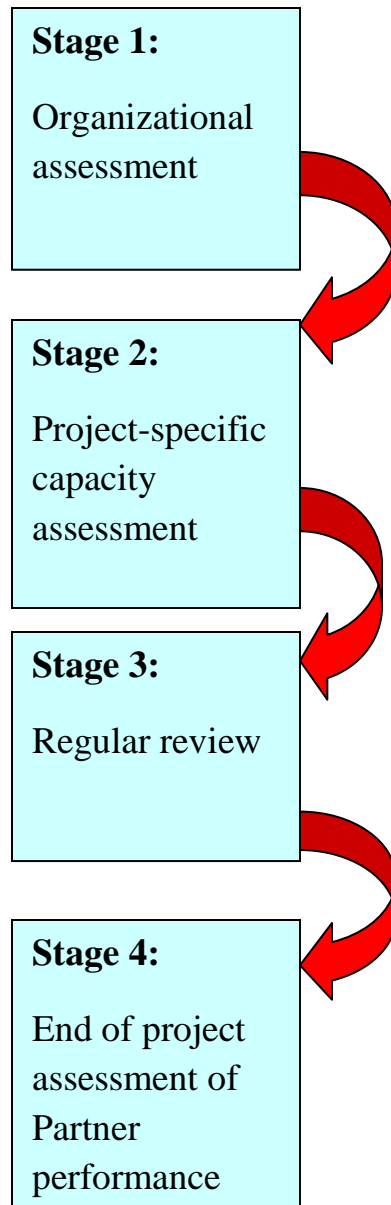


Figure: Partner assessment process



4.5 Parties of the MaMoni project

There are two parties in the agreement of MaMoni project. One is the ‘Grantor’ who provides or collects fund of the projects from donor. Here the grantor, itself can provide the fund or collect fund from donors. Another party is called ‘Recipient’ who uses the fund to fulfill the goal and objectives of this project. This Agreement is between:

Save the children Korea (the “Grantor”)

Headquarters: Seoul, Korea

Country / Regional Office: 364Sinchon-no Mapo-gu Seoul 121-881

Represented by: Nohbo Kim, CEO and

Save the Children Federation Inc. (The “Recipient”)

Headquarters: Westport, USA

Country / Regional Office: House 1A, Road 91, Gulshan 2, Dhaka 1212, Bangladesh

Represented by: Kelland Stevenson, Country Director



4.6 Responsibilities of the Parties

Roles and Responsibilities of the Parties

i) During the implementation of the Project / Program each of the Parties has to avoid statements or actions which may, directly or indirectly, put at risk the good name and reputation of the other Party.

(a) Roles and Responsibilities of the Grantor

- (i) The Grantor has to be legally and solely responsible to the Donor for the Project / Program and has to directly communicate with the donor.
- (ii) Transfer funds on time, including external cost rate (ECR) payments
- (iii) Provide guidance and technical assistance for the recipients to implement the Project / Program as described in the Project plan



(b) Roles and Responsibilities of the Recipient

The Recipient has to maintain certain roles and responsibilities such as

- They have to be responsible for achieving the objectives of the Project / Program including planning, implementation, reporting and monitoring Project / Program activities;
- They have to be responsible for the financial management and administration of the Project / Program.
- They have to submit report in writing to the grantor within 7 days of becoming aware of any of the following:
 - Changes to the overall goal, objectives, or results set out in the Project plan
 - Implementation delays of more than 30 days;
 - Changes to the amount of the total Budget for the Project
 - Budget variance of more than 15% on budget chapters
 - Any other issues that would or could have a significant adverse impact on delivery of the Project or the reputation of the grantor.
 - Notify the grantor in the event of direct communication from the donor and seek prior approval from the grantor for any resulting communication with the Donor;
- Facilitate any visits from the Grantor or the Donor in connection with this agreement when required.



4.7 Project Plan

Activity	Timeline
1. Project Agreement, documentation and approval	February – March 2011
2. 1 st installment provides to the recipient	March 2011
3. Partner select , site visit and agreement	March 2011
4. Commencement Report provide	April 2011
5. Project objective activities start	April – June 2011
6. Midterm Report provide	July 2011
7. Monitoring the Midterm report and give the 2 nd installment	August 2011
8. Objective activities starts again	August 2011
9. Submit 1 st draft of Final report	February 2012
10. Project End	April 2012
11. Submit the Final Report of the project	May 2012



4.8 Financial Management

The recipient is responsible for all matters relating to the budget forecasting, preparing budget details and utilization of the grant funds. The recipient will ensure that:

- A qualified person is handling the day-to-day management of funds and book-keeping;
- All bank and other financial transactions related to this grant are tracked and reported in a transparent manner
- Accurate records of account of the grant funds are kept in accordance with Save the Children accounting policies;
- Expenses are specified in the recipient’s account books in at least the same level of detail as such expenses appear in the budget so that the accounts are reported and verifiable against the budget.

4.8(i) Budget forecasting:

Basically the budget of a new is forecasted from different project observation. By observing different projects activities and their cost are determined through their different year’s financial reports. For example, after completing the project with KOICA grant, there will be new project named KOICA 2 started on June. And this project’s budget will be determined based on cost of the KOICA 1 project. But if some of the activities are different from the project then the budget is prepared by two ways. Baseline data will often be collected through primary data so that it is relevant to the specific objectives and indicators set for the project / program. These data are collected by a researcher/ staff member/ partner / evaluation consultant conducting a piece of research or evaluation. Common sources of secondary data such as surveys, organisational records which are collected by someone other than the user also use to determine the budget details. Different research methods also use to prepare the budget of the project.



Qualitative research methods: Qualitative research methods are designed to build up an in-depth picture among a relatively small sample of how the population functions, what the key relationships are, and how different aspects of life are linked together. They also reveal how people understand their own situation and problems, and what their priorities are. A range of techniques are used such as interviews, focus groups, and other forms of enquiry like video diaries, drawing, drama, and so on.

Quantitative research methods are used to collect data that can be analyzed in a numerical form. Surveys are one of the most common quantitative tools, used to collect a broad range of information about a population. Questions are asked according to a questionnaire so answers can be coded and analyzed numerically.

