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|---------|---|
| Subject | <i>Analysis report</i>                    |
| Project | <i>Business Development Service (BDS)</i> |
| Topic   | <i>Business counselling</i>               |



|           |  |             |         |              |
|-----------|--|-------------|---------|--------------|
| Comment   | This document is complementary to the operational manual of Business counselling. It has been written from the experience of Business counselling project implemented in Pune NGO from 2006 to 2007. It is meant to help any NGO to start similar type of service and avoid making mistakes. |             |         |              |
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## 1 Context

### 1.1 Terminology

|      |  |
|------|--|
| BDS  | Business Development services,         |
| BC   | Business Counselling                   |
| BDSE | Business Development Service Executive |
| NFS  | Non financial Services                 |
| IGP  | income generating programme            |
| FLT  | Financial Literacy Training            |
| HMF  | Health Mutual Fund                     |
| CBU  | Capital Build Up                       |
| PSW  | Parvati                                |
| FDP  | Family Development Programme           |
| CM   | Collectors-Motivators (loan officers)  |
| BM   | Branch Managers                        |

NB: The term « partner » is used to describe micro-entrepreneurs, « Clients » ou « beneficiaries » of the Income Generation Programme

### 1.2 Context

The idea of business counselling came from the fact that most of the group training on business management organised by NGOs previously faced some difficulties in terms of attendance (low response), heterogeneity of the group in terms of educational level, expectations, needs...It was needed to revise the strategy.

In December 2006 we decided to develop individual business counselling with deep and regular follow up of advices given.

From the Indian network of partner NGOs supported by Inter Aide, 2 partner NGOs were ready to develop and implement this new service to their borrowers: Annapurna Parivar and Parvati Swayamrojgar.

The business counselling project was merged in the global business development service project which includes a wide range of other services to the poor listed in 1.3.

This report focuses only on business counselling service project.

### 1.3 Definition of the Business counselling

Non-financial services or Business Development Services (BDS) include different type of services such as:

- Business Counselling
- Business Training



- Vocational Guidance
- Business networking
- Financial literacy training
- Job Placement
- Referral system to other services Family Development Programme(FDP), Health Mutual Fund (HMF)
- Legal counselling
- Awareness (health, family)

The final objective of this service is to help the microentrepreneurs (also called “partners”) to increase their profit, their income level to be able to cover their family expenses or to save money for future expenses/projects.

To achieve this final objective, we provided individual financial and business guidance towards:

- ☐ Financial planning
- ☐ Saving
- ☐ Specific training (detecting individual weakness) to improve their business skills
- ☐ Tailored answer to personal business problem

Business counselling will help partners to:

- Solve their business problem
- Expand or diversify their business activity
- Repay outstanding loan
- Generate more income, Increase profit
- Increase their knowledge to manage money
- Increase their Capacity to use financial services
- Build self-esteem and self confidence
- Enhance self empowerment

This service is complementary to the income generating programme (IPG/ microfinance) and it is very necessary that a smooth communication between the staff take place for it to be successful. The IGP staff & BDS staff should work hand in hand for the success of the partner which will also contribute to the success of the NGO.

## 1.4 Lessons learned from experience: in the initial process

The senior financial counsellor in charge of the project at the beginning of year 2007 started promoting the project and interacting with “partners” (borrowers) at the time of committee meeting (monthly meeting held at branch level or area level with all borrowers present where many current issues are discussed).

Gifted with good analysis capacity and business counselling advices, she visited the micro-entrepreneurs, listened to them and started giving solutions to their business problem on the spot — which turned out to be successful for some of them.

☞ But we also understood and learned that deeper analysis of the case was needed as well as creating a good relationship in order to build the trust. Only then they would listen to our advice and implement them.



## 1.5 Finally adapting FDP procedure

The previous experience (deeper analysis of the business situation and the need to build trust with the “partners”) led us to study the procedure of the social Family Development programme. This programme follows a family for 6 to 12 months through home visits to provide them with “social counselling” and guidance, on the problems and objectives the family has identified with the help of the social team.

The process is strictly followed: during a first period of 3 weeks to one month, the FDP social worker is only listening to the family and observing to understand the family’s situation. Then objectives are identified together with the family and weekly home-visits are made by the social worker.

We started a pilot business counselling activity with Parvati, one of Inter Aide’s partner NGO in Pune: 5 families facing difficulties in their business were identified in Janata Vasahat branch..

We visited them regularly. After each visit, brain storming was done by the team, new need were discovered & forms were developed accordingly.

We were quite confident that the procedure would work because it was inspired from an on-going, experienced social counselling programme — and all the business counselling forms were designed according to our field experience.

