

**PROPOSAL FOR APMAS SUPPORT TO APUSP
IN PROMOTION OF SHG FEDERATIONS IN THREE TOWNS
FEBRUARY 2006 - JANUARY 2007**

BACKGROUND

Mahila Abhivruddhi Society, Andhra Pradesh (APMAS) has been established as a State Level Technical and Management Support institution for women's self-help movement. APMAS works for poverty reduction by supporting people's organizations through Capacity Building, Quality Assessment, Research & Advocacy and livelihood promotion. APMAS provides its services to the SHPIs (Self Help Promoting Institutions) involved in promotion of SMFIs (Self managed Micro Finance Institutions), on a fee for service basis. APMAS currently has 25 professionals working to enhance the quality of SHG movement in A.P.

To strengthen the SHG movement, APMAS has positioned five Regional Teams at the field level. At present, APMAS is working in eleven districts of Andhra Pradesh - Adilabad, Nizamabad, Ranga Reddy, Mahaboobnagar, Cuddapah, Ananthapur, Kurnool, Chittoor, Guntur, Krishna and West Godavari. In other districts of AP, Capacity Building services are provided on a demand basis.

APMAS during the past two years has provided Quality enhancement services to APUSP on specific requests. APMAS has conducted 6 State level workshops on SHG best practices to cover all the 140-150 Community organizers hired by APUSP from open market. The senior staff of APMAS was also involved in building the SHG strategy of APUSP and visits were made to the operational towns during the SHG campaigns. On the request of MAST - APUSP, situational analysis of self-help groups of women in three Municipal Towns of Andhra Pradesh was undertaken. The assessment has been taken up in Qutubullapur, Tenali and Proddattur to identify the capacity building needs of the SHGs so as to focus on the existing gaps in the ongoing operational pattern and to evolve a sustainable institutional model for the networking of SHGs in the APUSP Towns. APMAS has supported APUSP in developing book keeping system and trained all selected book keepers from 42 mandals. APMAS has conducted about 6 ToTs on Participatory Training Methodologies (PTM) for the identified resource persons who intern trained the SHG members in all the towns.

1. THE PROPOSAL

APMAS has conducted study of the SHG movement in three towns Qutubhallapur , Tenali and Proddature) during 2003. The assessment of SHGs in three towns and the field visits have indicated the need for capacity building of SHGs in promoting best practices at the SHG level in a majority of the cases and training and on the job support to the COs. The need for integration of SHGs at Settlement or ward level has also been suggested which requires substantial inputs to the staff involved in the process. In this context APUSP requested APMAS to support them in enhancing the quality of the SHGs and promotion of SHG Federations in three selected towns one from each Regiona viz. Telngana, Costal and Rayalaseema. APMAS has agreed to provide required support to APUSP in three towns viz. LB Nagar, Gudiwada and Guntakal.

Objectives

- To strengthen the SHGs in the identified three towns
- Build the capacities of the Community Organizers, Town Planning Officers, and Community Resource Persons/Animators from all three identified towns.
- Facilitate the promotion of networks of SHGs at two levels settlement/ward level and town level.

2. Programme at Town Level

APMAS would support 3 towns (Gudiwada, LB Nagar and Guntakal) intensively to strengthen SHGs and facilitate the promotion of SHG federations. APMAS would undertake a study of the SHG movement in all three towns and develop a detailed action plan based up on the gaps identified through the study of the SHG movement. APMAS would involve all stakeholders (SHGs, Town level municipal officers, Community Organizers, Bankers, NGOs etc.) in development of broad action plan to strengthen SHG movement in the identified towns.

APMAS would build the capacities of the community organizers and community resource persons initially on the concept of SHG, book keeping bank linkages, best practices of SHGs etc. First 4 months of the program implementation APMAS would provide intensive support in strengthening of the existing SHGs, enhance bank linkages etc. In the next 4 months the COs/CRPs would be provided inputs on promotion of SHG Federations at settlement or ward level and would be provided required facilitation support in formation of SHG Federations at settlement/ward level. In the third phase the EC (Executive Members) of first level federations would be provided intensive capacity building support on roles and responsibilities of the EC members, leaders, the role of Federation in providing required services to the member SHGs etc. Towards the end of the third phase (last 4 months) a town level federation would be promoted by networking all settlement/ward level federations.

APMAS would support the town level and ward level federations after the project period (February 2006- January 2007) based up on mutual understanding between APUSP, APMAS and Town level federations.

