

JSIF Operations Manual

Annexes

March, 2004

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Annex 1: COMMUNITY PROJECT APPLICATION FORM

**Jamaica Social Investment Fund
APPLICATION FOR FUNDING A COMMUNITY PROJECT**

Please read the 'Guidelines for Completing the Application Form' supplied with this application form BEFORE starting to fill in this form. Please complete ALL of the questions on the form.

SECTION 1: GENERAL INFORMATION

1.1 Community name:

1b. State any other name that the Community is known by:

1c. Where is the Community located:

1.2 Parish name:

1.3 Approximately how many persons live in your community (please include children)

1.4 Name of Community Based Organisation/Sponsoring Body making this application:

1.5 Name of any other organisation/person that is helping you in this project (if applicable)

Name	How is this organisation/person helping

Other (Please specify) _____

VERY IMPORTANT

LAND TENURE

If you want JSIF to assist with a building project, you must tell us exactly what the land ownership/lease arrangements are. Please attach copies (not originals) of land titles or lease agreements, of not less than 49 years, with this application. Failure to do so will result in rejection of this application.

1.6 What is your project idea?

Listed below are the projects which qualify for funding from JSIF. Please tick the ONE which best describes your project.

Social Infrastructure including the rehabilitation, expansion, construction and equipping of:
Basic School
Primary School
All Age School
Health Centre (Types 1 & 2)
Community Based Water Systems
Home/Place of safety for children, the elderly or the disabled
Day Care Centre
Community Centre
Sports Facility
Sanitary Facilities, drains & canals

Social Services including:
Conflict resolution
Career Guidance & Job Placement
Counselling for families and youth

Economic Infrastructure including the construction, rehabilitation and upgrading of:
Rural feeder road
Foot path
Small bridges
Small factory facilities producing agricultural products

Organisational Strengthening including providing technical assistance and training to:
Governmental and non-governmental institutions in participatory project identification
Sub-project sponsors and communities to upgrade their skills in organisation and mobilisation and in the preparation, implementation management and maintenance of projects

SECTION 2: COMMUNITY PLANNING PROCESS

PLEASE NOTE
This application must be submitted with a Community Development Plan which outlines the priorities for development in your community. If you do not have a Community Development Plan please contact your SDC Parish Office. If JSIF does not receive a copy of the Plan within three months of receiving this application

2.1 Do you have a Development Plan for your community? Yes No
Please attach a copy

2.2 List the Development Priorities for your community

Ranking	Describe the priority (e.g. repair to road, sanitation, water, improved housing, schools etc.)	When should this be dealt with? (now, soon, later)	Who should deal with it? (the community by themselves or with help from outside)
1 (most needed)			
2			
3			
4			
5 (least needed)			

2.3 How were these Development Priorities identified? Tick **ALL** that apply
Please attach a copy of meeting minutes or any other relevant reports

- Community Planning Meeting
- Survey of Community needs by the community
- Survey of community needs by external groups/organisations
- Series of informal rap sessions/corner meetings
- Other (state)

2.4 Approximate date these priorities were decided

2.5 How many persons from your community do you think were involved in determining the Development Priorities?

2.6 Is the Parish Development Committee aware of your Development Priorities?

Yes

No

2.7 How were they made aware?

SECTION 3: COMMUNITY BASED ORGANISATION

3.1 How long has the organisation been in existence?

3.2 What other community projects have the organisation undertaken?

--

3.3 Describe your Community Based Organisation Executive Committee

Name	Position on Executive	Number of years served in this position

3.4 Please list the contact information for at least two members of the executive

	1	2
Name		
Address		
Telephone number		
Fax number		
E mail address		

3.5 What skills exist in your community? (Please tick)

<input type="checkbox"/>	Accounting/Book keeping	<input type="checkbox"/>	Painter	<input type="checkbox"/>	Contractor
<input type="checkbox"/>	Plumber	<input type="checkbox"/>	Mason	<input type="checkbox"/>	Carpenter
<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>	Cabinet Maker

Other (please specify) _____

SECTION 4: COMMUNITY INFORMATION

4.1 What do MOST people do to earn a living in your community? (Please tick the box)

<input type="checkbox"/>	Farmer/fishermen	<input type="checkbox"/>	Tourism work	<input type="checkbox"/>
<input type="checkbox"/>	Higgler	<input type="checkbox"/>	Manual Labour	<input type="checkbox"/>
<input type="checkbox"/>	Factory work	<input type="checkbox"/>	Clerical work	<input type="checkbox"/>
<input type="checkbox"/>	Domestic Work	<input type="checkbox"/>	Self Employed	<input type="checkbox"/>

4.2 Tick which of the following you have in your community

	Yes		Yes
Post Office		All Age School	
Health Centre		Inadequate transportation system	
Community Centre		Electricity	
Basic School		Household water supply	
Primary School		Bad roads	

4.3 What size houses do MOST people in your community live in?

Less than three rooms		More than three rooms	
-----------------------	--	-----------------------	--

4.4 On average how many persons live in a household?

4.5 How do MOST people cook in your community?

Using coal pot/kerosene or wood		Using electricity or gas	
---------------------------------	--	--------------------------	--

4.6 Would you describe your community as

Peaceful and secure		Violent and insecure	
---------------------	--	----------------------	--

SECTION 5: COMMUNITY CONTRIBUTION

Tick any you think that the community is committed to support:-

Clear/bush the site to accommodate construction work	Provide meals for workers	
Provide security for the construction materials and machinery	Provide free labour	
Provide storage for the construction materials and machinery	Provide storage facilities for raw materials	
Plan/organise sponsor signing and handing-over ceremonies	Cover the cost of utilities	
Engage in clean up exercise after construction	Demolition of building	
Carry out landscaping after construction	Provide equipment, fittings, furniture	
Finance costs of refreshments at ceremonies and meetings relating to the implementation of the project	Provide accommodation for visiting project officers	
Provide discount labour	Raise funds	

Describe other suggestions

How many community people will participate in providing this contribution to the project?

SECTION 6: MAINTENANCE

6.1 When JSIF finances a project the community is required to maintain it. How do you plan to do this?

6.2 Will your community group be able to carry out the following activities (**Please indicate either YES or NO**)

Regular inspections		Regular cleaning, clearing or oiling	
Doing small repairs as needed		Taking action to prevent problems	

6.3 SIGNATURES OF EXECUTIVE MEMBERS OF YOUR COMMUNITY BASED ORGANISATION

Please have **THREE** executive members sign the form and at least **one** should be a female.

Name	Position	Signature

Date form submitted

Date form received (for office use only)

Guideline 1: Guidelines for Completion of the Community Project Application Form

Selecting your project

JSIF supports development projects in poor communities across Jamaica. However, JSIF has limited funds and so needs to know that the projects it supports are really needed and valued by the community. It therefore does not support projects, which meet the needs of only a small section of the community or are supported by a small interest group only. JSIF prefers to support projects which have been chosen by a wide cross section of the community as their most important development priority.

Before you even think of applying to JSIF, it is a good idea to have held a series of community meetings with as many different people in the community as possible to find out what community members feel are their most pressing development needs. You could make a list of problems and ask people to rank them in order of importance. Ask them to explain why a particular development need is more important to them than another one. For example, Mr Daley may think that repairing the road is most important for the community because the farmers cannot get their crops to market in good condition and in time whereas Miss Levy may feel that a new basic school is most important because the young are the community's future. Let **everyone** air their ideas and only when everyone has had a say, ask if the group can come to agreement on the most important development priorities.

In considering your application, JSIF needs to know how many people in the community were involved in planning the project and what other priorities were discussed. Remember that JSIF does **not** require you to have a detailed plan for your project as JSIF will help you with the detailed planning, but it does need to know that the community has come together to decide on the community problem that this project will help to solve.

Preparing to fill in the application:

Read these guidelines and the application form carefully BEFORE starting to fill in the application form.

The application form is to be filled in by the Executive Committee of your community based organisation and **not** by an individual. JSIF suggests that before you do this, the Executive holds a meeting with the wider community to discuss the application.

Choose a time and venue which is convenient for most people in the community and publicise the meeting widely. Explain the questions in the application form and ask the meeting to help decide what should be the answer in each case.

When you are ready to fill in the form, read each question carefully and fill in the answer using a **black pen**. Please complete all the questions on the application form or we will not be able to process it.

Filling in Section 1: General Information

The first six questions provide information about the community and the project idea that you have.

Q1: Please provide the name the community most usually is known by

Q1b. Please provide any other names

Q1c. Please indicate the district/region where the community is situated

Q1.2: Please indicate the parish in which the community is situated

Q1.3: This question asks for an **estimate** of the population size. JSIF does not need an accurate figure, just an approximate number.

Q1.4: Please give the full name of the Community Based Organisation making the application. Where more than one community organisation is collaborating together, note all the names but underline the lead organisation.

Q1.5: An outside agency may be working with you on the project. If this is so and you feel that they are a partner in the project, please include their name. The outside agency might be a service club (e.g. Rotary, Kiwanis), a non government organisation, a government agency (RADA, Ministry of Health). You do not have to put anything in this box if you feel this project is purely your own initiative.

Q1.6: Tick only **ONE** of the ideas. Remember that you do not need to have detailed plans for your project but it has to be a priority of the entire community.

Filling in Section 2: Community Planning Process

This section asks you about the process, which led to choosing the project idea. As stated before, JSIF prefers to fund projects, which are the priority of the whole community. Please provide accurate information. If JSIF decides to follow up on this application, it will make visits to the community to check on the details in this application form. If the application form does not reflect the views of the community, then this will slow down the application process and may result in the application being turned down.

Please note that in order to complete this section of the form, the community must have identified its development priorities.

- Q2.1: A community development plan does not have to be very detailed. However, it must
- ◆ Be the result of a consultative process with the wider community **not** the plan of a handful of people.
 - ◆ Be the community's plan not the plan of an outside agency.
 - ◆ Have clear development priorities, with reasons for these priorities.
 - ◆ Have some sort of time table, in other words what should be done immediately, in 1-2 years and long term.
 - ◆ Have some indication of whether the community can solve the problem themselves, with outside assistance or can only be solved by outside agencies.

If you have a plan, which was developed in the last year, that has all these elements, then you can tick 'yes'.

If you do not have a plan, the SDC can help you develop to one. So, ticking 'no' does not mean that your application will not be processed.

Q2.2: Insert the development priorities from your development plan in order of importance.

The third column indicates when the problem should be dealt with and gives three options; 'now', 'soon' and 'later'. Even though you might think they are all urgent, clearly resource limitations will not allow all the problems to be solved at once. 'Now' means within this year, 'Soon' means within 1-2 years and 'later' means within 2-5 years.

The fourth column gives three options; 'community by themselves', 'community with help from outside' and 'outside'. Each option refers to who will primarily be responsible for getting the problem solved. Thus, 'outside' might involve some help from the community but the primary responsibility is with the outside agency (e.g. Parish Council, National Water Commission, Ministry of Education etc.)

Q2.3: There are several types of consultative processes listed here. JSIF wants to know which ones you used to come up with your development priorities.

Q2.4: Insert the actual date of planning meetings etc.

Q2.5: Give an estimate of the percentage of the community directly involved in the planning sessions. Please provide accurate information.

Q2.6: The Parish Development Committee works for all communities in the parish and is composed of community representatives, Non Government Organisations and Churches, the private sector as well as representatives of Government Ministries and the Parish Council. They oversee develop initiatives in the parish and try to ensure there is co-ordination and collaboration among agencies. It is a good idea for you to let them know of your application for funding for a project with JSIF. Check SDC if you are not sure how to contact the Parish Development Committee.

Filling in Section 3: Your Community Based Organisation

This section asks a bit about your Community Based Organisation.

Q3.1: Insert the number of years since the organisation was first established.

Q3.2: Note in brief the names of other activity, which the organisation has done in the past or is currently doing. Put dates in brackets.

Q3.3: In the first column note the position names e.g. President, Treasurer, Secretary, Public Relations Officer etc. In the second column, note the names of the people in the community who have these position now. In the last column indicate how many years each has held this position.

Q3.4: Please provide clear and detailed information on how JSIF can contact you. Provide contact details of two person in your community in the columns provided.

Q3.5: This question asks if you have the skills needed to manage your project. If you think that perhaps you need advice and training, this will **not** jeopardise your application. Rather it enables JSIF to know that in designing the project, training must be included. This information is very helpful.

Section 4: Community information

This section asks a few questions about your community. This is one way (but not the only way) that JSIF uses to assess if your community is eligible for JSIF funding.

Q4.1: The question asks you to tick only **one** box- this is what work do **MOST** people in the community do.

Q4.2: This question asks you to tick all the boxes, which apply to your community. So, if you have a post office, all age school and bad roads, you would tick all three.

Q4.3: Tick only **one** box indicating what size houses **MOST** people in the community live in.

Q4.4: Give an estimate of the number of persons living in each household.

Q4.5 Tick only **one** box to indicate what cooking fuel **MOST** people in the community use.

Q4.6: Tick only **one** box to indicate how you perceive the crime and violence situation in your community.

Filling in Section 5: Community Contribution

In order for your community to feel that the project is yours and to encourage good maintenance and care of the project in the future, JSIF ,like other organisations around the world, asks that the community contribute to the project in some way. This must be discussed with the wider community so that everyone realises that this is part of the condition of funding and so that they can select what sort of contribution they would prefer to provide. You can tick as many of the ideas listed as well as add your own ideas.

Filling in Section 6: Maintenance

Q6.1: Another requirement of JSIF is that the community agrees to look after the project and to provide preventative maintenance (e.g. cleaning, painting, bushing, prevention of insect infestation etc.) in the future. In this section you are asked to describe briefly how you would organise this sort of maintenance.

Q6.2: This question can be ignored, if the application is for organisational strengthening and social services only.

Q6.3: Complete the form with signatures of three executive members and the date that you sent the application. At least one of the signatories should be a female. Please note that the application cannot be processed with the required number of signatures. **Remember to keep a copy of the application your records.**

Send or deliver the form to:

Social Development Department
The Jamaica Social Investment Fund
1C - 1F Pawsey Road
Kingston 5

Or your local Social Development Commission Office:

Parish Office	Address	Telephone	Fax
Head Office	22 Camp Road Kingston 4	930-4184 930-0339	
Kingston	2 nd Floor UDC Building 12 Ocean Blvd Kingston	948-1194 948-4847 948-2034	948-3069
St. Thomas	1 Springfield Road Morant Bay St. Thomas	982-2512 982-0232	734-1769
St. Mary	Camp Cape Clear Clonmel PO St. Mary	992-4088 992-4938	992-4563
St. Ann	Addison ParkCentre Browns Town St. Ann	975-2380 975-9626	975-9435 975-9626
Portland	Oliver Park Centre Smatt Road Port Antonio	993-2644	993-4962
St. James	Albion Centre 1 Albion Road St. James	952-6814 952-1527	940-7068
Trelawny	George Street Falmouth	617-5221	954-3190

Parish Office	Address	Telephone	Fax
Westmoreland	JBS Hendon Circle Savanna-La-Mar	955-4150	955-2865
Hanover	Watson Taylor Park Complex Lucea	956-2548	956-3778
Manchester	Lot 15-16 Nashville Sub-division Mandeville	625-3231 625-3233	961-1050
St. Elizabeth	Santa Cruz Community Centre St. Elizabeth	966-2209 966-4604	966-2673
Clarendon	8b Manchester Road May Pen	986-2453 902-8484	902-8387
St. Catherine	1 Port Henderson Spanish Town	907-4056 984-5270	984-2865

If you have any queries please call our toll free line – 1-888-991-2356/7

You should receive an acknowledgement of your application within 2 weeks.

**Annex 2: Acknowledgement of Receipt of Application
(external letter/ copy to SDC)**

To CBO(contact name, position and address)

Date

Subject: Receipt of your application form

Dear (name)

Thank you for applying for funding from the Jamaica Social Investment Fund for your community project. Your Community Project Application was received on.....(date) and has been registered under reference number ...(ref #) . It is now being reviewed for eligibility for funding.

We will let you know of the status of your application within the next two months. If you do not hear from us, please contact JSIF using the phone or fax numbers, email or postal address provided at the bottom of this letter.

We wish you well with all your community endeavours.

Yours sincerely,

JAMAICA SOCIAL INVESTMENT FUND

Guideline 2: Checklist For Logging and Prioritising Project Applications Received by JSIF

Level 1 – Operations Department

1. Ensure all project applications are logged same day (must be on JSIF menu)
 - Check for completeness of the applications
 - Ensure all documentation are enclosed:
 - i) Land documents (for infrastructure works)
 - ii) Community profile
 - iii) Indicative Poverty Assessment
 - iv) Community Prioritisation report
 - v) Community Contribution Schedule with cost
 - vi) List of persons who will comprise the maintenance committee
 - vii) Indicative cost of project (this will be a rough estimate)
2. Letter of acknowledgement must be done to the sponsor(s)/CBO and copy SDC
3. If an application is not complete or missing any documentations, a letter must be written to advise the sponsor that the application is incomplete. Such an application must be returned the following day upon receipt of same (SDC to be copied)
4. For infrastructure projects – the sponsor must be advised that they will need to sign a 49 year lease agreement with the JSIF for the land(s) that will be used in the project, (Legal Officer to prepare such a document)
5. Legal Officer must be advised of the need to prepare document

N.B. REJECTION OF PROJECT APPLICATION MAY OCCUR AT THIS STAGE BASED ON TWO MAIN REASONS:

- a. Project application is not on the JSIF menu**
- b. Application is not complete, i.e.**
 - **Incomplete form**
 - **Missing supporting documentation**
 - **Land document not received**

LEVEL II – Social Development Department- Social Review Committee

Activities will be done monthly. Meeting of Committee held 2 days after transfer of applications from Operations.

1. Using the JPRS – all applications must be ranked and scored in keeping with the indicators outlined in the updated targeting document
2. List of projects for Field Visit produced by priority areas
3. Special Projects transferred to Officer
4. Flagging of projects with special issues or conditions
5. Assessment of the quality of documentation received from SDC and report prepared. Copy sent to SDC monthly.
6. Update of indicators as required and JPRS elements

**Annex 3: Request for Re-submission as Application is Incomplete
(external letter/ copy to SDC)**

To: (contact name, position, address)

Date:

Subject: Your recent application to JSIF for support for a Community Project

Dear (name)

Thank you for your application to the Jamaica Social Investment Fund for funding for your community project received by us on...(date).....(ref no.....). Unfortunately, we cannot process your application as it was not filled out correctly. Please re-submit your application with the missing or corrected information as indicated on the form (circled in red ink).

We look forward to receiving the complete application soon.

We wish you well with all your community endeavours.

Yours sincerely,

Attachments:

1. your incomplete application form, marked to indicate where information is missing

cc. The Social Development Commission (Regional Office)

**Annex 4: Inappropriate Community Project Application Form
(internal memo to Social Review Committee)**

Application date:

Application form reference #

This application is

- from an individual, rather than community

- from an external agency alone on behalf of the community
specify.....

- from a commercial enterprise
specify.....

- for project beyond the scope of JSIF
specify.....

- other
specify.....

**Recommendation to Social Review
Committee**

Endorsement by Social Review Committee

Reject

**Reject but suggest re-application
within community projects stream**

Reject but suggest re-application to special projects

Not sure what to do

**See action
recommended**

Date and signature

Action recommended (only to be filled by Project Application Review Committee where recommendation was '*not sure what to do*')

Annex 5: JSIF/SDC POVERTY ASSESSMENT TOOL

The purpose of this tool is to help Field Officers (JSIF or otherwise) to determine the poverty status of a community. Currently, as per JSIF's Targeting Strategy (2003), only communities ranked as Quartile 4 are eligible for funding. However, the Poverty Map, which ranks all communities by Quartile, has not been able to meet all of JSIF's poverty assessment requirements. This stems from two major factors. Firstly, the map used data from the 1991 Population Census – almost 13 years ago. Secondly, because of the overlay techniques used, the map was unable to identify discrete areas of poverty within non-poor communities/areas. Consequently the Poverty Map would miss "pockets of poverty".

As a result, the JSIF's Social Appraisal Officers have over the years used several characteristics to identify poor communities that would be classified as Quartile 4 on the Poverty Map. This was done to complement the information provided in the Poverty Map. The Poverty Characteristics outlined in the tables below are an attempt at collating these indicators into a systematic tool that assesses poverty in terms of the main forms of capital available to a community.

Methodology:

The use of this tool will help to determine whether a community fits the Quartile 4 classification or not. As noted above, this is meant to complement the existing Poverty Map. Thus any poverty assessment exercise will first start by using the Poverty Map. The Poverty Assessment Tool will then be used to verify the community's status as Quartile 4.

This method uses a simple scoring mechanism with a threshold score of 40. It works on the premise that a combination of any of the characteristics in the Assessment Tool can indicate Q4 status.

Note on Weighting – The use of a scoring mechanism is meant to reduce the level of subjectivity in the assessment process. Furthermore, using different scores for different characteristics allows us to distinguish between their relative importance. In this context, relative importance refers to how well a characteristic can act as an indicator for a Q4 level of poverty. Thus, as a general rule the better a characteristic is at indicating Q4 status the higher the score it gets.

Each characteristic is scored within a range of 1 to 6. The following guidelines (in order of priority) are used to identify which characteristics should be given higher scores:

1. Where persons are identified as dependent on welfare programmes such as the PATH programme, they would have already met the criteria classifying them as Quartile 4.
2. The four major indicators used in the Poverty Map –
 - Unemployment among youth
 - Youth with primary school education only
 - House-holds without exclusive use of a water closet
 - House-holds without piped water into dwelling.
3. Characteristics that reflect the Millennium Development Goals.

4. Characteristics that have been used by JSIF's Social Appraisal Officers in assessing Quartile 4 communities.

Forms of Capital – All the characteristics are grouped under different forms of capital that exist in the community (Human, Social, Financial, Physical and Natural). Each of the forms of capital was considered in terms of how well they reflected poverty at the community level. As a result, Human and Physical Capital are given the highest possible summed scores followed by Social and Financial and finally by Natural Capital. These differences in sub-total scores are not the result of any additional weighting (i.e. HC characteristics are not necessarily scored higher than NC characteristics) but rather it results from more characteristics being listed under the Human and Physical Capital categories and therefore a higher possible sub-total.

The breakdown of sub-totals by forms of capital is meant to qualify the overall assessment. Thus if a community is classified as Q4, we are still able to comment on the forms of poverty being experienced.

Total Possible Scores:

URBAN/RURAL	
Human	25
Social	20
Financial	20
Physical	25
Natural	10
Total	100

General method:

1. The Field Officer determines whether the community is rural or urban. The appropriate table is then used (see below).
2. The Field Officer looks at each and every characteristic in the Poverty Assessment table and checks to see if it is applicable to the community. All characteristics relate to members of community and are only applicable if 50% or more of community can be described by that characteristic. The Field Officer will use participatory methods to assess the applicability of all the characteristics listed in the Poverty Assessment table.
3. Once a characteristic is found to be applicable the corresponding score (located to the right of each characteristic) is then recorded. These scores are then summed under each capital heading. Thus we end up with a score for Human Capital, Social Capital, etc.
4. The scores for each capital heading are then summed together for a Total Score as per the table below.
5. Any community with a Total Score of **40 or more** will be classified as Quartile 4.

JSIF/SDC POVERTY ASSESSMENT TOOL

POVERTY CHARACTERISTICS – RURAL

RURAL	Human Capital	Score	Social Capital	Score	Financial Capital	Score	Physical Capital	Score	Natural Capital	Score
	1. Unemployed – particularly among young persons.	5	1. High levels of distrust within community	3	1. Dependence on remittances.	3	1. Use of pit toilets primarily.	5	1. Type of land ownership (tenure) – squatting (living on captured lands), informal settlements.	3
	2. Rate of School Attendance – Infrequent or low, drop out for social reasons eg. pregnancy, etc.	3	2. Low levels of community organisation and co-operative ventures	5	2. Teenagers take sexual partners early to bring in income	3	2. Crowded living/sleeping area – households with less than 3 habitable rooms	2	2. Little access to public/recreation space	2
	3. Food purchased daily based on availability of cash	2	3. Female headed house-holds	5	3. Dependence on welfare programmes (e.g. PATH) for assistance	6	3. House-holds with no electricity, illegal and/or informal connections	2		
	4. Youth (15-29 years) with only primary school education	5	4. Numerous incidents of serious crime.	2	4. High dependence on subsistence farming	4	4. House-holds with no/limited access to piped water, usually access water from springs, rivers; store water in drums; access water from standpipes.	5	3. Blocked gullies/drain s	3
	5. Low level of educational qualification (less than 3 CXC's or equivalent)	3	5. Little evidence of community groups being pro-active in trying to solve local problems	5	5. Very little access to financial services.	4	5. Type of housing - Unpainted board house with zinc roof, roof may be patched and held down with stones, cardboard patching, rotten boards, leaking roof, high percentage of poorly maintained and/or incomplete housing.	4	4. Vulnerable to natural disasters – flooding, landslides.	2
	6. Do not possess any recognised skill or trade	2					6. Poor state of public infrastructure.	3		
	7. Cases of malnutrition evident among elderly and very young (< 5 years).	2					7. Little or no access to social services (schools, post office, health centre) and/or movement of produce – This could be caused by extremely poor existing road conditions which adversely affect access to these services.	4		
	8. Significant number of teenage pregnancies	3								
	Total HC Score	25	Total SC Score	20	Total FC Score	20	Total PC Score	25	Total NC Score	10

JSIF/SDC POVERTY ASSESSMENT TOOL										
POVERTY CHARACTERISTICS – URBAN										
URBAN	Human Capital	Score	Social Capital	Score	Financial Capital	Score	Physical Capital	Score	Natural Capital	Score
	1. Unemployed – particularly among males.	5	1. High levels of distrust within community	3	1. Dependence on remittances.	4	1. House-holds with no toilets – kiting/parachuting mostly used.	5	1. Type of land ownership (tenure) – squatting or rented accommodation.	3
	2. Rate of School Attendance – Infrequent or low, drop out for social reasons eg. pregnancy, etc.	3	2. Low levels of community organisation and co-operative ventures	5	2. Teenagers take sexual partners early to bring in income	5	2. Crowded living/sleeping area – households with less than 3 habitable rooms	2	2. Little access to public/recreation space	2
	3. Food purchased daily based on availability of cash	2	3. Female headed house-holds	4	3. Dependence on welfare programmes (e.g. PATH) for assistance	6	3. House-holds with no electricity, illegal and/or informal connections	2	3. Blocked gullies/drains	3
	4. Youth (15-29 years) with only primary school education	5	4. Numerous incidents of serious crime.	3	4. Very little access to financial services.	5	4. House-holds with no/limited access to piped water, usually access water from springs, rivers; store water in drums; access water from standpipes.	5	4. Vulnerable to natural disasters – flooding, landslides.	2
	5. Low level of educational qualification (less than 3 CXC's or equivalent)	3	5. Little evidence of community groups being proactive in trying to solve local problems	3			5. Type of housing - Dilapidated housing with zinc roof and held down with stones, unpainted board, mildewed concrete, cardboard patching, rotten boards, leaking roof.	4		
	6. Do not possess any recognised skill or trade	2					6. Poor state of public infrastructure.	3		
	7. Cases of malnutrition evident among elderly and very young (< 5 years).	2	6. Negative stigma attached to community.	2			7. Little or no access to social services (schools, post office, health centre) .	4		
	8. Significant number of teenage pregnancies	3								
	Total HC Score	25	Total SC Score	20	Total FC Score	20	Total PC Score	25	Total NC Score	10

**Annex 6: Request for Authorization of Field Visit
(internal memo)**

Name of officer:.....

Date of proposed field visit;.....

Project name:.....

Project number:.....

Community name:.....

Parish:.....

Purpose of visit:

Tick one how validated?

SDC Poverty Index Check		This request is automatic for every one in ten requests for SDC Poverty Index exercises and is a quality assurance mechanism to monitor the SDC Poverty Exercise procedure and ranking.
Screening –insufficiency for information		Social Review Committee recommendation
Project Concept Development Meeting/Workshop		To be supported with confirmation of dates from SDC (Community Project) To be supported with confirmation of dates from stakeholders (Special Projects)
PIM		To be supported with confirmation of dates from SDC (community project) To be supported with confirmation of dates from stakeholders (Special Projects)
Contract Signing Ceremony		To be supported with confirmation of dates from SDC (community project) To be supported with confirmation of dates from stakeholders (Special Projects)
First Site Visit		Date confirmed at PIM
Monitoring Implementation Visit (technical)		Indicated in project implementation plan
Monitoring Implementation Visit (Social)		Indicated in project implementation plan
Emergency visit (state justification)		Attach justification
Final Completion Visit		To be supported with confirmation of dates from SDC (Community project) To be supported with confirmation of dates from stakeholders (Special Projects)
Handing Over/Graduation		To be supported with confirmation of dates from SDC (Community project) To be supported with confirmation of dates from stakeholders (Special Projects)

Post project monitoring visit 1		Indicated in project implementation plan
Post project monitoring visit 2		Indicated in project implementation plan
Other: Please specify _____		

Approved:

comments

**Annex 7: Community Project Application Validation Form
(Memo to Social Review Committee)**

NB: To be completed with input from SDC and other agencies and submitted to the JSIF Social Review Committee.

1. Community and Project Idea Details

	From application	Community	Confirmed by SDC
Community name			
Parish			
CBO name			
Supporting organisation name (if any)			
Project idea			

2. Poverty status

1.Poverty map	2.SDC Index (existing)	Poverty	3.Indicative poverty status from application form	4. indicative poverty status suggested by SDC	5. requested SDC Poverty index
Q 4	Low (eligible)		Poor	Poor	Low (eligible)
Not listed	Not available		Not sure	Not sure	High (not eligible)
Q 1	High (not eligible)		Non poor	Non poor	
Q 2					
Q 3					

Recommended Action:

- **Accept for processing , subject to 3, 4 and 5**
- **Request SDC Poverty Index exercise**

3. Adequacy of community planning process and community readiness to manage project

	From Community Application	Confirmed by SDC or others (state which)
Wide community consultative process?	Yes no not sure	Yes no not sure
Clear development priorities?	- - - -	
PDC awareness of plan?	Yes no not sure	Yes no not sure
Needs training to be able to manage the project	Yes no not sure	-standard OS will be okay -needs customized OS during project -needs pre project capacity building
CBO Assessment rank		
Capacity of CBO to manage		Have skills needed

community contracting

Do not have skills needed

Other key information (from SDC or others):

Recommended Action:

- **Accept for processing, subject to 4 and 5**
- **Request SDC facilitates community planning**
- **Develop mini 'pre project' capacity building project**
- **Consider conversion to special project**

4. Other funding agencies funds already earmarked?

To be completed using up to date database of 'other agency intentions to fund'

This project idea is to be supported by another agency	State which one: Attach letter of intent to fund
Funds are earmarked for this community from ?	List which funding agencies and planned projects

Recommended Action:

- **Accept for processing, subject to 5**
- **Request community to re-apply with a different project because this one is earmarked for funding already (attach letter of intent to fund)**

5. Is it on the JSIF menu and likely to be affordable?

Is the project on the menu?	Yes No Could be considered for special project?
Does the project idea seem to be technically feasible?	Yes No Not sure
Does the project idea seem to be environmentally feasible?	Yes No Not sure
Does the project idea seem to be within the funding ceiling?	Yes No Not sure

Recommended Action:

- **Request community to re-apply with a different project as this one is beyond the scope of JSIF**
- **Request field visit to provide more information for decision making**

Project Application Review Committee Decision:

Select any of 1 - 7 and give details where necessary.

1. Accept

a. indicate possible elements of the project

-IS and mandatory OS
-OS alone
-SS/OS

-IS with OS/SS
-SS alone

b. indicate likely size of the project:

-small project (under current ceiling)

-big project (above current small project ceiling)

c. indicate likely funding source for the project

d. Register project and assign officers for Project Concept Development

2. Convert into special project application

3. Require SDC to build community capacity

4. Require pre-project mini project to build capacity of community

b. Register as mini project and assign officers for Project Concept Development

5. Request field visit to collect more information for decision making

6. Reject (rejection type 2: not poor)

7. Reject and suggest re-application (rejection type 1,3 and 4)

Signed:

Date:

**Annex 8: Request for Confirmation of Intention to Fund from Other Agencies
(external letter)**

To (Line Ministry/Agency/Foundation etc)

Date

Subject: Your confirmation of Intention to Fund

Dear (*insert contact name*),

The information kindly supplied by you to the Jamaica Social Investment Fund on (*insert date*) indicated that you would be supporting (*insert project name and community, parish*) during this fiscal year. JSIF would like to confirm that that this is still your intention. Please complete the details and return to us within 10 working days.