Quantitative techniques are useful when they need to:

- provide accurate, precise data
- have a broad view of a whole population
- identify major differences in the characteristics of a population, and find out which sectors of the population are worst affected
- produce evidence, or hard data, to prove that certain problems exist, or to justify a particular strategy to donors, government, and other decision-makers
- Establish clear baseline information that can be used for evaluating the impact of a piece of work later on.

It is usually not possible to collect data from a whole population, so a **sample** of the population is selected. This should be representative of the population and has to be selected randomly to avoid bias. The precise method of selecting a sample varies according to the type and purpose of the survey.

Ensuring data quality

To ensure the data quality they keep clear records of where information has come from, whether it is a field report, attendance records, discussions with clients, observation in a classroom or clinic setting, through feedback etc.



4.8(ii) Budget detail

Budget Line Items	SCK	KOICA	Total
	BDT	BDT	BDT
Personnel	17,29,890	-	17,29,890
Fringe and benefit (31%)	536,266	-	536,266
Travel & per-diem	-	78,815	78,815
Supplies & Equipment	56,945	-	56,945
Operational cost	79,390	79,310	158700
Total program support cost	24,02,490	158,125	2560615
Program Delivery cost			
1. Increased Availability of quality healthcare	48,17,517	63,26,990	11144507
2. Increased quality of medical facilities	36,40,068	27,45,771	6385839
3. Increased access to high quality medical facilities	460,097	107,069	567166
Total program delivery cost	89,17,681	91,79,829	18097510
Total Direct cost(Program & Program support cost)	1,13,20,171	93,37,954	20658125



ECR (10%)	20,65,813	-	20,65,813
Total Project cost including ECR	13,385,984	93,37,954	22723938
Indirect cost rate (ICR 3.4%)	772,614	-	772,614
Total project cost including ICR	1,41,58,598	93,37,954	23496552

According to the donor’s requirement, the recipient has to ensure that the total grant amount is using in accordance with the approved Project / Program budget. The recipient needs to use the budget according to the purpose of budget written in the ‘Budget Detail’

A contingency reserve is included in the budget of the Project / Program. The contingency reserve is only used with the prior written authorization of the grantor. The recipient has to submit a written request to the grantor including the reasons for the use of the contingency reserve, together with a revised Project activities and budget plan. Such request can be submitted at any time during implementation of the Project/Program up to the date which is 6 weeks before the date specified as the Implementation End Date. The recipient has the flexibility of 15% to change the budget line items.

Donor’s Budget format is given in Appendix.



4.8(iii) Fund Transfers

In Year 2011, the grant funds disbursed to the recipient quarterly with 2 commitments. This are-

(01) The Recipient has to submit the fund transfer request for the 1st installment

(02) The Recipient has spent at least 85% of the 1st installment of grant funds.

Timing	Amount	Time for transfer
1 st installment	KRW 204,420,000 BDT 13,774,933 60% of total budget	At the latest, 2 weeks after the date of Grantor receives Donor payment
2 nd installment	KRW 136,280,000 BDT 91,83,288 40% of total budget	At the latest, 50 days after receiving the Midterm report. When the 70% of the first tranche has been expended by the 10 th of July 2011, then the second installment can be paid.

4.8(iv) Under-spending and Implementation

- (i) If the recipient has spent less than 85% of the agreed phased Budget, then the grantor reserves the right to subtract the unspent amount from the amount of the agreed for 2nd installment.
- (ii) If there are implementation delays of more than 90 days to the Project plan, the grantor reserves the right to delay to transfer the funds for 2nd installment by the delay period.
- (iii) At the point of completion, which is 31 April 2012, there shall not be any remaining balance from the total fund transferred from SCK and KOICA.

4.8(v) Return of unused funds

Except with prior agreement of the grantor, funds transferred to the recipient that have not been spent at the Implementation End Date are to be repaid in donor’s issuing currency within 6 weeks after the approval of the final financial report, along with any earned interest or gains from exchange rate fluctuations on those unspent funds.



4.9 Cash flow Management

4.9(i) Cash flow forecast

- ❖ The budget holders provide information on their activity plans for the month and the cash needs.
- ❖ The budget holders/ grant manager provides information on implementing partner payments due in the month
- ❖ Logistics/ administration provide information on items in the procurement process that will need to be paid, rent due etc.
- ❖ Human resource management provides information on staff costs, particularly if these will be significantly different to prior months.
- ❖ Sub-offices provide information on their cash requirements (following a similar process of information gathering).

Considering all these information the finance department forecast the cash flow of the project.

4.9(ii) Disbursements

MaMoni has a written policy to list the disbursement and the disbursement amount is approved by the authority. Mostly the Chief of the party of MaMoni project gives the approval but meanwhile it has to be verified from the finance manager of the project. If the finance manager finds the expense is relevant with the project then he/she signs it first, after it sends to the chief of the party for his approval.



Here several information are needed to provide such as

- Date of the disbursement
- Payee (name of person or organization to whom the disbursement was made)
- Check or other reference number
- Amount of the disbursement
- General ledger account code to be charged
- Description of the transaction

Once a payment has been made, the invoice and all supporting documentation are marked as "PAID." Disbursements is posted to the ledger as soon as they are made, at least these have to posted on a weekly basis

4.9(iii) Program advances (floats)

Sometimes to start some activities of the project, they need to pay advance to the partners which are sometimes referred to as floats.

- Program advances and returns are authorized by a budget holder according to the proposal of allocation.
- An individual cannot be given a program advance accepts their monthly net salary but this has to be approved by finance manage and Chief of Party of MaMoni.
- A person cannot have more than one program advance at a time, except in rare circumstances such as security reasons.
- If the advance holder has to travel a long way with the advance and particularly if the advance is large, most of the time it is issued as a cheque in the name of the SCI



employee. This has to be cashed once in the destination location and used for the authorized purpose.

- Program advances are only spent on the agreed-upon items and never for personal expenditure.
- Program advances are settled within 1 week unless previously agreed for example, due to an extended field visit.
- Program advances are recorded in the finance system monthly.



4.10 Asset Management

4.10(i) Capital and non-capital assets

To determine whether an asset is a capital or non-capital asset, they use the ‘asset capitalization decision tree’.