APMAS would play the role of a facilitator, supporting the team of COs, while providing support in promotion of SHG Federation in the selected town. It has been planned that the level of effort for the above activities would be 12 person days per month from APMAS Head Office (4 days per the town). For participating in the review and planning meeting, Capacity building and on the job support for town level programmes and for community level capacity building and field visits.

3. Proposed Towns for Programme Implementation Operational Area:

S No	Name of the Town	District	No. of SHGs
1	L B Nagar	Ranga Reddy	675
2	Gudiwada	Krishna	525
3	Guntakal	Anantapur	525
Total SHGs from 3 towns			1725

4. APMAS Contact Offices:

S No	Name of the Town	District	Contact Person
1	L B Nagar	Ranga Reddy Overall Coordinator for the Program	Mr. Subramanyam Reddy Capacity Building Officer APMAS- Hyderabad 9440800618
2	Gudiwada	Krishna	Mr. Ramakrishna Regional Manager APMAS- Vijayawada 9440800635
3	Guntakal	Anantapur	Mr. Narayanareddy Regional Manager APMAS - Chittoor 9440800632

5. Program Implementation:

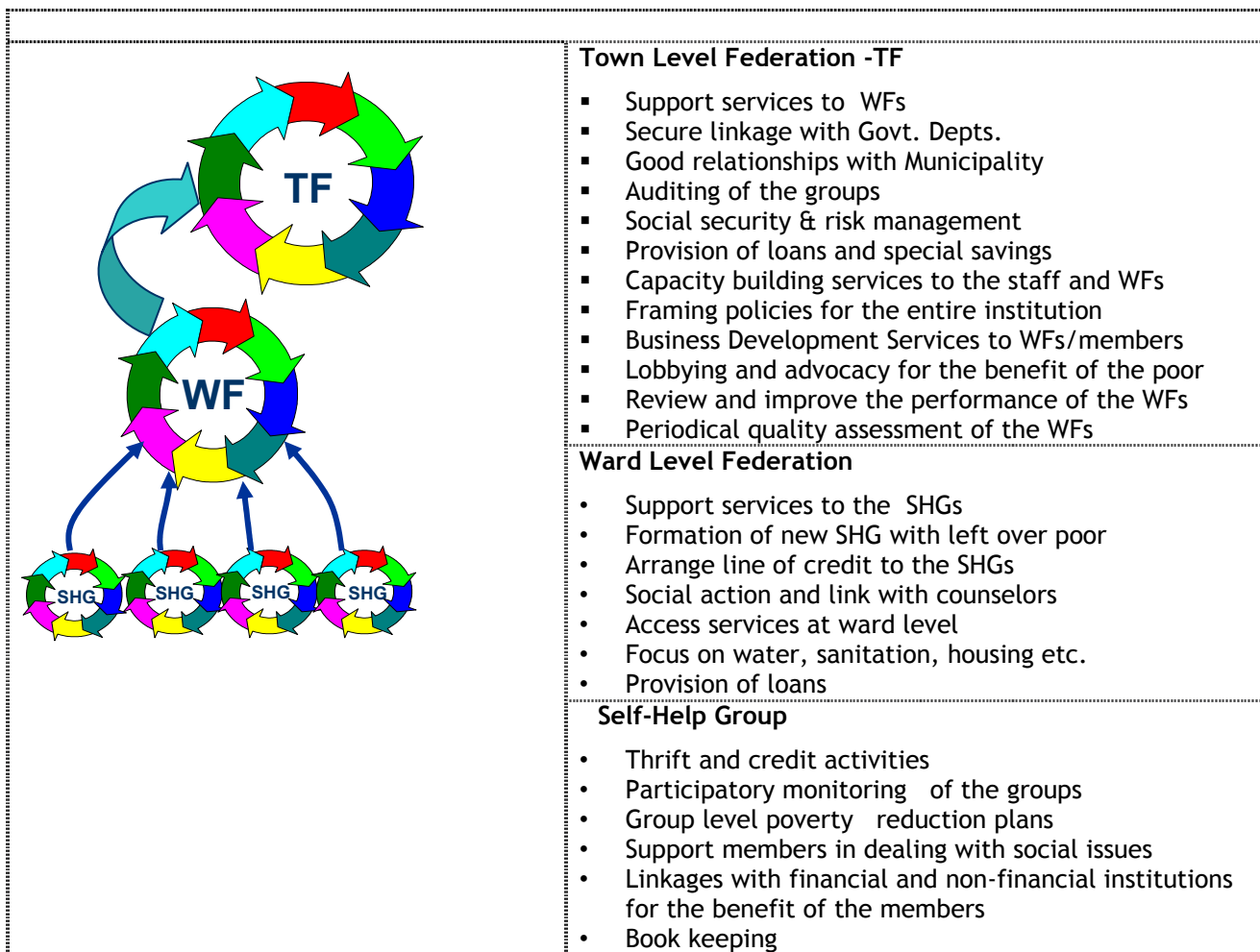
APMAS will have one dedicated CBO (Capacity Building Officer) at Head Office-Hyderabad who would support the overall implementation of the program. In addition to the CBOs the CB Team of APMAS, the Regional Managers in the field offices support the program implementation in all three towns.