Yours sincerely,

JSIF Research , Evaluation, Documentation and Dissemination Unit

Community	Parish	Project	Fund allocation	Expected date for funding

Signed

Official seal

Date

Annex 9: Rejection Letters

(External letter)

Type 1: Inappropriate application

To (contact name)

Date

Subject: Your recent application for funding

Unfortunately, having reviewed your application, we realize that your project cannot be considered by the Fund as our mandate is to provide assistance for the most deprived communities and groups for specific types of projects as noted in the enclosed brochure. Your project is not eligible for funding as... (*select from options below*).

1. it is not a project type which JSIF can fund
2. it benefits an individual and a JSIF project must benefit the community of large group
3. your request needs immediate funding. In order to approve a project for funding JSIF needs to conduct a thorough review and evaluation of the request and there is insufficient time to complete this.
4. the type of roads JSIF primarily considers for funding are rural feeder roads in agricultural communities
5. the type of schools JSIF funds are basic schools , primary and all age schools
6. JSIF funds basic needs such as classroom space and toilets, rather than laboratories, libraries and computer rooms
7. the land on which the project will be located is private property.
8. JSIF fund small community based projects. The scope of this project is much larger than can be managed through JSIF funding.
9. The application has come from an organisation external to the community
10. The application has come from a commercial enterprise

We are sorry that we are unable to assist you with this project, but hope you will be able to obtain funds from other sources. JSIF has a list of Funding Sources available in Jamaica for community based organizations and non-government organizations, updated November, 2001, copies of which can be obtained from JSIF. Your SDC Community Development Officer can assist you in developing future projects in which the Fund may be able to participate. If the community would like to reapply with a different project idea which fits in with JSIF funding criteria, we would be happy to receive this.

We encourage you to continue working towards the development of your community, and wish you all the best for the future.

Yours sincerely

JAMAICA SOCIAL INVESTMENT FUND

Scarlette Gillings
Managing Director

Cc SDC Regional Office

Type 2: Non poor

To (contact name)

Date

Subject: Your recent application for funding

Unfortunately having reviewed your application, we realize that your community cannot be considered by the Fund as our mandate is to provide assistance for the most deprived communities and as noted in the enclosed brochure.

We are sorry that we are unable to assist you, but hope you will be able to obtain funds from other sources. JSIF has a list of Funding Sources available in Jamaica for community based organizations and non-government organizations, updated November, 2001, copies of which can be obtained from JSIF.

We encourage you to continue working towards the development of your community, and wish you all the best for the future.

Yours sincerely

JAMAICA SOCIAL INVESTMENT FUND

Scarlette Gillings
Managing Director

Cc SDC Parish Office

Type 3: Technically/environmentally not feasible

To CBO(contact name)

Date

Subject: Your recent application for funding

Unfortunately having reviewed your application, we realize that your project cannot be considered by the Fund as our mandate as it is not technically/environmentally feasible (*explain*).

We are sorry that we are unable to assist you with this particular project. Your application indicated other development priorities and if the community would like to reapply with a different project idea which fits in with JSIF funding criteria, we would be happy to receive this.

We encourage you to continue working towards the development of your community, and wish you all the best for the future.

Yours sincerely

JAMAICA SOCIAL INVESTMENT FUND

Scarlette Gillings
Managing Director

Cc. SDC Regional Office

Type 4: Funding already earmarked from another source

To (contact name)

Date

Subject: Your recent application for funding

Having reviewed your application, we realize that resources for your project have already been allocated by *(insert name of Ministry/agency/private sector organisation)* as confirmed in the attached letter. JSIF will not therefore consider funding this project as funds are not intended to substitute for existing resources.

Your application indicated other development priorities and if the community would like to reapply with a different project idea which fits in with JSIF funding criteria, we would be happy to receive this.

We encourage you to continue working towards the development of your community, and wish you all the best for the future.

Yours sincerely

JAMAICA SOCIAL INVESTMENT FUND

Scarlette Gillings
Managing Director

Cc. SDC Regional Office

**Annex 10: Request for Organization of Project Concept Development Meeting
(external letter/copy to SDC)**

To CBO (*contact, position and community*)

Date

Subject: Commencement of project concept development

We are pleased to inform you that your community has been accepted as eligible for funding by the Jamaica Social Investment Fund. It is important that you understand that JSIF has **not yet approved** the project you have proposed. The next step is that JSIF officers would like to visit the community and hold an open meeting to discuss in more detail your project idea.

Please can you arrange a open meeting with a wide cross section of people from your community (young and old, men and women, people who will use the services and people who will not). You will need to publicise this widely in your community, find a suitable venue for the meeting and provide at least **three alternative dates** and times which would be convenient for you. We will then confirm one of the three alternative dates. Enclosed are some guidelines to help you organize this workshop.

Cc SDO DO

Incl: Guidelines for the community for project concept development workshop

Guideline 3: Guidelines for the Community for Project Concept Meeting

What is the Project Concept Development Meeting?

After registering a project request that has been submitted by the Social Development Commission on behalf of the community, JSIF Project Officers are required to carry out a follow-up or introductory meeting with the community members. This meeting focuses discussion on the project idea that was outlined on the project application form: validating what the problem is; checking the feasibility of the project idea; and conceptualizing the project design.

Before arranging the project concept meeting, please ensure that at least 70% of the population of the community is present at the meeting, including all members of the sponsor group. The community representatives must consider at least three tentative dates and a convenient location decided upon for all persons attending.

Preparing the community for the meeting:

The community should be armed and ready for discussing the project and all other areas that the JSIF officers need addressed. The following is the checklist of topics for discussion that should already have been covered during the community planning process:

- ❖ Community contribution
- ❖ Maintenance plan, to include the Maintenance Committee, the Maintenance budget and training
- ❖ Resources available in the community
- ❖ The strengths and weaknesses of the Community Based Organization as sponsors to the project
- ❖ Development Priorities as outlined in the community application form
- ❖ Community's expectations of the project design, implementation and long term impact

Important to this project also, is the need to work out a schedule of activities or action plan for the project. This exercise would outline the key activities to be undertaken by the community and by the JSIF. These activities would then be placed against a logical time frame that would allow both the community and JSIF to work efficiently toward the evaluation of the project.

Please ensure that the community has already done a draft of their project activities so that this would form the basis for discussion on the action plan.

Organizing persons for the meeting

All stakeholders of the project should be represented at all meetings pertaining to this project, whether it is the community planning meetings, meetings with the JSIF, during the project design phase or during implementation of the project. It is important that the community utilizes all the resources that the community can pool together. Human resources can be in the form of external and internal capital and may include persons from:

- i. Neighbouring communities
- ii. In the community (youth groups, community development committees, church groups, citizens associations, sports clubs, Contractor, professionals, skilled labourers, etc.)
- iii. Parish Development Committees / Councils
- iv. Other parishes
- v. Private Sector (environmental associations, business community, credit unions etc.)
- vi. Other government agencies like the Parish Council, National Water Commission, RADA, NEPA, EFJ, MPs, Councillors etc.

All persons invited may eventually play an integral role in the growth of the community, not only in this project, but also in the long term for the future development initiatives undertaken by the community. For example, if the community has applied for the repair of their rural feeder road, then the Parish Council will definitely be a good asset to this project. The Parish Council as the government agency responsible for the road will have the role of maintaining the road after rehabilitation. As such, they may be able to provide the Maintenance training to the Maintenance Committee, or even volunteer their services to supervise the project and provide equipment for the work. This will be to the advantage of the community, as the input of the Parish Council will help the community reach their community contribution obligations much easier, as the value of the Parish Council's efforts would be considered also.

Presenting Project documents

Other assets that may prove useful during the project concept meeting should be made available for discussion also. These may include:

- ❖ Community maps worked on during the community planning process;
- ❖ Drawings already prepared by an Architect or engineer selected by the community;
- ❖ Bills of quantities or estimates prepared by a Contractor selected by the community;
- ❖ Any other information that the community has that would help the JSIF officers in the design and further appraisal of the project.

Once the community feels confident that they will be prepared for a meeting with the JSIF, and then you can write to us suggesting the three dates, time and venue for the meeting as outlined in the letter attached. Make sure to go through the guidelines thoroughly to ensure that the community is well prepared for the meeting.

Send or deliver your response to:

Social Development Manager
The Jamaica Social Investment Fund
1C - 1F Pawsey Road
Kingston 5

If you have any queries, feel free to call our toll free number: 1-888-991-2356 /7 or email us at info@jsif.org

**Annex 11: Confirmation of Project Concept Development Meeting
(copy to SD0)**

To SDO CDO

Date:

Subject: Confirmation of date of Concept Development Meeting

The Community of ...(*insert name*)..... suggested the following three dates for the project concept development workshop (*insert dates*). JSIF Officers from our team will be able to attend on (*insert date and time*) at (*venue*). Please ensure that the community is informed in good time and confirm this date by responding to this e-mail as soon as possible.

Thank you

JSIF Regional team

'Your partner in Development'

SDC response

Community (*name*) has confirmed (*date and time*) .

Guideline 4: For Facilitating Concept Development Meetings

Introduction

In preparing to facilitate the sessions, it is a good idea to have held a series of community meetings with as many different people in the community as possible to find out what community members feel are their most pressing development needs. Let everyone air their ideas and only when everyone has had a say, ask if the group can come to consensus on the most important development priorities.

Preparing for the meeting

In preparing for the Project Concept Development session, the following activities should be closely observed:

- Set a time and date which is most convenient to the majority of the residents
- Identify an appropriate venue (not necessarily a physical building but any where most convenient)
- Invite a wide cross section of the community (young and old, men and women, people who will use the service and people who will not) to ensure that the outcome of the meeting is participative and representative of the community's priorities and issues). This should be highly published through posters, notice boards, orally and any other convenient/appropriate method.
- Also invite relevant outside agencies/stakeholders eg MOE, PC, NGO as well as business persons/organisations within the community under review

Conducting the sessions/meeting

Read these guidelines carefully as they will assist you in conducting the meeting and obtaining the relevant information required to complete the Project Concept Development Report

The following issues must be included in the discussions with the community:

- Development priorities in order of importance from most important to least important and why a particular development need is more important to them than another one
- Problem project is seeking to address as perceived by the community
- Desired outcome and anticipated impact as perceived by the community
- Alternative solutions considered/explored
- Preferred solution and reason for its selection
- Proposed community contribution plan – provide list of activities community intends to contribute towards the implementation and sustainability of the project and obtain reasons from the community for the activities selected.
- Assessment of environment and technical feasibility relating to proposed project
- Assess strength and weaknesses of the community-based organisation (CBO) to determine if capacity building training is required. If yes, outline in what area(s). Also indicate if training should be conducted before, during or after implementation of the project.
- Determine who should receive the training and ensure that both genders and all age groups are adequately represented
- Obtain the preferred time, date and venue for the training
- Based on outcome of the meeting and the information collected, record the contents/actions of the proposed project and detail accordingly under the following headings:
 - Infrastructure
 - Equipment
 - OS (all elements)
 - SS (all elements)

**Annex 12: Community Project Concept Development Report
(Internal report for Social Review Committee)**

(Insert from Community Application Validation Form)

Community	
Parish	
CBO Name	
Project idea	

1. Details of the Project Concept Development Meeting

Date		SDC CDO name	
Time		JSIF officers names	
Venue		Other resource persons (names)	
Total number of community members attending	M: F:	Total number of CBO Executive attending	

2.Outcomes of the meeting

2.1. Initial review of technical/environmental feasibility

Feasible?
Not feasible, because...

2.2. Confirmation of development priorities

Development priorities (ex section 3 Community Application Validation Report)	Development priorities from this meeting
- - - - -	

2.3. Problem and goal

Agreed Problem statement (in community's words)	
Agreed goal (anticipated impact) (in community's words)	

2.3. Alternatives analysis matrix

criteria ↓ alternative → solution					

Preferred solution:

--

2.4. preliminary community contribution plan

Types of contribution reviewed	Types of contribution preferred by the community	Reason for preference

3. Technical and Environmental specifications

--

4. Capacity Building Specifications

This section is filled in fully only where design consultants will be required to develop capacity building designs (it will be part of their TOR). If SDC will be designing the capacity building intervention, parts i. and ii should be completed in indicative manner only.

i. Weaknesses identified	ii. Weaknesses to be addressed in this project
iii. Who would attend training? (type and numbers, not specific names)	
iv. Preferred time for training	
v. Preferred period for training	
vi. Preferred venue for training	

5. Recommendations for project concept

The project should comprise:-

Infrastructure (main elements)	
Equipment	
OS (all elements)	
SS (all elements)	

6. Social Review Committee

Select 1,2,3, or 4 by ticking the box)

1. Rejection of application because technical/environmental are risks too high.

2. Approval of project concept as recommended

a. confirm probable size (from screening report)

-small project (under current ceiling)

-big project (above current small project ceiling)

b. confirm likely funding source (from screening report)

c. approve movement into project design

3. Approval of project concept with some modifications

a. confirm probable size (from screening report)

-small project (under current ceiling)

-big project (above current small project ceiling)

b. confirm likely funding source (from screening report)

c. indicate modifications recommended

d. approve movement to project design

4. Conversion from community project to special project

5. Requirement of further conceptual development, possibly requiring another community visit

6. Recommend **pre project** capacity building

Date:

Signed:

Annex 13: Checklist for the Social Review Committee

Objective: The Social Review Committee is responsible to review and make recommendations on projects that meet the basic targeting requirements to be considered for assistance by JSIF.

Procedure: A report is to be presented on each project from the assigned project officer after which, a decision will then be taken on the readiness and/or appropriateness of the project. This review activity will be carried out prior to submission of these projects to the Management Review Committee and Board to ensure that all aspects of social appraisal have been satisfactorily addressed.

Specifically, the Committee will review the following aspects of each project:

- The community (type, location, level of remoteness, level of accessibility to social services/facilities, condition of houses/public buildings and roads, economic activity, characteristics of residents etc.)
- Special issues/conditions existing within the community in question which require in-depth investigation based on their potential impact on the success of the project
- Level of community support for the project requested including participation in design
- Level of community participation in project implementation and maintenance and monitoring
- Community contribution potential
- Institutional analysis of the Sponsoring Body (strength, credibility, capacity, relationships, weaknesses etc.)
- Potential for job creation
- Social impact of proposed project
- Maintenance track record / willingness to maintain
- Risk analysis (physical/geographical, community, CBO, sustainability of investment)
- Analysis of other stakeholders involved in project
- Scale of project - simplicity of design / involve small works
- Effectiveness of project design in solving problem being experienced
- Cost-effectiveness of proposed intervention
- Alternative solutions considered
- Implementation period – post contract
- Potential for Community Based Contracting

- All assumptions, tools, methods etc used to collect data to determine their relevance and effect changes/modifications as required
- Critique all TORs prepared for OS/SS projects
- Assess any related situations or issues presented to the Committee which could have a potential impact on the effectiveness/success of the social appraisal process and make recommendations for resolution

The Committee will be chaired by the Social Development Manager and comprise of all Social Officers and relevant Consultants.

Meetings will be held on the first and third Monday of each month or on an agreed substitute day if any of these have to be changed. Special meetings will be convened as/if required prior to scheduled meeting days.

Annex 14: Notification of Project Design Phase
(External letter to community/ copy to SDC)

To: CBO (*contact name, position, community*)

Date

Subject: Commencement of detailed design

Your project concept has been accepted and JSIF is now contracting design consultants to prepare detailed designs. The Consultant is required by JSIF to visit you at least two times. The first time is to listen to your requirements and assess the situation. A second visit will be undertaken to share with you the final designs to ensure they are what you expected. A copy of the final technical drawing will be left with you so that you can display it publicly and ensure that the wider community has access to comment on these plans. You will be required to sign agreement to the design within two weeks of receiving the final technical drawings.

The Design Consultant or SDC will contact you very soon to arrange a visit to listen to your design requirements. Try to make sure that a cross section of users will be at this meeting.

To help you with this phase of your project, we have enclosed *Guidelines for the Community on User Input in Design*.

Yours sincerely

Cc SDC Regional office

Encl: Guidelines for the Community on User Input in Design

Guideline 5: Guidelines for the Community On User Input in Design

User Input in Design Meeting

Once the Community is informed that their project concept has been accepted by JSIF, a design Consultant will be hired to prepare the detailed design. The Consultant is to make two visits during the design phase of the project in order to confirm what needs are to be met in the design, to enable the Community to achieve maximum use out of the proposed structure.

The Community will meet with the Consultant on both occasions, to discuss issues relating to the design, for instance, where to place the building on the site, how long and what type of surface the road will have, where the source of water is located that will feed the Community; the Community is even responsible for choosing the colour paint to be used on the proposed building.

It is very important that any issues that the Community has to be discussed with the Consultant is done at these meetings as this will form, along with National Standards, the basis of the design.

Before arranging this meeting with the Consultant, the Community should ensure that the members of the Sponsor group and at least two members of other groups within the community are present. The community representatives must consider at least two tentative dates and a convenient location decided upon for all persons, remembering that these meetings must be held at the earliest time possible.

Preparing the community for the meeting:

The community should be aware of and ready for discussing the project with the Consultant **and not be afraid to ask questions!** The following is the checklist of topics for discussion that should already have been covered during the community planning process:

- ❖ What the needs of the Community are that the Consultant will be expected to resolve with this structure
- ❖ Proposed solutions that the Community has possibly already discussed / identified
- ❖ Location of the structure on the site
- ❖ How will construction affect the community, i.e. if it is a school will we have to move during construction?
- ❖ Enquire about National Standards and how it will affect the design
- ❖ Community Contribution
- ❖ Resources available in the community
- ❖ Community's expectations of the project design, implementation and long term impact

Important at this stage to this project also, is the need to work out a schedule of activities or action plan for the project. This exercise would outline the key activities to be undertaken by the community and by the JSIF. These activities would then be placed against a logical time frame that would allow both the community and JSIF to work efficiently toward the appraisal of the project.

Please ensure that the community has already done a draft of their project activities so that this would form the basis for discussion on the action plan.

Organizing persons for the meeting

All stakeholders of the project should be represented at all meetings pertaining to this project, whether it is the community planning meetings, meetings with the JSIF, during the project design phase or during implementation of the project. It is important that the community utilizes all the resources that the community can pool together. Human resources can be in the form of external and internal capital and may include persons from:

- i. Neighbouring communities
- ii. In the community (youth groups, community development committees, church groups, citizens associations, sports clubs, Contractor, professionals, skilled labourers, etc.)
- iii. Parish Development Committees / Councils
- iv. Other parishes
- v. Private Sector (environmental associations, business community, credit unions etc.)
- vi. Other government agencies like the Parish Council, National Water Commission, RADA, NEPA, EFJ, MPs, Councillors etc.

All persons invited may eventually play an integral role in the growth of the community, not only in this project, but also in the long term for the future development initiatives undertaken by the community. For example, if the community has applied for the repair of their rural feeder road, then the Parish Council will definitely be a good asset to this project. The Parish Council as the government agency responsible for the road will have the role of maintaining the road after rehabilitation. As such, they may be able to provide the Maintenance training to the Maintenance Committee, or even volunteer their services to supervise the project and provide equipment for the work. This will be to the advantage of the community, as the input of the Parish Council will help the community reach their community contribution obligations much easier, as the value of the Parish Council's efforts would be considered also.

Presenting Project documents

Other assets that may prove useful during the project concept meeting should be made available for discussion also. These may include:

- ❖ Community maps worked on during the community planning process;
- ❖ Drawings already prepared by a community architect or engineer;
- ❖ Bills of quantities prepared by a community contractor;
- ❖ Any other information that the community has that would help the JSIF officers in the design and further appraisal of the project.

Once the community feels confident that they will be prepared for a meeting with the Consultant, you may confirm the first meeting date with the JSIF and the Consultant by calling the numbers listed below. Make sure to go through the guidelines thoroughly to ensure that the community is well prepared for the meeting.

Send or deliver your response to:

Operations Manager
The Jamaica Social Investment Fund
1C - 1F Pawsey Road
Kingston 5

If you have any queries, feel free to call our toll free number: 1-888-991-2356 /7, 968 – 4545, 929 – 1620 or email us at info@jsif.org

Annex 15a: Generic TORs for Design Consultants

Terms of Reference for Design Consultant (Architect/Engineer)

Insert Name of Project

General Introduction

The Jamaica Social Investment Fund (JSIF) was established in December 1996 as a component of the Government of Jamaica's strategy to reduce and eradicate poverty. Recognising the limited capacity of existing government institutions to implement small-scale projects at the community level, Cabinet in December 1995 approved the establishment of the JSIF as a key component of the Government's National Poverty Eradication Programme (NPEP). JSIF invests in community-based projects as a means for empowering communities and building social capital. By involving communities fully in identifying, prioritising, planning, managing and monitoring their own development projects, JSIF helps to build local capacity to sustain and extend development initiatives.

The JSIF is an autonomous government company designed to provide investments in community-based projects island wide and is a demand-driven financial intermediary. It works in partnership with communities, the private sector, non-governmental organizations (NGOs), and donor agencies, in seeking to channel benefits to the poorest communities across the country.

The JSIF promotes, appraises, finances and supervises sub projects in the following areas:

Social Infrastructure - includes the rehabilitation, expansion, construction & equipping of facilities such as schools, health centres, community centres, homes for the elderly and persons with disabilities, infirmaries; it also includes the construction and rehabilitation of public sanitary conveniences, drains, canals and community-based water systems.

Economic Infrastructure - includes the rehabilitation and up-grading of parochial, feeder and urban access roads and the construction and rehabilitation of community-based agro-processing facilities.

Social Services - includes assistance to programmes offering services in career guidance and job placement, counselling (including conflict resolution & drug abuse), parenting and family life education, and skills training to the un/under employed and persons with disabilities.

Organizational Strengthening - includes technical assistance and training for community-based organisations to assist them in developing and managing community-based projects and organisations, to governmental and non-governmental institutions in participatory project cycle management and improving the support they can provide to communities in managing community development initiatives.

Background:

The Community of ...(*insert name and parish*) made an application to JSIF (*insert date*). The community was eligible for funding and a project concept development meeting was held (*insert date*) in the community to further define and agree on the elements of the project.

Problem statement (*from PCD report, community's own words*)

--

In order to solve this problem, the community has asked for assistance with *(insert elements of the project from PCD report section 5)*

Infrastructure (main elements)	
Equipment	
OS (all elements)	
SS (all elements)	

Providing these facilities and services will contribute to the achievement of the goal stated in the community's own words as follows:-

Goal statement <i>(from PCD report)</i>

During the Project Concept Development workshop , several alternative strategies were reviewed. This review is summarised in the matrix below.

alternatives analysis *(from PCD report)*

Criteria ↓ alternatives	→			

As a result of this review, the community chose *(insert chosen strategy from PCD report)* because *(insert justification from PCD report)*

The Community indicated that they would prefer to provide their contribution in the following form:

(ex 2.4. PCD report)

Types of contribution preferred by the community	Reason for preference

--	--

Scope of Work

The consultant is required to provide a final design and the costing for the (rehabilitation, construction, repair) of..... (*insert IS details*)... which will meet the needs of the community .

The community is the client and shall be given the respect and time that this status confers. The Design Consultant shall consult the community on

- i. use of the facility to ensure that all uses can be accommodated,
- ii. operations and maintenance considerations; the community will have to manage preventative maintenance and may have to finance operational costs and so low maintenance and/or low cost maintenance as well as energy saving fixtures, finishings and fittings should be used wherever possible.
- i. Ascetic/practical choice of finishes, textures, colours etc.

Specifically, the consultant shall

1. Meet with the community and listen to their needs and expectations. The consultant shall review sketch plans made by different users in the community and discuss problems and solutions for the infrastructure. Preferences regarding design features, finishings and fixtures shall be discussed.
2. Through his/her own familiarisation with the location and condition of the site and structures, confirm the technical and environmental specifications provided to the consultant by JSIF.
3. Following this first phase of 'User Input', the consultant shall prepare technical drawings taking in to account the specific needs of the community.
4. Return to the community to share the technical drawings and compare these to the sketches prepared by the community earlier. Where possible, computer generated perspectives or 3D drawings shall be shared with the community for easier understanding. Make adjustments to the drawings as needed.
5. Leave a copy of the final design with the community to display publicly for a minimum of 2 weeks so that the community can review the design and provide their sign off.
6. Prepare a detailed Bill of Quantities and Projected Cash Flow using the formats supplied on diskette by JSIF. The preferred community contribution must be factored into the Bill of Quantities and cash Flow.

Deliverables:

The Design Consultant shall provide a full report using the format provided by JSIF. This shall comprise:

- i. A brief of the scope of the project and the rationale for the design proposed
- ii. Photographs of the existing condition
- iii. A brief report on the first meeting with the community
- iv. Photograph of the user input in design session with the community
- v. Copy of the original community sketches, signed by the community
- vi. Brief report on second meeting with the community to discuss draft final design
- vii. Photograph of the discussion on the draft final design with the community
- viii. 3D drawings or computer generated perspectives, where shared with the community
- ix. Sign off on the final technical drawings by the community following 2 week public display
- x. Architectural Drawings including:
 - Site plan; illustrating boundaries, magnetic north, contour lines (or spot levels), position/location of buildings, trees or obstructions on the site, locati0n of main services, plumbing and/or drainage layout (where appropriate)
 - Floor plans and first floor plans
 - Two cross sections clearly showing levels, vertical heights, door and window heights
 - Four elevations
 - Roof framing plan, roof details, ridge details, sheet overlap, connection details
 - Foundation plan details
 - Plumbing and electrical layouts
 - Connection details between existing and new structures
 - Door and window schedule, cross sections, carpentry details, cabinet details
 - Plans of bathrooms and wall elevations to scale 1:20
 - Finish schedule for floors, walls, ceilings and roofs
 - Access and boundary facilities, fence details
 - Playground
 - External works such as main water/electricity supply, rainwater/waste water disposal, septic tank/soak pit dimensions
- xi. **Structural/Engineering Drawings including:**
 - Foundation plan and details
 - Structural details for columns, beams, floor slabs or footing details
 - Structured connection details between new and existing structures
 - Electrical layout, including first floor and wiring diagram
 - Plumbing layout, including first floor and details
 - Reflected ceiling plan showing lighting layout
- xii. Bill of Quantities on JSIF supplied format, using Jamaican Standard Method of Measurement (JSMM). The BQ must reflect the preferred community contribution.
- xiii. Planning Permission, where required.
- xiv. Maintenance Plan comprising an inventory of the number and types of fixtures, surface areas and other amenities with a schedule of frequency and cycle of maintenance of the inventory listing.
- xv. Environmental risk mitigation plan, where needed.

Standards

- All measurements in metric units
- All drawings to have legend explaining symbols

- All drawings to be dated and signed by Design Consultant
- All designs must conform to Ministry standards
- Summary sheet with legend to all drawings
- A legend to indicate changes to the drawings with date of these changes
- Design to be based on full topographic survey or spot levels as the site requires, to determine exact quantities
- Design based on soil investigations to assess required foundations
- A percolation test according to Ministry of health standards
- Bills of Quantity shall not include Prime Cost Sums and can only include provisional sums where absolutely necessary. The appendices shall carry a 'List of Drawings' from which the Bill of Quantities was prepared. Each page of the BQ shall carry a footer indicating the total prices on that particular page and read 'carried to collection'. The BQ shall carry a general summary

Information for the Design Consultant

The Community contact is	<i>(insert from Community Project Application validation Form)</i>
JSIF Technical Officer responsible for this project is	
Expected duration of this contract	<i>(estimated number of days over period of...)</i>
Inputs to be provided by JSIF on signing of contract with the design consultant	<ul style="list-style-type: none"> • Map showing exact location of the project site • Diskette with format for Bill of Quantities • Diskette with format for reports • Guidelines for User Input in Design

NOTE

The Design Consultant shall not disclose to any person, government or other entity external to JSIF the costing information prepared on behalf of JSIF by the Design Consultants or any other person with whom the Consultant may be affiliated.

Guideline 5a: For Preparation of TORs for Design Consultants

Introduction

The JSIF requires the Design and Costing of the project to be prepared by a JSIF pre-qualified Consultant. In engaging the services of the Consultant, the JSIF Technical Officer will prepare the Terms of Reference (TOR) that outlines the Project Concept and Deliverables. The Technical Officer inserts data collated from the Project Concept Development (PCD) Report, into the ***Generic TORs For Design Consultants***.

Community Background Information:

The Technical Officer must insert background information gathered from the PCD meeting and site investigations. The background information must provide data on the following areas:

1. History of the facility/system which includes:
 - a. Year of construction *if applicable*
 - b. Information on why the facility/system is in the current state, *if applicable*
2. Geographical data which includes:
 - a. Site location
 - b. Estimated size of the project area
 - c. Proximity to nearest urban center
3. Demographic & Economic data on community/project area which includes:
 - a. The relevant gender based population data
 - b. Level of economic activity
4. Existing condition of the site which includes:
 - a. Description of existing facility/system *if applicable*
 - b. Approximate yield and quality of source *if applicable*
 - c. The general topography
 - d. The availability and condition of utilities
 - e. Information on the wastewater and storm water drainage systems
 - f. The current means of enclosure of the site *if applicable*

Problem Statement:

The problem statement is a statement in the community's own words that describe the present inadequacies of the facility and the negative impact this situation poses to the users.

Elements of Project:

This provides a description of the different elements of the project in which the community needs assistance. The community may require assistance in one or more of the following areas:

1. Infrastructure – which include rehabilitation, construction, expansion and completion.
2. Equipment – which include the provision of school furniture, playground equipment, ball court equipment, medical equipment, skills training equipment, health center equipment and food preparation equipment.
3. Organizational Strengthening (OS) –
4. Social Services (SS) –

Providing these facilities and services will contribute to the achievement of the goal statement.

Goal Statement

The goal statement is a statement in the community's own words that describe the overall aim / required output of the project.

Alternative Analysis

The alternatives analysis matrix will outline the alternative strategies discussed in the community meeting and the relevant criteria for each. Input the community's chosen alternative strategy and reason.

Community Contribution

It is a requirement for the community to make a contribution to the project in cash or kind to encourage community ownership.

Insert all the community's preferred forms of providing the required level of community contribution and give a brief reason how each form of contribution will be attained.

Scope of Works

Insert all the elements of the project that the JSIF is requesting the Design Consultant to undertake.

Information & Documents provided to the Design Consultant

The consultant is provided with information for:

All key persons working with the project. This would include the name and address of,

- i) the Community Contact persons
- ii) the JSIF Technical and Social Officers
- iii) SDC Contact

Inputs to be provided by JSIF on the signing of the contract, such as

- a) Standard Bills of Quantity
- b) Standard basic School Design
- c) Report format

The expected duration of the contract for consultancy with an outline of the duration in each phase.

Required Deliverables from the Design Consultant

The deliverables are outlined for each phase

Phase 1 - Preliminary Design

This includes

- i) A full report of the project
- ii) The topography of the site,
- iii) Measured survey of the existing buildings
- iv) Soil tests.
- v) Community's sketches (if applicable)
- vi) Report on community meetings with photographs
- vii) Environmental aspects
- viii) Demolition & rehabilitative works and
- ix) The proposed solution.

Phase II – Final Design

This includes:

- i) The final preliminary technical drawing signed off by the community after two (2) week display
- ii) Architectural drawings

- iii) Structural/engineering drawings
- iv) Schedule of works (rehabilitation/construction) and
- v) The bill of quantities.

Included in this section are the standards for the deliverables.