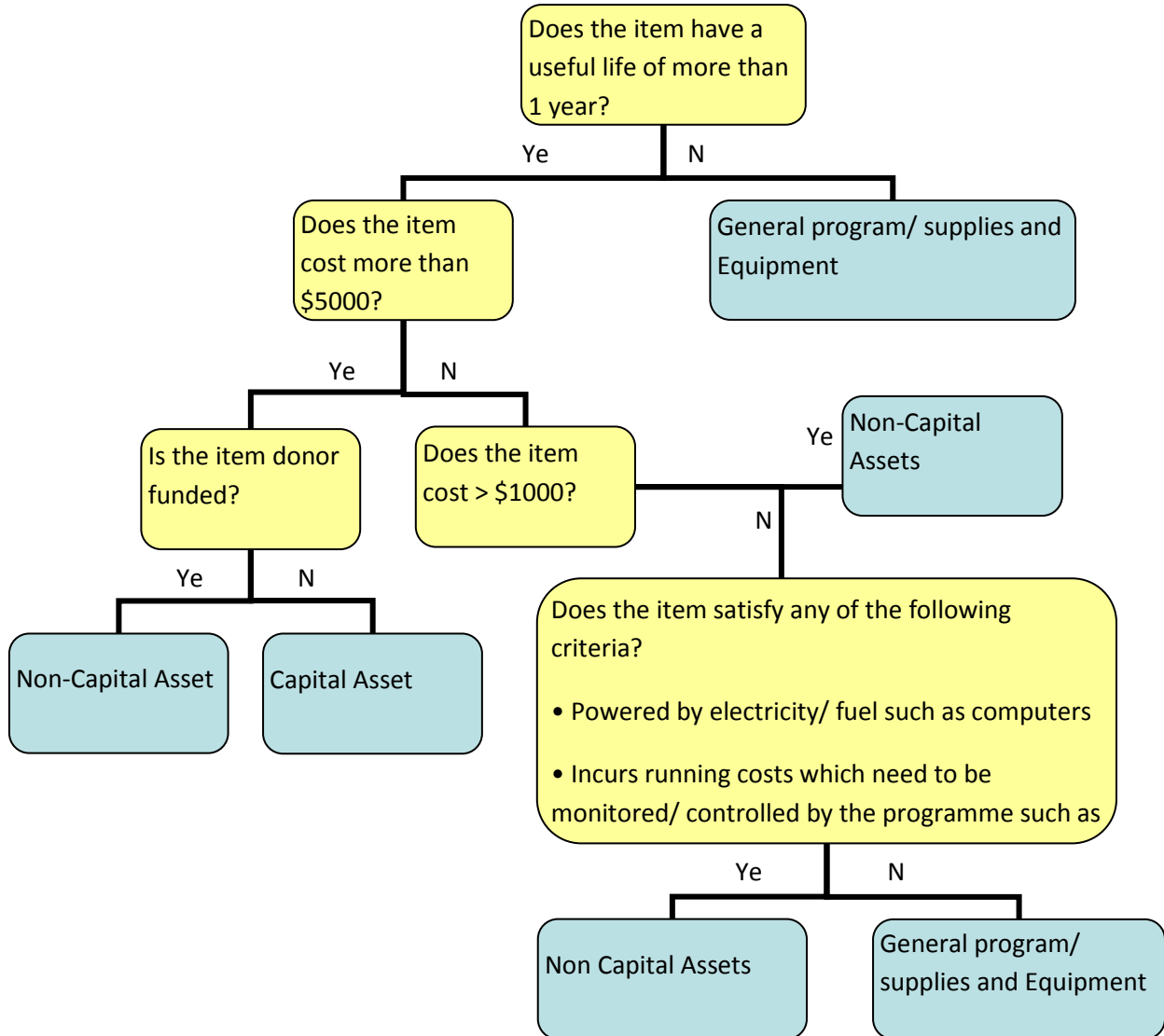


Figure: Asset capitalization decision tree

4.10(ii) Asset acquisition

According to the SC US guideline for asset acquisition for any project they review the requested asset purchases and depreciation expense to prepare the budget of the project.

If purchases are delayed substantially beyond the scheduled purchase date, this has the effect of reducing the depreciation expense for that financial year. Similarly, if purchases are made ahead of schedule, a higher depreciation charge will be incurred in that year. In both cases, the country office’s total depreciation expenditure will vary from the approved level.

The total cost of the asset to be capitalized includes the original purchase price plus any additional costs incurred which are necessary in order to bring the asset into use. This would include the following:

- taxes or duties;
- shipping costs;
- installation costs;
- set-up costs; and
- Any other reasonable cost incurred for using the asset is also included.

For vehicle operating costs, such as registration fees, licenses and spare parts are not included in the asset cost and rather this are recorded as a vehicle operation expense.

4.10(iv) Depreciation

Depreciation is the process of spreading the cost of an asset over its estimated useful life. SC US depreciates assets on a straight line basis over the estimated useful life associated with each class of asset. The table below shows the assets types and their estimated useful lives:

Asset Type	Estimated Useful Life
Buildings	25-50 years
Leasehold property	Shorter of 10 years & remaining lease period
Motor vehicles	3-5years depend on the category of the vehicles.
Furniture and office equipment	5 years
Computer hardware	3 years
Computer software	5 years



4.10(iv) Disposal of Assets

An asset disposition plan is drawn up by the recipient by consulting with the grantor at the end of the Project / Programs in compliance with the following:

- ✓ Equipment and assets can transfer or are handed over to an external partner, beneficiaries or the recipient at the implementation end date as determined by the Grantor;
- ✓
- ✓ Other equipment and assets purchased with the grant funds remain the property of the grantor who determines its disposal.

Sometimes grantor uses its own expense and gives a reasonable advance notice to the recipient to monitor the recipient’s asset management procedures. The recipient cooperates with the grantor in providing all reasonable and appropriate assistance and documentation for the purposes of such monitoring.

If grantor wants to sale the asset and if any staff of SC, US wants to buy any assets that has to be notified to the directors, finance and administration. These offers are opened for a specific time in presence of the director, finance and administration and interested staff members. A letter goes to the successful buyer to make necessary payment to the finance section. The staff member can take delivery of the quoted item from the storekeeper showing the money receipt. Sale of any property or vehicle is done through national newspapers. All of these selling procedures are followed according to the grantor’s decision.