At the Municipality level APMAS would recruit nine full time Capacity Building Consultants (3 per Municipality one Senior, one Junior and one MIS Assistant) whose capacities would thoroughly built by various training programs related to urban areas and they would also would exposed to successful urban micro-finance programs in India.

APMAS staff in consultation with the APUSP staff, concern Municipal Commissioners, Town Project Officers, COs would undertake a diagnostic study in all the three towns. The study findings would be presented to the all stakeholders meeting convened by the Municipal commissioners. Based up on the outcomes of the study and the participants suggestions a joint action plan would be developed with clarity on roles and responsibilities of the Municipal Commissioner, TPOs, COs, APUSP and APMAS.

Proposed structure of the SHG Network in the selected towns:

APMAS proposes following SHG Network structure based up on the study of the SHG movement in three towns during 2003 and the inputs given by the TPOs during the Training on SHG Federations held at Tirupathi during 5-10, December 2005. However APMAS would take care of the all the concerns raised by the TPOs in case of the proposed structure.



Key stakeholders of the Program:

Local Staff	APUSP Staff	APMAS	Other Stakeholders	Primary Stakeholders
Municipal Commissioner Town Project Officers Community Organizers	Project Coordinator C3- Head & CDOs	CBOs of Head office Regional Managers And staff based at towns	People Representatives Bankers Local NGOs	SHG members Ward Level Federation Town Level Federation

Broad Activities:

- Study the status of SHG movement
- Develop broach action plan and strategy for 12 months period
- Capacity building of TPOs/COs/Resource persons
- Facilitate the identification of CRPs/Animators one per each of the wards
- Build the capacities of the CRPs/Animators
- Resource mapping of support institutions-Banks, MFIs, NGOs, etc.
- Conduct member education program for all the SHG members

- Building the capacities of the SHG leaders
- Facilitate the development of Institution Building Plans
- On the job support to the TPO's and COs in strengthening the SHGs, revival of sick groups
- Participate in review meetings
- Sensitizing Bankers
- Attend town level bankers committee meetings
- Efforts to increase the SHG -Bank linkage program
- Quality assurance of community level capacity building
- Facilitate the establishment of Ward level federations
- Build the capacities of the EC of Ward level federations
- Organize exposure visit to selected SHG/Ward level leaders to the successful federations
- Facilitate the establishment of Town Level Federation
- Support in establishment of required systems.

Deliverables of the program:

The following are the key deliverables of the program.

- The selected three towns have a broad action plan for strengthening the SHG movement and detailed action plan for first 12 months.
- All the TPOs, Community Organizers and Town level Resource Persons have required skills and capacities to support the SHGs and their networks.
- Required social capital with in each of the ward identified and their capacities developed to support the ward level SHGs and their Federations on sustainable basis.
- Resource mapping of support institutions-Banks, MFIs, NGOs, etc.developed.
- Urban level Bankers have better understanding on SHGs and their networks in all three towns and have positive attitude towards the SHG movement.
- Ward level federations function effectively and support their member SHGs effectively.
- Town Level Federations and support effectively their ward level federations
- All the Town level Federations have required systems for decision making and program planning
- The town level federations have linkages with various government and non-government agencies to provide required services to their members

6. Project Monitoring and Review:

The process and outcome of the program would be periodically reviewed by the HO staff of APMAS, Local Municipal Commissioner and Representative of APUSP at each of the town. The PC, C3 –Head and APMAS CEO will quarterly review the progress and provide guidance for future plan of action. A more comprehensive annual review will be undertaken by PC-APUSP, C3 Head, along with APMAS CEO, the commissioners of respective municipalities, APMAS staff attend the meeting., . APMAS will submit a detailed monthly progress reports to APUSP and Local Municipal Commissioner and also on an annual basis. Based on the annual report, outcome based annual review can also be undertaken. From APMAS side, the overall management of the partnership lies with the CEO of APMAS. All financial aspects will be managed by Program Support Unit located at Head office under the guidance of CEO.