Annex 15b: Generic TORS for Design Consultants

Terms of Reference for Design Consultant (Capacity Building)

(Insert project name)

General Introduction

The Jamaica Social Investment Fund (JSIF) was established in December 1996 as a component of the Government of Jamaica's strategy to reduce and eradicate poverty. Recognising the limited capacity of existing government institutions to implement small-scale projects at the community level, Cabinet in December 1995 approved the establishment of the JSIF as a key component of the Government's National Poverty Eradication Programme (NPEP). JSIF invests in community-based projects as a means for empowering communities and building social capital. By involving communities fully in identifying, prioritising, planning, managing and monitoring their own development projects, JSIF helps to build local capacity to sustain and extend development initiatives.

The JSIF is an autonomous government company designed to provide investments in community-based projects island wide and is a demand-driven financial intermediary. It works in partnership with communities, the private sector, non-governmental organizations (NGOs), and donor agencies, in seeking to channel benefits to the poorest communities across the country.

The JSIF promotes, appraises, finances and supervises sub projects in the following areas:

Social Infrastructure - includes the rehabilitation, expansion, construction & equipping of facilities such as schools, health centres, community centres, homes for the elderly and persons with disabilities, infirmaries; it also includes the construction and rehabilitation of public sanitary conveniences, drains, canals and community-based water systems.

Economic Infrastructure - includes the rehabilitation and up-grading of parochial, feeder and urban access roads and the construction and rehabilitation of community-based agro-processing facilities.

Social Services - includes assistance to programmes offering services in career guidance and job placement, counselling (including conflict resolution & drug abuse), parenting and family life education, and skills training to the un/under employed and persons with disabilities.

Organizational Strengthening - includes technical assistance and training for community-based organisations to assist them in developing and managing community-based projects and organisations, to governmental and non-governmental institutions in participatory project cycle management and improving the support they can provide to communities in managing community development initiatives.

Background:

The Community of ... (*insert name and parish*) made an application to JSIF (*insert date*). The community was deemed eligible for funding and a project concept development meeting was held (*insert date*) in the community to further define and agree on the elements of the project.

Problem statement (<i>from PCD report, community's own words</i>)

--

In order to solve this problem, the community has asked for assistance with *(insert elements of the project from PCD report section 5)*

Infrastructure (main elements)	
Equipment	
OS (all elements)	
SS (all elements)	

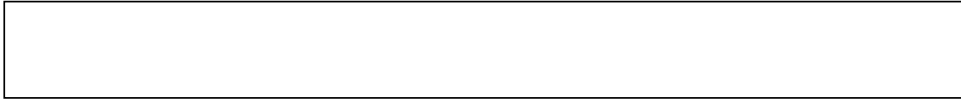
Providing these facilities and services will contribute to the achievement of the goal stated in the community's own words as follows:-

Goal statement <i>(from PCD report)</i>

During the Project Concept Development workshop, the capacity of the community was reviewed.
Insert section 4 from PCD report

i. Weaknesses identified	ii. Weaknesses to be addressed in this project
iii. Who would attend training ? (type and numbers, not specific names)	
iv. Preferred time for training	
v. Preferred period for training	
vi. Preferred venue for training	

In addition, other indications of weakness have been provided by *(insert organisation/methodology e.g. SDC CBO Assessment, MONFIS etc)*



Scope of Work

The Consultant shall work with the community to design an appropriate capacity building intervention that addresses the weaknesses noted above.

Specifically, the consultant shall:

1. Meet with the Community Based Organisation and the wider community to review and analyse the capacity weaknesses identified using participatory tools. Collaboratively, determine what approaches should be taken to address these weaknesses, in particular ensuring that any positive change of attitude and behaviour anticipated will be sustained.
2. Identify the components of the capacity building intervention. It may comprise generic CBO Training Modules (JSIF/SDC Training for CBOs¹ module 1: Organisational Development, Module 2: Planning and Management, Module 3: Fund Raising and Financial Management, Module 4: Communication and Basic Conflict Resolution, Module 5; Community Management for Community Resource Centres, Module 6: Community Based Maintenance of Physical Facilities or social services modules e.g. Hygiene Behaviour Change, Job Preparation Skills, Parenting Skills, Anger Management) , Easily Achievable Tasks (EATs)², customised training , mediation and brokering of relations with external agencies etc. The Consultant is reminded that all generic training must have practical 'hands on' activities integrated in the delivery of the training.
3. Prepare a log frame with the community which describes the results and provides appropriate performance indicators by which the success of the capacity building exercise will be judged.
4. Identify persons for capacity building , period of capacity building, venue and the community's contribution to the capacity building intervention. Identify outreach or mobilisation approaches which may be required.
5. Identify other capacity building efforts and ensure that the design of this support complements these.
6. Integrate the capacity building methodology with key moments in the infrastructure project, if being supported.
7. The Community must sign off on the final capacity building design before submission to JSIF.

Deliverables

¹ Modules 3 and 6 are compulsory for all infrastructure projects

² Easily Achievable Tasks (EATs) are small scale community development efforts which can be achieved fairly easily. Funds are provided as grants for the achievement of these tasks on the understanding that they will provide an opportunity for the CBO to learn how to plan, manage and evaluate community projects. Emphasis is placed on encouraging volunteerism to achieve the EAT. The successful completion of an EAT is expected to be motivating for the CBO and builds CBO credibility among the community members.

1. Submit a report at the end of the design period using the format provided by JSIF. The report shall provide:
 - The justification for the proposed approach,
 - Planned components of the capacity building intervention,
 - Anticipated outcomes
 - A detailed log frame
 - Efforts to ensure integration with JSIF infrastructure project and other ongoing initiatives in the community
 - Efforts to ensure sustainability of behaviour change,
 - Outreach and mobilisation strategies
 - Photographs of the planning sessions held with the community
 - Lists of persons attending planned training/ sessions.
 - Community plans to provide their contribution for this component of the project
 - Proposed venue, dates and participants for training/sessions

Guideline 5b: For Preparation of TORs for Design of Capacity Building

Introduction

JSIF invests in community-based projects as a means to empowering communities and building social capital. By involving communities fully in prioritising, planning, managing and monitoring their own development projects, JSIF helps to build local capacity to sustain and extend development initiatives.

Organisational Strengthening

An allocation has been made by the Financing Agencies assisting JSIF to provide support organisational strengthening. This includes technical assistance and training for:

- Community based organisations (CBOs) to assist them in developing and managing community based projects and organizations.
- Governmental and non-governmental institutions in participatory project cycle management and improving the support they can provide to communities in managing community development initiatives.

Organisational strengthening support to CBOs is primarily of two kinds

- Stand alone - a CBO requests JSIF to finance organisational strengthening assistance only
- Complementary - Organizational Strengthening is offered to the CBO to enhance their ability to plan, manage and sustain their JSIF financed infrastructure or social service project.

Complementary OS may be implemented before, during or after the implementation of the infrastructure or social service project. When a complementary project is implemented before the implementation of the infrastructure or social service project, this has usually been suggested because of one of the following reasons:

- CBO does not appear to have the capacity to manage the project and is unfamiliar with new techniques to be used in the implementation of the particular project
- CBO does not have wide community support – it is not representative
- Further elaboration of the infrastructure or social service project is required before it can be funded

This guideline focuses on non-generic capacity building.

Non-Generic Organisational Strengthening

JSIF's assessment of communities generally has led to the realisation that on occasions there is need for CBO capacity to be enhanced in order to fulfil a desired and/or specific mandate. The non-generic organizational strengthening also seeks to assist in resolving problems/challenges peculiar to the specific CBO.

Scope of work

The SDO shall facilitate the design of organisational strengthening projects for communities eligible for JSIF support.

Project Identification

The project may be requested or identified as needed through different ways.

1. The SDC Community Development Officer may be working in a JSIF eligible community where there is no JSIF project. During the course of this work, the need for organisational strengthening may emerge. The SDC CDO may assist the community to request this support. This may be a stand-alone project or as a support to a request for infrastructure/social services.
2. JSIF may receive a request directly from the community for non-generic or specialized organizational strengthening.
3. After analysis and evaluation of the project request and the profile of the community, JSIF may recommend that specialized organisational strengthening is required for the CBO in order to optimise the chances of successful implementation, maintenance and sustainability of the infrastructure or social service project funded or about to be funded by JSIF.

Specifically a SDO shall:

- Assist eligible CBOs in identifying the specific area of weaknesses. Several assessment tools can be used including the Capacity Assessment Tool, CBO Audit, SWOT and MONFIS Alternatively the weaknesses can be identified more informally through focus group discussion. The SDO shall facilitate the development of a preliminary project design to address these weaknesses by the CBO. The SDO shall ensure that a representative range of members of the CBO is involved in the assessment and planning process.
- Ensure that the outcomes of the assessment and planning process shall be shared with the wider community either through community meetings, rap sessions or other appropriate mechanisms.
- Prepare a report using the format provided. This report records assessment date, venue, participants, outcomes of the assessment, preliminary project design, specific training needs and any suggestions for suitable trainers and shall be submitted to JSIF.
- Identify specific cultural and other factors that will impact on the training exercise e.g. literacy level, duration etc.
- Discuss the preliminary project design with the JSIF Project Officer and prepare the final design with amendments as agreed.

Annex 16: Instructions to Contracting
(Internal email)

1. General information

Community	
Parish	
Registered project name	
Registered project number	

2. Request for contracting of:-

Stage of the project cycle	consultant	tick if needed
Design		
	Technical Design Consultant	
	Capacity Building Design Consultant	
Implementation		
	Community/JSIF agreement (standard)	
	Community /JSIF agreement (including community contracting)	
	Supervising Engineer	
	Contractor	
	Capacity Building Consultant	
	Capacity Building Supervisor	

3. Type of contract (check those that apply)

	Direct contract	3 quotation	NCB
Technical design Consultant			
Capacity Building Design Consultant			
Community/JSIF Agreement			
Supervising Engineer			
Contractor			
Capacity Building Consultant			
Capacity Building Supervisor			

3.1. Justification for direct contracting³

Reason for direct contracting:
Name of consultant:

4. Evaluation criteria and scoring proposed

4.1. Technical Design Proposal

Technical (out of 60)	Adequacy of response to brief in terms of design proposed (10)	demonstrated previous experience with this sort of design work (20)	demonstrated experience working in poor communities (10)	adequacy of response to brief in terms of process proposed (20)
Financial (out of 40)	daily rates/re-imbursables within JSIF range (30)	efforts at cost minimisation (10)		

3.2. Capacity Building Design Proposal

Technical (out of 60)	adequacy of response to brief in terms of the methodology proposed and outcomes anticipated (30)	demonstrated previous experience with community groups in this context (20)	efforts to ensure sustainability incorporated in proposal? (5)	demonstrated willingness to work at community determined times and venues (5)
Financial (out of 40)	daily rates/re-imbursables within JSIF range (30)	efforts at cost minimisation (10)		

4.3. Supervising Engineer proposal

Technical (out of 40)	adequacy of response to brief and clear recognition of role in supervising the contractor, meeting deadlines etc. (20)	understanding of the importance of community participation & willingness to support this (10)	previous experience working with poor communities (10)
Financial (out of 60)	daily rates/re-imbursables within JSIF range (40)	efforts at cost minimisation (20)	

³ Direct contracting can be considered for the following reasons: i. where procurement is of a sensitive nature, ii. unusual or compelling urgency, iii. need for highly specialised expert services, iv. where continuity from work previously carried out is essential. (Reference: Public Sector Procurement Governing Documentation, July, 2001). The JSIF Board will approve all direct contracting recommendations.

4.4. Capacity Building Supervisor proposal

Technical (out of 60)	adequacy of response to brief and clear understanding of role as supervisor in monitoring quality, expenditure and community participation (30)	demonstrated previous experience with community groups in this context (20)	demonstrated willingness to work at community determined times and venues (10)
Financial (out of 40)	daily rates/reimbursables within JSIF range (30)	efforts at cost minimisation (10)	

4.5. Contractor proposal and bid

Technical (out of 40)	consistent score of over 65 in earlier JSIF post contract evaluation or (new untested contractors)- demonstrated ability to keep within 20% of project budgets and within 30% of projected implementation period (previous testimonials) (25)	knowledge/experience of this community (5)	identification of measures to ensure community inclusion (10)
Financial (out of 40)	Closeness of fit with cost data base		

4.6. Capacity Building Consultant proposal

Technical (out of 40)	adequacy of response to brief and clear understanding of role as adult trainer/enabler , demonstrated competence with participatory people centred training/counselling (30)	demonstrated previous experience with community groups in this context (20)	demonstrated willingness to work at community determined times and venues (10)
Financial (out of 40)	daily rates/reimbursables within JSIF range (30)	efforts at cost minimisation (10)	

4. Number of days and expected duration of contract

	Expected number of days	Expected duration and anticipated start date
Design		
Technical design Consultant		
Capacity Building design Consultant		

	Expected number of days	Expected duration and anticipated start date
Implementation		
Community/JSIF agreement (standard)		
Community /JSIF agreement (including community contracting)		
Supervising Engineer		
Contractor		
Capacity Building Consultant		
Capacity Building Supervisor		

6. Information to be included in Community/JSIF Agreement

Name of CBO	
Names and position of signatories	
Community Contribution Plan	
Special circumstances <ul style="list-style-type: none"> • arrangements for community contracting (lump sum) • provision of funds for goods itemized under the project design • other 	

7. Equipment specifications

Equipment required (detailed specs)	number	Time after approval when procurement should commence

**Annex 17: Evaluation of proposals
(internal memo)**

1. Technical Design Proposal

Name of consultant	Adequacy of response to brief in terms of design proposed (10)	demonstrated previous experience with this sort of design work (20)	demonstrated experience working in poor communities (10)	adequacy of response to brief in terms of process proposed (20)

Minimum acceptable score: 40

Signed by:

Technical Officer:

Technical Advisor:

Social Advisor:

Date of evaluation:

Financial proposal

Name of consultant	Cost proposed	Financial score	Tech/financial weighting

Consultant selected:

Negotiation required: yes/no

Reason for negotiation:

Officer assigned to manage negotiation:

Signed:

Member of Bid Evaluation Committee

Date:

2. Capacity Building Design Proposal

Name of Consultant	Adequacy of response to brief in terms of the methodology proposed and outcomes anticipated (30)	Demonstrated previous experience with community groups in this context (20)	Efforts to ensure sustainability incorporated in proposal? (5)	Demonstrated willingness to work at community determined times and venues (5)

Minimum acceptable score: 40

Signed by:

Social Officer:

Social Advisor:

Date of evaluation:

Financial proposal

Name of consultant	Cost proposed	Financial score	Tech/financial weighting

Consultant selected:

Negotiation required: yes/no

Reason for negotiation:

Officer assigned to manage negotiation:

Signed:

Member of Bid Evaluation Committee

Date:

3. Supervising Engineer Proposal

Name of consultant	Adequacy of response to brief and clear recognition of role in supervising the contractor, meeting deadlines etc. (20)	Understanding of the importance of community participation & willingness to support this (10)	Previous experience working with poor communities (10)

Minimum acceptable score: 25

Signed by:

Technical Officer:

Technical Advisor:

Social Advisor:

Date of evaluation:

Financial proposal

Name of consultant	Cost proposed	Financial score	Tech/financial weighting

Consultant selected:

Negotiation required: yes/no

Reason for negotiation:

Officer assigned to manage negotiation:

Signed:

Member of Bid Evaluation Committee

Date:

4. Capacity- Building Supervisor Proposal

Name of consultant	Adequacy of response to brief and clear understanding of role as supervisor in monitoring quality, expenditure and community participation (30)	Demonstrated previous experience with community groups in this context (20)	Demonstrated willingness to work at community determined times and venues (10)

Minimum acceptable score: 40

Signed by:

Social Officer:

Social Advisor:

Date of evaluation:

Financial proposal

Name of consultant	Cost proposed	Financial score	Tech/financial weighting

Consultant selected:

Negotiation required: yes/no

Reason for negotiation:

Officer assigned to manage negotiation:

Signed:

Member of Bid Evaluation Committee

Date:

5. Contractor Proposal and Bid

Name of contractor	Consistent score of over 65 in earlier JSIF post contract evaluation or (new untested contractors)- demonstrated ability to keep within 20% of project budgets and within 30% of projected implementation period (previous testimonials) (25)	Knowledge/Experience of this community (5)	Identification of measures to ensure community inclusion (10)

Minimum acceptable score: 25

Signed by:

Technical Officer:

Technical Advisor:

Social Advisor:

Date of evaluation:

Financial bid

Name of contractor	Cost proposed	Variance with JSIF cost data base	Tech/financial weighting

Contractor selected:

Negotiation required: yes/no

Reason for negotiation:

Officer assigned to manage negotiation:

Signed _____

Member of Bid Evaluation Committee

6. Capacity Building Consultant Proposal

Name of consultant	adequacy of response to brief and clear understanding of role as adult trainer/enabler , demonstrated competence with participatory people centred training/counselling (30)	demonstrated previous experience with community groups in this context (20)	demonstrated willingness to work at community determined times and venues (10)

Minimum acceptable score: 40

Signed by:

Social Officer:

Social Advisor:

Date of evaluation:

Financial proposal

Name of consultant	Cost proposed	Financial score	Tech/financial weighting

Consultant selected:

Negotiation required: yes/no

Reason for negotiation

Officer assigned to manage negotiation:

Signed

Member of Bid Evaluation

**Annex 18: Report on Negotiation with Bidder
(Internal memo to Bid Evaluation Committee)**

Name of project	
-----------------	--

Name of bidder	
Date of request for negotiation	
Reason for negotiation	
Date of negotiation	
Persons present for negotiation	

Outcomes:

Recommendation:

Action proposed by Bid Evaluation Committee

- **Accept re-negotiated terms**
- **Try further negotiation**
- **Reject re-negotiated terms and offer to next eligible bidder**
- **Reject re-negotiated terms and direct contract**
- **Reject re-negotiated terms and repeat 'request for proposal' process**

Annex 19: Checklist of Technical Design Deliverables

Check if the following are provided by the technical design consultant and adequate:-

Deliverable	Provided?	Adequate?
Brief on scope of project and response to community requirements		
Sketch from Phase 1 User Input in Design		
Photograph existing situation		
Photograph of user Input in Design Phase 1 in action		
Photograph of user Input in design Phase 2 in action		
Inclusion of community contribution plan in the costing		
Technical drawings (complying with standards)		
Environmental risk mitigation measures		
Planning permission obtained for construction		
Bill of Quantities		
Evidence that final design was displayed in the community for 2 weeks		
Response to design suggestions made during the public display of the design		
Community 'sign off' on final design		

Payment can only be authorised if all the above have been provided and are satisfactory.

Annex 20: Checklist of Capacity Building Design Deliverables

Check if the following are provided by the Capacity Building Design Consultant and adequate:

Deliverable	Provided?	Adequate?
Brief on scope of project and response to community requirements		
Analysis of capacity building weaknesses		
Photograph of planning session		
Details of components of capacity building intervention		
Explanation of efforts to ensure sustainability		
Outreach/mobilisation strategy		
Identification of community contribution		
Log frame		
Community 'sign off' on capacity building component		

Payment can only be authorised if all of the above have been provided and are satisfactory.

Annex 21: Evaluation of the Performance of Consultants and Contractors

Immediately following completion of an assignment for JSIF and BEFORE final payment is made, an evaluation of the performance of the consultant/contractor is carried out. This involves an assessment by the relevant JSIF officers and the Community⁴.

1. Technical Design Consultant performance evaluation

Name of consultant: _____

Name of project: _____

Design	<ul style="list-style-type: none"> Met needs, appropriateness of technical solution/ 'State of the art' Closeness of fit with community input Appropriate use of low maintenance materials and finishings 	20	
		10	
		10	40
Process	<ul style="list-style-type: none"> Spent time listening to the community Good rapport with & respect for the community Kept JSIF informed about progress Worked within time schedule agreed 	5	
		10	
		5	
		10	30
Cost	<ul style="list-style-type: none"> Effectively minimised costs 	30	30

Minimum acceptable score: 65

Community Input

Please rate the design process by ticking **one** answer which is closest to what you feel

- The Design Consultant

a. listened carefully to our needs	b. listened to our needs
c. partly listened to our needs but pushed his/her own ideas.	d. did not listen to our needs at all
- The Design Consultant

a. spent lots of time with us trying to get the design right	b. spent enough time with us
c. spent insufficient time with us	d. hardly spent any time with us
- The Design Consultant

a. always treated us with a lot of respect	b. was sufficiently respectful of us
c. was not always respectful of us	d. was never respectful of us
- The Design Consultant

a. included all users in the design discussions	b. included some users in the design discussions
c. mostly worked with the CBO Executive	d. worked with one or two people only

Recommendation

remove

retain on pre-qualified consultants register

Date: _____

Signed: _____

2. Capacity Building Design Consultant Performance Evaluation

Name of consultant: _____

Name of project: _____

⁴ In the case of Special projects, this may be 'beneficiary groups' or 'stakeholders'

Design	<ul style="list-style-type: none"> • Met needs • Closeness of fit with community input • Clear attitude and behaviour change outputs oriented 	20 10 10	40
Process	<ul style="list-style-type: none"> • Spent time listening to the community • Good rapport with & respect for the community • Kept JSIF informed about progress • Worked within time schedule agreed 	5 10 5 10	30
Cost	<ul style="list-style-type: none"> • Effectively minimised costs 	30	30

Minimum acceptable score: 65

Community Input

Please rate the capacity building design process by ticking **one** answer which is closest to what you feel

5. The Capacity Building Design Consultant

b. listened carefully to our needs
c. partly listened to our needs but pushed his/her own ideas.

b. listened to our needs
d. did not listen to our needs at all

6. The Capacity Building Design Consultant

b. spent lots of time with us trying to get the design of the capacity building component right
c. spent insufficient time with us

b. spent enough time with us
d. hardly spent any time with us

7. The Capacity Building Design Consultant

a. always treated us with a lot of respect
c. was not always respectful of us

b. was sufficiently respectful of us
d. was never respectful of us

8. The Capacity Building Design Consultant

a. used participatory methods so we could analyse our weaknesses ourselves

b. used some participatory methods

Recommendation

- remove
- retain on pre-qualified consultants register

Date: _____

Signed: _____

3. Supervising Engineer performance evaluation

Name of consultant:

name of project:

Outcomes	<ul style="list-style-type: none"> quality of structure, finish, fixtures etc effectiveness in cost control 	..	
Process	<ul style="list-style-type: none"> Good rapport with & respect for the community Kept JSIF informed about progress through timely reports & other means Worked within time schedule agreed 	..	
Cost	<ul style="list-style-type: none"> Effectively minimised own costs 	30	30

Minimum acceptable score: 65

Community Input

Please rate the supervision of your project by ticking **one** answer which is closest to what you feel

- The Supervising Engineer
 - Always included us in steering committee/site meetings etc
 - sometimes included us in steering committee/site meetings etc.
 - usually included us in steering committee Site meetings etc
 - never included us in steering committee Site meetings etc
- The Supervising Engineer
 - always treated us with a lot of respect
 - was not always respectful of us
 - was sufficiently respectful of us
 - was never respectful of us
- The Supervising Engineer
 - visited the site frequently and spent time there
 - visited the site infrequently, but spent sufficient time there when he did visit
 - visited and spent time at the site sufficiently
 - visited the site infrequently and briefly

Contractor's input:

- Overall, the supervision was
 - excellent
 - satisfactory
 - good
 - unsatisfactory
- The Supervising Engineer
 - visited the site frequently and spent time there
 - visited the site infrequently, but spent sufficient time there when he did visit
 - visited and spent time at the site sufficiently
 - visited the site infrequently and briefly
- The Supervising Engineer
 - always treated the Contracting Firm with a lot of respect
 - was not always respectful of us
 - was sufficiently respectful of the Contracting Firm
 - was never respectful of us

Recommendation

- remove
- retain on pre-qualified consultants register

date:

signed:

4. Capacity Building Consultant Performance Evaluation

Name of consultant:

name of project:

Outcomes	<ul style="list-style-type: none"> Achieved measurable change in the knowledge, attitude and behaviour of the participants 	...	
Process	<ul style="list-style-type: none"> Good rapport with & respect for the community Use of participatory techniques Kept JSIF informed about progress Worked within time schedule agreed 	...	
Cost	<ul style="list-style-type: none"> Effectively minimised own costs 		

Minimum acceptable score: 65

Community Input

Please rate the capacity building process by ticking **one** answer which is closest to what you feel

1. The Capacity Building Consultant	
a. listened carefully to our needs	b. listened to our needs
c. partly listened to our needs but pushed his/her own ideas.	d. did not listen to our needs at all
2. The Capacity Building Consultant	
a. Knew a lot about the subject design right	b. knew enough about the subject
c. seemed to have some weak areas	d. was not well informed about the subject
3. The Capacity Building Consultant	
a. always treated us with a lot of respect	b. was sufficiently respectful of us
c. was not always respectful of us	d. was never respectful of us
4. The Capacity Building Consultant	
a. always used participatory methods to get us involved	b. sometimes used participatory methods
c. occasionally used participatory methods but mostly used lecture/teacher style	d. used lecture/teacher style all the time

Recommendation

- remove
- retain on pre-qualified consultants register

Date: _____

Signed: _____

5. Contractor performance evaluation

Name of contractor:

name of project:

Quality of work	<ul style="list-style-type: none"> • Workmanship • Quality of materials, fittings etc used • Waste disposal and clear up 	...	
Process	<ul style="list-style-type: none"> • Maximised opportunities for local labour • Good rapport with & respect for the community • Kept Supervising Engineer informed about progress • Worked within time schedule agreed 	...	
Cost	<ul style="list-style-type: none"> • Effectively minimised costs 		

Minimum acceptable score: 65

Community Input

Please rate the contractor by ticking **one** answer which is closest to what you feel

- The Contractor
 - Listened to feedback from the community in Steering Committee meetings and was always accommodating
 - Mostly listened to feedback from the Community in Steering Committee meetings and was somewhat accommodating
 - partly listened to our feedback but pushed pushed his/her own ideas.
 - did not listen to our feedback at all
- The Contractor
 - was extremely co-operative in maximising local employment
 - enabled local employment
 - enabled limited local employment
 - did not enable local employment
- The Contractor
 - always treated us with a lot of respect
 - was sufficiently respectful of us
 - was not always respectful of us
 - was never respectful of us
- The Contractor
 - provided excellent quality work
 - provided acceptable quality work
 - provided partly acceptable work
 - provided unacceptable standard of work

Supervising Engineer input

- The Contractor
 - provided excellent quality work
 - provided acceptable quality work
 - provided partly acceptable work
 - provided unacceptable standard of work
- The contractor
 - respected and worked well with the community maximising opportunities for community participation
 - mostly respected the community and tried to work with them
 - made little attempt to accommodate community
 - did not collaborate with the community

Recommendation

- remove
 retain on pre-qualified consultants register

Date:

Signed:

6. Capacity Building Supervisor Performance Evaluation

Name of consultant:

Name of project:

Outcomes	<ul style="list-style-type: none">• Training/counselling quality assurance• Cost control	...	
Process	<ul style="list-style-type: none">• Good rapport with & respect for the community• Kept JSIF informed about progress with timely and informative reports• Worked within time schedule agreed	...	
Cost	<ul style="list-style-type: none">• Effectively minimised own costs	30	30

Minimum acceptable score: 65

Community Input

Please rate the Capacity Building Supervisor by ticking **one** answer for each question, which is closest to what you feel

1. The Capacity Building Supervisor

a. listened carefully to our needs
c. partly listened to our needs but pushed his/her own ideas.

b. listened to our needs
d. did not listen to our needs at all

2. The Capacity Building Supervisor

a. visited the training frequently and spent time there
c. visited the training infrequently, but spent sufficient time there when he did visit

b. visited and spent time at the training sufficiently
d. visited the training infrequently and briefly

3. The Capacity Building Supervisor

a. always treated us with a lot of respect
c. was not always respectful of us

b. was sufficiently respectful of us
d. was never respectful of us

Recommendation

- remove
- retain on pre-qualified consultants register

Date: _____

Signed: _____

Annex 22: Management Review Submission Checklist

The Technical and Social Officers must assemble the following and check if they are complete and correct.

i. General submission

- Community details (from PCD report)
- Names of those involved JSIF Officers, SDC CDO, Design Consultants, Line Agency reps
- Poverty Status (from CAVR)
- Photo (s) of existing situation (from design consultants report)
- Statement of problem (from PCD report)
- Anticipated impact statement (from PCD report)
- Log Frame
- Project Cost Summary
- Community Contribution Plan (from PCD report and Design Consultant's report)
- Recommendation for contracting type (incl. justifications for direct contracting)
- Non duplication/no objection (from PCD report)
- CBO capacity analysis and recommendation for building capacity (SDC design report/ design consultants report)
- Technical assessment (from PCD and Design Consultant)
- Environmental assessment (PCD and Design Consultant)

ii. Supporting documents

- Alternatives analysis (from PCD report)
- Planning permission for construction (design consultant)
- Detailed Project cost – including maintenance provision (design consultant)
- Cost database comparison report (JSIF QS report)
- Equipment specs and procurement plan (Team prepares using prescribed format)
- TORs for implementation consultants (Team prepares using prescribed format)
- Details for Community/JSIF agreement (Team prepares in instructions to contracting)

Annex 23: Terms of Reference for Technical Supervision

Terms of Reference for External Supervision For

<Project Name>

General Introduction

The Jamaica Social Investment Fund (JSIF) was established in December 1996 as a component of the Government of Jamaica's strategy to reduce and eradicate poverty. Recognising the limited capacity of existing government institutions to implement small-scale projects at the community level, Cabinet in December 1995 approved the establishment of the JSIF as a key component of the Government's National Poverty Eradication Programme (NPEP). JSIF invests in community based projects as a means of empowering communities and building social capital. By involving communities fully in identifying, prioritising, planning, managing and monitoring their own development projects, JSIF helps to build local capacity to sustain and extend development initiatives.

The JSIF is an autonomous government company designed to provide investments in community-based projects island wide and is a demand-driven financial intermediary. It works in partnership with communities, the private sector, non-governmental organizations (NGOs), and donor agencies, in seeking to channel benefits to the poorest communities across the country.

The JSIF promotes, appraises, finances and supervises sub-projects in the following areas:

Social Infrastructure - includes the rehabilitation, expansion, construction & equipping of facilities such as schools, health centres, community centres, homes for the elderly and persons with disabilities, infirmaries; it also includes the construction and rehabilitation of public sanitary conveniences, drains, canals and community-based water systems.

Economic Infrastructure - includes the rehabilitation and up-grading of parochial, feeder and urban access roads and the construction and rehabilitation of community-based agro-processing facilities.

Social Services - includes assistance to programmes offering services in career guidance and job placement, counselling (including conflict resolution & drug abuse), parenting and family life education, and skills training to the un/under employed and persons with disabilities.

Organizational Strengthening - includes technical assistance and training for community-based organisations to assist them in developing and managing community-based projects and organisations, to governmental and non-governmental institutions in participatory project cycle management and improving the support they can provide to communities in managing community development initiatives.

Background

A project entitled, *(name)* was approved by the JSIF Board on... (*insert date*)

Insert details from the Board Submission, i.e.

- Community details (from PCD report)
- Names of those involved JSIF Officers, SDC CDO, Design Consultants, Line Agency reps
- Poverty Status (from CAVR)
- Photo (s) of existing situation (from design consultants report)

- Statement of problem (from PCD report)
- Anticipated impact statement (from PCD report)
- Log Frame

Scope of Work

The Consultant shall provide full project supervision services throughout the duration of the project.

Specifically, the Consultant shall

Pre-Construction Activities

- 1.1 Review contract documentation (including designs, drawings, and Bills of Quantities) develop query lists, seek clarification from appropriate sources and make the necessary notation/adjustments in relation to ambiguities, discrepancies, errors and omissions, and bring them to the attention of the Employer with any cost implications, immediately.
- 1.2 Attend **Project Information Meeting** held in the community. This meeting is intended to ensure that all parties involved in the implementation of the project understand the scope of the project, their roles and the intended project schedule.
- 1.3 Attend the Contract Signing Ceremony usually held in the community
- 1.4 Remind the Contractor of local employment arrangements agreed in the project design to maximise the local employment opportunities, both for local skilled persons and rotation schemes for unskilled labour.