We designed the 4 months process of business counselling as well as the 12 forms needed to prepare a good analysis of the case, *sine qua none* conditions to a good counselling.

The forms are presented in the Business Counselling Operation Manual.

## 2 Need assessment

### 2.1 Who is Business counselling for? Target partner and eligibility criteria

Initially, the targeted “partners” (microentrepreneurs) for business counselling (BC) were selected according to the following 2 main criteria:

- the “partner’s” level of poverty : Partners with poverty level 3 or 4 (usually with small loans amount). Targeting the poor is very important considering the level of our counsellor team (see 0 for further details). Some businesses are inherited & partner with higher poverty level (5, 6, 7) has strong command on the business. There are already expert in their field and would not welcome advices.
- The defaulter partners: The partners who are in arrears for more than 90 days & less than 180 days will be selected if the partners are defaulted due to the business problem. It was also easy to identify them thanks to the software.

But in fact, though the defaulters due to business may seem to be the most needful in terms of counseling, we discover with experience that there were in fact difficult to handle. Why ? It is important to keep in mind that the defaulters have already been visited by many IGP staff (Collector Motivator, Branch Manager, Coordinator, even Portfolio quality Manager for chronic defaulter). The defaulters were often thinking that the BDS executive was coming to solve their debt towards the NGO or give money. BDS executive will have to clarify very quickly the misunderstanding or wrong idea the partner may have in mind to be able to build a trustful relationship and confidence, so as to





be welcomed at the next visit. The observation period is meant to help the BDS executive to build confidence and relationship with the businessman.

Later on, other criteria were set:

1. The partners who have taken a loan for business creation
2. If the partner has not taken loan for business purpose, but if he/she is defaulter because of business problem such case will also be selected.
3. Any partner with a loan amount less than 7000 Rs. A first visit will be paid by the counselor to cross check the need through a first observation.
4. Obviously, all volunteer cases were most welcome (but it was only 10% of on going cases)
5. Defaulters whose account were closed, black-listed or written off shall not be selected. During the course of counselling, if the partner is blacklisted or written off, BDS<sup>1</sup> counselor can continue till partners selected objectives are achieved.

## 2.2 Where to start BC? Eligibility criteria to start Business Counselling in a branch

With experience, we learnt that other eligible criteria must be considered at the time of selection. Furthermore, this service cannot be implemented in every slum where the NGO operates or in all slum community. Indeed,

1. Though they may have clear business problems, it was not a good idea to focus mainly and at the beginning on defaulters as they are usually difficult cases in the IGP programme. The counseling team must be well trained to handle defaulter partner. If this option is chosen, it is better to tackle those cases after the team has gained some confidence.
2. The age of person in the business is also important to consider regarding the knowledge the person may have and the capacity and willingness to implement the advices. We met microentrepreneurs who could do a lot more to increase her business but would not have the willingness to improve it
3. If the business is in the heart of a market or in very dense & crowded area, it is not a good idea to start counselling there. Usually, beneficiaries who got a place in a market are knowledgeable about their business.
4. If the businessman is too busy throughout the day, counselling will not last long.

Hence, before starting the activity, it is important to carefully define which slum community can be selected for this service.

☞ We learned from experience that the Business counselling activity cannot be spread to all the microfinance branches of an NGO, specially when launching the program. It might be more successful to start the action in one "pilot branch" so as to test, adapt and improve the procedure and the tools before expanding to other branches.

<sup>1</sup> Business Development Service



## 3 Building the team

### 3.1 Profile of BDS executive (who can be a good business counsellor?)

Business counselling will be successful; that is to say that it will improve the micro-business if 2 majors' factors are gathered: a strong team of counsellors properly trained and a set of good counselling tools for the team.

Counselling is a lengthy process in which the counsellor should be patient, objective (control emotional involvement) with no judgmental attitude. Counsellors should be ready to follow the process of counselling:

1. Attending phase
2. Exploration phase
3. Problem analysis
4. Action phase
5. Termination stage

#### 3.1.1 Counsellor aptitude and attitude

**C**- Co operative, confident, creative, concerned, caring, compliant, confidentiality, commitment, clarity, competency, communication skills, command,

**O**- Observation skills, Optimistic, objectivity, organized,

**U** - Understanding, Uniformity in treatment U (you) attitude

**N**- Non judgmental, Non violent, neutral

**S**- Simplicity, Self determination, Sympathetic, Sincere, Supportive, Skilful, Stable, Stress-free, Self aware.

**E**- Empathic, Extrovert, Exploring, Expert in subject, Effective, Efficient, Enthusiastic, Emotionally balanced

**L**- Loyalty, Liberal,

**L** - Listener, Learner

**O**-Openness

**R** -Respectful, Rational, Rapport building, Responsible, Resourceful, Realistic

#### 3.1.2 Business counsellor educational background

The staff hired had in great majority a Master of Social Work (MSW) and some of them had experience in business (due to their involvement in their family business for example).