Key activities as part of program review and monitoring:

- Diagnostic study basis for planning
- Town Specific Plans Developed jointly by APMAS & APUSP, local municipal authority and other stakeholders with active involvement of SHG members.
- APMAS submits monthly progress and quarterly progress reports to Municipal Commissioners and to APUSP
- Quarterly Progress Jointly Reviewed by Senior staff of APUSP and APMAS
- Annual Review by PC-APUSP, C3 Head, CEO-APMAS, Municipal Commissioners, TPOs, concern APMAS staff.
- Monthly and Annual Progress Reports submitted by APMAS
- Final Evaluation done in March 2007

7. Role of Key Players:

Local Municipal Authority (Municipal Commissioner, Town Project Officer, Community Organizers)	APUSP	APMAS
<ul style="list-style-type: none"> • Undertake Complete Responsibility for strengthening the SHG movement in the town. • Mobilize the support of Bankers, other institutions for providing required services to the SHGs/Federations (account opening, provision of loans, non-financial services demanded by the SHGs/Federation) • Deal with all major problems like political interference/non-cooperation from other municipal staff etc. • Support APMAS in successful implementation of the program. • Escorting the SHG/Federation members at all stages of the process • Resource support, counsel in problem solving & decision making • Participate and actively involve in all events related to SHG strengthening • Visit SHGs/Federations and provide feedback to the staff for required support • Conduct monthly program review meetings along with APMAS staff and provide guidance and required support • Municipalities will provide office accommodation to APMAS with basic amenities like 3 tables, 3 chairs, electricity, fan, almirah, water, toilet facility preferably with in the premise of Municipal office. 	<ul style="list-style-type: none"> • Provide required resources to APMAS and respective municipalities • Participate in all important events happen at the town level ex: bankers meetings, planning and review meetings, important trainings etc. • Participate staff review meetings and provide guidance and required support for project implementation • Provide required COs to the towns and ensure there are no financial problems for the staff. • Be flexible with APMAS in utilizing the resource allocated to APMAS as per the need of the program. • Replicate the learnings from the three towns to other areas. • If municipalities do not provide office facility to APMAS, APUSP would provide the same to APMAS. 	<ul style="list-style-type: none"> • Undertake situational analysis and facilitate the development of long term plans • Participate in all program review meetings at Municipality level and APUSP level and provide suggestions to improve the program performance. • Building the capacities of staff, SHGs ad Federations. • Facilitate the establishment of SHG Federations Ward/Town level. • Submit the monthly progress reports to Municipal Authorities and APUSP • Organize cross visits to successful models • Facilitate visioning process and support the development of BDPs

Activity Plan and Budget:

The program would be implemented for 12 months, starting from February 2006 and would end by January 2007. APUSP would provide Rs. **16, 66,224/-** (Sixteen lakhs sixty six thousands two hundred and twenty four rupees only) towards program implementation to APMAS. The funds would be released to APMAS in four equal quarterly installments; the first installment will be released after approval of the proposal & signature of MoU between APMAS & APUSP. Each of the installments would be released to APMAS at the beginning of the quarter. APMAS would submit the expenditure reports to APUSP with in 12 days after completion of each of the quarter. The project expenses records would be opened to verification to APUSP or their auditors on request to the CEO -APMAS. APUSP would release the program costs timely towards implementation of the program to achieve the program goals.

**Budget for Promotion of SHG Federation in three towns
February 2006 - January 2007 (12 Months)**

S No	Name of the Town	Budget in Rs.
1	L B Nagar	4,99,200
2	Gudiwada	5,06,400
3	Guntakal	5,06,400
		15,12,000
	Service tax @10.2%	1,54,224
	Total	16,66,224