Supervision of the contractor

- 2.1 Issue specific instructions to the Contractor, and record these in the site record book.
- 2.2 Supply the Contractor with working drawings, schedules, specifications, bills of quantities and other Contract Documents to allow him/her to prepare a construction schedule and to review and/or revise such schedule upon receipt as well as periodically during the execution of the Works.
- 2.3 Establish or request the establishment of benchmarks and other survey information to properly set out the Works.
- 2.4 Prepare and supply to the Contractor variation orders with revisions to contract drawings, additional specifications or details that may be required for the proper execution of the Works, after having received approval from the Employer for those variations.
- 2.5 Review and approve shop drawings, samples and other submissions of the Contractor only for specific conformity with the design concept of the Project and for compliance with the information given in the Contract Documents.

Environmental Mitigation Measures

- 3.1 Review the environmental mitigation measures specified in the Contract, and ensure that the Contractor is aware of the said measures.

- 3.2 Ensure that all specified environmental mitigation measures are applied in accordance with the Contract Documents.
- 3.3 Assess and notify the Employer of any unforeseen negative impacts on the soil, air, animals, plants or nearby water bodies.

Time and Quality Control

- 4.1 Visit the site regularly to familiarise himself/herself generally with the progress and quality of the Works and to determine in general if work is proceeding in accordance with the Contract Documents, and time scale required. *(detail minimum frequency of visits, preferably once a week)*
- 4.2 Provide to the Employer monthly and on other occasions reports and photographs on the progress and quality of the Works and in particular, if the contract is likely to be varied. The Consultant shall use the Employer's supervisor's reporting format, a copy of which is attached as **Annex A**.
- 4.3 Attend site meetings (meetings of the Steering Committee) and prepare minutes of these meetings. The Consultant shall use the Employer's format for reporting meetings, a copy of which is attached as **Annex B**. Ensure that the agreed actions from these meetings are implemented.
- 4.4 Arrange to, witness or conduct: Initial Testing of materials to be incorporated in the Works, and all In-Situ tests and In-Situ concreting as the Contractor proceeds with the Works.
- 4.5 Ensure that quality control is maintained on materials and labour output according to specifications.

Cost Control

- 5.1 Check and verify the Contractor's claims, in particular, applications for mobilization and interim payments.
- 5.2 Issue Variation Orders on behalf of the Employer, having regard for the project budget, or on the Employer's instructions.
- 5.3 Prepare Interim Payment Certificates recommending payment to the Contractor, and issue same to the Employer on a monthly basis or at intervals as stated in the Contract.
- 5.4 Ensure that the Clerk of Works maintains accurate records/details of the Contractor's completed work on site, for submission to the Consultant who is expected to prepare interim valuations.
- 5.5 Provide monthly Cost Reports to the Employer to ensure currency of information regarding the financial status of projects.
- 5.6 Prepare and certify the Final Account for the Works.

Practical Completion

- 6.1 Carry out inspections including practical completion 'walk through' with the Employer, the Contractor and the community to determine the dates of Practical Completion and of Making Good Defects. The Consultant shall ensure that the community representatives of the steering committee are present at the practical completion 'walk through' to sign off on defects. The Consultant shall use the Employer's supervisor's reporting format to report on the practical completion 'walk through', a copy of which is attached as **Annex C**.

- 6.2 Issue a Certificate of Practical Completion, a Certificate of Making Good and a Final Certificate of Payment as required under the Construction Contract.
- 6.3 Prepare a list of defects with an indication of how to correct and the date of expected completion, to be signed by the community and the Employer.
- 6.4 Prepare "as built" drawings.
- 6.5 Check the community contribution log book to ensure that the community contribution is fully recorded and given a monetary value.
- 6.6 Compile and deliver to the Employer, operational and maintenance manuals and records incorporating information prepared by suppliers as are reasonably necessary to enable the Users to operate and maintain the Works and Equipment.

7. Final Completion

- 7.1 Attend the Final Completion Meeting (approximately 3 weeks before the end of the Defects Liability Period) in the community and record all outstanding issues pertaining to the completion of the project. Carry out final site inspection and verify that all defects have been attended as required by the specifications/contract, and are approved of by the community and the Employer. Ensure that all other matters identified in the Final Completion Meeting have been adequately addressed e.g payment of labour, suppliers, clearing of the site etc
- 7.2 Prepare a statement of "Final Accounts",
- 7.3 Participate in the official Handing Over and Graduation Ceremony. Hand over 'as built' drawings and any guarantees/warranties for materials/fixtures etc. to the CBO

Deliverables

- 1. monthly reports using the formats supplied and completed in full
- 2. Final Completion Report using format supplied and completed in full

JSIF will provide the Consultant with the following:-

- A full set of Contract Documents including a full set of all drawings.
- A priced Bill of Quantities with any corrections or changes agreed upon during tender evaluation.
- A map with the exact location of the project site.
- Names of key community contact persons, e.g. community employment liaison officer and President of the community based organisation.
- A set of the Employer's standard reporting formats on diskette

Note: Fee and Payment Schedule

The payment to the Consultant is a fixed fee of *Insert Contract sum*, together with permitted reimbursables. The first payment of the fixed fee amounts to 15% of the total fee, and will be released on the receipt of a satisfactory report on point 1.1 to 1.4 of this document. Subsequent payment is subject to the progress achieved by the Contractor. A 10% retention will be withheld from subsequent fee payments. This retention will be released at the end of the Defects and Liability Period.

Annex 24: Notification of Community Project Approval (and PIM notification)
(external letter to community/copy SDC)

To: CBO (*contact name, position, community*)

Date

Subject: Approval of your project

JSIF is pleased to inform you that your project (*insert name/ref number*) was approved for funding by the JSIF Board of Directors on (*insert date*).

JSIF would like you to arrange a Project Information Meeting in the community so that JSIF can

- Make sure that everyone understands the scope of the project
- Explain the next steps of the project
- Clarify the community's role in the project.

This meeting should be held at a venue which is easily accessed by members of the community and at a time which will allow as many people to attend as possible.

Please provide at **least two** alternative dates/times and give JSIF at least two weeks notice of possible dates of this meeting.

JSIF
Cc SDC CDO Technical Design Consultant (*name*)

**Annex 25: Confirmation of PIM
(to SDC)**

To: SDC Regional Office
CDO (*name*)

Date:

Subject: Confirmation of date of Project Information Meeting

The Community of ...(*insert name*)..... Suggested the following two dates for the project information meeting (*insert dates*). JSIF Officers from our team and other resource persons will be able to attend on (*insert date and time*) at (*venue*). Please ensure that the community is informed in good time and confirm this date by responding to this e mail as soon as possible.

Thank you

JSIF Regional team

'Your partner in Development'

SDC response

Community (*name*) has confirmed (*date and time and venue*)

(NB: this confirmation from SDC authorises JSIF field visit application)

Annex 26: Roles of Community Project Steering Committee Members

The Community Project Steering Committee comprises:

- A minimum of two representatives of the Community
- The Contractor/ Capacity Building Consultant
- The Supervising Engineer
- SDC CDO (also the supervisor for the capacity building component)

It may also include representatives from relevant line agencies.

The following roles are assigned during the first meeting:

1. Chairperson

Ideally this should be one of the Community representatives.

- Co-ordinates the arrangement of the date, time and venue of the monthly meetings. Makes sure everyone knows the arrangements in good time. Requests persons to respect the start and end times of meetings
- Prepares the agenda based on the sample format given
- Chairs the site meeting, ensuring that all items on the agenda are covered and decisions are made. He/she must ensure that the meeting is conducted in a way that allows participation, is productive and uses time optimally.

Example of agenda

- *Welcome/call to order*
- *Apologies for absence*
- *Minutes of the last meeting*
- *Matters arising from the minutes of last meeting*
- *Technical update*
- *Community concerns*
- *Date of next meeting*
- *Close*

2. Local Employment Liaison

This is a representative of the community, usually selected by the community at the Project Information Meeting.

- Makes a list of persons in the community wishing to be considered for employment
- Ensures that there is some way to validate their skills
- Liaises with the contractor to find out the range of skills needed and the numbers
- Works out a **rotational** work system
- Explains the system to the community persons to be employed
- Continues to mediate in issues arising between the contractor and the community
- Brings problems and concerns raised by the community to the attention of the committee
- Helps to solve problems

3. Contractor

- Provides update on progress of the work
- Brings problems and constraints to the attention of the committee
- Helps to solve problems

4. Supervising Engineer

- Records the proceeds of the meeting, summarises and reads back his record of the meeting at the end of the meeting
- Ensures that the contractual obligations are kept and reports on progress of the project
- Brings problems and constraints to the attention of the committee
- Helps to solve problems

5. Capacity Building Consultant

- Provides update on progress of the training
- Brings problems and constraints to the attention of the committee
- Helps to solve problems
- Provides support and advice to the community based organisation and ensures that the Community voice is heard

6. SDC CDO

- As supervisor of the capacity building component, ensures that the contractual obligations of the Capacity Building Consultant are kept
- Brings problems and constraints to the attention of the committee
- Helps to solve problems

7. Representatives from relevant authorities

These include the Superintendent of Roads and Works, NWC officials, Ministry of Education architect, Ministry of Health architect, other relevant authorities.

- Provide information regarding their requirements in projects- standards, procedures
- Ensure that collaboration where required is smooth
- Provide technical advice

Annex 27: PIM Checklist

Technical and Social Officers and SDC CDO must ensure the following are covered in the PIM session:

TOPIC	Done?
1. Introductions of Contractor, Supervising Engineer, Capacity Building Consultant, (capacity Building Supervisor, if there is one, line ministry/agency representative, if present)	
2. Contact telephone numbers, email etc exchanged	
3. Full explanation of scope of the project.	
4. Full explanation of the JSIF/Community Agreement	
5. Explanation of how contracts were awarded.	
6. Confirmation of the community contribution and selection of co-ordinator from the community to monitor and record all contributions	
7. Full explanation of the function of the Steering Committee and selection of community representatives to participate in the Steering Committee	
8. Clarification of appropriate communication flows (roles of the different implementing partners)	
9. Explanation of the Contract Signing Ceremony and provisional dates	
10. Explanation of community obligation at the close of the project, importance of defects liability period and final sign off.	
11. Explanation of importance of Maintenance Committee and training which SDC will provide.	

Annex 28: PIM Report

(insert from Board Submission)

Community	
Parish	
CBO Name	
Project Name	
Project reference number	
Board Approval date	

1.Details of the Project Information Meeting

Date		SDC CDO name	
Time		JSIF officers names	
Venue		Other resource persons (names)	
Total number of community members attending	M: F:	Total number of CBO Executive attending	

Number of days between Board approval and PIM

1.2. Insert photograph of meeting

2.Outcomes of the meeting

2.1. selection of community representatives for the Steering Committee

Position	Attributes listed	Person selected	Tel no/contact
Chairperson(if agreed)	- - -		
Local Labour Liaison	- - -		
Others	- - -		

2.2. Community Contribution Co-ordination

1. Contribution Plan approved by Board	Agreed in full	Needs modification (clarify)
2. Selection of co-ordinator for the community contribution	Person selected	Tel number/contact
3. Provision of log book to maintain community contribution records	yes	no

2.3. Agreed dates

Event	Date/time agreed
First site meeting	
Contract Signing	<i>(provisional)</i>
First training session	
Approximate completion of the project	

2.4. Issues/concerns raised

List any issues/concerns raised any the community regarding the implementation of the project

subject	Issue/concern

**Annex 29: Confirmation of Contract Signing ceremony
(external letter to community/ copy to SDC)**

To: CBO (*contact name, position, community*)

Date:

Subject: Confirmation of date of contract signing ceremony

We are writing to let you know that the following *date/time/venue* is confirmed for the Contracts Signing Ceremony and that the implementing partners will be able to attend.

JSIF

cc. SDC CDO (*name*)

SDC Response

The community (*insert name*) has confirmed the (*date, time and venue*) for Contract Signing Ceremony.

NB This confirmation from SDC enables authorisation of JSIF field visit application.

Annex 30: Contract Signing Ceremony Report

(insert from Board Submission)

Community	
Parish	
CBO Name	
Population size	
Project Name	
Project reference number	
Board Approval date	

1. Details of the Contract Signing Ceremony

Date		Other guests/resource persons	
Time		Media present	
Venue		Contractor	
Total number of community members attending	M: F:	Supervising Engineer	
% community attending		Capacity Building Consultant	
Total number of CBO Executive attending		(Capacity Building Supervisor)	
Guest speakers		SDC Officers	
JSIF Management		JSIF Officers	

1.2. Insert photographs of Contract Signing

1.3. Extent to which event organised by the community themselves

Tick all that apply

Designed invitations		Contacted media	
Sent out invitations		Designed programme	
Planned event		Assumed 'master of ceremonies' role	
Organised refreshments		Arranged venue and seating	
Organised cultural events		Arranged local publicity	
Other: _____			

Annex 31: Checklist of Technical Supervision Deliverables

Check the following have been provided by the Supervising Engineer in the reports:-

1. Monthly reports

Month 1 (Following first site meeting)

Date received: _____ **Date due:** _____ **Variation: +/-** _____

Content	Provided?	Adequate?
Comments on contract documents		
Comments resulting from PIM		
Date, time and venue of first site meeting		
List of participants of first site meeting		
Agenda and minutes of first site meeting		
Project schedule		
Status of local employment arrangements		

Payment authorised:

Date:

Reports for Month 2 onwards

Date received: _____ **Date due:** _____ **Variation: +/-** _____

Content	Provided?	Adequate?
Date, time and venue of site meeting		
List of participants of site meeting		
Agenda and minutes of site meeting		
Status of local employment arrangements		
Status of community contribution arrangements		
Status of Steering Committee and wider community communication/ interface		
Photographs of progress of work		
(Photographs of community participation e.g. rep on steering committee, community contribution)		
Details of materials tests		
Cost reports		
Variation orders (if needed)		
Payment certificates		

Payment authorised:

Date:

2. Practical Completion report

Date received: _____ **Date due:** _____ **Variation: +/-** _____

Content	Provided?	Adequate?
Details of the practical completion walk through (date, time, participants)		
List of defects and issues to be addressed		
Photograph of project at practical completion		
Practical Completion certificate		

3. Final report

Date received: _____ **Date due:** _____ **Variation: +/-** _____

Content	Provided?	Adequate?
Summary of actions taken to address problems noted in Final Completion Meeting		
Copy of community sign off on project		
Photograph of completed project		
Final payment order		
'As Built' Drawings		
Guarantees/warranties obtained from suppliers/manufacturers		

Payment authorised:

Date:

Annex 32: Checklist of Capacity Building Supervision Deliverables

Check the following have been provided by the Capacity Building Supervisor in the reports:-

1. Interim reports

No.1

Date received: **Date due:** **Variation: +/-**

Content	Provided?	Adequate?
Participant numbers, dis-aggregated by gender		
Comment on the level of participation/interactivity		
Comment on the responsiveness of the community participants		
Comment on trainer's competence		
Comment on Trainer's style		
Statement of progress on 'Hands on' activities		
Statement of status of community contribution for this component		
Photograph of training session		

Payment authorised:

Date:

No.2

Date received: **Date due:** **Variation: +/-**

Content	Provided?	Adequate?
Participant numbers, dis-aggregated by gender		
Comment on the level of participation/interactivity		
Comment on the responsiveness of the community participants		
Comment on trainer's competence		
Comment on Trainer's style		
Statement of progress on 'Hands on' activities		
Statement of status of community contribution for this component		
Photograph of training session		

Payment authorised:

Date:

2.Final Report

Date received: **Date due:** **Variation: +/-**

Content	Provided?	Adequate?
Summary of participants by course/session, dis-aggregated by gender		
Overall comment on participation/interactivity		
Overall comment on quality of the trainer		
Assessment of achievements of 'hands on' activities		
Assessment of knowledge, attitude, behaviour changes achieved		
Recommendations for improving the course/intervention		
Summary of community contribution for this component of the project		

Payment authorised:

Date:

Annex 33: Community Maintenance Training Reports

Phase 1: Community sensitization

1. Project name

2. Date and venue of training
Day month year

Venue

3. Name of trainer(s)

1.

2.

4. Number and sex of participants

Women	Men	Total	% actual users
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

5. Topics covered

- | | | |
|---|-----|----|
| ◆ What is maintenance? | Yes | no |
| ◆ Why communities need to be involved in maintenance? | Yes | no |
| ◆ What is good maintenance? | Yes | no |
| ◆ Need for a maintenance committee | Yes | no |
| ◆ What sort of people should be on the committee? | Yes | no |

List criteria for "*what sort of people should be on the maintenance committee*" developed at the workshop

- | | | |
|---|-----|----|
| ◆ Brief overview of maintenance committee tasks | Yes | no |
| ◆ Practical use of the maintenance checklists | Yes | no |

6. Any special highlights of the training?

7. Agree next steps e.g. to form maintenance committee, fund raise etc.

8. Please attach the following:

- ◆ All actual evaluation sheets (phase 1)
- ◆ List of participants

Signed.....

SDO Authorization.....

Date sent to JSIF.....

Phase 2: Strengthening of the Maintenance Committee

1. Project name

2. Date and venue of training

Day month year

Venue

3. Name of trainer(s)

1.
2.

4. Number and sex of participants

Women	Men	Total	% actual users

5. Topics covered

◆ Introduction to the Community Facilities Handbook	yes	no
◆ Preparation of activities task (practical)	yes	no
◆ Preparation of budget (practical)	yes	no
◆ Organising routine maintenance	yes	no
◆ Carrying out regular inspections	yes	no
◆ Raising funds for maintenance	yes	no
◆ Organising people to carry out repairs	yes	no
◆ Organising awareness campaign	yes	no
◆ Acquiring and looking after maintenance tools	yes	no
◆ Record keeping	yes	no

6. Compilation of participants' evaluations

1. Overall usefulness?	a. very useful %	b. useful %	c. fairly useful %	d. not useful %
2. most	a. maintenance committee &	b. introduction of the	c. using the checklist	d. preparation of the

interesting topic?	its tasks %	Handbook %	%	activity chart %
3. rating of materials used for the workshop?	a. excellent %	b. good %	c. fair %	d. poor %
4. rating of trainer ?	a. excellent %	b. good %	c. fair %	d. poor %
5. venue ?	a. convenient %	b. okay %	c. inconvenient %	

Other comments

7. Memorandum of Understanding between Community and Line Ministry/Agency

Provide details of meeting between the community and the Line Ministry/Agency representative

Date	
Venue	
Community participants	
Line Ministry/Agency participants	

8. Follow up action needed?

9. Please attach the

following:-

- ◆ All actual evaluation sheets (phase 2)
- Copy of the Maintenance Action plan prepared by the Committee
- Copy of Memorandum of Understanding between Community and Line Ministry/Agency on Operations and maintenance arrangements
- ◆ Signed receipt for the Handbook
- Signed receipt for refreshment contribution
- ◆ List of participants of Phase 2

Signed.....

SDO Authorisation.....

Date sent to JSIF.....

Annex 34: Checklist of Community Maintenance Training Deliverables

Indicate the following have been provided by SDO in the reports:-

Phase 1 (Community Sensitization) report

Date received:	Date due:	Variation: +/-			
		Provided?		Adequate?	
		Yes	No	Yes	No
Content					
Details of session (date, time, venue, number of participants, trainers names)					
List of participants					
Actual evaluation forms completed by participants					
Details of next steps					
Criteria for membership of the Maintenance Committee as agreed in the session					

Payment authorised:

Date:

Phase 2 (Maintenance Committee Training) report

Date received:	Date due:	Variation: +/-			
		Provided?		Adequate?	
		Yes	No	Yes	No
Content					
Details of session (date, time, venue, number of participants, trainers names)					
List of participants					
Actual evaluation forms completed by participants					
Signed receipt for Handbooks					
Signed receipt for refreshment contribution					
Maintenance action plan prepared by the Committee					
Memorandum of Understanding between community and Line Ministry or Agency for future Operations and maintenance arrangements.					

Payment authorised: _____

Date: _____

Annex 36: Letter informing Community of Practical Completion

(External letter to community / copy to SDC)

To CBO (*contact name, position, community*)

Date

Subject: Practical Completion

Your project has been classified as 'in practical completion'. The Supervising Engineer has issued a practical completion certificate and the Defects Liability Period has started. The Defects Liability Period is for (*insert number*) months and will end on (*insert date*).

During the Defects Liability Period you must be vigilant and look out for defects in the work done, which need to be rectified before full payment is made to the Contractor and Supervising Engineer. Attached to this letter is a checklist, which you can use for identifying defects. Please let the Supervising Engineer know of concerns you have in good time so that he can arrange for these defects to be made good before expiry of the Defects Liability Period.

Towards the end of the Defects Liability Period (*insert approximate date*), we would like you to arrange a community meeting. This meeting is the Final Completion Meeting and any outstanding issues or concerns must be brought to this meeting. JSIF, SDC, the Contractor, Supervising Engineer, Capacity Building Consultant and Line Ministry representatives will be present and will collaboratively determine action which needs to be taken in order for the project to be considered as finally complete. During this meeting, we shall also discuss the Handing Over and Graduation Ceremony.

With best wishes in your endeavours,

JSIF

Cc SDC CDO

Encl: *Community Checklist for Defects Liability Period*

Guideline 6: Guidelines For Practical Completion And Defects Liability Period

Walk-Through Exercise

- When the project has reached Practical Completion, the JSIF will send you a notification letter, with a **Defects Checklist** attached. This letter will also inform you of the date of the **Practical Completion Meeting/Walk-through exercise**.
- At the walk-through exercise, the following stakeholders will be present: JSIF, SDC, the Contractor, the Supervising Engineer, and the Line Ministry's Representative.
- During the walk through exercise, you are to record along with the Supervising Engineer a list of defects observed.
- You are to record the date set by the Supervising Engineer for the Contractor to clear up the defects recorded on the walk through exercise. Usually a time of about a month after the walk-through exercise is given to clear up the defects.

Defects Liability Period

- The Defects Liability Period is the six-month period after the project reaches Practical Completion.
- The defects checklist received from JSIF with the Practical Completion letter is to be used to record defects that occur **after** the defects recorded at the walk-through exercise have been cleared up, and **during** the Defects Liability Period.
- At least three weeks before the expiry date of the Defects Liability Period, you are to arrange a Final Completion Meeting, to which you will invite the following stakeholders: JSIF, SDC, the Contractor, the Supervising Engineer, the Line Ministry's Representative, and the Capacity Building Consultant. It is at this meeting that you are to ensure that all your concerns about the project, and the defects recorded during the Defects Liability Period are brought to everyone's attention.
- The defects brought to stakeholders' attention at the Final Completion Meeting should be corrected by the expiry of the Defects Liability Period.

Annex 37: Letter Informing Community of Final Completion
(external letter to community/copy to SDC 2 months before expiry of defects period)

To: CBO (contact name/position, community)

Date:

Subject: Final Completion Meeting

The Defects Liability Period on your project (*insert name*) will come to an end on (*insert date*). As indicated in our previous letter to you, a Final Completion Meeting must be held at least three weeks before the expiry of the Defects Liability Period.

We would like you to arrange the Final Completion Meeting so that the following can be dealt with

- Work out actions and deadlines to solve any outstanding concerns/problems
- Assess satisfaction with the project and the implementing partners
- Work out arrangements for the Handing Over and Graduation Ceremony

This meeting should be held at a venue which is easily accessed by members of the community and which is close to the project site and at a time which will allow as many people to attend as possible.

Please provide at least two alternative dates/times and give JSIF at least two weeks notice of possible date of this meeting.

JSIF
Cc SDC CDO (*name*)

**Annex 38: Confirmation of Final Completion Meeting
(to SDC)**

To SDC Regional Office
CDO

Date:

Subject: Confirmation of date of Final Completion Meeting

The Community of ...(*insert name*)..... suggested the following two dates for the Final Completion meeting (*insert dates*). JSIF Officers from our team and other resource persons will be able to attend on (*insert date and time*) at (*venue*). Please ensure that the community is informed in good time and confirm this date by responding to this e mail as soon as possible.

Thank you

JSIF

'Your partner in Development'

SDC response

Community (*name*) has confirmed (*date and time and venue*) .

NB This confirmation from SDC enables JSIF Officers to request field visit

Annex 39: Final Completion Meeting Report

Details of Project

Community	
Parish	
CBO Name	
Project Name	
Project reference number	
Board Approval date	
Practical completion date	
Date of expiry of Defects Liability Period	

2.Details of the Final Completion Meeting

date		SDC CDO name	
time		JSIF officers names	
venue		Other resource persons (names)	
Total number of community members attending	M: F:	Total number of CBO Executive attending	

1.2. Insert photograph of meeting

3.Outcomes of the meeting

3.1. Action plan

Issue/problem	Action to be taken	By whom	By when

3.2 Satisfaction with project

	excellent	good	fair	Some dissatisfaction	dissatisfied
IS outcomes					
Capacity building outcomes					
process					
Contractor					
Supervising Engineer					
Capacity Building Consultant					
SDC					
JSIF					

3.3 Arrangements for Handing Over and Graduation

Proposed dates/times	
Proposed venue	
Attach list of persons to receive certificates	

CBO Approval (To be signed by 3 CBO representatives)

Name_____ Title_____ Signature_____

Name_____ Title_____ Signature_____

Name_____ Title_____ Signature_____

Annex 40: Final Completion Report

1. Details of Project

Community	
Parish	
CBO Name	
Project Name	
Project reference number	
Board Approval date	

Practical completion date	
Date of expiry of Defects Liability Period	

2. Follow up on action items from Final Completion Meeting

Issue/problem	Action taken	Approved by Supervising engineer	Approved by CBO

3. Evaluations

Name	Completed by JSIF	Completed by the CBO
Contractor		
Supervising engineer		
Capacity Building Consultant		
(Capacity Building Supervisor)		
SDC CDO		
JSIF Social Officer		
JSIF Technical officer		

Annex 41: MOU between Community and Line Ministry/Agency

Memorandum of Understanding Between (*Beneficiary*) and (*Line Ministry/Agency*)

SECTION 1: INTRODUCTION

WHEREAS the [BENEFICIARY/Benevolent Society] is a representative of the community of and has applied to the Jamaica Social Investment Fund (JSIF) for funding for the [NAME OF PROJECT]

And Whereas JSIF has agreed to provide funding for/act as facilitators for the [NAME OF PROJECT]

And Whereas the [BENEFICIARY] and JSIF have entered into a Sponsor Agreement/Financing Agreement dated [DATE] which *inter alia* sets out the responsibilities of each party to said Agreement

And Whereas under the terms of the Sponsor/Financing Agreement the [BENEFICIARY] is responsible for ensuring that the benefits which the community receives from the [NAME OF PROJECT] are sustained over the long term

WHEREAS [MINISTRY/LINE AGENCY] is the body with responsibility for the maintenance of [schools/roads etc.]

NOW THIS AGREEMENT WITNESSETH that the [BENEFICIARY] and the [MINISTRY/LINE AGENCY] will cooperate for the provision of maintenance services to ensure and enhance sustainability of the [NAME OF PROJECT] hereinafter referred to as the facility.

SECTION 2: PURPOSE OF MOU AND CONSTITUENT ELEMENTS

This Memorandum of Understanding (MOU) sets out the role and responsibilities of [BENEFICIARY] and the [MINISTRY/LINE AGENCY] in the planning, design and implementation of activities in respect of maintenance of the facility.

The MOU consists of Section.... through Section..., and the Appendices hereto.

SECTION 3: RESPONSIBILITIES OF PARTIES

General Responsibilities

BENEFICIARY

The Beneficiary will be responsible for the following:

The Ministry/Line Agency

The Ministry will be responsible for the following:

SECTION 4: FINANCIAL ARRANGEMENTS

SECTION 5: GENERAL PROVISIONS IN RESPECT OF IMPLEMENTATION

The parties hereby expressly understand and agree to the following:

SECTION 6: DURATION OF MOU

This MOU shall come into force on the date of the signing by the parties and shall cover the period of performance of those responsibilities described herein. Any extension on the expected period of this MOU and any variation on the provisions of this MOU shall be by the written mutual agreement of both parties.

SECTION 7: CONCLUSION

The agreements in this MOU do not reflect the totality of the agreements and understanding between the BENEFICIARY and MINISTRY/LINE AGENCY and do not preclude future agreements. The MOU represents a detailed framework for a partnership aimed at ensuring the optimum contribution to community development by the investments provided and all efforts will be made by both Parties to the achievement of this aim.

SIGNED on this day of, 200_.

.....
MINISTRY/LINE AGENCY

.....
BENEFICIARY

.....

.....

Witness

Witness

Annex 42: Letter informing Community on Readiness for Handing Over and Graduation Ceremony
(External letter/ copy to SDC)

To CBO (contact, position, community)

Date

Subject: Handing Over and Graduation Ceremony

Congratulations, your project is now complete (see attached Final Completion Report). Please review the Final Completion Report and sign your agreement and return a copy to us.

To celebrate the successful completion of your project and to officially hand over the project to the community we ask that you arrange a Handing Over and Graduation Ceremony.

JSIF is pleased to confirm that the date (insert), time (insert) and venue (insert) which you suggested in the Final Completion meeting is acceptable for the implementing partners and wishes you well in your preparations for this event.

JSIF

Cc SDC CDO

Encl:

Final Completion Report for your signature

**Annex 43: Confirmation of Handing Over and Graduation
(from SDC)**

To: JSIF

Date:

Subject: Confirmation of Handing Over and Graduation

The Community (name) confirms the (date, time, venue) which you indicated in your letter informing Readiness for Handing Over and Graduation Ceremony dated (insert date)

SDC CDO

NB This confirmation from SDC enables JSIF Officers to make request for field visit.

Annex 44: Handing Over and Graduation Report

(Insert from Board Submission)

Community	
Parish	
CBO Name	
Project Name	
Project reference number	
Board Approval date	

Practical completion date	
Final Completion date	

1. Details of the Handing Over and Graduation Ceremony

Date		Other guests/resource persons	
Time		Media present	
Venue		Contractor	
Total number of community members attending	M: F:	Supervising Engineer	
% Community attending		Capacity Building Consultant	
Total number of CBO Executive attending		(Capacity Building Supervisor)	
Guest speakers		SDC Officers	
JSIF Management		JSIF Officers	

1.2. Insert photographs of Handing Over and Graduation Ceremony

1.3. Extent to which event organised by the community themselves

Tick all that apply

Designed invitations		Contacted media	
Sent out invitations		Designed programme	
Planned event		Assumed 'master of ceremonies' role	
Organised refreshments		Arranged venue and seating	
Organised cultural events		Arranged local publicity	

1.4. Summary of graduation

courses	Total participants	number male	female

Annex 45: Self Evaluation Questionnaires

Annex 45a: Self Evaluation Questionnaire – Infrastructure

Your community group is asked to review the following set of questions and fill in the answers. We recommend that you fill this out as a group (not one individual), perhaps in a meeting. This evaluation form will help you and JSIF to determine the present level of use of your community facility. Please return the completed form to a JSIF representative at the handing over ceremony or send it to the JSIF Head office at 1C - 1F Pawsey Road, Kingston 5.

1. Name of the project facility

2. Date project completed

3. Type of facility

Tick box(es) which most closely describe your project

Basic school all age school community centre health centre

primary school sanitation/toilets gully/drains Sports facility

home /daycare centre

4. Did JSIF also finance another project to support the main one? If so, was it

i. Organisational strengthening/training for the community organisation?

ii. Hygiene education?

iii. Equipment

ii. Any other type (please specify)

iii. Do you feel that any further training is needed? Yes No

If yes, please write what type of training you feel is needed

5. Community Participation in Project Design and Implementation

- ◆ Were community suggestions used in the design of the project? Yes No
- ◆ Were drawings of the project shared with the community before work started?
- ◆ How many persons were employed in by the project?
- ◆ What was the community's contribution (items or activities) to the project and how much did it cost?

Item/Service_____	Cost_____
Item/Service_____	Cost_____
Item/Service_____	Cost_____
Item/Service_____	Cost_____
Item/Service_____	Cost_____

6. Satisfaction

Circle the number which most closely indicates how satisfied you felt immediately after the project was finished.