4.11 Procurement and Inventory Management

For procurement and inventory management, the recipient follows a certain policy in Bangladesh country office of SC US. The organization maintains the principle of “Total best value for money” which means value for money is not the purchase price alone. When considering where, when and how to procure supplies and services all factors in the supply chain must be considered to determine what is needed to meet the program objectives. From these, the most cost effective solution can be found. Therefore best value for money refers to:

- **Quality**
- **Price**
- **Timeframe and availability**
- **Quantity**
- **Cost effective**



4.11(i) Procurement and Inventory management process

Programs cannot expect goods of the right quality and quantity to be sitting in local suppliers’ warehouses at the time they want them at the price they want to pay. For the supply chain and subsequent procurement to work in a program, the program team and procurement team need to work together to plan and budget to ensure that there is sufficient resources and capacity within the program to meet the needs. The program develops an overall supply chain strategy of what goods it will need, where it will source them, if and where stocks will be held, how and where goods will be transported and what the timeframes may be.

Procurement is the first step and key in determining the strategy, once the program has determined what their supply needs will be. The key to good procurement management is:

- Planning and budgeting
- Awareness of delivery Lead times
- Scheduling orders
- Tracking and performance monitoring

a) Planning and budgeting

Procurement planning and budgeting correctly are key to good program delivery. Without the procurement plan, the procurement department will have no idea of what the programs will require until the day they receive the order, which may be too late if insufficient time or funds have been planned by the program to source and procure the supplies. It is essential to every project under Save the Children that they have to make a procurement plan and drafted budget and submitted for approval by the Logistics team with each and every project and donor proposal, to ensure that each project is realistic in terms of time and budget.

Developing the procurement plan has to take certain consideration:

- The total estimated value. This should not be guessed but based on actual prices used in previous procurements or by carrying out a market survey.
- The donor requirements on quality, origin and nationality.
- The procurement process required by Save the Children and the donor for the total estimated value and how long will it take to carry out.
- When will the supplies and/or services be needed by and what the delivery lead time is- all these are very important to know for developing the procurement plan. For example, how long will the goods or services take to reach their final destination from the date of order etc.
- Any additional costs and time required for specific quality checks, customs clearance and importation duties, VAT, storage costs, transport and freight costs are also considered.

If for any reason Save the Children or donor policies cannot be followed then exceptions will need to be applied for and authorized before being implemented, all exceptions are noted on the procurement plan and requested at the same time as the project and donor proposal are submitted. A record of the exception is kept on file showing reasons for the exception and the authorization obtained for it.

b) Delivery lead times

All procurements take time to process, because buyers need some information such as:

- To survey the market to find suitable and reliable suppliers.
- To assess the quality of goods and ensure they are adequate and safe to use in the particular program.
- To carry out appropriate steps to ensure a transparent and fair procurement process has been followed in line with Save the Children and Donor requirements.
- To allow for transit time, this will vary depending on the location of the project and the type of goods.
- To allow for time needed to clear customs (for international supplies).
- To receive the goods properly by checking goods are all present and correct, or for them to be checked by the relevant qualified person if necessary.

The delivery lead time which conveys the time taken to carry out all these activities may varies and depends on the nature of the goods, the procurement process and sources of the goods (local or international). Also they consider the specific additional requirements that may need to be carried out, such as quality tests, kitting/packing and customs clearance. To enable program, the procurement team advised the program staff about the delivery lead time that on how long they expect orders to take from the supplier. When determining the delivery lead time the procurement team considers the time they take to process the orders as well as the transit time of the goods from the supplier to the required location. When considering the time to process an order they also think about the time taken to select and approve quotations and the time it may take suppliers to respond. An example of delivery lead time table is given below

- Single quotation process – 7days
- General and formal quotation process 7-14 days
- Tenders process - 45 weeks
- All International orders- 90 weeks

All field offices requiring goods to be sent to their offices or field sites allow an additional week for transport. The delivery lead time specified will be the maximum time required and therefore it is used as part of any plan to ensure that there is sufficient time for goods and services to arrive. In some cases there may be specific items which always take a long time to procure due to their nature and requirements, for these items the delivery lead time are noted on the programs price list, so that all staff is aware.

c) Scheduling

The procurement department needs time to prioritize and plan their own workload for determining the supply needs of different program in different field locations. If a large amount of orders are received every day, the procurement team could not able to determine from one day to the next what the priorities are. For this the procurement team makes an order schedule so that they can effectively put order in right time and determine schedules by which they can realistically meet all the programs supply needs.

An order schedule is specific to all projects and their supply needs and can be based on processes to be followed, sources of supplies or nature of supplies. How goods will be transported will also determine this schedule i.e. hiring a truck on monthly basis, or using program vehicles.

A typical order schedule based on processes could be:

- Orders requiring single or general quotation should be processed on every Monday before 12PM.
- Orders requiring formal quotation or tenders should be processed on 1st Monday of every month.
- All international supplies are ordered every 3months by 1st Monday of January, April, July and October.

Typical order schedules based on goods are maintained in a given way:



- Stationery and office supplies – Every Monday before 12PM
- Food orders – 1st Monday of every Month
- Construction and building materials – 3rd Monday of every Month
- Medical supplies and other internal goods - Every 3 months, 1st Monday January, April, July and October.

The long schedules of around 3 months normally apply to items held as stock and ordered in bulk, therefore before the order is placed a stock count should be carried out and a stock review and forecast report made to avoid under or overstocking. Schedule stock counts should therefore be scheduled in line with the procurement schedules. Refer to the Stock management guidelines for how to carry out a stock review and forecast.

In case of emergencies or new programs starting, some flexibility will be required in the implementation of these schedules.

d) Tracking and monitoring orders:

To manage procurement and inventory effectively the program needs to have an overview of all procurement and inventory activity, what the status is and whether or not the procurement teams are meeting the needs of the program. Therefore a procurement tracking system needs to be put in place to monitor every procurement process, no matter how small the item is.

The procurement overview is a multi-purpose tool for the whole program to use. They use updated regularly to assist the overview. The responsibilities of different departments are given below:

- ✓ The logistics manager sees exactly what is working and what is not and clearly identifies where the bottlenecks and problems are in the procurement management.
- ✓ The program manager updates the status of their orders and when to expect their supplies.

- ✓ Budget holders and grant managers are informed what has been committed to and already spent to date against their budget on supplies and services.
- ✓ Finance inquires the information about what expenditure has been committed and forecast cash flow accordingly.
- ✓ Logistics and operation managers assess whether the programs are on target with their procurement plans to meet program objectives.
- ✓ Performance management of suppliers, procurement staff and budget holders check that they are planning and working towards delivery lead times and order schedules.
- ✓ Procurement team assesses the trends and determines the need for approved suppliers and framework agreements.