ACTIVITY PLAN AND BUDGET

Activity plan and Budget - LB Nagar				
BUDGET FOR 12 MONTHS - FEBRUARY 2006 - January 2007				
S. No	Particulars	Unit	Unit cost Rs	Total
1	Staff salaries including staff capacity building and other over head costs			
1.1	Capacity Building Officer(CBO) 1person looking after three towns	1	18,000	72,000
1.2	Capacity Building Consultant(CBC)	1	15,000	180,000
1.3	Capacity Building Associate(CBA)	1	7,500	90,000
1.4	MIS Assistant	1	4,500	54,000
2	Staff Travel expenditure			-
2.1	CBO Travel. To field visit Weekly once.- 4 days in a Month*Rs.400*1person	4	400	19,200
2.2	CBC Travel(local conveyance per month)	1	2,000	24,000
2.3	CBA travel(local conveyance per month)	1	1,500	18,000
3	Food expenses			-
3.1	CBO Food expenses while in field visit days. 4 days*Rs250*1 person	4	250	12,000
4	Administrative Expenses			-
4.1	Stationary Expenses. White papers, Xerox, other miscellaneous expenses. per month lump sum Rs.1500/-	1	1,500	18,000
4.2	Phone Bills lump sum. per month. 2 persons*Rs500	2	500	12,000
	Total			499,200
Program Costs				
S No	Particulars	Units	Unit Cost Rs.	Total
1	Situational Analysis and Planning			
1.1	Study the existing situation of SHGs, Bank linkages, external situation, CBNA of SHGs, staff etc. Expenditure only for printing the formats	1	2,000	2,000
1.2	Consultation workshop with all stakeholders (Expenditure related to food, meeting hall, material etc.30 participants * Rs200 per member*1day)	1	6,000	6,000
1.3	Develop a detailed action plan by using the study outcome and future plan	1	-	-
	Sub-total			8,000

2.Training Programs for the Project staff (TPO and C Os)				
2.1	Concept of SHGs, group formation, strengthening, best practices in SHGs - 3 days program (unit cost includes food, travel, accommodation, material, training material etc.) 4 C Os*3 days* Rs.400	1	4800	4,800
2.2	SHG - Bank Linkages, Documentation - 3 days program (unit cost includes food, travel, accommodation, material, training material etc 1 TPO+4C Os* 3 days* Rs.400	1	6000	6,000
2.3	SHG level Book Keeping 3 days program (unit cost includes food, accommodation, material, training material etc.) 4C Os*3days*Rs,400	1	4800	4,800
2.4	Exposure visit to the successful federations -iTPO+4C Os+1CBO*3days*rs1000	1	18000	18,000
2.5	Formation of SHG Federations 3 days program 3 days program (unit cost includes food, accommodation, material, training material etc.) 4C Os*3days*Rs400	1	4800	4,800
2.6	Federation Level Book Keeping 3 days program (unit cost includes accommodation, food, training material etc.) 1TPO,4C Os*3days*rs400	1	6000	6,000
2.7	Training on MIS to the Office Assistant-Including fees, travel, accommodation- 1Person*2day*Rs2000	1	4000	4,000
	Sub-total			48,400
	3. Training and review meeting cost to CRPs of SHGs and Federations			
3.1	Sitting fees to attend the monthly review meetings-(one Animator per 15 groups) First 12 months APMAS would pay sitting fee and afterwards the Ward Level Federation would start paying the fee. 45 CRPs*Rs400permonth*12months	45	400	216,000
3.2	Concept of SHGs, group formation, strengthening, best practices in SHGs - 3 days program (unit cost includes food, travel, accommodation, material, training material etc.) 45 members*3 days* Rs.100	1	13500	13,500
3.3	Training on Book Keeping for 45 Animators(CRP'S) 3 days program (unit cost includes food, material, training material etc.) 45 members*3days*Rs100	1	13500	13,500
3.4	SHG Federation Staff Training on accounting and book Keeping (federation level) 3 days program (unit cost includes food, material, training material etc.) 45 members*3days*Rs100	1	13500	13,500
3.5	SHG Federation Staff Training on governance, legal compliances, financial management, management of federation etc.3 days program (unit cost includes food, material, training material etc.) 45members*3days*Rs100	1	13500	13,500
	Sub-total			270,000