Not Satisfied At All	Little Satisfaction	OK	Satisfied	Extremely Satisfied
1	2	3	4	5

Explain why:

◆ Are you satisfied with the project **now**? Yes No

Not Satisfied At All	Little Satisfaction	OK	Satisfied	Extremely
1	2	3	4	5

Explain why:

7. Benefits

◆ List the main advantages /benefits that the new/rehabilitated facility has provided for the community

◆ Have community relations improved as a result of the project? Yes No

Explain:

9. Use of the facility

Please indicate below what activities are taking place in the newly **constructed or rehabilitated building**

Tick the box to indicate whether these activities take place regularly, sometimes or hardly ever.

	Regularly	Sometimes	Hardly Ever
◆ School Classes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
◆ Adult Literacy Classes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
◆ Library Services /Reading Room	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
◆ Homework Programme	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
◆ Remedial Classes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
◆ Vocational Training	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
◆ Adult Computer Classes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
◆ Internet/ Email Access for community members	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
◆ PTA Meetings	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
◆ Citizens Association Meetings	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
◆ Youth Club Meetings	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
◆ Community Meetings	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

♦ Jamaica Agriculture Society Branch Meetings

♦ Other Community Group Meetings (specify)

	Regularly	Sometimes	Hardly Ever
♦ Church Meetings	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
♦ Church Services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
♦ Health Clinic	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
♦ Immunization	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
♦ Ante Natal Classes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
♦ Nutrition Classes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
♦ Hygiene Education Classes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
♦ Parenting Classes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
♦ Day Care	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
♦ Counselling	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

	Regularly	Sometimes	Hardly Ever
◆ Mediation Services (Conflict Resolution)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
◆ Feeding programme for the elderly	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
◆ Feeding programme for School children	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
◆ Fund Raising Events	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Give examples:

◆ Micro- Industry/ Income Generating Project	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
--	--------------------------	--------------------------	--------------------------

◆ Any other activities not listed (specify)

Are any of these activities new for the community?

9. Who uses the facility?

	Estimated numbers
◆ pre school children	<input type="text"/>
◆ school children	<input type="text"/>
	<input type="text"/>

- ◆ youth (15-22)
- ◆ adults (23-60)
- ◆ older persons (over 60)

10. Maintenance

- ◆ Is the facility looking clean and well cared for right now? Yes No

If no, explain what the problem is:

- ◆ Do you have a Maintenance committee? Yes No Number of people on the committee

- ◆ Is there a maintenance plan in place? Yes No

- ◆ Is the plan being used? Yes No

- ◆ Did you receive any Maintenance training? Yes No

- ◆ Does the Maintenance committee meet at least once per month? Yes No

- ◆ If no, how often does it meet?

- ◆ Do you carry out regular (at least once per month) maintenance inspections?
Yes No

- ◆ Do you have an annual budget for maintenance? Yes No

◆ Do you have a special bank account for your maintenance funds? Yes No

◆ Do you raise funds for Maintenance? Yes No

◆ Do you deal with urgent maintenance jobs quickly e.g. complete repairs within one month (i.e. identified one monthly meeting and solved by next monthly meeting)?

Yes No

◆ Do you record the Electricity use every month? Yes No
(read the meter and record units used)

◆ Do you record Water use every month? Yes No
(read the meter and record units used)

◆ Do you carry out a Maintenance awareness campaign? Yes No

◆ Do you need any further assistance with the management and maintenance of your facility?

Yes No

If so, explain what:

Date questionnaire filled in:

Numbers of persons who helped to fill in the form

We, the undersigned confirm that the information provided in this form is correct as far as we are aware.

Name.....Signature.....Position.....

Name.....Signature.....Position.....

Name.....Signature.....Position.....

THANK YOU FOR TAKING THE TIME TO FILL THIS IN.

Annex 45b: Self Evaluation Questionnaire – Road

Your community group is asked to review the following set of questions and fill in the answers. We recommend that you fill this out as a group (not one individual), perhaps in a meeting. This evaluation form will help you and JSIF to determine the present level of use of your community facility. Please return the completed form to a JSIF representative at the handing over ceremony or send it to the JSIF Head office at 1C - 1F Pawsey Road, Kingston 5

1. Name of the project

2. Date project completed

3. Did JSIF also finance another project so support the main one? If so, was it

i. Organisational strengthening/ Training for the community organisation?

ii. Any other type (please specify)

iii. Do you feel that any further training is needed? Yes No

If yes, please write what type of training you feel is needed

4. Community Participation in Project Design and Implementation

- ◆ Were community suggestions used in the design of the project? Yes No
- ◆ Were drawings of the project shared with the community before work started? Yes No

◆ How many persons were employed by the project? Men Women

◆ What was the community’s contribution (items or activities) to the project and how much did it cost?

Item/Service _____ Cost _____ Item/Service _____
 rvice _____ Cost _____ Item/Service _____
 _____ Cost _____ Item/Service _____
 _____ Cost _____ Item/Service _____
 _____ Cost _____

5. Satisfaction

Circle the number which most closely indicates how satisfied you felt immediately after the project was finished.

Not Satisfied At All	Little Satisfaction	OK	Satisfied	Extremely satisfied
1	2	3	4	5

Explain why:

◆ Are you satisfied with the project **now**?

Not Satisfied At All	Little Satisfaction	OK	Satisfied	Extremely Satisfied
1	2	3	4	5

Explain why:

6. Benefits

◆ List the main advantages /benefits that the new/rehabilitated road has provided for the community

◆ Have community relations improved as a result of the project? Yes No

Explain:

◆ Are there more taxis and buses available for use by the community? Yes No

◆ Has there been a reduction in the amount of produce that are damaged during transportation?
Yes No

◆ Are the Agricultural Extension Officers (RADA/Min. of Agriculture) visiting more often?
Yes No

7. Maintenance

◆ Is the road looking clean and well cared for right now? Yes No

If no, explain what the problem is:

◆ Is there regular communication with the Parish Council about the state of the road?
Yes No

◆ Does the Parish Council respond in a timely manner to concerns? Yes No

◆ Are the drains cleaned on a regular basis? Yes No

If so, how often? _____

◆ Do you observe the Parish Council carrying out regular inspections? Yes No

If so, how often? _____

Date questionnaire filled in:

Numbers of persons who helped to fill in the form

We, the undersigned confirm that the information provided in this form is correct as far as we are aware.

Name.....Signature.....Position.....

Name.....Signature.....Position.....

Name.....Signature.....Position.....

THANK YOU FOR TAKING THE TIME TO FILL THIS IN.

Annex 45c(i): Self Evaluation Questionnaire - Water (Community Maintained)

Your community group is asked to review the following set of questions and fill in the answers. We recommend that you fill this out as a group (not one individual), perhaps in a meeting. This evaluation form will help you and JSIF to determine the present level of use of your community facility. Please return the completed form to a JSIF representative at the handing over ceremony or send it to the JSIF Head office at 1C - 1F Pawsey Road, Kingston 5

1. Name of the project

2. Date project completed

3. Did JSIF also finance another project so support the main one? If so, was it

i. Organisational strengthening/Training for the community organisation?

ii. Any other type (please specify)

iii. Do you feel that any further training is needed? Yes No

If yes, please write what type of training you feel is needed

4. Community Participation in Project Design and Implementation

◆ Were community suggestions used in the design of the project? Yes No

◆ Were drawings of the project shared with the community before work started? Yes No

◆ How many persons were employed in by the project? Men Women

◆ What was the community's contribution (items or activities) to the project and how much did it cost?

Item/Service _____ Cost _____ Item/Service _____
 rvice _____ Cost _____ Item/Service _____
 _____ Cost _____ Item/Service _____
 _____ Cost _____ Item/Service _____
 _____ Cost _____

5. Satisfaction

Circle the number which most closely indicates how satisfied you felt immediately after the project was finished.

Not Satisfied At All	Little Satisfaction	OK		Satisfied Satisfied	Extremely Satisfied
1	2	3	4	5	

Explain why:

◆ Are you satisfied with the project **now**?

Not Satisfied At All	Little Satisfaction	OK	Satisfied	Extremely Satisfied
1	2	3	4	5

Explain why:

6. Benefits

◆ List the main advantages /benefits that the water system has provided for the community

◆ Have community relations improved as a result of the project? Yes No

Explain:

◆ Has there been a reduction in water bills since the project was done? Yes No

◆ Are people using more water since the system was put in? Yes No

◆ Do more people in the community have access to water than before the project was put in?
Yes No

7. Maintenance

◆ Are you getting a reliable supply of water on a regular basis? No

If no, explain what is the problem:

◆ Is the pipeline being inspected on a regular basis? Yes No

If so, how often? _____

- ◆ Is the filter system being cleaned on a regular basis? Yes No

If so, how often? _____

- ◆ Is the system being chlorinated on a regular basis? Yes No

If so, how often? _____

- ◆ Is the pump being serviced on a regular basis? Yes No

If so, how often? _____

- ◆ Is the motor control center (switch gear/starter) for the pump being maintained on a regular basis?

Yes No

If so, how often? _____

- ◆ Is the entombment at the source cleaned on a regular basis? Yes No

If so, how often? _____

Date questionnaire filled in:

Numbers of persons who helped to fill in the form

We, the undersigned confirm that the information provided in this form is correct as far as we are aware.

Name.....Signature.....Position.....

Name.....Signature.....Position.....

Name.....Signature.....Position.....

THANK YOU FOR TAKING THE TIME TO FILL THIS IN

Annex 45c(ii): Self Evaluation Questionnaire – Water (Maintained by NWC/Parish Council)

Your community group is asked to review the following set of questions and fill in the answers. We recommend that you fill this out as a group (not one individual), perhaps in a meeting. This evaluation form will help you and JSIF to determine the present level of use of your community facility. Please return the completed form to a JSIF representative at the handing over ceremony or send it to the JSIF Head office at 1C - 1F Pawsey Road, Kingston 5

1. Name of the project

2. Date project completed

3. Did JSIF also finance another project so support the main one? If so, was it

i. Organisational strengthening/Training for the community organisation?

ii. Any other type (please specify)

iii. Do you feel that any further training is needed? Yes No

If yes, please write what type of training you feel is needed

4. Community Participation in Project Design and Implementation

◆ Were community suggestions used in the design of the project? Yes No

◆ Were drawings of the project shared with the community before work started?
Yes No

◆ How many persons were employed in by the project? Men Women

◆ What was the community's contribution (items or activities) to the project and how much did it cost?

Item/Service _____ Cost _____ Item/Service

_____ Cost _____

Item/Service _____ Cost _____

Item/Service _____ Cost _____ Item/Service

_____ Cost _____

5. Satisfaction

Circle the number which most closely indicates how satisfied you felt immediately after the project was finished.

Not satisfied at all	Some dissatisfaction	OK	Well satisfied	Extremely satisfied
1	2	3	4	5

Explain why:

◆ Are you satisfied with the project **now**?

Not Satisfied At All	Little Satisfaction	OK	Satisfied	Extremely Satisfied
1	2	3	4	5

Explain why:

6. Benefits

- ◆ List the main advantages /benefits that the waters system has provided for the community

- ◆ Have community relations improved as a result of the project? Yes No

Explain:

- ◆ Has there been a reduction in water bills since the project was done? Yes No

- ◆ Are people using more water since the system was put in? Yes No

- ◆ Do more people in the community have access to water that before the project was put in?

Yes No

7. Maintenance

- ◆ Are you getting a reliable supply of water on a regular basis? Yes No

If no, explain what the problem is:

◆ Is there regular communication with the NWC/Parish Council about the state of the system?

Yes No

◆ Does the NWC/Parish Council respond in a timely manner to concerns? Yes No

◆ Is the filter system being cleaned on a regular basis? Yes No
If so, how often? _____

◆ Is the system being chlorinated on a regular basis? Yes No
If so, how often? _____

◆ Is the pump being serviced on a regular basis? Yes No
If so, how often? _____

◆ Is the motor control center (switch gear/starter) for the pump being maintained on a regular basis?

Yes No

If so, how often?

◆ Is the entombment at the source cleaned on a regular basis? Yes No

If so, how often?

◆ Do you observe the NWC/Parish Council carrying out regular inspections? Yes No

If so, how often? _____

Date questionnaire filled in:

Numbers of persons who helped to fill in the form

CXV

We, the undersigned confirm that the information provided in this form is correct as far as we are aware.

Name.....Signature.....Position.....

Name.....Signature.....Position.....

Name.....Signature.....Position.....

THANK YOU FOR TAKING THE TIME TO FILLTHIS IN

Annex 45d: Self Evaluation Questionnaire – Organisational Strengthening and Social Services

Your community group is asked to review the following set of questions and fill in the answers. We recommend that you fill this out as a group (not one individual), perhaps in a meeting. This evaluation form will help you and JSIF to determine the present level of use of your community facility. Please return the completed form to a JSIF representative at the graduation ceremony or send it to the JSIF Head office at 1C - 1F Pawsey Road, Kingston 5

1. Name of the project

2. Date project completed

3. Type of training

Tick box(es) which most closely describe your project

- | | | | |
|--|--|---|---|
| Conflict Resolution & Communication <input type="checkbox"/> | Hygiene Training <input type="checkbox"/> | Parenting Skills <input type="checkbox"/> | Career Guidance & Job Placement <input type="checkbox"/> |
| Skills Training <input type="checkbox"/> | Financial Management & Fund Raising <input type="checkbox"/> | CBO Organisational Development <input type="checkbox"/> | Management of Community Centres Resource <input type="checkbox"/> |

4. Did JSIF also finance another project in your community? If so, was it

- i. Road
 - ii. Water System
 - iii. Equipment
 - iv. Infrastructure (school, home, health centre)
 - v. Any other type (please specify)
-

iii. Do you feel that any further training is needed? Yes No

If yes, please write what type of training you feel is needed

4. Community Participation in Project Design and Implementation

◆ Were community suggestions used in how the training was designed? Yes No

◆ How many persons participated in the training? Men Women

◆ What was the average age of the persons who participated?

youth (15-22)	<input type="text"/>
adults (23-30)	<input type="text"/>
adults (31-45)	<input type="text"/>
adults (46-59)	<input type="text"/>
older persons (over 60)	<input type="text"/>

◆ What was the community's contribution (items or activities) to the training and how much did it cost?

Item/Service _____ Cost _____

Item/Service _____ Cost _____

Item/Service _____ Cost _____ Item/Se

vice _____ Cost _____ Item/Service _____

_____ Cost _____

5. Satisfaction

Circle the number which most closely indicates how satisfied you felt immediately after the training was finished.

Not Satisfied At All	Little Satisfaction	OK	Satisfied	Extremely Satisfied
1	2	3	4	5

Explain why:-

◆ Do you feel satisfied with the results of the training **now**?

Not satisfied at all	little satisfaction	OK	satisfied	extremely satisfied
1	2	3	4	5

Explain why:

6. Benefits

◆ List the main advantages /benefits that the training has provided for the community

9. Impact of the Training (please answer the questions relevant to the type of training your community received)

- ◆ Have community relations improved as a result of the training? Yes No

Explain:

- ◆ How often does your group meet?

- ◆ How many community members participate or form a part of your group?

- ◆ How many fund raisers have you held since the training? _____

- ◆ Are the sanitary facilities in good condition? Yes No

If not, explain why and state what efforts are being made to address the situation

- ◆ Do you feel that since the training the hygiene practices of the participants have improved?

Yes No To some extent

Explain:

◆ Do you feel that the training has helped in the efforts to keep the facilities in good condition?

Yes No To some extent

Explain:

Date questionnaire filled in:

Numbers of persons who helped to fill in the form

We, the undersigned confirm that the information provided in this form is correct as far as we are aware.

Name.....Signature.....Position.....

Name.....Signature.....Position.....

Name.....Signature.....Position.....

THANK YOU FOR TAKING THE TIME TO FILL THIS IN.

Annex 46: JSIF Special Projects Proposal Outline

1. Basic Information

Project Title:

Name Of Organization:

Address Of Organization:

Location Of Project:

Name Of Contact Person:

Position:

Tel:

Fax:

e-mail:

2. Project Summary and Justification

Background:

Purpose:

Beneficiaries (Numbers/Gender/Geography):

Outputs & Outcomes:

Expected Impact:

Duration:

Detailed costing of the project:

Funding required of JSIF:

Selection Criteria for beneficiaries:

3. Applicant Information

Type Of Organization:

Names And Positions Of Officers In Organization:

Purpose Of Organization:

Institutional profile:

4. Methodology:

Goal of Project:

Objectives:

Activities and Timeframe:

Project Implementation Schedule

Main Activities	Duration (Month(s))											
	1	2	3	4	5	6	7	8	9	10	11	12
Output1:												
Bushing of embankment and sides of road	■											
Scarify/rough grading of road												
Clearing and instalation of outlets, and culverts	■											
Installation of kerb and channel		■										
Final grading			■									
Laying of wearing surface, double surface dressing			■									
Output 2:												
Maintenance committee established		■										
Maintenance Training, including preparation of Maintenance Plan completed			■									
-												

Project Summary (Logical Framework)

Narrative	Indicator	Means of Verification	Assumptions	Timeframe
Purpose				
Output 1:				
Output 2:				
Output 3:				

5. Roles And Functions Of Tutors/Counselors/Other Facilitators

Names:

Document the role of each facilitator:

Give a synopsis of each facilitator's experience:

6. Community Participation/Contribution – at least 11% of total project cost

List of services or other contributions (landscaping, provision of venue):

Cost of each contribution:

Schedule of when each contribution will be provided:

Source of contributions:

8. Collaboration And Alliances With Other NGO'S/Agencies:

Document any partnerships/alliances with other organizations or agencies to support this project:

9. Project Sustainability

Detailed plan with timetable on how the project will be maintained upon completion:

Each responsibility is to be documented with person assigned recorded:

Budget for this plan is to be included:

10. Budget

Item	Requested From JSIF	Organisations Contribution	Other Contributors	Total
Grand Total				

11. Evaluation and Monitoring

List the baseline indicators to be used for monitoring and evaluation

Indicate the methodology to be used for evaluation

Annex 47: Evaluation Criteria for Special Projects for Vulnerable Groups

There is an annual allocation recommended for funding under the special projects provision for vulnerable groups, which dictates how many projects are likely to be funded and the funding ceiling during the year.

1. Is the group to be assisted classified as vulnerable?

Those who are economically poor as a result of their age, disability, circumstances. Thus, street people, elderly registered with Poor Relief, abandoned babies and children (Wards of Court), persons in restricted institutions (remand centres, prisons, mental hospitals), poor persons with HIV/AIDs and other incapacitating conditions/terminal illnesses, poor persons with disabilities, abused persons.

2. Adequacy of other funding

On the principle that JSIF does not substitute funding and to avoid duplication of funding, the proposal must contain authenticated information on existing funding sources. A ranking score is then applied based on this.

3. Extent to which the project is focused on the enhancement of quality of life for the vulnerable group?

Projects which provide better living conditions, opportunities for economic development for the vulnerable group themselves will be ranked higher than those providing support to the institution and the care providers.

4. Management Capability of the implementing agency?

The Proposal requires the implementing agency to provide evidence of its management capability and past experiences. It also requires an analysis of the strengths and weaknesses of the agency. Based on this information a ranking is given.

5. Use of least cost alternative to solve the problem?

A score is given based on the applicants attempts to control cost and seek least cost alternatives.

Annex 48: Special Projects Recommendation to Social Review Committee

Project name	
Implementing agency	
Date of proposal/concept	
Application route?	<ul style="list-style-type: none"> • Request for proposal (vulnerable groups) • Request for proposal within current strategic direction • Transfer from standard stream • Internally generated concept • Externally generated project idea

2. Ranking based on screening criteria

3. Recommendation

	Special projects team	Social Review Committee
Reject (give reasons)		
Accept (give reasons)		
Signed		
Date		

Annex 49: Special Projects Management Review Submission Checklist

The Social Review Committee must check that all of the following are available and complete:

i. General Submission

- Details on the vulnerable group or community
- Details and rationale of project
- Names of those involved from agencies or NGO organisations with contact information - JSIF Officers, SDC CDO, Design Consultants, Line Agency reps
- Justification for funding
- Photo (s) of existing situation (from the report from the SDO)
- Statement of problem (from proposal and project officer's report)
- Anticipated impact statement (from project officer's report)
- Log Frame
- Project Cost Summary – must be detailed
- Community Contribution Plan (from Design Consultant's report)
- Recommendation for contracting type (including justifications for direct contracting where applicable)
- Non duplication/no objection (from project officer's report)
- Details on the maintenance committee

ii. Supporting documents

- Institutional capacity analysis (proposal, design consultant's report and project officer's report)
- Technical assessment (from Technical Review Committee and Design Consultant)
- Alternatives analysis (from project officer's report)
- Planning permission for construction (design consultant)
- Environmental assessment (project officer's report and Design Consultant)
- Detailed Project cost – including research and evaluation, publication, maintenance provision (design consultants)
- Cost database comparison report (JSIF QS report)
- Equipment specs and procurement plan (Project officer prepares using prescribed format)
- TORs for technical consultants (Project officer prepares)
- Details for Community/JSIF agreement, if appropriate or Sponsor/JSIF agreement

Guideline 7: Guidelines for Writing Final Summary Report for Special Projects

The Final Report must include all the following information and should be as detailed as possible.

1. Name of the project
2. Date report was submitted
3. Name of the person/organisation that produced the report
4. Table of contents
5. Executive Summary
6. Activities log with time spent on each component of the project
7. Photos of the project at various stages - before, during and after (should be clearly labelled with dates). In the case of a training seminar then pictures of the group being trained must be included.
8. Include a description of challenges faced, outcomes and recommendations.
9. Evaluation of the results of the project/training in terms of meeting the objectives outlined in the project proposal.
 - Include evidence/discussion on change in knowledge, attitude and behaviour of the participants.
10. Summary and Analysis of Pre-evaluation and Post-evaluation questionnaires.
 - Include comments from participants.
 - Include comments from facilitators.
11. Completed Financial Statement – Include all receipts and expenditure.
12. Lessons Learnt - from the perspective of the participants and the consultant

Appendix:

List of participants include name, gender, age and position if applicable.

N.B. The consultant must sign all reports

**Annex 50: Emergency Field Visit Report
(internal report)**

Community	
Parish	
CBO Name	
Project number	
Project idea	

1. Details of the Emergency Meeting

Date		SDC CDO name	
Time		JSIF officers names	
Venue		Other resource persons (names)	
CBO Executive Representatives		External Supervisor	
Total number of community members attending	M: F:	Contractor	

2. Nature of problem:

(As perceived by the community)

**Nature of Problem
(as perceived by the Supervisor)**

**Nature of Problem
(as perceived by the Contractor)**

Agreed Problem Statement:

Outcomes of the meeting

Preferred Solution

Agreed Solution:

--

Conclusion:

Next Step:

Annex 51: Checklist For Community Based Contracting Projects

Screening/Generation of Applications

The initial screening exercise will be carried out by the Social Development Commission (SDC) in order to generate applications for submission to JSIF for possible assistance. The following activities will be carried out by the SDC:

- Conduct initial capacity assessment of community based organisation (CBO)
- Verify that project requested is on the JSIF Menu
- Ensure that prioritisation activity has been carried out with community
- Recommend for CBC
- Submit completed Application Form to JSIF together with a Community Profile, Priority Assessment Document and relevant Land Documents to verify land ownership

Preparation, Appraisal and Implementation of Project Requests

- Registration of project application and review to ensure supporting documentation enclosed
- Send letters to sponsors to indicate that the application has been received
- Score projects using the JPRS
- Hold Social Review Committee meeting
- Social Officer to send letter to SDC to advise on additional information required
- Produce list of projects by priority to inform arrangement of Project Concept Development Meeting with community
- Assign Technical Officers
- Field visit to community for Project Concept Development meeting to:
 - Discuss CBC procedures
 - Conduct capacity assessment of CBO for CBC readiness
 - Determine preliminary community contribution
 - Agree on next steps by JSIF and the community
 - Outline implementation plan including CBC Model
- Prepare Project Concept Development Meeting Report including identification of training needs, overall recommendations and estimated cost of proposed project – Social and Technical Officers.
- Apply for “No Objection” from relevant Line Agencies and Government Ministries
- Ensure Project Management Committee (PMC) formed with assistance by SDC
- Present to Social Review Committee for approval of social issues and preparation for formulation
- Ensure receipt of “No Objection” prior to submission to formulation
- Technical Officer and Social Officer prepare TOR for infrastructure and training respectively; and after approval by Operations and/or Social Development Manager(s), submitted either:
 - To PMC if design to be formulated by community, or
 - To Contracting Department if JSIF to be responsible for formulation
- Social Officer attend community meeting with Technical Officer and formulator to ensure community consultation and participation on design
- Confirm/finalise community with community contribution plan
- Prepare Appraisal Report
- Upon receipt of final designs, present completed Appraisal Report to Management Review Committee and Board for approval
- Develop schedule for capacity training and community contribution
- Prepare draft financial agreement for discussion with PMC

- Send copy of final project design to community
- Ensure completion of training and rules to finalise registration of Benevolent Society
- Establish Maintenance Committee and prepare Maintenance Plan
- Inauguration Ceremony of Benevolent Society held and Financial agreement signed
- Ensure that PMC opens bank account
- Capacity training of PMC in relevant areas undertaken
- Training reports prepared on completion of training
- Community complete Self-Assessment documents
- Interim reports on progress of community contribution prepared
- Site meeting reports completed for each meeting
- TOR for maintenance training and list of projects prepared and submitted to the SDC
- Maintenance training conducted by SDC with Maintenance Committee
- Social Officers monitor maintenance training
- Report on Maintenance training prepared by SDC
- Bi –weekly monitoring visits to community undertaken
- Final community contribution report prepared
- Best practices and lessons learnt from project documented by all concerned in the project
- Self-evaluation questionnaire completed by community six (6) months after completion of project and submitted to JSIF

Annex 52 - PROCEDURES FOR MICROFINANCE COMPONENT

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List of Definitions, Abbreviations and Acronyms

ACT	Alternative Credit Technologies, LLC
CBO	Community Based Organization
FI	Financial Institution
FY	Fiscal Year
MFA	Micro-finance Manager
GoJ	Government of Jamaica
ICBSP	Inner City Basic Services Project
JMD	Jamaica Dollar
JNSB	Jamaica National Society of Builders
JNSBL	JN Small Business, Ltd.
JSIF	Jamaica Social Investment Fund
LC	Local currency
MEFL	Micro Enterprise Financing, Ltd.
MF	Micro-finance
MoF	Ministry of Finance
MFI	Micro-finance Institution
MPSC	Micro-finance Performance-based Service Contract
MIS	Management Information Systems
NGO	Non-governmental organization
NWC	National Water Commission
PIOJ	Planning Institute of Jamaica
PAR	Portfolio at risk
ROA	Return on Assets
ROE	Return on Equity
SME	Small and medium-size enterprise
SMFAE	Small, medium and micro-enterprise
USD	United States dollars
YTD	Year to date

Introduction

In accordance with the objectives of the Inner City Basic Services Project (ICBSP), Component 1.2 is to provide access to financial services to the targeted communities. The modest goal of the micro finance (MF) component is to increase outreach of financial services accessible to 1,000 to 3,000 micro entrepreneurs over three years within the targeted areas.

The main objective of the MF component is to encourage and support existing financial service providers [including micro finance institutions (MFIs), credit unions, building societies, banks, and other specialized institutions qualified to provide micro credit] to expand their financial service offerings within the targeted communities. The expected result is two-fold: to increase access to credit in the target communities, and to demonstrate that micro finance can be implemented in a sustainable manner in unstable inner city communities. The impact of this activity will be greatest if the participating Service Providers continue to serve the ICBSP communities after the MF component ends. If they do, the component will demonstrate to non-participating financial institutions that these communities can be served profitably. Because the outcome is not clear and the size of the target market is limited, this component is only a small part of the ICBSP project.

Description of Micro-finance Performance-based Service Contract

The structure of a performance-based service contract (PSC) is simple: institutions agree to achieve a certain output for a certain subsidy. The micro finance performance-based service contract or "MPSC" is not a grants program.

Under this subcomponent, JSIF will award performance-based service contracts to those FIs that require the least-cost subsidies as a percentage of total loan amount to reach a minimum target of consumers specified for each bid. The FIs will participate in a competitive tendering process and winning firms will agree to disburse, service and collect a predetermined number of loans or dollars lent. The awarded performance-based contracts and the contracts will disburse against an agreed fixed payment for each loan. The component has been designed to maximize desired outputs and minimize market distortions.

PSC is a new approach to supporting micro-finance. Traditionally, donor agency support to micro-finance has been either through sector-wide interventions, grants to institutions, or loans to providers—often through a government or commercial wholesale intermediary. PSC has been applied to micro-finance for several reasons.

- PSC is results-based—subsidies are only paid if certain targets are reached;
- The lender has a strong incentive to recover loans because they maximize their payments if all loans are repaid in full;
- PSC has an "up-side" potential for lenders rather than just a "down-side" protection (such as with guarantee mechanisms) which encourages lenders to manage risk;
- OBA is simpler than negotiating loans or guarantee facilities and establishing or contracting institutions to manage them;
- PSC is by its nature a temporary intervention and has a clear exit strategy. Once the PSC is exhausted, the intervention ends;
- Any distortions are temporary, as the aid becomes the equity of the grantee to be used as they see fit in the market;
- PSC can be auctioned off to the lowest bidder to the institution(s) that agrees to provide the highest volume of loans for the lowest payment.
- Payments are not linked to specific budget items of the Service provider, which eliminates the need to monitor the use of funds.

Objective:

JSIF will procure the performance-based contracts in accordance with the procedures set out in section 7 of this Operations Manual. The following is a summary of the steps to be followed:

Tasks:

1. JSIF Micro-finance Accountant will prepare bidding documents and submit to the World Bank for review and approval as indicated in the Project Agreement
2. JSIF will advertise in at least one newspaper of national circulation in Jamaica asking interested parties to submit an Expression of Interest. Emails will also be sent to interested institutions.
3. Institutions that submit an Expression of Interest will be asked to pre-qualify to ensure they meet the basic eligibility criteria.
4. JSIF will invite short-list of pre-qualified potential bidders and supply bidding materials to the same.
 - JSIF will host a Bidders' Conference which all Pre-qualified Bidders must attend to explain the MF component and the bidding procedures.
5. After the deadline for receiving bids, a Selection Committee (See Section 4 Selection Committee) will review and evaluate bids and make their selection.
6. Selected Bidders will be sent a Letter of Acceptance and Form of Contract to sign.
7. JSIF will submit the list of selected bidders to the World Bank for its "no objection."
8. JSIF will conduct an on-site Verification Visit.
9. Upon satisfactory completion of the on-site visit and evaluation, JSIF will sign a contract with the selected service provider.
10. Service Providers will commence lending to Qualified Clients. Eligible lending must be completed within 24 months of the Contract date.
11. Service Providers will provide monthly reports and Request for Payments.
12. JSIF will review monthly reports and Request for Payments and request and make payments to Service Providers.
13. On a semi-annual basis, the MF Selection Committee will appoint a person or institution to verify the accuracy of the information reported by Service Providers.
14. After 11 months, JSIF will contract a consultant to evaluate the success of the first round of bids.
15. The Bidding Process will be repeated at intervals of 12 months.
16. JSIF will submit a second Bank Withdrawal Application with summary of expenditures paid to Service Providers when requesting advances for the follow-on rounds of bidding.
 - JSIF will contract a consultant to conduct a final evaluation of the MF Component.

1. APPLICATION PROCESS

General Information

The MF Accountant (MFA) is responsible for providing information on the MPSC. The information provided shall include:

- Purpose of MPSC
- Announcements
- Eligibility Criteria
- Selection Criteria
- Bidding Process
- Reporting Requirements

In order to provide information, the MFA will do the following:

- Maintain electronic and hard copies of information sheets, bidding documents, and other MPSC materials.
- Organize and conduct the Bidders' Conferences.
- Establish a general e-mail box for inquiries on MPSC and respond to inquires (MPSC@jsif.org)
- Send occasional reminders and progress reports to Service Providers registered parties and others in regard to the MPSC.