The Procurement overview are managed and updated by the Procurement team and distributed on a regular basis. If it is not possible to done weekly basis to those programs which have high demand to senior management, budget holders, and program managers and grant managers, then it is done at least monthly basis.



4.11(ii) Stores Accounting

- Stores are kept in secure and humidity proof storerooms.
- Minimum and maximum ordering levels are fixed for each type of store item. Minimum level is fixed considering time required for requisition and frequency of issues of the item. Maximum level for a (non-perishable) item is equal to its six-month's consumption.
- Store items are kept separately in racks and a tag are attached to each item specifying its name, receipts, and nature.
- Item from store of any value and in any quantity are issued only against proper store requisition slip approved by the Director, Finance and Administration/designate person once a week. The storekeeper issues and supplies materials from the store, upon receipt of approved store requisitions.
- The storekeeper checks the stock at the end of each month and submits a Stores Usage Report Form to the Director, Finance and Administration.
- The storekeepers have the only key to the storeroom. If he goes on vacation, the Director, Finance and Administration designate will have the key taking a physical inventory in his/her presence.
- Items purchased for store are recorded in the stock register before issuance. Detailed inventory records for capital assets and other non-capital materials reflect quantities, values, location, sources of receipt etc.



- The inventory records are verified by physical count by the Store Keeper in presence of the Director, Finance and Administration designate persons periodically. After review, the inventory records are reconciled with book balances. The verified record signed by both is retained for future reference.
- All damaged and obsolete inventoried and returned goods are separated and recorded.
- The store in charge regularly checks the store to ensure the quality of goods stored.

4.11(iii) Individual Inventory Register (IIR)

- Any returnable item such as a calculator, umbrella, ID card, Computer notebook etc. issued to an individual SC staff member are recorded in the Individual Inventory Register maintained by admin section.
- In the case of items issued to motorcycles it is important that there is proper documentation in the motorcycle logbooks.
- Each member of the staff is assigned a page in the register at the time of person's joining the Save the Children. This register is very important for determining clearance of transferred or departing staff members.
- The IIR contains the following information:
 - Name of Staff
 - Designation
 - Work place
 - Date of issue
 - Description of item



- Quantity
 - Price
-
- If any item is lost or damaged, the administration section determines it first. If appropriate the claim from employee then the compensation is approved by director, finance and administration.

 - When an employee leaves the office either due to transfer or separation from SC all returnable items are deposited to the Dhaka inventory management system in order to get clearance via staff separation form.



4.12 Risk Assessment Review, Reporting, Monitoring and Evaluation

4.12 (i) Risk Assessment review

For risk assessment, the recipient reviews at least once every year the risks and mitigation actions implemented for the Project / Program and includes such review in the Project / Program’s report. The cost of this review is paid for out of the Grant funds.

Risk Assessment

Risk Types

There are three types of interdependent risks which are considered as part of the risk assessment and management process:

	Financial Risk (F)	Operational risks (project delivery, personnel, assets) (O)	Long term risks - external / reputational risks (L)
Consequences	<ul style="list-style-type: none"> - Loss of money / funds. 	<ul style="list-style-type: none"> - Failure to meet project objectives - Safety and security of personnel and beneficiaries - Loss of assets 	<ul style="list-style-type: none"> - Closure of operations in country - Legal obligation - Environmental disasters - Reputation loss
Influencing Factor	<ul style="list-style-type: none"> - Total grant value - Funding mechanism - Funds are used for same objectives in different projects. - Status on ICR - Foreign exchange / inflation - Level of 	<ul style="list-style-type: none"> - Political stability and relationship with government / parties - Experience of location, theme, type of work, technology and process - Experience of partner / donor 	<ul style="list-style-type: none"> - Political stability and relationship with government / parties - Environmental factors and emergency situations - Strategic importance of donor / theme / region for future SC projects - Level of operational risks / ability to deliver project



	<p>operational risks / ability to deliver project</p> <ul style="list-style-type: none"> - Donor sustainability 		
Practical Examples	<ul style="list-style-type: none"> - Contract work is more high risk as SC will not get the funds if they do not meet their objectives - A large value of match funds increases the risk exposure of SC - Sending funds to Zimbabwe carries a greater foreign exchange / inflation risk 	<ul style="list-style-type: none"> - Projects in an unstable region includes greater risk - Working with a new partner / donor will carry greater risk than working with a known partner that SC personnel work often with 	<p>A new government minister no longer approves of the project can shut down the entire operation.</p>



Risk Dimensions and Classification

Types of Risk	Influencing factors	Low Risk	Medium Risk	High Risk
Financial Risk	Donor Fund/ Grand Value given by Donor	Less than BDT 500,000 Less than BDT 250,000	500,000- 1Million Taka 250,000 - 500,000 Taka	More than 1 Million Taka More than 500,000 Taka
Financial Risk	Funding Mechanism			Contracts – any amount
Financial Risk	Match Funds	Less than 100,000 Taka	100,000- 250,000Taka	More than 250,000 Taka
Financial Risk	ICR (Rate covered by donor)	Full ICR recovered by grant / funds	At least 70% of total ICR covered by grant / funds	No ICR or less than 70% of total ICR
Operational Risk	Experience of donor / partner / community	Existing work with same donor / partner / community	New type of work with same donor / partner / community New donor with low requirements New partner / a number of partners with national or international reputation.	New donor with strict requirements New partner / a number of partners with unknown capacity where SC lead in group



<p>Operational Risk</p>	<p>Experience of location, theme, type of work, technology / process</p>	<p>Existing region / area</p> <p>Building on existing work / core technical and program skills of country office</p> <p>In-house capacity to deliver project and manage grant</p> <p>Good experience / capacity for sub-grant management</p>	<p>New region / area in country with existing country office</p> <p>New theme or significant expansion of project</p> <p>External input needed to run project</p> <p>Medium experience / capacity for sub grant management</p> <p>Recruitment need to run project.</p>	<p>New country</p> <p>New and potentially sensitive theme</p> <p>Fast moving highly operational emergency</p> <p>Little / no experience / capacity for sub grant management</p> <p>Significant requirement needed to run project</p>
<p>Operational Risk+ Long term Risk</p>	<p>Political stability in case of exchange rate / inflation risks and relationship with government / parties</p>	<p>Stable political situation with good working relationship with government / political parties</p>	<p>Unstable political situation in known region / area / country with good working relationship with government / political parties.</p>	<p>Unstable political situation in new region / area or no working relationship with government / political parties</p> <p>High</p>



				inflation / exchange rate risk
Long Term Risk	Environmental factors and emergency situations	Existing region / area with low risk of environmental disaster or low risk of emergency situation e.g. famine, conflict	Existing region / area with medium / high risk of environmental disaster or emergency situation.	New region / area with high risk or environmental disaster / emergency situation Existing region / area that has recently suffered environmental disaster / emergency situation