Not all of them had business experience, so specific training on business concepts and calculation was provided to them.

Contrary to CM (Collectors-Motivators) and BM (Branch Managers) who are living in slum area, we could notice that majority of the staff was not coming from such area. Nevertheless there



were happy to work with sum community and could understand their problem due to their interest and concern from their Master of Social Work background.

We had also accepted one person with less educational background (12<sup>th</sup> pass commerce only) because we found that she gathers all the skills listed above. She was also very needy and eager to grasp and learn. In fact, she ended up being one of the best counsellors.

It is important that the counsellor are mature enough, with some previous experience in business (+ economical/financial/market knowledge and capacity to understand many business activities, which is not often the case with people with a MSW background) otherwise the counselling skills and analysis capacities are very long to build.

## 3.2 BDS Coordinator profile

Whichever is the size of the team, the role of the coordinator / supervisor is a critical point for the success of the project.

After meeting the partner with all the forms filled, brainstorming is a crucial part for good counselling.

Coordinator was mature person with 10 years of experience in business together with master of social work educational background. If the team is big, the coordinator must have good organisational and management skill, capacity to identify training needs of the team and sometimes provide internal additional training to the staff. The coordinator in our case was involved from the beginning in the development of the project and business counselling process. Her understanding of the process and forms was perfect.

Counselling is a difficult task and it is better to give no advice than to give wrong advices. A wrong advice can cause a reverse effect on partner's business and family. We can't play with people's life. The coordinator had the touchy role to detect any wrong advice the executive would have given without her guidance.

The coordinator should have the following skills for proper management of a counselling project:

- critical eye and hear to understand quickly family and business situation
- Listening capacity towards
- Accurate/ fine analysis capacity
- Counselling skills / guiding skills
- Business skills

On top of the inner attitude listed above and educational background, initial training and regular monthly training must be provided to the counselor.

→ It is difficult to recruit and build the capacity of a good counselor and a good coordinator.

## 3.3 Initial training

When the team of BDSE (Business Development Service Executive) was selected after interview, we had a team of almost 20 candidates. Training was designed for ten days in the month of July 2007 with a final exam at the end of it to select the best of them.

### Points covered during the training:

- Introduction to the NGO's Vision, mission ,goal
- Introduction of Micro Finance (concept).
- What is a SWOT analysis (Strength, Weakness, Opportunity and Threat): theo-





retical and practical exercises

- The different business sectors (manufacturing, service, trading...) and business concept.
- Introduction to Business Counselling
- Aims, objectives & target.
- Process designed so far (though some parts were modified afterwards)
- Tools & forms to use.
- BDS schedule per month
- Record keeping
- Referral system (Importance of referring to other services when a problem is identified in the family that the counsellor is not supposed to tackle).
- Job placement procedure (at that time, the BDS executive were also supposed to do job placement in the morning).

### **The method used for training:**

- Role Play.
- Discussion.
- Resource person lecture.
- Power point presentations & studies.
- Games.

3 afternoons were also organised on the field for the following purpose:

- Understand FDP procedure (1 afternoon)
- Understand microfinance activity and branch organisation (2 afternoons)

## **3.4 Monthly training**

As the team started working on the field, the actual understanding of the process and procedure became clearer thanks to the constant monitoring of the project co-ordinators. Coordinator was in charge of identifying training needs from the field, development of new tools to build accordingly training content.

Sometimes, internal on-going training is also given at NGO level where issues, difficult cases and problems are discussed & brainstormed to find proper solution.

It is very crucial that the team is trained regularly, at the beginning to learn new concept moving to brushing up forms and process. It is also the time where coordinator and project manager introduce new tools to the team to increase and/or maintain high counselling quality.

The training lasted 1 full day initially and half day per month after 7 months. Each training was organised with the following content:

- "Manogat" (Uplift India Newsletter<sup>2</sup>) issue of the month (the story on economical issue "Herba Kerba" of the monthly newsletter can be used as a counselling tool). Each month, the BDSEs were trained of the new topics.
- Business counselling procedure or forms
- Job placement procedure or forms

<sup>2</sup> All issues of "Manogat", Uplift India Newsletter designed for microentrepreneurs and slum-dwellers, can be downloaded on Uplift India Website: <http://www.upliftindia.org/>



- Business counselling objectives and tools
- Introduction to business training (the training was provided by the trainer of the NGO but the BDSE were supposed to know the content of the training to pull partners to the monthly training organised in the NGO).