Procurement Plan

In accordance with the World Bank Procurement Procedures, JSIF must provide a procurement plan. The initial procurement plan should be developed prior to the approval of the Bank Loan and be valid for a period of 18 months. The World Bank must review the procurement arrangements proposed by JSIF in the Procurement Plan.

- Based on the MPSC procurement plan, JSIF will make quarterly draw=downs from the loan in keeping with FMRs submitted to the World Bank.
- At the end of the Fiscal Year, the MFA will provide the ICBSM Manager and the Managing

- The MFA will prepare a procurement plan for each successive MPSC tender at least 30 days.

General Procurement Notice and Invitation to Pre-qualify

Timely notification of the bidding opportunity is essential for competitive bidding. JSIF will post the GPN on the JSIF website, publish in at least one local newspaper of wide circulation and e-mailed to interested institutions. The Notice will request Expressions of interest which will form the basis for short-listing the entities to be requested to submit bids. Pre-qualification decisions will be made entirely upon the technical, managerial and financial capabilities of prospective bidders.

Tasks:

- The MFA will prepare a General Procurement Notice containing the following:
 - the name of the borrower (the Government of Jamaica),
 - the amount and purpose of the loan,
 - the address of JSIF
 - the proposed date for availability of Bidding Documents.
 - an Invitation to submit Expressions of Interest to the MFA.
 - The interested entity submits an Expression of Interest including a signed statement that it meets the following criteria:
 - Is a legally registered entity under the laws of Jamaica,
 - Has conducted small business or micro-lending in Jamaica for a minimum of two years,
 - Has a minimum asset size of JMD10,000,000.
- Within three days after the final date for receipt of Expressions of Interest from Prospective Bidders, the MFA shall send an Invitation to pre-qualify to all Prospective Bidders. The Pre-qualification letter will include:
 - Background on ICBSP and MPSC
 - A description of how MPSC will operate
 - Eligibility requirements
 - A format for Prospective Bidders to respond to the Invitation to Pre-Qualify.
 - Bidders are request to provide a response to the Invitation to Pre-qualify by the deadline proposed.
 - The MFA shall review all responses to the Invitations to Pre-qualify
 - Prospective bidders may be requested to submit additional information or be invited to a meeting to clarify information submitted.
 - The MFA prepares and presents a report to the Micro-finance Committee (MC) for review and approval.

In the case of pre-qualifying bidders, the Managing Director must furnish the World Bank with a draft of the documents to be used including:

- the text of the invitation to pre-qualify,
- the Pre-qualification questionnaire,
- evaluation methodology,
- description of the advertising procedures.

Comment [RU1]: WHOM?

The World Bank reserves the right to request modifications in the procedures.

- Once the list of Pre-qualified Bidders is developed, the MFA must prepare a report for the World Bank that includes:

- list of the proposed Pre-qualified Bidders
- a statement of their qualifications
- reasons for the exclusion of any applicant for Pre-qualification.
- The report must be signed by the Managing Director and provided to the World Bank. The World Bank reserves the right to request additions, deletions or modifications to the list.
- Before bids are invited, JSIF must furnish the draft Bidding Documents for to the World Bank for comment. The World Bank reserves the right to request modifications in the Bidding Documents.
 - The MFA issues bidding documents to each pre-qualified Bidder approved by the MC.
- The MFA advises all prospective bidders who did not pre-qualify at the same time as bidding documents are issued to pre-qualified bidders.
- Pre-qualified Bidders will be requested to confirm by e-mail or fax if they intend to bid.

Invitations to Bid

The invitation will include a complete set of Bidding Documents so that potential bidders may decide on their participation. The information contained in the Invitation for Bids should conform to the Bidding Documents, and in particular, to the relevant information in the Instructions to Bidders, Bidding Data and the Special Conditions of Contract. (See Bidding Documents). RSVP to the MFA for the Bidders' Conference.

Bidding Documents

The Bidding Documents furnish all information necessary for a prospective bidder to prepare a bid. The Bidding documents include the following sections:

Table A Bidding Documents

Section I - Letter of Invitation to Bid	an invitation providing a summary of the Bidding Documents, submission deadlines, time and location of the Bidders Conference, and a request for confirmation of intention to bid.
Section II – Instructions to Bidders	the standard World Bank Instructions with a customized Bidding Data sheet (Section G).
Section III – Forms of Bid, Qualification Information, Letter of Acceptance and Form Contract	The forms which bidders must complete and submit for their bids and sample Letter of Acceptance which is filled in and sent to the successful Bidder only after evaluation of bids has been completed, subject to any review by the World Bank required under the Loan Agreement, and the standard Lump Sum Remuneration Contract which is completed and sent with the Letter of Acceptance to the selected Bidders.
Section IV - General Conditions of Contract	Standard World Bank clauses for the Lump Sum Remuneration Contract.
Section V - Special Conditions of Contract	Specific conditions for the MPSC Contract
Section VI- Performance Specifications	the Terms of Reference for the contract
Section VII – Activity Schedule	the schedule in which the price and proposed lending activity is entered and becomes part of the contract.

Bidding Documents will be supplied to Pre-qualified Bidders by hard copy or by e-mail no later than 30 days before the deadline for submission of bids . Where documents are supplied by email, hard copies must also be sent immediately thereafter.

The MFA shall update JSIF files with hard and electronic copies of all Bidding Documents, requests for clarification received from bidders and responses to such requests..

Bidders' Conference

JSIF will conduct a Bidders' Conference at least 15 days prior to the bid submission deadline. It is not required that all qualified Pre-qualified Bidders attend. The purpose of the meeting is to introduce Pre-qualified Bidders to the ICBS, identify the ICBS communities, explain how the MPSC works, give a presentation on how to calculate a bid, explain the selection criteria, and provide brief training on how to complete the Bidding Documents. The MFA will also explain the role of the pre-contract on-site visit and the post-contract verification visits. (see [Annex 1.3 Agenda for MPSC Bidders Conference](#)).

Tasks:

- The MFA will determine the date and location of the Bidder's Conference.
- The MFA will provide an agenda for the conference to the Pre-qualified Bidders two days in advance.
- The MFA or assigned staff member will manage all logistical arrangements.
- The MFA will record the names of the persons present at the Bidder's Conference and the entities which they represent.
- The MFA will prepare minutes of the Bidder's Conference and provide copies to all entities which were in attendance.

Submission of Bids

Tasks:

- The MFA ensures that the locked bid box is in place to receive all proposals
- JSIF officer with responsibility for receiving bids must mark all proposals with the time and date of receipt and ensure that the sealed envelopes are deposited in the locked bid box by the consultant prior to the deadline for submission. If proposals are delivered by courier and arrive before the stated deadline for submission of proposals, the JSIF officer notes the time and date of receipt on the outer envelope and deposits the sealed proposals into the bid box.
- MFA obtains bid box key from Finance & Administration Manager and opens bid box at the designated time for proposal opening in the presence of consultants who choose to attend the proposal opening.
- MFA returns all late proposals, unopened, to the respective consultants accompanied by an explanatory letter giving the details of the date and time of receipt.
- The MFA opens bids in the presence of bidders who choose to attend the bid opening and calls out and records, the name of the bidder, the bid price, the bid security amount and type, whether or not the bidder has submitted a valid Tax Compliance Certificate (TCC) and the time of opening of the particular bid. Bids must be typed or completed in indelible ink. Un-priced bids or bids written in pencil are automatically disqualified.
- The Contracting Officer prepares minutes of the proposal opening.
- The MFA passes Technical proposals to the Evaluation Committee along with the evaluation criteria.

Opening of Bids

Information relating to the examination, clarification, evaluation, and comparison of bids and recommendations for the award of a contract shall not be disclosed to bidders or any other persons not

officially concerned with such process until the successful Bidder is notified of the award. Any effort by a Bidder to influence JSIF's processing of bids or award decisions may result in the rejection of his Bid.

Tasks:

- The Contracting Officer will open the bids at the time and in the place specified in the Bidding Data.
- Envelopes marked "WITHDRAWAL" shall be opened and read out first.
- The Contracting Officer will return any late or withdrawn bids to the MFA, who will return them unopened to the bidders.
- The Chairman of the Committee will read aloud the remaining Bidders' names, the bid prices, the total amount of each bid, any bid modifications and withdrawals and such other details as the Selection Committee may consider appropriate.
- After the bids are read aloud by the Chairman, the Secretary of the Committee will make copies of the following documents for each Committee member and the MFA:
 - Service Providers Bid,
 - Qualification Information,
 - Audited financial statements,
 - CVs of key personnel.
- The Committee will review the bids and score them
- The Committee will return the Bidding Documents to the MFA for safekeeping.
 - Rejected bids will be returned in their entirety the bidder.
 - The MFA will create a Bidders' File (see section 8.2 Bidders Files) for each accepted bid.
- The Secretary or designee will prepare minutes of the Bid opening, including the information disclosed to those present.
- Minutes must be reviewed and signed by all Members of the Selection Committee within three days of the Opening of Bids.

Evaluation of Bids

Tasks:

- Prior to the detailed evaluation of bids, JSIF will determine whether each Bid
 - Meets the eligibility criteria defined in Clauses 3 and 4 of the Bidding Instructions,
 - Has been properly signed, and
 - Is substantially responsive to the requirements of the bidding documents. A substantially responsive Bid is one which conforms to all the terms, conditions, and specifications of the bidding documents, without material deviation or reservation.
- If a Bid does not meet any of these three criteria, it will be rejected by JSIF with the stated reason. The MFA shall return the rejected bid to the bidder.
- The Contracting Officer will check bids determined to meet the three criteria, for any arithmetic errors. The Contracting Officer will rectify arithmetical errors.
- To assist in the examination, evaluation, and comparison of bids, the Legal Officer may ask any Bidder for clarification of the Bidder's bid, including breakdowns of the prices in the Activity Schedule, and other information that may be required. The request for clarification and the response shall be by phone or in writing or by e-mail, cable, telex, or facsimile. All verbal requests must be followed by a confirmation of that request in writing. No change in the price or substance of the Bid shall be sought, offered, or permitted except as required to confirm the correction of arithmetic errors discovered by JSIF in the evaluation of the bids.
- The Committee will score the Bids for all bidders based on the determined to be qualified to perform the services and who has offered the lowest evaluated Bid price with a high technical score on their Qualification Information. The scoring system is [located in Annex 1.4 Bid Scoring Sheet and Guidelines](#) of this manual and should be identical to Clause 31 of the Instructions to Bidders.
- The point system and weightings listed in Annex 1.4 may be changed for each bid, provided those changes are incorporate in Clause 31 of the Instructions to Bidders.
- Based on the scoring of bids, the Committee shall rank Bidders.

- The Committee shall determine which bidders shall receive contracts and recommend the maximum Contract Price for each of the selected Bidders taking into consideration each Bidder's minimum and maximum total contract price.
- The Committee shall present this recommendation to the MFA and record it in the minutes.

Letters of Acceptance and Notification Letters

Tasks:

- The MFA shall notify the Bidders whose Bids have been accepted of the award prior to expiration of the Bid validity period by e-mail or facsimile and confirmed by registered letter.. The Letter of acceptance shall state the sum that JSIF will pay the Service Provider in consideration of the execution of the Services by the Service Provider as prescribed by the Contract (called the "Contract Price"). The notification of award will constitute the formation of the Contract **subject to the outcome of the due diligence process.**
- If any selected Bidder decides not to sign the Letter of Acceptance, the MFA shall inform the Selection Committee. The Committee shall meet either in person or by phone and determine how to reallocate the funds. The Committee may:
 - opt not to allocate the funds in this round of bidding,
 - add additional funds to the Contract Price of other selected Bidders,
 - choose the next Bidder(s) in the ranking,
 - or some combination of each of these options.
- After the selected Bidders have returned their Letters of Acceptance and based on the satisfactory outcome of the due diligence process, the MFA will promptly notify the unsuccessful bidders (See [Annex 1.5 Notification Letter](#)).
- If, after notification of award, an unsuccessful bidder wishes to ascertain the grounds on which its bid was not selected, it should address its request to MFA. The MFA will promptly respond in writing to the unsuccessful bidder. Any request for explanation from one bidder should relate only to its own bid; information about the bid of competitors will not be addressed.
- If JSIF receives protests or complaints from Bidders, a copy of the complaint and JSIF's response shall be sent to the World Bank for information.

Due Diligence Process

Once Letters of Acceptance have been issued to MFIs JSIF will proceed to the due diligence process. Because there are few qualified institutions in Jamaica capable of completing the activities, and MPSC are well known, the due diligence process shall be limited. The purpose of due diligence is to verify the accuracy of information providing in the Bidder's bid.

Verification Visits

The due diligence shall be managed by the MFA, although the MFA may appoint a representative (such as a consultant or auditor) to conduct the Verification Visit ([See Annex 1.6 SOW for the Verification Visit](#)). The purpose of the Verification Visit is to verify the basic information provided in the bids, determine management's commitment and capability, and discuss the proposed activities. A Verification Visit should be conducted unless:

- the Bidder has received a satisfactory rating within the last year from an internationally recognized rating agency, or
- the Bidder is a former or current MPSC Service Provider in good standing, or
- the MFA or appointed representative has conducted a verification visit of the Service Provider in the past year and found them to be qualified.

Preparation for Verification Visits

Before the verification visit, the MFA or representative must be given sufficient time and information to prepare a successful and effective on-site visit. The following guidelines must be observed in preparation for every verification visit.

- Complete Bid material including attachments should be provided to MFA or representative two weeks prior to any scheduled on-site visit.

- The MFA shall review the report of the Selection Committee and note any concerns raised during evaluation. These concerns shall be investigated during the verification visit.

Conducting the Verification Visit

The MFA or representative shall conduct the visit through a combination of interviews and on-site document review.

- The MFA provides a Verification Visit Introduction Letter outlining the agenda and expectations of the visit, as well as a list of documents that will be reviewed on-site (see [Annex 1.7 Verification Visit Letter](#)).
- Should either the MFA or representative of the Service Provider need to cancel or reschedule the Verification Visit, the requesting party must notify the other party at least five days prior to the scheduled visit.
- Visits should be conducted within 30 days of the Opening of the Bids, whenever possible.
- Visits should not exceed one day. Bidders should be asked to arrange all on-site meetings in advance to complete the agenda in one day.
- The MFA or representative meets with the Finance Director to review the budget assumptions in the proposal budget. All inquiries into the Service Provider MIS and accounting systems should be conducted through employees of the Service Provider.
- All original documents must be analyzed on-site in the Service Provider offices. JSIF does not have the right to take original document out of the Service Provider's office. Any off-site examination must be made on photocopies.
- Within five days of the Verification Visit, the MFA will review key findings of the visit with the MFI manager. (A sample review form may be found in [Annex 1.8 Verification Visit Review Form](#).)
- The MFA will submit the Verification Visit Review Form and notes of the visit to the Selection Committee and place a copy on the Bidder's Files.

Contracts

Upon receipt of the Letters of Acceptance and completion of the Due Diligence Process, the Selection Committee will make their official recommendations to the Procurement and Contracts Committee of the Board.

Recommendations

The MFA shall complete the recommendation within 15 days after the completion of the Due Diligence Process. The Recommendations shall be based on information received in the Bidding Documents and Verification Visits.

- For each Service Provider, the MFA will draft a Recommendations to Selection Committee that includes the following information:
 - Institutional Summary
 - Selection Committee Decision
 - Contract Price
 - MFA Signature
- Recommendations shall be submitted to the Selection Committee by the MFA in hard copy.
- The Selection Committee shall review the Recommendations, make changes as necessary, and then sign them. They are then forwarded to the Procurement and Contracts Committee for approval.
- The MFA in conjunction with the Contracting Officer prepares the relevant submissions to the National Contracts Commission and the World Bank for approval/no objection to the award of contract.

Contracts

Contracts consist of four sections:

1. Form of Contract
2. General Conditions of Contract
3. Special Conditions of Contract
4. Appendices, including:

- a. Description of Services
- b. Schedule of Payments and Reporting Requirements
- c. Key Personnel and Subcontractors
- d. Breakdown of Contract Price in Local Currency

- On approval of the PCC, the MFA shall finalize the contract documents.
- Contracts must not materially differ from those provided in the Bidding Documents. If they do, the Contracts must be resubmitted to the World Bank for approval (see section 5 World Bank Approval).
- JSIF will arrange for the attendance of the selected Bidders at its office to sign the contract not later than 21 days after the requisite approvals have been received.
- The MFA will provide one copy of the contract to the Service Provider and one conformed copy shall be provided to the World Bank.
- The MFA will create a file for each Service Provider. Documents from the Bidder Files will be transferred to the appropriate Service Provider Files.
- Contracts will be maintained securely by JSIF for no less than two years after the closing date of the World Bank Loan Agreement.

Selection Committee

All MPSC participants must be approved by the MPSC Selection Committee. The Committee shall consist of three members including the ICBS Project Manager, a Financial Advisor, and a Committee Advisory. The Committee is selected as follows:

- The list of potential Committee members shall be determined by the Managing Director.
- The Managing Director shall invite individuals to participate on the Selection Committee. Invitations shall be made annually. Committee members must:
 - Not be employees of the Government of Jamaica
 - Not be a current MPSC Service Provider or Bidder
 - With the exception of the ICBS Project Manager, not be related to an employee of JSIF or any MPSC Service Provider or Bidder.
 - Be available to meet on a quarterly basis.
 - Be familiar with micro-finance and or SMME development in Jamaica.
- Selection Committee meetings shall be arranged by the MFA. At a minimum, meetings shall be held quarterly no later than 15 days after the end of the calendar year quarter.
- The MFA shall draft the agenda for Selection Committee meetings. The meeting agenda shall include:
 - Review and approval of previous meeting minutes
 - Review of previous period activity
 - Number of current MPSC Service Providers
 - Review of Bidding Procedures and Results
 - Highlight of MPSC Service Providers
 - Remaining Resources under MPSC
 - Discussion of next Bidding Process
- The Chairperson of the Selection Committee shall be appointed by the Managing Director. The Chairperson shall appoint a secretary from the other two members.
- Decisions shall be made by a majority vote.
- The MFA does not have a vote and is not a member of the Committee.
- The MFA shall complete the meeting minutes no later than five days after the Selection Committee meeting. Meeting minutes shall be circulated to:
 - Selection Committee Members
 - JSIF
 - World Bank
- The MFA shall file Selection Committee Meeting Minutes

Comment [MSOffice2]: Why is this restriction necessary?

Comment [MSOffice3]: What is the purpose of a quarterly meeting if there is no bidding in progress, given the mandate of the selection committee?

Payment

In output-based aid agreements, payment is made after the Service Provider has achieved certain milestones and submitted the required documentation (see Section 7. Reporting Requirements).

Reporting requirements and payment schedules will be clearly stated in the contract. MPSC payments are designed to reward institutions that take calculated risks and are successful. In micro-finance, this implies that the Service Provider makes loans to qualified clients, monitors them carefully, diligently collects, and maintains a credit relationship with good clients.

Schedule of Payments

The payment schedule is made according to the Special Conditions of Contract Clause 6.4. Progress payments in accordance with the milestones established as follows, subject to certification by JSIF, that the Services have been rendered satisfactorily, pursuant to the performance indicators:

- 50% of the value of qualified loans upon the disbursement of qualified loans
- 20% of the value of qualified loans on the three month anniversary of the loans disbursement for all qualified loans that do not have a payment past due more than 30 days, and
- 30% of the value of qualified loans upon the disbursement of a follow-on loan to the client receiving the original qualified loan, provided the follow-on loan is for an amount no less than 50% of amount of the original qualified loan.

Qualified Loans are defined in Appendix A of the Form of Contract, section A.2. They are defined as:

- Client must be first-time borrower from the Service Provider,
- The client's domicile must be in the ICSBP communities,
- The client's business must be located in or primarily operate in the ICSBP communities,
- The loan size must not exceed J\$100,000
- The loan must be used for one of the following purpose:
 - Working capital for a micro or small enterprise, equipment purchase for a micro or small enterprise other than motor vehicle

Comment [MSOffice4]: Do we really want this restriction? Is it likely to be counterproductive?

Any modification to future tenders may be recommended by the MFA, but must be approved in writing by the Selection Committee.

- The modification must be incorporate in the Bidding Documents prior to their release to Pre-qualified Bidders.
- The revised Bidding Documents must be submitted by the Managing Director to the World Bank in accordance with Section 7 of this manual.

Request for Payments

- Payments are made according to the Payment Calculation Worksheet included in the Request for Payment (see [Annex 1.10 Sample Request for Payment](#)).
- Payment requests are checked by the MFA for accuracy and completeness of documentation and approved by the Project Manager
- Payments should be made no more than 30 days after the Request of Payment is received, provided that the Request for Payment is accurate and accompanied by the required documents.
- Service Providers may choose to submit a signed Request for Payment form to the MFA no later than five business days after the end of the month. At the discretion of the Service Provider, a Service Provider does not need to submit a Request for Payment each month provided that the amount due is not significant and there are no payments accrued more than 90 days.

Tasks:

- The MFA shall review each Request for Payment within ten business days of receipt. The MFA will verify that payments are calculated correctly and that the information on the Progress Report matches that on the payment request.
- The MFA shall enter the payment request into the Fund Manager and submit to the ICBS Project Manager for approval. The MFA shall print a copy of the payment certificate after approval by the Project Manager.
- The MFA will submit the payment certificate to the Finance & Administration Manager for payment.
- The MFA will file the original Request for Payment and all copies of supporting documents in the Service Providers file.

- The MFA will check to ensure that Fund Manager is updated with all payments made to each service provider and monitor the remaining funds available under their Contract.

Adjustments to Payments

Occasionally, JSIF may have to adjust the payment amount due to findings from on-site monitoring. In accordance with the Contract Clause 3.8 Liquidated Damages, the Service Provider is obliged to return a portion of past payments if they are subsequently determined to have been paid in error. The Service Provider shall pay liquidated damages to JSIF calculated as stated in the SCC for any fraudulent or incorrect reporting of activities or fraudulent or incorrect request for payments. The total amount of liquidated damages shall not exceed the amount defined in the SCC, which is the total contract price. JSIF may deduct liquidated damages from payments due to the Service Provider.

Tasks:

- Upon the completion of an on-site Monitoring Visit and receipt of the Monitor's Report, the MFA will determine if any payments were made in error to the Service Provider.
- The MFA will calculate the value of the payment that should be repaid to JSIF as liquidated damages.
- The MFA will draft a letter to the Service Provider explaining the reason for the amount of the Adjustment to Payment, the findings of the Monitor, the required remedy by the Service Provider, and the steps JSIF will take in order to verify that the Lack of Performance has been remedied. The letter will also explain steps for appeal which include:
 - A request for response within 30 days,
 - A signed statement from the Service Provider's legal representative that they feel JSIF has made the adjustment in error,
 - An explanation of their cause for appeal,
 - Copies of documents that support their appeal, and
 - The amount of adjustment they feel was incorrectly made by JSIF.
- Any adjustment not appealed in thirty days shall not be considered.
- The MFA will review the appeal letter and supporting documentation against the Service Provider file, including the Monitor's Report. The MFA shall draft a recommendation to the ICBSM Manager and Managing Director on the best resolution of the appeal.
- The Managing Director will decide whether to make the Service Provider whole for the Adjustment to Payment, provide a partial refund of the Adjustment, or to reject the appeal.
- The Managing Director will inform the Service Provider in writing no later than 30 days after the receipt of the Appeal Letter.
- If the Service Provider is to be refunded some or part of the Adjustment, the MFA shall calculate this refund upon the next Request for Payment.
- If the Adjustment is not repaid within 90 days, the Service Provider shall be paid interest on the overpayment, calculated from the date of payment to the date of repayment, at the rates specified in Clause 6.5 of the Contract.

Comment [MSOffice5]: Is this legal?

Monitoring

MPSC is designed to be a flexible instrument that does not impose difficult reporting requirements on Service Providers. The primary measurement of the participants’ success is the Service Providers outputs, namely the volume of Qualified Loans made in ICBSB communities.

Reporting requirements are listed in Appendix B of the Contract. At a minimum, Service Providers are required to submit quarterly progress reports and an annual financial report (see [Annex 1.9 MPSC Tracking Sheet](#) for Monitoring Tools). The quarterly reports shall include basic activity information, financial data, and outreach statistic. The annual report consists of a full financial report including audited year-end financial statements.

Reporting from Service Providers

Service Providers are required to provide the following reports.

Table B Required Reports from Service Providers

	Report/Document	Purpose	Frequency
1*	List of approved qualified loans	Used for payment calculation	Monthly within ten business days of the end of the month
2*	Aging schedule of qualified loans	Used for payment calculation	Monthly within ten business days of the end of the month
3*	List of qualified follow-on loans	Used for payment calculation	Monthly within ten business days of the end of the month
4*	Request for Payment	Initiates Payment	Monthly within ten business days of the end of the month
5*	Break-down of new approved qualified loans by type of business	Track business activities in communities	Monthly within ten business days of the end of the month
6*	List of qualified loans repaid in full	Track repayment rate	Monthly within ten business days of the end of the month
7	Financial Statements (Income statement, Balance Sheet, Portfolio Report, Quarterly Indicators Report)	Review financial condition	Quarterly within 30 days of the end of the fiscal quarter
8	Report on loan recovery activities of qualified loans	Review overall asset quality	Quarterly within 30 days of the end of the fiscal quarter
9	Audited financial statement	Review financial condition	Annually within 60 days of the end of the contractors’ fiscal year

A sample of Reports 1, 2, 3, 5, 6 are included in [Annex 1.11 Report Templates](#).

Monthly Reports

Monthly reports are limited to those necessary for the MFA to verify the Request for Payment. JSIF realizes that not every month may have sufficient activity to justify a Request for Payment from the Service Providers. At the Service Provider’s option, they may inform JSIF that they prefer to provide Reports 1, 2, 3, 4, 5, and 6 listed in Table B on a quarterly basis rather than a monthly basis. This also requires that they receive payments on a quarterly basis.

Tasks:

- At the beginning of the contract, the MFA shall ask the Service Provider if they prefer to submit monthly or quarterly. The MFA shall document their responses and inform the ICBSB Manager and the Managing Director.

- Monthly reports shall be submitted no later than ten business days after the end of the month.
- The MFA shall maintain a schedule of all Service Providers and their reporting due dates. The MFA will record the receipt of each Report.
- The MFA shall review all monthly reports for accuracy (see Section 6 Payment).
- The MFA shall file all reports in the Service Providers File

Quarterly Reports

Quarterly reports shall be due each quarter, including the quarter when annual reports are due.

- If the Contract is signed during the first two months of a fiscal quarter, the first quarterly report is due no later than 30 days after the end of that fiscal quarter. As an example, if the agreement is signed in May and the end of the fiscal quarter is in June 30, the first quarterly report is due on July 30.
- If the Agreement is signed during the last month of a fiscal quarter, the first quarterly report is due no later than 30 days after the end of the next fiscal quarter. Using the same example, if the agreement is signed in June, then the first quarterly report is due 30 days after the end of the next quarter, or October 30.

Participants must provide the following signed and stamped documents with their quarterly reports:

- Balance sheet, income statement, and portfolio for the previous quarter, signed by a managing director and an accountant.
- Report on loan recovery activities of qualified loans.

Annual Report

Annual Reports shall coincide with the participant's own reporting schedule, but should be submitted no later than 60 days after the end of fiscal year.

- If MFI's fiscal year ends December 31, the MFI is required to file its annual report no later than February 28. This is true for an MFI that signed an agreement at any point between January and February.
- If the MFI signs an agreement in within 30 days of the end of its fiscal year, it is not obliged to file a MPSC Annual Report until 60 days after the end of the following fiscal year.

Participants must also provide the following signed and stamped documents with their quarterly reports:

- Balance sheet and income statements for the fiscal year, signed by a managing director and an accountant.
- Copy of annual report to regulatory authority.

Failure to Report

The MFA shall contact any Service Provider whose report has not been received with five days of the report due date.

- If reports are not received within 30 days of the due date, the MFA will send a letter to the participant.
- If a participants does not submit required reports within 60 days of the due date, the MFA shall inform the ICBSM Manager and recommend the following actions:
 - Suspension of the MPSC Contract including discontinuing any further payments (if applicable)
 - Request an Special Audit Visit, to be conducted by the MFA and/or representative
 - Declare the Contract void as permitted in Clause 2.6 of the Contract, and pursuing any legal means possible to recover any liquidate damages.
 - Any combination of the above
- The Management Director must approve the MFA's recommendation.
- The MFA shall execute the chosen option with the assistance of the ICBSM Manager.

Monitoring Visits

A minimum of every six months the MFA must arrange a monitoring visit of each Service Provider. The purpose of the monitoring visit is to verify the accuracy of Service Provider reports and determine the progress made according Activity Schedule of the Service Provider.

- The MFA recommends a date for the monitoring visit. Visits will be conducted by the MFA or appointee. All visits require the approval of the ICBSM Manager.
- Monitoring Visits shall be arranged with the participant no less than five days in advance by the MFA or appointee.

- Monitoring visits should be no longer than one day in duration, unless the MFA or appointee has been requested to provide additional technical assistance or training during the visit. The Chief Advisor must approve such extended visits.
- At a minimum, the agenda of a monitoring visit should include:
 - A review of the information provided in reports
 - Progress made under the Contract
 - Review of the challenges faced by the Service Provider
- The Monitoring Visit must also include a visit to clients with Qualified Loans. The purpose of the client visits is to verify that the Loan is qualified and the information providing in the Service Provider reports is accurate.
 - At a minimum, the MFA or appointee must visit 20% of the clients who have had active loans since the last Monitoring Visit. A checklist for clients' visits is included in [Annex 1.12 Sample Monitoring Visit Checklist](#).
 - Verification may be done through trusted third parties, as determined prudent by the MFA and the ICBSM Manager.
- The MFA must complete a brief Monitoring Report no later than five days after the on-Monitoring Visit. The report should be placed in the Service Provider file. The report should be provided in electronic format to:
 - Selection Committee
 - ICBSM Manager
 - Managing Director

Special Audit Visit

In accordance with the Contract Appendix A, JSIF reserves the right to conduct a Special Audit Visit of the Service Provider if they fail to remedy a Defect within the time specified in the SCC (30 days). Unlike Monitoring Visits, Special Audit Visits are reserved for participants whose actions or performance indicate that inappropriate activity may be occurring. Such indications include:

- Failure to report within 30 days of due date
- Submission of unclear or dubious financial or programmatic information
- Submission of falsified documents
- Legal or regulatory trouble
- Poor financial performance
- Reports of possible illegal activity

Special audit visits may be recommended by the MFA and must be approved by the Chief Advisor.

- Special audit visits may be conducted by the MFA or appointee and should be conducted with little or no advance notice.
- Special audit visits should last no more than 2 days, unless otherwise authorized by the Managing Director. At a minimum, the agenda of a monitoring visit should include:
 - A discussion with senior management over the problem
 - A review of reports or activities in question
 - A review of loan files and records
 - A meeting with local authorities (if appropriate) or other interested parties which may have information on the problem.
- Failure of the Service Provider's senior management to respond to the visitor or provide the requested information shall result in the immediate termination of the visits.
 - The MFA will immediately notify (within 1 day) the ICBSM Manager and Managing Director of the mission's failure.
 - The Managing Director will declare the Contract Void and authorize legal action, if appropriate.
- Upon successful completion of the mission, the MFA must complete a Special Audit Report no later than five days after the visit. The report should be provided in electronic format to:
 - Selection Committee
 - ICBSM Manager
 - Managing Director

- If necessary, the MFA will request the Service Provider to draft a letter outlining the steps the Service Provider agrees to take to remedy the Defect, copied to the ICBSM Manager and the Managing Director. The letter, signed by the Service Providers' legal representative, must be provided to the MFA no later than two days after the completion of the Special Audit Visit. The MFA will share the letter with the Selection Committee.
- All Special Audit Report and any letter in response from the Service Provider should be added to the Service Provider File.

Files

The MFA shall remain a paper file and electronic file of all original documents. Files shall be divided between Program Files, Bidders Files and Service Providers Files,

Program Files

Program Files are to maintain all Program Documents, Document templates, and Correspondence. The Files can be organized by the MFA according to JSIF Filing Procedures. At a minimum the files should include:

- Bidding Documents
- Contract Template
- Correspondence (including general, internal and World Bank correspondence)
- Selection Committee (including minutes and preparation materials)

Bidders Files

The MFA will create a Bidders file for all Bidders. The MFA is responsible for ensuring an original copy of all submitted Bidding Documents is kept securely in the JSIF office at all times. At a minimum, the Bidder's Files should include.