Mitigation Strategies

Mitigation strategies are used to reduce the medium and high risk. A risk register is used to keep the information if the project is undertaken. If it is showed that the strategies which will be used to reduce the risk also increase the cost then there is no need to do mitigation strategies. Mitigation strategies that are cost-effective are considered at the review and approval stage.

If the proposal/project proceeds:

- They keep the risk register of all identified and assessed risks
- They also aware of the facts that there are a number of risks they have not considered or anticipated
- If risks do occur, they use the cost effective mitigation strategies to reduce the risk.

Sample of a risk register is given in Appendix.



4.13 Reporting, monitoring and evaluation

4.13(i) Reporting

According to the grantor or donor’s requirement the recipient, Save the Children, USA has to submit narrative and financial reports in English to the grantor as specified below:

1. Commencement Report- It had to submit on 15 April, 2011 along with

- **Executive Summary:** A short paragraph including the name of the Program funded, the period over which funding is used and objectives, and goal.
- **Commencement Status:** Activities with detailed report has to be provided.
- **Photos, Maps or Other Graphics:** At least 15 photos of meetings, Bills of materials and other equipments list for the project.

2. Midterm report – It had to submit on 29 July, 2011 along with

- **Executive Summary:** A short paragraph including the name of the Program funded, the period over which funding is used and a summary of key Program mid-results through the date of the report.
- **Use of the Funds and Progress against Program Goals:** 3-5 paragraphs including program specifics: name of Program, region and country of Program, Program activities supported by the Grant funding, number of beneficiaries served, and targets achieved, overall accomplishments through the date of the report.
- **Photos, Maps or Other Graphics:** At least 15 photos have to be sent to the donor/ grants.



3) Final report: It had to submit on 1st May, 2012 along with

- **Executive Summary:** A short paragraph including the name of the Program funded, the period over which funding is used and a summary of key Program results through the date of the report.

- **Use of the Funds and Progress against Program Goals:** 3-5 paragraphs including program specifics: name of Program, region and country of Program, Program activities supported by the Grant funding, number of beneficiaries served, details of key milestones, targets achieved, and overall accomplishments through the date of the report, summary of evaluation (regarding of 5 sections include such as relevance, effectiveness, efficiency, impact, sustainability), any recommendation, and learning.

- **Photos, Maps or Other Graphics:** At least 15 supporting photos, and receipts (photocopies), any approved document by Ministry of Health and Family Welfare etc.

- **Interviews of children, teachers :** A list of questions will be provided, at least 15 photos before/after construction with the final report.

- According to the KOICA’s guideline, the financial report includes the expenditure ledger: the expenditure ledgers for KOICA fund and SCK fund are needed to prepare separately. Also, a detailed summary of the executed budget below the KOICA fund expenditure ledger would be provided along with the financial report.

- As for the financial report, the number of each documentary evidence in accordance with the correct services or items and dates that are recorded in the breakdown summary of expenditure. All documents must be in A4 size.



- When providing narrative reports to SCK, as for the part of Monitoring & Evaluation, Bangladesh Country Office attaches all supporting documents according to the activities carried out under the purpose of Monitoring & Evaluation. Supporting documents include the baseline report, the activity report, and other report required by SCK.

- At the point of completion of the project, which is 30 April 2012, there should not be any remaining balance from the total annual fund transferred including both SCK and KOICA fund. Especially as for KOICA fund, its expenditure could not be less than 100%.

- On completion or termination of the Agreement Bangladesh Country Office must submit a Final report. Reports and all other supplementary materials must be provided in English.

- When it is related to the submission of reports, any mailing costs including DHL cost are covered by Bangladesh Country Office.

- If the Grantor is required to submit the above reports to the Donor, the Grantor could request the recipient to make specific changes to the reports before the final draft deadline to meet Donor requirements. The Grantor has the power to make such request within 14 days of receipt of the first draft report from the recipient and the recipient must change the report as requested and make the same available to the Grantor within 7 days of receiving such request.



4.13(ii) Monitoring and Evaluation

Program monitoring

Project / Program monitoring is the responsibility of the recipient according to the project plan and the grantor check each report through the program advisor who has been hired in country office on behalf of the grantor to monitor and evaluate. After ending of the project all the related documents are sent to the grantors head office signed by the program advisor with a paragraph in which the program advisor mentioned the finding whether the project has been done properly or not. After getting all the documents, the grantor again rechecks all the documents and evaluates the findings of the project done by program advisor. If the grantor is satisfied with the document as well as the evaluation which is done program advisor, they will be reliable to the recipient for next projects. Here, Jiwon Seo was assigned as program advisor on behalf of grantor in SC, US Bangladesh country office. She checked all the documents and after checking all the documents, she sent those documents with a paragraph of evaluation of the project to her head office in Korea.

Partner monitoring and Evaluation:

To monitor and evaluate the partner, SC US Bangladesh country office uses some monitoring tools for finance and operational purpose. For finance management, they monitor partner’s cash handling, check expenditure to make sure they are allowable, track all the financial documents for the project etc. They also monitor the bank and petty cash, advance payments documents. To monitor the cost allocation of the partner, they review the cost allocation plan and whether it is approved by the authorized person of SC US or not. For administrative operation, they monitor partner’s procurement process, travel and transportation system, asset and inventory management system and finally after the project ends, they review the audit reports of the partner. Based on these factors, the partners are evaluated and if they present a satisfactory result of this evaluation then for next project if the partners are suitable they will be recommended by the head office.