See the training content in the annexe as well as Manogat topic covered month wise.

## 3.5 HR management of the team

The implementing NGO's director decided to set an incentive system to motivate the team to achieve the target.

This point is controversial for such counselling activity as usually, incentive system pushes to achieve quantitative target whereas quality of counselling must remain a priority in social work. It is difficult to find objective indicators in the incentive system to assess qualitative counselling. The incentive system is presented in Annexe 2 : Performance evaluation sheet (PES).

With the workload set up per executive (job placement in the morning, BC in the afternoon, attendance to weekly or monthly branch meeting), BDSEs could not cover more than a portfolio of 30 cases per month. The target was set to cover 8 new cases per month so that quality will not be hampered. Those 8 cases would be reached gradually after 6 months of experience. Refer to Annexe 3: 9.3 for the target set per month.

In the afternoon, BDSE are supposed to write the summary of their counselling visit and file properly these records. CO would check the quality of the reporting weekly as it is a very important document to refer at the time of scoring at the end of the process and in case of staff turnover for history of counselling.

In order to help monitoring of the activity for BDSE and coordinator a weekly and monthly checklist have been developed.

(Refer to Annex 4 et

and Annexe 5 : Coordinator monthly checklist).

## 4 Implementation of project

### 4.1 Relation between IGP and BDS

The successful implementation and achievement of BDS project is closely linked with its integration with microfinance activity.

It is important that the BDS executive melt well into the IGP team for smooth interaction between the team. It is particularly essential for selection of BC cases to counsel, to understand proper credit history and current situation of members before starting the counselling. An introduction to BDS project and particularly Business counselling service was organised to all BM and CM team for them to welcome the new BDSEs in the branches and not see them as spies...

Indeed, we observed that BDS programme was assumed as a "parasite" on IGP by the IGP staff as BDS program was "funded" by IGP Income. Due to this missing link, BDS team found hard to build link with the existing IGP members.

It was necessary to organise during monthly training a topic on "How BDSE should introduced



herself/ himself to the “partners” because his/ her role was new and could be perceived in a wrong manner. Indeed, initially, especially when we targeted defaulters, many BDSEs were perceived by the “partners” as executive who would clear their debt against the NGO. It was important that roles between IGP and BDS staff was clearly separated from the start with the selected “partners”.

On the other hand, it was crucial that BDSEs were properly doing their work because a wrong counselling could have reverse effect on IGP team, at the time of collection for example. Boomerang effect could happen; CO has a critical role here to prevent it.

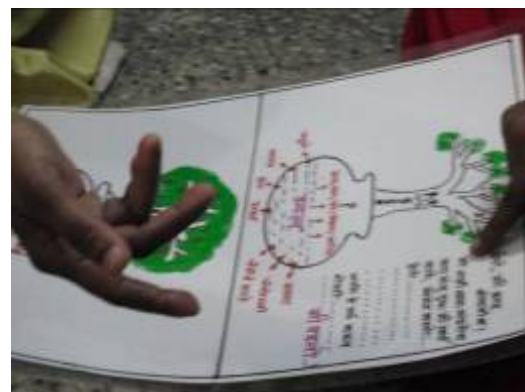
Regarding target, as targets of BDS were linked to IGP programme, shift in IGP targets (due to objectives, diversification) had impacted BDS.

## 4.2 Importance of regular development of counselling tools

As the project was being implemented, the need of developing different tools and forms arose.

A total of 12 forms were developed (see Business Counselling Manual of Operation).

Development of tools remained a difficult part of the development of the project. It takes a lot of time to conceptualise and develop the right tool to be understood by illiterate and non literate microentrepreneurs. Furthermore, some of them were a bit “childish” and could have been improved or made more professional. At last, more than anything, the best tool which really make a change in partners’ life are the market linkage and contact we could tie up and bring them. Bringing a contact or a good business reference to a slum dwellers increased the credibility of our intervention a lot. Those linkages take a lot of time to build. Unfortunately, only few could be tie up.



We tried to diversify as much as possible the type of tools. Some messages can be better conveyed by the media of pictures. Pictorial tools work more effectively than just oral counselling.

Annexe 8 : Index of tools and page reference to operational manual list the tools which were developed.