- Pre-qualification materials
- Original Bidding Documents and Modifications
- Notification of Rejection (if any)

Service Provider Files

The MFA will create a partner file after sending a Letter of Acceptance. The MFA is responsible for ensuring an original copy of all documents is kept securely in the JSIF office at all times. At a minimum, the Service Provider Files should include:

- Letter of Acceptance
- Signed Contract and Appendices
- Verification Visit Review
- Financial Analysis Sheets
- Service Provider Reports
- Payment Requests
- Monitoring Reports and other Information
- Annual Financial Statements
- Correspondence

Files will be kept current until the at least two years after the end of the World Bank Loan Agreement.

**Annex 52.1 General Procurement Announcement
REQUEST FOR EXPRESSIONS OF INTEREST**

The Government of Jamaica has received a loan from the International Bank for Reconstruction and Development (IBRD) toward the cost of the Inner City Basic Services Project (ICBSP). This project will be implemented by the Jamaica Social Investment Fund. The project aims to improve access in targeted poor inner-city communities to basic services, strengthen community capacity to develop, manage and maintain basic infrastructure, and to facilitate a reduction in the incidence of crime and violence in targeted inner city communities. Project implementation will commence in May 2006. A total of twelve target communities have been identified by the Government in the Parishes of Kingston and St Andrew, St Catherine, Clarendon and St James with an estimated total population of 65,000. Some of these communities are contiguous while others are geographically dispersed. The twelve communities identified for inclusion in this project are:

- Whitfield Town
- Passmore Town/Browns Town (Dunkirk)
- Federal Gardens
- Jones Town
- Tawes Pen
- March Pen (Africa)
- Central Village (Andrews Lane, Little Lane, Big Lane, Detroit)
- Dempshire Gardens/Jones Pen (Shelter Rock)
- Lauriston
- Bogwalk (Knollis)
- Bucknor
- Flankers

The project has a Micro-finance Component, known as the Micro-finance Performance-based Service Contract (MPSC). The purpose of MPSC is to provide increased access to micro-credit in the ICBSP communities listed above.

JSIF is seeking expressions of interest from institutions that are capable and interested in providing sustainable micro-finance services on a contractual basis to these communities. Interested institutions will be invited to submit bids for output-based support based on the volume of lending to new clients in these communities in the next two years. Eligible institutions include, any institution which is:

1. Legally registered entity under the laws of Jamaica
2. Has conducted small business or micro-lending in Jamaica for a minimum of two years
3. Has a minimum asset size of JMD10,000,000
4. Have audited financial statements for the past two years.

Interested institutions should contact Project Manager - ICBSP, Jamaica Social Investment Fund, 1C-1F Pawsey Road, Kingston 5, Jamaica. Expressions of interest may be submitted by fax or e-mail at (879) 9293784 or MPSC@jsif.org. They should include the Name, address, phone number, fax number, and e-mail address of the institution as well as the name and contact information of the institution's authorized representative. Pre-qualification letters will be sent to the person specified as the institution's authorized representative.

Annex 52.2 Invitation to Pre-qualify

Dear [insert name of authorized representative]

Thank you for your Expression of Interest in the Micro-finance Output-based Support Task (MPSC). This letter provides information to your institution about this procurement opportunity and requests your institution to provide information that will enable us to pre-qualify your institution for bidding. The purpose of the pre-qualification is to limit the bidding process to those institutions that meet eligibility criteria and have the capacity to provide the services described below.

Institutions interested in pre-qualifying are asked to submit their Pre-qualification Response no later than [insert date].

General Information

The Government of Jamaica has received a loan with the World Bank for the Jamaica Inner City Basic Services Project (ICBSP). The project aims to improve access in targeted poor inner-city communities to basic services. Additional objectives are to strengthen community capacity to develop, manage and maintain basic infrastructure and to facilitate a reduction in the incidence of crime and violence in targeted inner city communities. The project is being implemented by the Jamaica Social Investment Fund (JSIF).

A total of twelve target communities have been identified by the Government of Jamaica in the Parishes of Kingston and St Andrew, St Catherine, Clarendon and St James with an estimated total population of 65,000. Some of these communities are contiguous while others are geographically dispersed. The twelve communities are:

- Whitfield Town
- Passmore Town/Browns Town (Dunkirk)
- Federal Gardens
- Jones Town
- Tawes Pen
- March Pen (Africa)
- Central Village (Andrews Lane, Little Lane, Big Lane, Detroit)
- Dempshire Gardens/Jones Pen (Shelter Rock)
- Lauriston
- Bogwalk (Knollis)
- Bucknor
- Flankers

In addition to the need for improved basic services, a survey conducted for the ICBSP revealed that there is a strong demand for enterprise development and micro-finance in the target communities. The survey shows that 62% of households are interested in accessing micro-enterprise loans. There are an estimated 11,000 households in the ICBSP communities less than 5% of which are believed to have access to formal financial services. There is no conclusive survey of how many of the interested households are qualified to receive micro-enterprise loans. A basic estimate is that 10-33% of the total households (1,100 to 3,500) may be qualified. A small micro-finance component has been included in the ICBSP as a pilot.

The main objective of MPSC is to encourage and support existing financial Service Providers to expand their financial service offerings within the targeted communities. The expected result is two-fold: to increase access to credit in the target communities, and to demonstrate that micro-finance can be implemented in a sustainable manner in unstable inner city communities. The component is small relative to the larger ICBSP project. The impact of MPSC depends on whether or not Service Providers choose to continue to serve these communities after the subsidies end.

Proposed Procurement

JSIF is seeking Service Providers that are interested in providing small loans to households in the ICBSBP communities. Clients who may be serviced under a MPSC contract must meet the following criteria:

- are first-time borrowers from the Service Provider, and
- are resident in an ICBSBP community,
- request a loan ≤ JMD100, 000 for one of the following purposes:
 - working capital for a micro or small enterprise
 - equipment purchase for a micro or small enterprise other than motor vehicle

The Service Provider is expected to:

- market its products and services in the communities,
- conduct due diligence of loan applicants from the communities,
- evaluate and approve loans for micro-enterprise activities to qualified applicants in the communities,
- monitor and collect loans from those individuals,
- manage the collection proceedings and enforce contracts on delinquent loans,
- provide repeat loans to those individuals as deemed prudent.

The Service Provider is NOT required or expected to:

- Open an office in one or more of the communities,
- Offer loans at below market rates,
- Lend to high risk borrowers,
- Approve loans recommended by JSIF or other groups,
- Offer repeat loans to unsuccessful borrowers.

Procurement shall be done through competitive bidding according to the standard World Bank Procurement for Non-consulting Services.

Eligibility Criteria

Eligible institutions include, any institution which:

1. Is legally registered under the laws of Jamaica
2. Has conducted small business or micro-lending in Jamaica for a minimum of two years
3. Has a minimum asset size of JMD10,000,000
4. Has audited financial statements for the past two years.

Institutions must provide a statement signed by their legal representative that they meet these criteria and some evidence of their lending operations, including but not limited to: an annual report and audited financial statements for the past two years.

Estimated Value of Contract(s)

The total amount available under this tender is [insert amount].

Description of Output-based Support

The structure of Output-based Support is simple: institutions agree to achieve a certain output for a certain payment. For the MPSC, Service Providers will agree to disburse, service and collect an agreed-upon value of loans. In return JSIF will make an agreed-upon fixed payment. Output-based support is a new approach to supporting micro-finance. Traditionally, donor agency support to micro-finance has been either through sector-wide interventions, grants to institutions, or loans to providers—often through a government or commercial wholesale intermediary. The Output-based approach has been applied to micro-finance for several reasons.

- It is results-based rather than a means institutional strengthening—subsidies are only paid if certain targets are reached. This simplifies both the application and monitoring process.
- The same incentive is paid regardless of whether the loan is fully or partially repaid so the lender has a strong incentive to recover loans in full.⁵
- It has an “up-side” potential for lenders rather than just a “down-side” protection which encourages lenders to manage more risk.
- It is simpler than negotiating loans or guarantee facilities and establishing or contracting institutions to manage them.
- It is by its nature a temporary intervention. Once the subsidies are exhausted, the intervention ends.
- Any distortions are temporary, as the aid becomes the equity of the grantee to be used as they see fit in the market.

Procurement Schedule

Bids are scheduled to be sent to pre-qualified Bidders on or about [insert date]. Bidders will have 30 days to prepare and submit bids. Bids will be opened, evaluated and Service Providers selected on or about [insert date]. Contracts should be negotiated, finalized and approved by the World Bank no later than 60 days after the Opening of the Bids. The contract period is 24 months.

Main Conditions of Contracts

Agreements with Service Providers will be based on the standard World Bank lump-sum remuneration contract and are output-based. The Form of Contract, General Conditions of Contract and Special Conditions of Contract will be included in the Bidding Documents.

Bidders will agree to provide up to a certain amount of Qualified Loans in Jamaica in return for a certain payment. The amount of the payment constitutes the Bid. For example, a Bidder may offer to disburse, monitor, and secure repayment of up to \$15,000,000 Jamaica dollars for a fixed payment of \$5,000,000 Jamaica dollars. Service Providers will disburse loans using their own funds and will accept the full default risk of those loans.

Payment Terms

Payments directly depend on the Bidder’s bid. Payment shall be made to the Service Provider when certain benchmarks are achieved.

- 50% upon disbursement of Qualified Loans,
- 20% after three months provided the loan does not have a payment that is more than 30 days past due,
- 30% when the client has been approved for a second loan from the FI.

Under this schedule, Service Provider receives the bulk of the award up-front (50%) and a cumulative sum of 80% of the total possible award provided the loan has performed well in the first three months. The additional 20% is paid only if the client becomes a repeat borrower of the Service Provider. The purpose of this is to encourage the Service Providers to evaluate these clients with a long-term perspective and discourage them from taking on marginal clients for the sake of the subsidy.

The table below provides an example of a payment of a single loan. The Service Provider has bid \$0.30 for each dollar disbursed.

- Scenario 1 The Service Provider makes a J\$40,000 loan that is paid on time in the first three months and in full. The Service Provider signs the client for a new loan. It receives the full J\$12,000 of the payment.

⁵ The OBA can be structured to pay LESS to lenders with poorly performing portfolios, if necessary. However, this may discourage institutions from bidding. A better tactic is to offer follow-on Output-based auctions that would favor those FIs with a track record.

- Scenario 2 The Service Provider makes a J\$40,000 loan that is paid on time in the first three months and in full. The FI decides not to sign the client for a new loan. It receives 70% or J\$8,400 of payment.
- Scenario 3 The Service Provider bids a service fee of \$0.30 of each dollar disbursed. The Service Provider makes a J\$40,000 loan that is not paid on time in the first three months or in full. The Service Provider receives \$6,000 of the payment.

Table 1 Scenarios for Repayment

	Formula	in Jamaica Dollars (J\$)	Scenario 1	Scenario 2	Scenario 3
a.		Service Fee Bid per \$ lent	0.30 per \$1	0.30 per 1\$	0.30 per \$1
b.		Loan Amount Approved to qualified clients	40,000	40,000	40,000
c.	(a x b)	Total Possible Payment for Loan	12,000	12,000	12,000
d.	(c x 50%)	(50%) First Payment upon Loan Disbursement	6,000	6,000	6,000
e.	(c x 20%)	(20%) Second Payment at Three Months	2,400	2,400	
f.	(c x 30%)	(30%) Third Payment upon new Loan Contract with Client	3,600		
g.	(d+e+f)	Total Payment	12,000	8,400	6,000

Additional information on the output-based payments will be provided at the Bidders' Conference.

Implementation Schedule

Service Providers are expected to commence operations in the communities as soon as contracts are signed.

Requirements for Bid and Bid Security

All bidders are required to send a representative to the Bidders' Conference, to be held on [insert date] at [insert time] in [insert location]. Bidders must submit complete bids to be considered. No bid security is required.

Borrower and Implementing Agency

The borrower from the World Bank is the Government of Jamaica, which has assigned JSIF as the implementing agency.

Your institution is invited to use the template for the Pre-qualification Response Letter (see attached) on your own letterhead and signed by your legally designate representative. Other documents that provide support or clarification to your Pre-qualification are also welcome. Please remit all documents to:

Jamaica Social Investment Fund
 Attn: Project Manager - ICBSP
 1C-1F Pawsey Road,
 Kingston 5

Sincerely,

Scarlette Gillings, CD
 Managing Director

Pre-qualification Response Letter Template

Date:

Jamaica Social Investment Fund
Attn: Project Manager - ICBSF
1C-1F Pawsey Road,
Kingston 5

Dear Sir or Madam:

In accordance with your Pre-qualification Invitation, we hereby certify that our institution meets the following eligibility criteria (please check each that applies and indicate the evidence attached in the Document Attached column):

<input type="checkbox"/>		<u>Recommended Evidence</u>	<u>Document Attached</u>
<input type="checkbox"/>	Registration under the law of Jamaica	Copy of original documents defining legal status, place of incorporation and principal place of business	
<input type="checkbox"/>	Minimum asset size of JMD10,000,000.	Copy of audited financial statements for the past two years	
<input type="checkbox"/>	Has conducted small business or micro-lending in Jamaica for a minimum of two years	Annual report Description of services List of branch offices and locations	
<input type="checkbox"/>	Other Documents Included	Copy of designation of the Individual authorized to act for the organization	

If you require additional information, please do not hesitate to contact me at [phone number] or [e-mail address].

Sincerely

Name
Title
Address

Annex 52.3 Agenda for MPSC Bidders Conference

Activity/Session	Person Responsible	Duration
Introduction and Welcome	ICBSP Manager Micro-finance Accountant	0-0:30
Explanation of MPSC <input checked="" type="checkbox"/> Purpose <input checked="" type="checkbox"/> Eligibility Criteria <input checked="" type="checkbox"/> Explanation of PSC <input checked="" type="checkbox"/> Payment Schedule	Micro-finance Accountant	0:30-1:30
Break		1:30-1:50
Overview of Bidding Process <input checked="" type="checkbox"/> Bidding Process <input checked="" type="checkbox"/> Selection Criteria (Cost and Qualification) <input checked="" type="checkbox"/> Submission Criteria	Micro-finance Accountant	1:50-2:30
Exercise on How to Calculate a Bid		2:30-3:30
Lunch Break		3:30-4:30
Consultations at the discretion of the MFA	Micro-finance Accountant	
Questions and Answers Session ➤ General Q and A ➤ Consultations at the discretion of the MFA	Micro-finance Accountant	
Review of MPSC Bidding Documents <input checked="" type="checkbox"/> Instructions to Bidders <input checked="" type="checkbox"/> Bid Sheet <input checked="" type="checkbox"/> Qualification Information <input checked="" type="checkbox"/> Attachments <input checked="" type="checkbox"/> Questions and Answers	Micro-finance Accountant/ JSIF Procurement Officer	4:30-5:45
Break		5:45-6:00
Review of MPSC Contract <input checked="" type="checkbox"/> Letter of Acceptance <input checked="" type="checkbox"/> Lump sum remuneration Contract <input checked="" type="checkbox"/> General Conditions of Contract <input checked="" type="checkbox"/> Special Conditions of Contract <input checked="" type="checkbox"/> Appendices	Micro-finance Accountant/ JSIF Procurement Officer	6:00-7:15
Final question and Answers		7:15-8:00

Annex 52.4 Bid Scoring Sheet and Guidelines

Scoring Guidelines

I. Minimal Qualification

The Scoring Guidelines in this annex are taken from Clause 31 of the Instructions to Bidders of the Bidding Documents. If the Scoring methodology is changed for future bids, the changes must be made in Clause 31 and presented to the World Bank for approval.

The Selection Committee must first make sure that the Bidder has been determined to be (a) eligible in accordance with the provisions of Clause 3 and qualified in accordance with the provisions of Clause 4 of the Instructions to Bidders. These include:

Clause 4.2

- All bidders shall provide in Section III, Forms of Bid and Qualification Information, a statement that the Bidder (including all members of a joint venture and subcontractors) is not associated, nor has been associated in the past, directly or indirectly, with the consultant or any other entity that has prepared the design, specifications, and other documents for the Project or being proposed as Project Manager for the Contract. A firm that has been engaged by the Borrower to provide Consultant Services for the preparation or supervision of the Services, and any of its affiliates, shall not be eligible to bid.
- Government-owned enterprises in Jamaica may only participate if they are legally and financially autonomous, operate under commercial law, and are not a dependent agency of JSIF.
- The loan agreement prohibits a withdrawal from the loan account for the purpose of any payment to persons or entities, or for any import of goods, if such payment or import, to the knowledge of the Bank, is prohibited by a decision of the United Nations Security Council, taken under Chapter VII of the Charter of the United Nations.
- Bidders shall not be under a declaration of ineligibility for corrupt and fraudulent practices issued by the Bank in accordance with ITB clause 37.1.
- All bidders shall provide in Section III, Forms of Bid and Qualification Information, a preliminary description of the proposed work method and schedule, as necessary.
- All bidders shall include the following information and documents with their bids in Section III, unless otherwise stated in the Bidding Data:
 - copies of original documents defining the constitution or legal status, place of registration, and principal place of business; written power of attorney of the signatory of the Bid to commit the Bidder;
 - experience in Services of a similar nature and size for each of the last five years, and details of Services under way or contractually committed; and names and address of clients who may be contacted for further information on those contracts;
 - qualifications and experience of key personnel proposed for the Contract;
 - reports on the financial standing of the Bidder, such as profit and loss statements and auditor's reports for the past two years;
 - evidence of adequacy of working capital for this Contract (access to line(s) of credit and availability of other financial resources);
 - information regarding any litigation, current or during the last five years, in which the Bidder is involved, the parties concerned, and disputed amount; and
 - proposals for subcontracting components of the Services amounting to more than 10 percent of the Contract Price.
 - a portfolio report including the data listed in Annex 1.11 for the past two fiscal years and the current year to date;
 - financial ratios listed in [Annex 1.11](#) Quarterly Report for the past two fiscal years and the current year to date;

- an organizational chart;
- a list of board members, titles and professions;
- a list of branches or agencies and locations.

Clause 4.4

- the bidder must have a Gross Loan Portfolio no small than 50% of the maximum amount of amount bid;
- the bidder must have managed a loan portfolio of at least J\$10,000,000 in the past two years;
- the bidder must have maintained an adjusted write-off ratio of less than 10% in the past two years;
- the bidder must have a liquid ratio of no less than 5%

II. Scoring the Bids

Bids will be scored on a technical and cost basis. Proposals will be ranked according to their combined technical (St) and financial (Sf) scores using the weights

T = the weight given to the Technical Qualification Information
 P = the weight given to the Price;
 T + P = 1

The weighting of cost and technical qualifications may vary in each tender provided the new weighting is properly noted in Clause 31 of the Instructions to Bidders and approved by the World Bank. As indicated in the Data Sheet: $S = St \times T\% + Sf \times P\%$.

The firm achieving the highest combined technical and financial score will be invited for negotiations.

A. Cost Scoring

The lowest Bid (Fm) will be given the maximum financial score (Sf) of 100 points. The financial scores (Sf) of the other Bids will be computed as indicated in the Data Sheet.

For instance, if a Bidder A is the lowest bidder and bids 0.25 and Bidder B bids 0.35, then the scores are as follows:

Bidder A = $0.25/0.25 \times 100 = 100$
 Bidder B = $0.25/0.35 \times 100 = 71$

Numbers are rounded to the nearest whole number.

B. Technical Scoring

The method and content of technical scoring may change for each tender provided it is disclosed in Clause 31 of the Instructions to Bidders. For the first bid, the technical scoring is done as follows:

The Technical Score is worth 100 points. The criteria, sub-criteria, and point system for the evaluation of Qualification Information are:

***Specific experience of the Consultants relevant to the assignment* Points [60]**

The following sub-criteria are to be used in arriving at the score for this criterion:

- *Experience managing micro-credit portfolio* Points [25]

The easiest way to rank the experience in managing a portfolio is to look at the following aspects of the Bidder:

- How large is the bidder's micro-credit portfolio
- How long has it been in business
- How appropriate is its lending methodology for the ICBSB neighbourhoods

- *Presence in or proximity to the ICBSB Communities* Points [20]

The presence in the ICBSB communities rewards those institutions that are actively serving members of the ICBSB with financial services. Bidders should receive one point for each community listed in the Qualification Information 1.3. In addition, Bidders will get an additional 5 points if they have a branch or agency physically located in one or more of the ICBSB communities.

- *Cost to client* Points [15]

This component of scoring reflects the need to ensure that clients receive a competitive rate on loan products. The annual percentage rate on the micro-credit portfolio is provided in the Financial Ratios (see Annex 1.11). Similar to the cost scoring, the lowest evaluated APR (Rm) will be given the maximum financial score (R) of 100 points. The APR of the other Bids will be computed as indicated in the Financial Information Sheet.

For example, if the APR of the Bidder A is the lowest at 15% and the APR of Bidder B is 35%, then the points are as follows:

$$\begin{aligned} \text{Bidder A} &= 0.15/0.15 * 15 = 15 \\ \text{Bidder B} &= 0.15/0.35 * 15 = 6 \end{aligned}$$

***Financial Condition of the Bidder* Points [40]**

The Financial Condition score is based on quantitative information. Three key ratios are measured to determine the Bidder's profitability, liquidity and portfolio quality. The sub-criteria are as follows:

- *Profitability* Points [10]

The ratio used is operational self-sufficiency. While not as comprehensive as financial sustainability⁶, it can be easily calculated from information contained on the Bidder's audited financial statements.

⁶ Financial sustainability includes adjustments for inflation, subsidized cost of funds, and loan loss. While these are important adjustments, it is not easy to verify the information provided by the Bidder that is necessary for their calculation.

Operational self-sufficiency is measured as:

Financial Revenue

(Financial Expense + Impairment Losses on Loans + Operating Expense)

The target operational self-sufficiency is 125%.

To score Bidders, calculate the operational self-sufficiency on the Financial Information Sheet for the previous year then subtract 25% (0.25) and multiply the result by 10 so that the highest possible score is 10. As an example, Bidder A has an operational self-sufficiency ratio of 75% and Bidder B has a ratio of 115%.

$$\begin{aligned} \text{Bidder A} &= (75\% - 25\%) * 10 = 6 \\ \text{Bidder B} &= (115\% - 25\%) * 10 = 9 \end{aligned}$$

Numbers are rounded to the nearest whole number.

- *Liquidity* *Points [10]*
Liquidity reveals the solvency of the institution as well as the availability of cash resources to make the loan disbursements required in the Bid. World Council of Credit Union's PEARLS, the required liquidity ratio is 10% of assets. The liquidity ratio is calculated as:

(Cash + Current Accounts + Short-term Investments)

Assets

The target liquidity ratio for scoring is 15% which takes into consideration the need to have extra liquidity for loan disbursements. To score this, the Selection Committee first verifies the calculation of the liquidity ratio on the ratios. The Committee then divides the liquidity ratio by 1.5% (0.015) so that the 15% achieves the maximum of 10 points. No more than 10 points may be awarded. For example, Bidder A has a liquidity ratio of 12% and Bidder B has a ratio of 7%.

$$\begin{aligned} \text{Bidder A} &= 12\% / 0.015 = 8 \\ \text{Bidder B} &= 7\% / 0.015 = 4.6, \text{ rounded to } 5 \end{aligned}$$

- *Adjusted PAR Portfolio at Risk > 30 days* *Points [20]*
Adjusted Portfolio at Risk (PAR) measures the quality of the Bidder's loan portfolio. PAR is the value of loans outstanding that have one or more installments of principal past due more than 30 days. This item includes the entire unpaid balance, including both past due and future installments, but not accrued interest. It does not include renegotiated loans. The portfolio at risk is usually divided into categories according to the number of days that have passed since the first missing principal installment, with 30 days being the MPSC common.

Adjusted PAR takes into consideration the loans that have been renegotiated and loans that have been written off. It helps reveal portfolio problems that are hidden by through rescheduling loans or aggressively writing off loans. It is calculated as:

PAR > 30 Days + Value of Renegotiated Loans + Write-Offs

Adjusted Gross Loan Portfolio

The Adjusted PAR > 30 Days can be derived from the Financial Information Sheet. PAR is difficult to verify using off-site reports, but it will be checked during the Verification Visit.

To convert the Adjusted PAR > 30 days to a score, subtract the ratio from the threshold of 10% and multiplies the result by 100. 10% is considered to be unacceptable and scores a 0. As an example, Bidder A has an Adjusted PAR > 30 days of 8% and Bidder B has a ratio of 2%.

$$\begin{aligned}\text{Bidder A} &= (10\% - 8\%) * 100 = 2 \\ \text{Bidder B} &= (10\% - 2\%) * 100 = 8\end{aligned}$$

The total Technical Scoring should not equal more than 100. In accordance with Clause 31, the minimum technical score S_t required to pass is: 60 Points

C. Final Score

The final step is to apply the weighting and total the score. As noted above, the weighting is calculates as:

$$\text{Score} = (S_t * T\%) + (S_f * P\%)$$

Where

S_t = Technical Score

S_f = Financial Score

T= Technical Weighting

P= Price Weighting

The final scores and ranking of the bidders should be included in the evaluation report to be presented to the Procurement and Contracts Committee of the Board.

Bidder Qualification Criteria Checklist

Date _____

Name of Bidder _____

	Name	Initials
Selection Committee Members	_____	_____
	_____	_____
	_____	_____
Secretary	_____	

Check all criteria that have been fulfilled

- All bidders shall provide in Section III, Forms of Bid and Qualification Information, a statement that the Bidder (including all members of a joint venture and subcontractors) is not associated, nor has been associated in the past, directly or indirectly, with the consultant or any other entity that has prepared the design, specifications, and other documents for the Project or being proposed as Project Manager for the Contract. A firm that has been engaged by the Borrower to provide Consultant Services for the preparation or supervision of the Services, and any of its affiliates, shall not be eligible to bid.
- Government-owned enterprises in Jamaica may only participate if they are legally and financially autonomous, operate under commercial law, and are not a dependent agency of JSIF.
- The loan agreement prohibits a withdrawal from the loan account for the purpose of any payment to persons or entities, or for any import of goods, if such payment or import, to the knowledge of the Bank, is prohibited by a decision of the United Nations Security Council, taken under Chapter VII of the Charter of the United Nations.
- Bidders shall not be under a declaration of ineligibility for corrupt and fraudulent practices issued by the Bank, in accordance with the Bidder's Instructions clause 37.1.
- bidder shall provide in Section III, Forms of Bid and Qualification Information, a preliminary description of the proposed work method and schedule, as necessary.

Information and documents submitted with bid (unless otherwise stated in the Bidding Data):

- copies of original documents defining the constitution or legal status, place of registration, and principal place of business;
- written power of attorney of the signatory of the Bid to commit the Bidder;
- experience in Services of a similar nature and size for each of the last five years,
- qualifications and experience of key personnel proposed for the Contract;
- reports on the financial standing of the Bidder, such as profit and loss statements and auditor's reports for the past two years;
- evidence of adequacy of working capital for this Contract (access to line(s) of credit and availability of other financial resources);
- information regarding any litigation, current or during the last five years, in which the Bidder is involved, the parties concerned, and disputed amount; and
- proposals for subcontracting components of the Services amounting to more than 10 percent of the Contract Price.

- a portfolio report including the data listed in Annex 1.11 for the past two fiscal years and the current year to date;
- financial ratios listed in [Annex 1.11](#) Quarterly Report for the past two fiscal years and the current year to date;
- an organizational chart;
- a list of board members, titles and professions;
- a list of branches or agencies and locations.

All bidders shall meet the minimum financial criteria:

Line			
	Bid < of the amount bid		Clause 4.4a
A			enter gross loan portfolio for the current year to date
B		-	Multiply by 50%
C			enter maximum bid amount
D		No	If Line C -Line B > 0, enter Yes
	Gross Loan Portfolio > J\$10,000,000	No	Clause 4.4b
	Average Adjusted Write-Off Ratio < 10%		Clause 4.4b
F			enter total write-offs for previous year
G			enter PAR > 365 days for previous year
H			enter gross loan portfolio for beginning of previous year
I			enter gross loan portfolio for end of previous year
J			
	(Line F + Line G)/(Line I + Line J)/2	#DIV/0!	
	A liquidity to assets ratio of >10%		Clause 4.4c
K			enter cash and bank accounts for MPSC recent month
L			enter short-term (trade investments) for MPSC recent month
M			enter total assets for MPSC recent month
	(Line K + Line L)/Line M	#DIV/0!	Liquidity Ratio for MPSC recent month

Bidder Scoring Sheet

Cost Proposal

1	F	<input style="background-color: #e0ffff;" type="text"/>	enter amount of bid per \$
2	Fm		enter lowest bid per \$
3	Sf = Line 2/Line 1 * 100	<input type="text"/>	Score out of 100 possible points

Technical Qualifications

Part I

Specific Experience relative to assignment

4	Capacity	<input style="background-color: #e0ffff;" type="text"/>	Experience managing micro-credit portfolio [25 points]
5	Proximity		Presence and/or activity in the ICBSB communities [20 points]
6	Pricing		Cost to Client [15 points]
		<input type="text" value="-"/>	Score out of 60 possible points

Part II

Financial Condition

	Profitability		
7		<input style="background-color: #e0ffff;" type="text"/>	enter total Financial Revenue for previous year
8			enter (Financial Expense + Impairment Loss on Loans + Operating Expenses) for the previous year
9	(Line 7/Line 8)		divide Line 7 by Line 8 enter average operation self-sufficiency for the previous year
10	Line 9 - 25%		Subtract 25%
11	Line 10/ 0.1	<input type="text"/>	divide by 0.1 for score out of possible 10 points
	Liquidity		
15	from Line		Liquidity Ratio for MPSC recent month
17	Line 16/0.015	<input type="text"/>	divide by 0.015 for Score out of 10 possible points
	Portfolio Quality		
18		<input style="background-color: #e0ffff;" type="text"/>	enter portfolio at risk > 30 days for MPSC recent quarter to date
19			enter value of loans written off for MPSC recent quarter to date
20			enter value of loans recovered for MPSC recent quarter to date
21			enter gross loan portfolio for beginning of year
22		<input type="text" value="-"/>	enter gross loan portfolio for end of MPSC recent quarter
23	(Line 18+Line 19-Line 20)/(Line 21+Line 22)/2		calculate adjusted portfolio at risk > 30 days
24	(10%-Line 23)*100	<input type="text"/>	subtract ratio from 10% and multiply by 100 for score out of 10 possible points

Scoring Calculation

25	Sf		
26	St		
27	P%	<input style="background-color: #e0ffff;" type="text" value="0.5"/>	
28	T%	<input style="background-color: #e0ffff;" type="text" value="0.5"/>	
29	Score	<input type="text"/>	

Sample Bid Scoring Sheet

		Minimum Financial Qualification Criteria	
Line		In \$'000	
	Bid < of the amount bid		
A		1,358,740	enter gross loan portfolio for the end of the MPSC recent quarter
B		679,370	multiply by 50%
C		150,000	enter maximum bid amount
D		Yes	If line C -Line B > 0, enter Yes
	Gross Loan Portfolio > J\$10,000,000		
E		Yes	
	Average Adjusted Write-Off Ratio < 10%		
F		8,311	enter total write-offs for previous year
G		450	enter PAR > 365 days for previous year
H		983,320	enter gross loan portfolio for beginning of previous year
I		1,258,849	enter gross loan portfolio for end of previous year
J	(Line F + Line G)/(Line I + Line J)/2	0.2%	Must be < 10%
	A liquidity to assets ratio of >10%		
K		59,837	enter cash and bank accounts for MPSC recent month
L		103,923	enter trade (short-term) investments for MPSC recent month
M		2,059,143	enter total assets for MPSC recent month
N	(Line K + Line L)/Line M	8.0%	Liquidity Ratio for MPSC recent month must be > 5%

Cost Proposal

1	F	0.35	enter amount of bid per \$
2	Fm	0.25	enter lowest bid per \$
3	Sf = Line 2/Line 1 * 100	71	Score out of 100 possible points

Technical Qualifications

<u>Part I</u>		<u>Specific Experience relative to assignment</u>	
4	Capacity	15	Experience managing micro-credit portfolio [25 points]
5	Proximity	7	Presence and/or activity in the ICBSB communities [20 points]
6	Pricing	12	Cost to Client [15 points]
		34	Score out of 60 possible points

Part II

Financial Condition

<u>Profitability</u>			
7		354,387	enter total Financial Revenue for previous year
8		285147	enter (Financial Expense + Impairment Loss on Loans + Operating Expenses) for the previous year
9	(Line 7/Line 8)	124%	divide Line 7 by Line 8 enter average operation self-sufficiency for the previous year
10	Line 9 - 25%	99%	Subtract 25%
11	Line 10/ 0.1	10	divide by 0.1 for score out of possible 10 points
<u>Liquidity</u>			
15	from Line	8%	Liquidity Ratio for MPSC recent month
17	Line 16/0.015	5	divide by 0.015 for Score out of 10 possible points
<u>Portfolio Quality</u>			
18		17,731	enter portfolio at risk > 30 days for MPSC recent quarter to date
19		8,311	enter value of loans written off for MPSC recent quarter to date
20		7,198	enter value of loans recovered for MPSC recent quarter to date
21		1,258,849	enter gross loan portfolio for beginning of year
22		1,358,740	enter gross loan portfolio for end of MPSC recent quarter
23	(Line 18+Line 19- Line 20)/(Line 21+Line 22)/2	1%	calculate adjusted portfolio at risk > 30 days
24	(10%-Line 23)*100	9	subtract ratio from 10% and multiply by 100 for score out of 10 possible points

Scoring Calculation

25	Sf	71	Financial Score
26	St	59	Technical Score
27	P%	0.5	Financial Weighting
28	T%	0.5	Technical Weighting
29	Score	65	

Annex 52.5 Notification Letter

Date

Name of Contact
Name of Institution
Address

RE: Micro-finance Performance-based Service Contract No.XXX
Dear <insert name>

Thank you for your response to the Request for Proposal in connection with the abovementioned Micro-finance Performance-based Service Contract (MPSC).