4.SHG members, Leaders/SHG Federation Leaders Training Programs				
4.1	Member Education: SHG concept, best practices, leadership, roles and responsibilities- SHG members - 675 groups would be done at their localities at their own convenient time	0	0	0
4.2	SHG concept, best practices, leadership, roles and responsibilities- SHG Leaders 2 from each group- 1350 leaders - 1350 leaders*2 days*Rs30	1	135,000	135000
4.3	Exposure visit for the selected SHG leaders to established Federations -75 leaders from 33 notified slums + 42 non - notified slums) 75 members*3days*Rs20075 members*3days*Rs200	1	45,000	45000
4.4	SHG Federation EC members training programs on governance, financial management, linkages - Ward level - 6 days training spread in to 3 events- unit cost Rs.50 includes food, travel, material etc. One reps. From each SHG for the EC of WFS total groups 675 675members*Rs50*6days	1	202500	202500
4.5	Town level Federation EC members training 12 days - training spread in to 3 events- unit cost Rs.50 includes food, travel, material etc. One represent from each Slum-total 75 members 75 members*3dyas*50	1	11,250	11250
Sub-total				393,750
5 Establishment of Systems				
5.1	Book keeping system at SHG level	0	0	0
5.2	Accounting, Book keeping, auditing system at Ward level and Town level Federation	0	0	0
Sub-total				0
6 Linkages with Banks and other agencies				
6.1	Attending town level bankers meetings	0	-	-
6.2	Conducting sensitization workshops for bankers on SHG/Federation linkages	0	-	-
6.3	Facilitate linkages with other agencies based up on the demand from the members. Ex: insurance agencies, Apex institutions for special loan products like housing, enterprise development.	1	6,000	6,000
Sub-total				6,000
7.Material Development		0	0	0
8.Documentation		0	0	0
Sub-total				0
Total - Program Cost				726,150

Activity plan and Budget - Gudiwada				
BUDGET FOR 12 MONTHS - FEBRUARY 2006 - January 2007				
S. No	Particulars	Unit	Unit cost Rs	Total
1	Staff salaries including staff capacity building and other over head costs			
1.1	Capacity Building Officer(CBO) 1person looking after three towns	1	18,000	72,000
1.2	Capacity Building Consultant(CBC)	1	15,000	180,000
1.3	Capacity Building Associate(CBA)	1	7,500	90,000
1.4	Office assistant (OA)	1	4,500	54,000
2	Staff Travel expenditure			-
2.1	CBO Travel. To field visit - 4 days in a Month*Rs.1000*1person	1	1,000	12,000
2.2	CBC Travel(local conveyance per month)	1	2,000	24,000
2.3	CBA travel(local conveyance per month)	1	1,500	18,000
3	Food and accommodation, expenses			
3.1	CBO Food expenses while in field visit days. 4 days*Rs250*1 person	4	250	12,000
3.2	CBO accommodation expenses while in field visit days. 4 days*Rs 300*1 person	4	300	14,400
4	Administrative Expenses			
4.1	Stationary Expenses. White papers, Xerox,Computering etc. per month lump sum Rs.1500/-	1	1,500	18,000
4.2	Phone Bills lumsum.per month. 2 persons*Rs500	2	500	12,000
	Total			506,400
Program Costs				
S No	Particulars	Units	Unit Cost Rs.	Total
1.Situational Analysis and Planning				
1.1	Study the existing situation of SHGs, Bank linkages, external situation, CBNA of SHGs, staff etc. Expenditure only for printing the formats	1	2,000	2,000
1.2	Consultation workshop with all stakeholders (Expenditure related to food, meeting hall, material etc.30 participants * Rs200 per member*1day)	1	6,000	6,000
1.3	Develop a detailed action plan by using the study outcome and future plan	1	0	0
	Sub-total			8,000

2. Training Programs for the Project staff (TPO and COs)				
2.1	Concept of SHGs, group formation, strengthening, best practices in SHGs - 3 days program (unit cost includes food, travel, accommodation, material, training material etc.) 4 C Os*3 days* Rs.400	1	4,800	4,800
2.2	SHG - Bank Linkages, Documentation - 3 days program (unit cost includes food, travel, accommodation, material, training material etc) 1 TPO+4C Os* 3 days* Rs.400	1	6,000	6,000
2.3	SHG level Book Keeping 3 days program (unit cost includes food, accommodation, material, training material etc.) 4C Os*3days*Rs,400	1	4,800	4,800
2.4	Exposure visit to the successful federations -iTPO+4C Os+1CBO*3days*rs1000	1	18,000	18,000
2.5	Formation of SHG Federations 3 days program 3 days program 3 days program (unit cost includes food, accommodation, material, training material etc.) 4C Os*3days*Rs400	1	4,800	4,800
2.6	Federation Level Book Keeping 3 days program (unit cost includes accommodation, food, training material etc.) 1TPO,4C Os*3days*rs400	1	6,000	6,000
2.7	Training on MIS to the Office Assistant-Including fees, travel, accommodation- 1Person*2day*Rs2000	1	4,000	4,000
Sub-total				48,400
3. Training and review meeting cost to CRPs of SHGs and Federations				
3.1	Sitting fees to attend the monthly review meetings-(one Animator per 15 groups) First 12 months APMAS would pay sitting fee and afterwards the Ward Level Federation would start paying the fee. 35CRPs*Rs400permonth*12months	35	400	168,000
3.2	Concept of SHGs, group formation, strengthening, best practices in SHGs - 3 days program (unit cost includes food, travel, accommodation, material, training material etc.) 35 members*3 days* Rs.100	1	10500	10,500
3.3	Training on Book Keeping for 45 Animators(CRPs) 3 days program (unit cost includes food, material, training material etc.) 45 members*3days*Rs100	1	10500	10,500
3.4	SHG Federation Staff Training on accounting and book Keeping (federation level) 3 days program (unit cost includes food, material, training material etc.) 35members*3days*Rs100	1	10,500	10,500
3.5	SHG Federation Staff Training on governance, legal compliances, financial management, management of federation etc.3 days program (unit cost includes food, material, training material etc.) 35members*3days*Rs100	1	10,500	10,500
Sub-total				210,000