4.13(iii) Audit

The purpose of an audit is to ensure that the agency is fulfilling its stated mission to protect the resources provided by donors and grantors. An auditor will ask questions about general office procedures, review how transactions were recorded by tracking them through ledgers and files, visit sub-offices to confirm that programs are being implemented in accordance with donor agreements, assess compliance with grant regulations and make a determination as to the overall adequacy of the system of internal control.

Unless audit instruction or requirement and format for audit report required by Donor, the Recipient’s auditing policies shall apply. But the grantor reserves the right, at its own expense, to carry out additional internal or external audits in connection with the Project.

The grantor may visit and do audit in the recipient country, and the recipient should cooperate with the grantor for the auditing. The grantor has the right to supervise the program, and the recipient need to cooperate to provide requested information for auditing.

If the Donor does not have any requirement for audit purpose then Save the Children, USA audit instruction will be applied. Four types of audits usually occur within Save the Children, USA. These are:

- 1) External Audit
- 2) Internal Audit
- 3) Audits for GOB
- 4) USAID Audit
- 5) Other Audit

1) External Audit

The general purpose of external audit is conducted by an independent accounting firm to confirm that the agency's financial statements present the financial position of Save the Children fairly in accordance with generally accepted accounting principles. The agency's audited financial statements and the Management Letter of Comments are shared first with the Board of Trustees in January each year and later in the form of the annual report with banks, grantors, donors and the general public.

2) Internal Audit

An internal audit is carried out by or at the direction of the Save the Children Internal Audit unit. Internal audit is encouraged to periodically audit internally by Internal Audit Management to ensure proper accounting within the Finance and Admin. Sectors as per points given below:

- a) All financial transactions
 - b) Petty cash, bank documents, and expense vouchers
 - c) All accounting procedures and records
 - d) Stores inventory registers
 - e) Fixed and other assets register
- After completing the audit, s/he will file a report to the Finance Sector and Admin. Sector with comments regarding strengths and weakness found, as well as suggestions.
 - A secondary purpose of this audit is to prepare the Internal Audit offices for the external audit.



3) Audits for Governments of Bangladesh

Another audit is done to meet NGO Bureau/ Govt. of Bangladesh requirement. The auditor is selected from the NGO Bureau enlisted firms. Reports are submitted to Government of Bangladesh.

4) USAID Audit

Under U.S. Government regulation, USAID has conducted fewer audits of Save the Children field offices to monitor non-profit organization that use the federal funds of USA.

However, USAID retains the right to audit any grant-funded field office through its local missions. Any field office that receives a request for a USAID audit should contact the Home Office Internal Audit unit immediately for support in the audit process.

Other audit

- i) Grant Specific Audits** – Certain grantors may request an independent audit of the activity specific to their award. Save the Children strongly discourages such requirements, as these audits are typically costly, inefficient and duplicative of the areas covered by the external and internal audits. In cases where these requirements cannot be eliminated, the need for the audit must be thoroughly discussed with the Grants Management and Internal Audit units at the time of the grant proposal. The full cost of such an audit must be provided for directly by the grant.

Visits

Regarding the monitoring process, SCK staff can visit the project area to check input, process and output indicators, and SC Bangladesh staffs should cooperate closely with the monitoring implementation.



4.14 Other

4.14 (i) Amendment

If the proposed amendment extends the duration of the Project or increases the total amount of the Budget, the Recipient has to submit, no later than 90 days before the Implementation End Date. Recipient has to give a written request to the Grantor including the reasons for the extension or increase, together with a revised Project Plan and Budget. Such amendment will be considered approved by both Parties upon the Grantor issuing its approval in writing.

4.14(ii) Internal Controls

Neither Party will offer to any third party, or seek, accept from or be promised by third parties whether on behalf any staff member, director, agent or any other person or entity, any gift, remuneration, compensation or benefit of any kind whatsoever which could be interpreted as prohibited or corrupt practice under applicable law.

If a Party is accused of or becomes aware of a claim of gross negligence or intentional misconduct including fraud, misuse of funds, breach of international conventions, protocols, or codes of conducts or any criminal investigation is started in relation to any such claim, then the affected Party should immediately notify the other Party in accordance with its internal control policies.

4.14(iii) Term and Termination

(i) Unless any exception, the agreement has to end on the Agreement End Date.

(ii) The Grantor has the power to terminate the agreement at any time upon 60 days written notice to the Recipient.

(iii) If either Party is unable to perform its duties under the agreement as a result of acts of nature including fire, flood, earthquake, storm, hurricane, or other natural disaster, war whether war is declared or not, invasion, act of foreign enemies, hostilities, civil war, revolution, military or usurped power or elimination, terrorist activities, nationalization, government sanction,



blockage, embargo, labor dispute, strike, lockout or interruption or failure of electricity or telephone service, or other disturbance outside of its control that means the Party is unable to comply with its obligations under the agreement, then in such case:

- The affected party shall immediately notify the other party and the agreement will be suspended if both Parties agree in writing.

- As a result of such event the affected party is unable to perform a material portion of the Project for a period of not less than 6 months the agreement will be deemed terminated.

- The allocation of costs incurred under the agreement during any such suspension to be agreed by the Grantor and the Recipient.

4.15 (iv) No Joint Venture

In this project, nothing in the agreement shall be deemed to create a joint venture, agency or partnership between the parties and the employees of one shall not be deemed to be employees of the other. The Parties are independent contractors with respect to each other and neither party shall have the power to obligate or join the other, except as specifically provided in the agreement.

4.14 (v) Confidentiality

For confidentiality purpose both the grantor and recipient maintain a following regulation:

- Neither Party shall disclose or use any confidential information relating to the other party except to those individuals and who are directly participating in the project and who need to know in order to carry out the terms of the agreement.