After careful review by the Selection Committee, we regret to inform you that your institution was not chosen in this round of the bid because:

<insert reason for rejection>

_____ it does not meet the established criteria in the Bidding Instructions Clauses 3 and 4.

_____ it ranked lower than other Bids received.

We are returning your bid materials. We encourage your institution to participate in the next tender, currently scheduled for [insert date].

Sincerely,

Project Manager
Inner City Basic Services Project
Jamaica Social Investment Fund

Annex 52.6 Scope of Work for Verification Visit

**MPSC
Scope of Work for Team Leader**

MAJOR ACTIVITIES

Lead the due diligence process of the MPSC, including Verification Visit, Diagnostic in accordance with MPSC Program Procedures. The total number of days expected will be (Specify number of days, including travel days)

The Consultant shall be responsible for all of the following components of the due diligence

Y/N	Area of Analysis
	Bid Document Review
	Verification Visit

The due diligence process shall consist of two parts, namely off-site work and on-site work.

Off-site work shall consist of:

Y/N	Activity to be Conducted	Estimated number of hours/days
	Manage logistical and scheduling preparations for on-site visit	
	Review and analysis of Bid Documents by Bidder	
	Review and analysis of Financial Statements of Bidder	
	Draft written reports based on review and/or on-site visits	
	Draft Recommendations for Project Manager	
	Debriefings with JSIF management and staff	

On-site work shall require the evaluator to travel to the MPSC applicant and complete the following tasks under the supervision of the Team Leader for the diagnostic:

Y/N	Activity to be Conducted	Estimated number of hours/days
	Manage logistics and schedule of on-site visit	
	Manage and conduct interviews with Service Provider managers and staff	
	Visit and conduct interviews with clients	
	Conduct interviews at Service Provider posts/agencies	
	Conduct compliance review	
	Conduct exit meeting with Service Provider management	

PERSONNEL SPECIFICATIONS

Knowledge and Education

Masters degree, or equivalent in business administration, economics, or other related field.
Fluency in the English Language (oral and written).

Job Skills

Working knowledge of Microsoft Word and Excel
Financial and/or Credit analysis training
Aptitude with numbers and attention to detail
Sense of teamwork, cooperative and adaptable to change
Discretion and confidentiality
Ability to work under pressure and problem solving abilities
Excellent written and oral communication skills

Exposure

Minimum four years of experience in banking or micro-finance, including on-site operational experience.

Annex A Key Issues for Diagnostic Evaluation

Title	Key Issues
Market	<p>A clear understanding of the external market should be a priority of any MFI. There are usually many sources of information, both formal (such as government or business association market surveys) and informal (direct experience with clients and competitors). MFIs should demonstrate knowledge of the potential of the market. They should attempt to define their target market, both in terms of demographic data and market segment, including a profile of a typical MFI client. It is constructive to collect data on the MFI's competitors, including other formal operations and informal service providers such as moneylenders. In addition, the MFI should have some mechanism for measuring client satisfaction and monitoring client turnover.</p>
Products and Services	<p>An MFI should be able to provide a clear description of each product and service, including all terms and conditions. Descriptions should be written and widely available to MFI staff and clients. It should also be able to analyze the performance of each product in terms of client satisfaction and profitability. The best MFIs combine standardized products (to help reduce processing and administration cost) with flexible terms (to meet client needs). The trade-off between flexibility and standardization should be understood, such that the MFI is able to adapt its current product offerings to meet the needs of clients at minimum cost. Adapting terms and conditions and new product introduction should be done through a defined process that allows for testing and monitoring of results to determine if the changes were successful. Pricing of products should consider not only market conditions, but also the profitability goals of the MIF.</p>
Legal Environment and Governance	<p>The major external factor affecting MFIs is the local legal and regulatory environment. In difficult legal environments, the MFI must pay extra attention to the legality of its operations. It should be aware of recent or proposed changes in the law and how they affect operations. It is recommended that the MFI have legal counsel or other person that is responsible for ensuring the institution is in compliance with local law. Similarly, the governing body of the institution is vital in providing direction and support to MFI management. An institution should have a governing body that is well qualified and has an interest, financial or otherwise, in the success of the institution. The governing body should limit its role to management oversight, and should be well informed by management. It should be empowered to make key decisions related to strategy and key personnel, but it should not be involved in daily operational decisions. It is also important to identify who is the key decision-maker in the institution. If there are conflicting responsibilities, how does the MFI address them?</p>
Management and HR	<p>People are the greatest resource of any institution. Management should have experience and authority to manage their departments. There should be a clear hierarchical structure and decision-making authority throughout the institution as well as mechanism to provide for communication and cooperation between departments. The MFI</p>

	<p>should seek to minimize the number of levels of management. Human resource management should be a priority for the institution, such that good employees are hired, retained, motivated, and well compensated through performance-based incentives. The MFI should be clear as to which areas are profit centers and which are support staff, in order to maximize income-generating employees. Management should provide for the smooth flow of information, both horizontal and vertical. Information flows should be analyzed so that decision-makers have access to needed information on a timely basis. All staff should be aware of the institutions performance and have some stake in that performance. The MIS system should be able to provide the key financial data required on a daily basis. The MFI should be able to map the flow of information to show how decision-makers use it.</p>
Planning and Budgeting	<p>The institution should have a participatory process for developing short-term and long-term plans. The strategic (or business) plan should incorporate an analysis of the institution as well as the clear goals and objectives that are attainable and coherent. Annual plans should also contain a number of planned activities that are linked to specific objectives and that indicate the human resources required. Staff should be aware of the plan and know their part in it. The budgeting process should support the plan, so that the MFI recognizes the costs associated with activities. All plans should be monitored frequently and adjusted according to an agreed upon process with the staff and governing body (i.e. quarterly or semi-annually). Monitoring reports should be widely available and decisions made on adjusting operating in order to meet planned targets.</p>
Policies and Procedures	<p>The MFI's key policies and process should be documented and updated as needed. Policies state the requirements of each area of operation. They should be communicated to personnel who use them in their daily activities. Policies and procedures should reflect the organizational structure of the institution, such that exceptions to policies and procedures require the necessary level of approval. Procedures provide a guideline to staff so that there is limited confusion as to how processes are completed. They should allow for sufficient flexibility as long as the key policies of the institution are not violated. There should be clear penalties for not following policies that reflect the need for the institution to avoid any fraud or abuse by any employee or manager. Financial policies should address the financial risks to the MFI, such as delinquency, secure funding, interest rate or foreign currency mismatches, and over all asset/liability management. In particular, portfolio at risk and write-off policies should be examined to determine if they are adequate.</p>
Controls and Audit	<p>An MFI should be able to identify the areas of greatest risk for fraud or abuse. Controls in these areas should be incorporated in the institution's policies and procedures. An MFI should communicate the intent behind the controls and show no tolerance for any intentional abuse of controls. An MFI should have an on-going internal audit function that is independent, thorough, and reports regularly directly to the governing body. The MFI should take action based on internal audit findings. The internal auditor should</p>

	demonstrate independence from management and have total access to all institutional records and personnel. The MFI should be audited annually by an external firm, the terms for which should be determined by the governing body. External auditors should be independent, abide by established standards, and produce constructive recommendations to management.
Financial Performance	An MFI should be covering all of its costs, including financial, operational, and the cost of maintaining the value of its equity in real terms. It should be able to segregate financial operations from non-financial operations. Management should have clear profitability targets that enable the institution to meet its obligations, pay a return to its shareholders (if any), and generate surplus funds to build its equity base. The MFI should recognize the profitability of its assets and the cost of its liabilities and attempt to maximize the spread between the two. If it is not profitable, it should have a clear realistic plan that outlines how it intends to be so. Any institution should demonstrate strong growth in its earning assets. All donor or other support should be quantified and recognized on the MFI's statements.
Financial Condition	The MFI has a formal portfolio classification system broken down by level of risk and by aging. The institution should take a conservative approach measuring its portfolio at risk, rather than past due payments. This measure should be less than 5% for accounts > 30 days past due. Portfolio at risk should be adequately provisioned to reflect (at minimum) historical loss rates. Actual loan losses (write-offs) should be less than 2%. An institution should monitor the sufficiency of its reserves to ensure that it has sufficient reserves and capital to cover all potential losses. It should also ensure that there is no mismatch in the term, price, or currency of its liabilities and assets such that changes in its funding costs will be offset by changes in its revenue.
Efficiency	The MFI should monitor how efficiently it deploys its resources. It should determine the realistic productive capacity of its human resources and physical assets and set targets. As an institution grows, it should seek to minimize the overall administrative burden relative to total revenue and total assets, such that a greater percentage of revenue is used to pay for costing funds and shareholder returns. It should analyze its asset structure and ensure that it has a high percentage of performing assets (revenue generating) to non-performing assets. The MFI should seek leverage its equity base by raising costing funds at the lowest cost possible. Its financing strategy should reflect its growth strategy so that it may productively deploy all cash resources.

Annex 52.7 Verification Visit Letter

Date

Name of Contact
Name of Institution
Address

RE: MPSC Verification Visit

Dear <insert name>

In accordance with JSIF policies, we would like to confirm our visit with your institution to verify the accuracy of the financial and operational information which you have provided with your bidding documents. We would also like to discuss your strategy for working in the ICBSF communities.

Our visit is scheduled for <insert date>.

We ask that you make the following persons available to us for meetings:

Meeting	Attendees	Documents Required
Introductory Meeting	Director, Senior Management	Strategic or Operating Plan
Credit Operations	Operations or Credit Manager Loan Officer	Credit Policies Loan Applications Loan Contracts Loan Files
Financial Condition	Finance Manager or Accountant MIS Manager	Financial Statements Financial Reports Accounting System Tax Receipts Computer/MIS System
Legal and Governance	Director, Board Member (s)	Minutes of Board Meetings Resolutions
Project Design/Closing Meeting	Director, Senior Management	Application

We expect that each meeting will take approximately 1 – 2 hours. Our representatives are <insert name> (and <insert name>).

We will be contacting you by phone to confirm the meeting. If you have any questions, please do not hesitate to contact me at [insert contact information].

Sincerely,

Project Manager
Inner City Basic Services Project
Jamaica Social Investment Fund

Annex 52.8 Verification Visit Review Format

Date:

Name of Institution	Name of MPSC Representative (s)
Name of Contact	Date of Verification Visit

1. Summary of Verification Visit

- a) Please see attached minutes from the Pre-Visit Preparation Meeting.
- b) Personnel Attending Visit

<u>Name</u>	<u>Title</u>

c) Summary of Visit Findings

- 2. How accurate is the information provided by the Service Provider in the Bid? Did you believe the Management and Staff were being completely honest with you?
- 3. Are there any issues unresolved or information that is still pending?
- 4. What recommendations would you make for improving or changing the methodology for implementing the MPSC? Is the Service Provider in agreement with these changes?
- 5. Is this Service Provider suitable for carrying out the MPSC? Please explain.

Signed by: <insert name>	Signed by: <insert name>
Title (Representative 1)	Title (Representative 2)

Annex 52.9 MPSC Tracking Sheets

Last Revised: 15 December, 2005

Name of Service Provider: _____

E-mail

Name of Contact: _____

Contact Number

√	Step	Comment	Date	Days Allowed	Actual Days	Initials	Filed √
<input type="checkbox"/>	Expression of Interest Received						
<input type="checkbox"/>	Pre-qualification Letter Sent						
<input type="checkbox"/>	Pre-qualification Response Letter Received						
<input type="checkbox"/>	Bidding Documents Sent						
<input type="checkbox"/>	Confirmed Attendance for Bidder's Conference						N/A
<input type="checkbox"/>	Attended Bidder's Conference						N/A
<input type="checkbox"/>	Bid Received	Date	_____				
<input type="checkbox"/>	Amendments or Withdrawal Received	Date	_____				
<input type="checkbox"/>	Selection Committee Approval/Rejection						N/A
<input type="checkbox"/>	Rejection Notification Letter Sent with Bid Materials						
<input type="checkbox"/>	Letter of Acceptance and Contract Materials Sent	Date	_____				N/A
<input type="checkbox"/>	Letter of Acceptance Received	Date	_____				
<input type="checkbox"/>	Signed Contract Received	Date	_____				
<input type="checkbox"/>	Bid information sent to World Bank for No Objection	Date	_____				
<input type="checkbox"/>	No Objection from World Bank Received	Date	_____				
<input type="checkbox"/>	Verification Visit Date Set	Date	_____				N/A
<input type="checkbox"/>	Verification Visit Completed						N/A
<input type="checkbox"/>	Verification Memo Completed						
<input type="checkbox"/>	Contract Signed by JSIF						

Monitoring Documents

Name of Service Provider _____

	Document	Date	Date	Date	Date	Date	Date	Date	Date	Date	Date	Date	Date	Date	Date	Date	Date
1*	List of approved qualified loans																
2*	Aging schedule of qualified loans																
3*	List of qualified follow-on loans																
4*	Request for Payment																
5*	Break-down of new approved qualified loans by type of business																
6*	List of qualified loans repaid in full																
7	Financial Statements (Income statement, Balance Sheet, Portfolio Report)																
8	Report on loan recovery activities of qualified loans																
9	Audited financial statement																

Annex 52.10 Sample Request for Payment

Date:

To: Project Manager
 Inner City Basic Service Project
 Jamaica Social Investment Fund

From: Name
 Service Provider
 Address
 Address
 E-mail
 Telephone

Invoice No.

								50%	20%	30%	
Loan No.	Name of Client	Value of Loan Disbursed	New Disbursement? (Y, N)	Loan at 3 months, Past due > 30 days? (Y, N)	Loan Repaid in Full (enter Value)	Client Signed for New Loan (Y, N)	Value of New Loan Disbursed	Payment for Disbursement	Payment at 3 Months	Payment for Repeat Loan	
24	Smith, John	\$ 400,000	y	n	\$ 400,000	y	\$ -	\$ 100,000	\$ -	\$ -	
12	Johnson, Mary	\$ 200,000	n	y	\$ 200,000	n	\$ -	\$ -	\$ 20,000	\$ -	
1	Jones, Nancy	\$ 400,000			\$ 400,000		\$ 500,000	\$ -	\$ -	\$ 60,000	
								\$ -	\$ -	\$ -	
								\$ -	\$ -	\$ -	
								\$ -	\$ -	\$ -	
								\$ -	\$ -	\$ -	
								\$ -	\$ -	\$ -	
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								\$ -	\$ -	\$ -	
								\$ -	\$ -	\$ -	
								\$ -	\$ -	\$ -	
								\$ -	\$ -	\$ -	
								\$ -	\$ -	\$ -	

Annex 52.11 Report Templates

List of Approved Qualified Loans

Service Provider _____ Date _____

Loan No.	Name	Personal I.D. No.	Date Disbursed (DD/MFA/YYYY)	Due Date	Value of Loan Disbursed	Value of Loan Outstanding	Value of Loan at Risk	Number of Days at Risk	Purpose of Loan*
Newly Reported Loans									
25	Smith, John	125-9854	22-Jan-2005	21-Aug-2005	350,000	275,000	25,000	15	M
Previously Reported Loans									
0					-	-	-		

* M = Micro-enterprise, H=Home Improvement

Aging Schedule of Qualified Loans

Def.*		Current Period		Previous Period	
		Number of Loans	Value of Portfolio	Number Of Loans	Value of Portfolio
Portfolio Activity					
P1, P2	Loans Disbursed during the period				
P3, P4	Loans Outstanding, end of period				
		Number of Loans	Value of Portfolio	Number of Loans	Value of Portfolio
P5⁰	Loan Loss Allowance, beginning of period				
P5¹	Loan Loss Allowance, end of period				
P7, P8	Loans Written Off during the period				
	Provision Expense for Loan Impairment				
	Year to Date	Number of Loans	Value of Portfolio	Loan Loss Allowance Rate	Loan Loss Allowance
P11, P12	Current Portfolio				-
P13,P14	Portfolio at Risk 1 to 30 days				-
	Portfolio at Risk 31 to 60 days				-
	Portfolio at Risk 61 to 90 days				-
	Portfolio at Risk 91 to 180 days				-
	Portfolio at Risk over 180 days				-
P15,P16	Renegotiated Portfolio				-
	Renegotiated Portfolio over 31 days				-
P3, P4	Gross Loan Portfolio				-
		-	-		

*Definitions can be found in Measuring Performance of Micro-finance Institutions A Framework for Reporting, Analysis and Monitoring, The SEEP Network and Alternative Credit Technologies, LLC. Available at www.seepnetwork.org.

Breakdown of Loans by Business Type

Type of Business	No. of Loans Disbursed, Current Period	Value of Loans Disbursed, Current Period	No. of Loans Disbursed, Cumulative	No. of Follow-on Loans Disbursed	Value of Follow-on Loans Disbursed
Micro-enterprise					
Home Improvement					

SEEP Def.	Quarterly Report	Current Year to Date	Previous Year End
Outreach and Activity			
N1	Number of Active Clients		
N3	Number of Active Borrowers		
N5	Number of Deposit Accounts		
P1	Number of Loans Disbursed		
P2	Value of Loans Disbursed		
N7	Number of Personnel		
	Number of Branches/Agencies		
Profitability			
I1	Financial Revenue		
I19	Net Operating Income		
R1	Operational Self Sufficiency		
R2*	Return on Assets (ROA)		
R3*	Return on Equity (ROE)		
Portfolio Quality			
R9	PAR Ratio > 30 Days		
	Adjusted PAR Ratio		
R10	Write-off Ratio		
	Adjusted Write-off Ratio		
Asset/Liability Management			
B4	Gross Loan Portfolio		
R5	Portfolio to Assets		
R4*	Yield on Gross Portfolio		
R6*	Cost of Funds Ratio		
R7	Debt to Equity		
Liquidity			
B1	Cash and Due from Banks		
C12	Cash Flows from Operating Activities		
C22	Net Change in Cash and Due from Banks		
R8	Liquid Ratio		
Efficiency and Productivity			
I14	Operating Expense		
R12*	Operating Expense Ratio		
R13*	Cost per Active Client		
R15	Active Clients Per Staff Member		
R17	Average Outstanding Loan Size		
R18	Average Loan Disbursed		

* Must be annualized if current period is less than 12 months

*Definitions can be found in Measuring Performance of Microfinance Institutions A Framework for Reporting, Analysis and Monitoring, The SEEP Network and Alternative Credit Technologies, LLC. Available at www.seepnetwork.org

Annex 52.12 Sample Monitoring Visit Checklist

JSIF should try to monitor no less than 25% of the qualified loans to clients that have been made by the Service Provider. The purpose of monitoring is to ensure that the Service Provider is accurately reporting disbursements, payments, and follow-on loans.

Service Provider

1. Was the application full with all documents for the loan cycle checked
2. Was there a copy of the client's identification
3. Was there a copy or proof of the client's residence
4. Was there a copy of the client's business registration document
5. Did the amount requested on the application match the amount on the loan agreement
6. Did the signatures on the loan application and identification match the signature on the loan request
7. Was the analysis of the repayment capacity complete (including excels spreadsheet)
8. Was the loan agreement securely maintained by someone other than the loan officer
9. Did the signatures on the loan agreement match that on the loan request
10. Does the amount disbursed to the client match the Service Provider's Report
11. Do the payment records in the MIS and/or accounting system match the Service Provider's Report
12. Was there a cosigner signature (not required in all cases)

Client

1. Does the amount received by the client match the amount in the Service Provider's Report
2. Do the clients payment records match that of the Service Provider
3. Does the client live at the address listed
4. Does the client have a business
5. Were the proceeds of the loan used for the business
6. Did the client get a follow-on loan (not in all cases)

ANNEX 53 – CONSOLIDATED BUDGET FORMAT AND QUARTERLY FINANCIAL MONITORING REPORT

JAMAICA SOCIAL INVESTMENT FUND BUDGET APRIL 2006 - MARCH 2007 (in Jamaican Dollars) ADMINISTRATIVE & OPERATIONAL EXPENDITURE																										
JAMAICA SOCIAL INVESTMENT FUND BUDGET F/Y 06/07																										
	Act ual to	Proje cted	Total	Bud get	Varian ce	Apr-06	May-06	Jun-06	Jul-06	Aug-06	Sep-06	Oct-06	Nov-06	Dec-06	Jan-07	Feb-07	Mar-07	Total	GOJ	WB	EU	CDB	Total			
ADMINISTRATIVE EXPENSES																										
Compensation of Employees																										
Transportation/Travelling & subsistence																										
Building Rental																										
Utilities																										
Insurance																										
Motor Vehicle Expenses																										
Interest/Finance Charges																										
Consultancy																										
Promotion/Communications																										
Audit Fees																										
Technical Assistance																										
Purchase of Equipment																										
Other goods & Services																										
Grants & Contributions																										
Total Institutional																										

Government of Jamaica								
Jamaica Social Investment Fund Inner City Basic Services Project								
Summary Statement of Sources and Uses of Funds								
World Bank (IBRD) Loan No. 7148-JM								
For the Quarter ended December 31, 2005								
(In JAD (J\$ 000'))								
						Opening Cash Balances		
						Project Bank Account		
						IBRD Special Account		
						Total Opening Cash Balances (IBRD)		
	QUARTE R							
						RECEIPTS:		
						IBRD FUNDING		FORECAST: NEXT 6 MONTHS
LESS PAYMENTS BY EXPENDITURE CATEGORIES	Actual	Budgeted	Variance	Total Exp.		% IBRD Financing	IBRD Financing	JMD '000 USD '000
(1) Goods, works, consultants' services and training for Part 1.1 of the Project, with the exception of Parts 1.1(a)(iii) and 1.1(a)(iv)								
(2) Works for Part 1.1(a)(iii) of the Project								
(3) Goods and works for Community-based Subprojects under Part 1.1(a)(iv) of the Project								
(4) Consultants' services for Part 1.2 of the Project								
(5) Goods and consultants' services for Part 1.3 of the Project								
(6) Consultants' services for Part 2 of the Project								
(7) Goods, consultants' services and training for Part 3.1 of the Project								
(8) Refund of the Project Preparation Advance								
(9) Front-end Fee								
Total Expenditure (IBRD)								
						Closing Cash balances		
						Project Bank Account		
						IBRD Special Account		
						Total Closing Cash Balances (IBRD)		
Notes: Exchange rates used								
					57			

Government of Jamaica								
Jamaica Social Investment Fund Inner City Basic Services Project								
Summary Statement of Sources and Uses of Funds								
World Bank (IBRD) Loan No. 7148-JM								
For the Quarter ended December 31, 2005								
(In JAD (J\$ 000'))								
	QUARTER						FORECAST: NEXT 6 MONTH	
	Actual	Budgeted	Variance	Total Exp.	% IBRD Financing	IBRD Financing	JMD '000	
RECEIPTS:								
IBRD FUNDING								
GOVERNMENT OF JAMAICA								
COMMUNITY CONTRIBUTION (NON-CASH)								
OTHER FUNDING								
Total Receipts								
LESS PAYMENTS BY EXPENDITURE CATEGORIES								
(1) Goods, works, consultants' services and training for Part 1.1 of the Project, with the exception of Parts 1.1(a)(iii) and 1.1(a)(iv)								
(2) Works for Part 1.1(a)(iii) of the Project								
(3) Goods and works for Community-based Subprojects under Part 1.1(a)(iv) of the Project								
(4) Consultants' services for Part 1.2 of the Project								
(5) Goods and consultants' services for Part 1.3 of the Project								
(6) Consultants' services for Part 2 of the Project								
(7) Goods, consultants' services and training for Part 3.1 of the Project								
(8) Refund of the Project Preparation Advance								
(9) Front-end Fee								
Total Expenditure								
Opening Cash balances								
Project Bank Account								
IBRD Special Account								
Counterpart Funds Account								
Total Opening Cash balances								
Closing Cash balances								
Project Bank Account								
IBRD Special Account								
Counterpart Funds Account								
Total Closing Cash balances								
Notes: Exchange rates used								

GOVERNMENT OF JAMAICA							
JAMAICA SOCIAL INVESTMENT FUND: INNER-CITY BASIC SERVICES PROJECT							
Project Expenditures by Component							
World Bank (WB/ICBSP) Loan Ref. -JM							
For the Quarter ended XXXXXX XX, 2006							
(In USD)							
	QUARTER			CUMULATIVE			PAD: Life of Project
Project Component	Planned	Actual	Variance	Planned	Actual	Variance	US\$M
1. Access to Services							
1.1 • Basic Infrastructure	xxx	xxx	xxx	xxx	xxx	xxx	
1.2 • Access to Financial Services	xxx	xxx	xxx	xxx	xxx	xxx	
1.3 • Tenure Regularization	xxx	xxx	xxx	xxx	xxx	xxx	
Sub-Total	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2. Public Safety Enhancement and Capacity Building							
• Consultant Services	xxx	xxx	xxx	xxx	xxx	xxx	
• Technical Assistance	xxx	xxx	xxx	xxx	xxx	xxx	
• Training	xxx	xxx	xxx	xxx	xxx	xxx	
Sub-Total	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3. Project Management							
• Consulting Service	xxx	xxx	xxx	xxx	xxx	xxx	
• Operational Expenses	xxx	xxx	xxx	xxx	xxx	xxx	
Sub-Total	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total Expenditure	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Notes to categories above	Exchange rate used - J\$65 : US\$1						\$0.00

Government Of Jamaica								
Jamaica Social Investment Fund Inner City Basic Services Project								
Detail Statement of Sources and Uses of Funds (In JMD (JA\$ 000'))								
World Bank (IBRD) Loan No. XXXJM For the Quarter ended XXXXXXXX XX, 2006								
	QUARTER			CUMULATIVE				
	Actual	Budgeted	Variance	Actual	Budgeted	Variance		
RECEIPTS								
GOVERNMENT OF JAMAICA	xxx	yyy	zzz	mmm	nnn	ooo		
IBRD FUNDING - - ICBSF	xxx	yyy	zzz	mmm	nnn	ooo		
COMMUNITY CONTRIBUTION	xxx	yyy	zzz	mmm	nnn	ooo		
OTHER FUNDING	xxx	yyy	zzz	mmm	nnn	ooo		
Total Receipts	###	###	###	###	###	###		
PAYMENTS								
(1) Goods, works, consultants' services and training for Part 1.1 of the Project, with the exception of Parts 1.1(a)(iii) and 1.1(a)(iv)								
Subprojects - Works								
	xxx	yyy	zzz	mmm	nnn	ooo		
	xxx	yyy	zzz	mmm	nnn	ooo		
	xxx	yyy	zzz	mmm	nnn	ooo		
Subtotal	###	###	###	###	###	###		
Subprojects - Goods								
	xxx	yyy	zzz	mmm	nnn	ooo		
	xxx	yyy	zzz	mmm	nnn	ooo		
	xxx	yyy	zzz	mmm	nnn	ooo		
Subtotal	###	###	###	###	###	###		
Subprojects - Services and Training								
	xxx	yyy	zzz	mmm	nnn	ooo		
	xxx	yyy	zzz	mmm	nnn	ooo		
Subtotal	###	###	###	###	###	###		
(2) Works for Part 1.1(a)(iii)								
Subprojects - Works								
	xxx	yyy	zzz	mmm	nnn	ooo		
	xxx	yyy	zzz	mmm	nnn	ooo		
	xxx	yyy	zzz	mmm	nnn	ooo		
Subtotal	###	###	###	###	###	###		
(3) Community-based Subprojects under Part 1.1(a)(iv)								
Subprojects - Works								
	xxx	yyy	zzz	mmm	nnn	ooo		
	xxx	yyy	zzz	mmm	nnn	ooo		
	xxx	yyy	zzz	mmm	nnn	ooo		
Subtotal	###	###	###	###	###	###		
(4) Consultants' services for Part 1.2 of the Project								
Subprojects - Services								
	xxx	yyy	zzz	mmm	nnn	ooo		
	xxx	yyy	zzz	mmm	nnn	ooo		
	xxx	yyy	zzz	mmm	nnn	ooo		
Subtotal	###	###	###	###	###	###		
(5) Goods and consultants' services for Part 1.3 of the Project								
Subprojects - Goods								
	xxx	yyy	zzz	mmm	nnn	ooo		
	xxx	yyy	zzz	mmm	nnn	ooo		
	xxx	yyy	zzz	mmm	nnn	ooo		
Subtotal	###	###	###	###	###	###		
Subprojects - Services								
	xxx	yyy	zzz	mmm	nnn	ooo		
	xxx	yyy	zzz	mmm	nnn	ooo		
	xxx	yyy	zzz	mmm	nnn	ooo		
Subtotal	###	###	###	###	###	###		
(6) Consultants' services for Part 2 of the Project								
Subprojects - Services								
	xxx	yyy	zzz	mmm	nnn	ooo		
	xxx	yyy	zzz	mmm	nnn	ooo		
	xxx	yyy	zzz	mmm	nnn	ooo		

Subtotal	###	###	###	###	###	###	###
(7) Goods and consultants' services for Part 3.1 of the Project							
Subprojects - Goods							
	xxx	yyy	zzz	mmm	nnn	ooo	
	xxx	yyy	zzz	mmm	nnn	ooo	
	xxx	yyy	zzz	mmm	nnn	ooo	
Subtotal	###	###	###	###	###	###	###
Subprojects - Services							
	xxx	yyy	zzz	mmm	nnn	ooo	
	xxx	yyy	zzz	mmm	nnn	ooo	
	xxx	yyy	zzz	mmm	nnn	ooo	
Subtotal	###	###	###	###	###	###	###
(8) Refund of Project Preparation							
Subtotal	###	###	###	###	###	###	###
(9) Front-end Fee							
Subtotal	###	###	###	###	###	###	###
TOTAL PAYMENTS	###	###	###	###	###	###	###
EXCESS OF RECEIPTS OVER PAYMENTS	###	###	###	###	###	###	###
Opening Cash Balances							
Project Account							
IBRD Special Account							
Other Bank Accounts							
	###			###			
Closing Cash Balances							
Project Account	b			d			
IBRD Special Account	b			d			
Other Bank Accounts	b			d			
TOTAL	###			###			