4.SHG members, Leaders/SHG Federation Leaders Training Programs				
4.1	Member Education: SHG concept, best practices, leadership, roles and responsibilities- SHG members -525 groups would be done at their localities at their own convenient time	0	0	0
4.2	SHG concept, best practices, leadership, roles and responsibilities- SHG Leaders 2 from each group- 1350 leaders - 1050 leaders*2 days*Rs30	1	105,000	105000
4.3	Exposure visit for the selected SHG leaders to established Federations -75 leaders from 33 notified slums + 42 non - notified slums) 43 members*3days*Rs200	1	25,800	25800
4.4	SHG Federation EC members training programs on governance, financial management, linkages - Ward level - 6 days training spread in to 3 events- unit cost Rs.50 includes food, travel, material etc. One reps. From each SHG for the EC of WFS total groups 525 members*Rs50*6days	1	157500	157500
4.5	Town level Federation EC members training 12 days - training spread in to 3 events- unit cost Rs.50 includes food, travel, material etc. One represent from each Slum-total 43 members*3dyas*50	1	6,450	6450
Sub-total				294,750
5.Establishment of Systems				
5.1	Book keeping system at SHG level	0	0	0
5.2	Accounting, Book keeping, auditing system at Ward level and Town level Federation	0	0	0
Sub-total				0
6.Linkages with Banks and other agencies				
6.1	Attending town level bankers meetings	0	0	0
6.2	Conducting sensitization workshops for bankers on SHG/Federation linkages	0	0	0
6.3	Facilitate linkages with other agencies based up on the demand from the members. Ex: insurance agencies, Apex institutions for special loan products like housing, enterprise development.	1	6000	6000
Sub-total				6000
7.Material Development				
		0	0	0
8.Documentation				
		0	0	0
Sub-total				0
Total - Program Cost				567,150

Activity plan and Budget - Guntakal				
BUDGET FOR 12 MONTHS - FEBRUARY 2006 - January 2007				
S. No	Particulars	Unit	Unit cost Rs	Total
1	Staff salaries including staff capacity building and other over head costs			
1.1	Capacity Building Officer(CBO) 1person looking after three towns	1	18,000	72,000
1.2	Capacity Building Consultant(CBC)	1	15,000	180,000
1.3	Capacity Building Associate(CBA)	1	7,500	90,000
1.4	Office assistant (OA)	1	4,500	54,000
2	Staff Travel expenditure			-
2.1	CBO Travel. To field visit - 4 days in a Month*Rs.1000*1person	1	1,000	12,000
2.2	CBC Travel(local conveyance per month)	1	2,000	24,000
2.3	CBA travel(local conveyance per month)	1	1,500	18,000
3	Food and accommodation expenses			
3.1	CBO Food expenses while in field visit days. 4 days*Rs250*1 person	4	250	12,000
3.2	CBO accommodation expenses while in field visit days. 4 days*Rs 300*1 person	4	300	14,400
4	Administrative Expenses			
4.1	Stationary Expenses. White papers, Xerox, Computing etc. per month lump sum Rs.1500	1	1,500	18,000
4.2	Phone Bills lumsum. per month. persons*Rs500	2	500	12,000
Total				506,400
Program Costs				
S No	Particulars	Units	Unit Cost Rs.	Total
1.Situational Analysis and Planning				
1.1	Study the existing situation of SHGs, Bank linkages, external situation, CBNA of SHGs, staff etc. Expenditure only for printing the formats	1	2,000	2,000
1.2	Consultation workshop with all stakeholders (Expenditure related to food, meeting hall, material etc.30 participants * Rs200 per member*1day)	1	6,000	6,000