Chapter 5

Findings and Analysis



Findings and Analysis

While working as intern under MaMoni project I observed several issue of this project. They are providing many facilities to the employees. Together with that they are also creating new ways to make work easier and faster for the employees. From my point of view there are still some problem that’s needs to be solved to improve the overall Finance sector in MaMoni Project. Here are some of the findings that I found during my internship period. Some of the major findings are given below

- ❖ In MaMoni project each of the employees is highly dedicated to their works but their responsibility appear unclear as they have to work with several grants at a time. For example my supervisor handles 21 grants project at a time which really make tough to maintain.
- ❖ The number of the employee in MaMoni project is not sufficient enough compare to their work activities.
- ❖ There is conflict between the project employees and finance department of organization. So far what I have seen that project employees are more dedicated and hard working than the main finance department. Lack of sincerity in finance department is usual.
- ❖ The accounting software and technological support of this organization are not so efficient. Sometimes employees have to stop their work because of these issues.
- ❖ There is another conflict among the rules and regulation and the actual project work of the organization. For example, sometimes the field staff needs advances immediately or sometimes they have to pay in advance to the local partners so that the project activities can be started as soon as possible. But according to the



- organization without prior approval the advance cannot be paid or any payment cannot be paid without voucher. But if they want to start the project work earlier they need to get money as early as possible to start the work as they have to maintain strictly the project ended date so, it ultimately delays their project schedule.
- ❖ It is also usual to see that the main finance department makes mistake to verify which expenditure is under which project and once they make this mistake it can bring a big issue to the donor or external auditors.
 - ❖ In other projects, the transparency of the project activities is not showing the honestly such as the way MaMoni project does. For example, in KOICA fund I have seen that for each expense they maintain vouchers and other supporting voucher which would be handed over to the donor and finance department of SC US after the project ends and each voucher would be verified by both of these parties. But in other project named Early Education Children Program, I worked there as auditor and I have found that most of the vouchers were missing and the employees who worked under the project were not interested to share information.
 - ❖ The most serious problem that the organization recently facing with making agreement with local partners. In Sylhet, FIVDB works as local partner in MaMoni project. In KOICA fund, they made servicing contract where FIVDB would be provided their service for a specific period of time. Now in upcoming KOICA 2 project, they want to make sub grant partnership with FIVDB. But according to the Foreign Donations Regulation rules, those who registered in 1978 Act wants to make sub grant partnership among each other, the external partner has to be registered under 1961 Act. In MaMoni project, they can make service agreement to avoid this kind of circumstances but there is a limitation of service agreement that the partner NGO cannot use more than 1 crore taka in any activities that comes from any local or foreign NGO. But there will be no range limitation if they make sub grant partnership



among themselves. Another reason for making sub grant partnership is that, once the local partner makes sub-grant agreement, they would be liable for all the responsibilities in which they are assigned for and in auditing time, auditor will ask directly to the sub-grant partner. But in service contract, SC US will be liable for any circumstance of local partners and in the auditing time, auditor will ask SC US not the local partners. For this reason in upcoming project, they want to make sub grant agreement with FIVDB as the donor estimated the budget more than 2 crore and according to the project plan most of the budget will be spend by the partner NGO in Sylhet and want to accomplish the task properly from the local partners by giving responsibilities.

Chapter 6

Recommendation





Recommendation

Save the Children is following a long but sound system for each of the project. Each project has their own work and a single project there are multiple departments are directly associated with it. This is helping to reduce the working chaos as well as smooth the process. It is not easy to go through the whole organization in such a short time but yet after analyzing the organization under working in MaMoni project, there are only few spaces where I can suggest them for reconsideration. Like,

- ❖ They can hire more employees to reduce the conflict and problem and if they face fund crisis they can negotiate with donors to increase the budget for this sector as it plays a vital role to control and maintain the whole project.
- ❖ As the main finance department faces problem dealing with each project’s expenditure so one person can be assigned along with other responsibility to assist the finance department to help them and share information with finance department.
- ❖ The organization can take initiative to make some procedure so that the project would not be delayed for the obligation of rules and regulation
- ❖ Efficient people will be hired such as the way MaMoni project has done. So other project can present the transparency of their project activities.
- ❖ New technology and software can be used to reduce the technical problems.
- ❖ Government can take initiative to reduce the conflicts about the rules and regulation because all the funds that comes from foreign country mainly for the development of this country. So considering our own country’s benefit government can take steps to solve this problem.

Chapter 7

Conclusion





Conclusion

In Bangladesh, it has been a common scenario that the poor people are depriving in every sector even if they work so hard for livelihood. Some non-profit organizations try to improve their lives through preparing several projects but yet the numbers are still low comparing to the population. The last 3 months was quite intriguing to do my internship at Save the Children USA and working as an intern in a NGO, I feel proud to be a part of this organization to serve my country. According to my own experience the working environment of the organization is very inspiring and this inspiration makes me interested to work in NGO rather than profit oriented organization. The organization is always keen to implement new rules and actions for improvement and the employees also freely accepted the new changes which also encourage me to be flexible in accepting new things. According to the result of my practical observation the employees seem quite satisfied and pleased to work in the organization. Still it is not worth less to work towards perfection. So far I have seen that the project where I had been worked was maintained so efficiently and the contribution of making successful of the project went to each of the member of this project. But in other project sometimes the efficiency were missing or mismanagement occurred which ultimately delays or stopped providing fund from donors. It is actually our loss because the donors give that money for our country's benefit but due to dishonesty or mismanagement, donor stops providing fund and like always this ultimately occurs to deprive the poor people. From here I have learnt that we need to be honest to our work and we should not take the advantage of power to do anything that ultimately bring suffering to our own country's people. Finally I can say that I had a great experience while working in SC US which would help me to improve myself in future.

Reference

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- ❖ <http://web.stc-resources.org/about-us/our-finances>
- ❖ <http://www.mchip.net/sites/default/files/mchipfiles/Article%20on%20MaMoni-%20Independent%209%20Jan%2012.pdf>
- ❖ <http://www.youtube.com/watch?v=oqqWLPJyKKY>
- ❖ <http://www.savethechildren.org.uk/about-us/history#BEGINING>

Abbreviation

SC US- Save the Children USA

FP- Family planning

GOB- Government of Bangladesh

HNPS-Health, Nutrition and Population Sector Program

NGOs-Non Governmental Organizations

MNH-Maternal and newborn health

MWRA-Married women of reproductive age

SBS - Seoul Broadcasting System



Appendix

Budget Format:

Date of Receipt	Donor	Activity	Budget Code	Receipt Description	Amount (Local Currency)	USD Exchange Rate	Amount (USD)	Amount (KRW)	Financial Voucher No.	Receipt No.
mm/dd/yyyy	SC K	1	1.1	purchase of training material						
Total Expenditure										



Sample of a Risk Register

Proposal or Agreement Name:

Location of Implementation:

Managing Unit (Country Office):

Date Completed/Updated:

Name of Person Completing/Updating:

No.	Ref	Influencing Factors	Risk Level	Description	Mitigation Strategies
All	-	Overall Risk Category			