1.3	Develop a detailed action plan by using the study outcome and future plan	1	0	0
Sub-total				8,000

2. Training Programs for the Project staff (TPO and COs)				
2.1	Concept of SHGs, group formation, strengthening, best practices in SHGs - 3 days program (unit cost includes food, travel, accommodation, material, training material etc.) 4 C Os*3 days* Rs.400	1	4,800	4,800
2.2	SHG - Bank Linkages, Documentation - 3 days program (unit cost includes food, travel, accommodation, material, training material etc 1 TPO+4C Os* 3 days* Rs.400	1	6,000	6,000
2.3	SHG level Book Keeping 3 days program (unit cost includes food, accommodation, material, training material etc.) 4C Os*3days*Rs,400	1	4,800	4,800
2.4	Exposure visit to the successful federations - iTPO+4C Os+1CBO*3days*rs1000	1	18,000	18,000
2.5	Formation of SHG Federations 3 days program 3 days program (unit cost includes food, accommodation, material, training material etc.) 4C Os*3days*Rs400	1	4,800	4,800
2.6	Federation Level Book Keeping 3 days program (unit cost includes accommodation, food, training material etc.) 1TPO,4C Os*3days*rs400	1	6,000	6,000
2.7	Training on MIS to the Office Assistant-Including fees, travel, accommodation- 1Person*2day*Rs2000	1	4,000	4,000
Sub-total				48,400
3. Training and review meeting cost to CRPs of SHGs and Federations				
3.1	Sitting fees to attend the monthly review meetings-(one Animator per 15 groups) First 12 months APMAS would pay sitting fee and afterwards the Ward Level Federation would start paying the fee. 35 CRPs*Rs400permonth*12months	35	400	168,000
3.2	Concept of SHGs, group formation, strengthening, best practices in SHGs - 3 days program (unit cost includes food, travel, accommodation, material, training material etc.) 35 members*3 days* Rs.100	1	10500	10,500
3.3	Training on Book Keeping for 45 Animators(CRPS) 3 days program (unit cost includes food, material, training material etc.) 45 members*3days*Rs100	1	10500	10,500
3.4	SHG Federation Staff Training on accounting and book Keeping (federation level) 3 days program (unit cost includes food, material, training material etc.) 35 members*3days*Rs100	1	10,500	10,500

3.5	SHG Federation Staff Training on governance, legal compliances, financial management, management of federation etc.3 days program (unit cost includes food, material, training material etc.) 35members*3days*Rs100	1	10,500	10,500
Sub-total				210,000
4.SHG members, Leaders/SHG Federation Leaders Training Programs				
4.1	Member Education: SHG concept, best practices, leadership, roles and responsibilities- SHG members -525 groups would be done at their localities at their own convenient time	0	0	0
4.2	SHG concept, best practices, leadership, roles and responsibilities- SHG Leaders 2 from each group- 1350 leaders -1050 leaders*2 days*Rs30	1	105,000	105000
4.3	Exposure visit for the selected SHG leaders to established Federations -75 leaders from 33 notified slums + 42 non - notified slums)48 members*3days*Rs200	1	28,800	28800
4.4	SHG Federation EC members training programs on governance, financial management, linkages - Ward level - 6 days training spread in to 3 events- unit cost Rs.50 includes food, travel, material etc. One reps. From each SHG for the EC of WFS total groups- 525 embers*Rs50*6days	1	157500	157500
4.5	Town level Federation EC members training 12 days - training spread in to 3 events- unit cost Rs.50 includes food, travel, material etc. One represent from each Slum-total - 48 members*3dyas*50	1	7,200	7200
Sub-total				298,500
5 Establishment of Systems				
5.1	Book keeping system at SHG level	0	0	0
5.2	Accounting, Book keeping, auditing system at Ward level and Town level Federation	0	0	0
Sub-total				0
6.Linkages with Banks and other agencies				
6.1	Attending town level bankers meetings	0	0	0
6.2	Conducting sensitization workshops for bankers on SHG/Federation linkages	0	0	0
6.3	Facilitate linkages with other agencies: Ex: insurance agencies, Apex institutions for special loan products like housing, enterprise development.	1	6000	6000
Sub-total				6000
7.Material Development		0	0	0
8.Documentation		0	0	0
Sub-total				0
Total - Program Cost				570,900

Note: APUSP would provide required logistical support to all the activities in the process of establishment of SHG-Federations in the selected three towns.