## 4.3 Organisation in Branch

### 4.3.1 Maintenance of register

At branch level many systems were created to keep close monitoring on the work of service executives such as registers (Daily cash register, Daily planning register, Business data counselling Register) and updating of reporting files of each cases selected for Business counselling. The data computed in those registers were weekly checked by the coordinator. Once a month, all the registers were sent to HO to compute the data into excel file. Those excel file are pasted in Annexe 9 : Monthly NGO Business counselling reporting.

The register system is also explained in the operational manual.



### 4.3.2 Administrative tasks to do



BDSEs workload mainly includes field work but some administrative tasks must be done regularly for the smooth implementation of the project. These tasks comprise filling the records as well as others tasks listed in the checklist illustrated in Annexe 4 : BDSE weekly checklisy

## 5 Main difficulties faced which resulted in phase out

Here are the main difficulties that the coordinator faced during the implementation :

### In terms of process

- **Selection of cases.** In the case of the NGO Annapurna, it occurred that progressively, the productivity of CM increased month by month. It seems that the new entrants in the portfolio were less and less poor and taking loan for other purpose that Business. It was more and more difficult to select cases for business counselling with our given selection criteria (poor partner and running business).
- Cases were wrongly selected. In some branches this service should not have been



started: some “partners” were in the business from generations. They are aware of how to start & run the business, what its loss & profit. Some of them found this service too basic.

⇒ For these 2 reasons, we started to phase out from some branches and few months later we phased out from all this NGO’s branches to slowly close the project.

- **Acceptance of service by partner :** The BDSE was not always welcomed very well by the partners. The reasons could be: visiting them too often, maybe at wrong timings, or may be partners thinking that we were coming to ask for their pending loan instalments.
- **Implementation of counselling:** Partners appreciated the idea of keeping record, inventory planning, but they were not concretely implementing them.
- **Weakness of tools developed :** some of the tools did not suit the type of partners we were dealing with, for example, show record keeping books to illiterate partners.

## **In terms of HR management :**

- **Monitoring the executive on the field in terms of quantity and quality:** Once the maximum number of cases was reached per executive, it became difficult for one coordinator to monitor all the team. Time management was hard and the coordinator could not spend enough time with each executive to study the cases properly. In 2008, the coordinator was promoted to assistant manager position and another coordinator was hired.

- **Understanding & capacity of the counsellor:** as mentioned earlier, though staff turnover was really low thanks to the good grip and management of the coordinator, It took time to build an expert team in counselling. Despite constant training, building the skills and analysis capacity remained one of the hardest task of the coordinator and technical support team. It is very hard to understand and provide adapted advices to so many different activities and situations in the informal sector.

- **NGO management and support to the project :** As mentioned earlier in report FDP counselling method was used to build this program. It takes lot of time & resources for this task, the NGOs must be patient & ready to invest resources into it (financial & otherwise).

## **6 Some positive feedbacks**

The following tools were particularly appreciated and were great help to “partners” (micro-entrepreneurs):

- shop act license
- address of the wholesalers,
- insight of planning for future,
- FLT 1 training which raise participants’ awareness about savings & motivate them to take one step ahead.
- Ideas about marketing & promotions
- Calculation of pricing. The exercise was difficult for the executive but once they found the result (unit price), it was very rewarding for the BDSE after such effort to explain to the businessman that he was making a loss for each product sold because his selling price was too low. We realised then that so many “partners” were selling at loss but nobody had taken the time to make the calculation with and for them.





## 7 Conclusion : learning from this experience

Though the technical support team has been working in microcredit for 7 years, nobody had been able to devote the necessary time to analyse and understand a microbusiness deeply. Simply because it takes time.. Listing the business counselling objectives and symptoms, thinking hard to find solution was a great experience. Though this project is closed, we still use this list for many purpose.

The total experience has taught us that there is a need for financial literacy, a need to spend time to explain the manufacturing cost of product, the loss & profit of a business, the Swot of the business. However, as business counselling is not a felt as a need for a small-scale businessman, it is very challenging service to offer and to be accepted. Furthermore, counselling takes a long time to have impact on people. It must be a long process. We decided to stop the project because of the difficulties mentioned above (weaknesses in the selection of the partners with low poverty level and difficulty to find partners with real business).

## 8 Example of a Business counselling case: Mrs Manda Raut, Karve Nagar branch



Mrs Manda Raut has been a "partner" of Annapurna for the last 7 years. She has been living in New Shivane, Karve Nagar, with her family for the last 22 years.

She has been running a small trading shop in her community for the last 20 years and she was only earning 50 Rs. per day from this business together with her husband.

BDS executive selected this case for business counselling in November 2007 and selected the following objectives: cleanliness, Display of products, Record Keeping, FLT, Expansion and business Commitment.

BDS executive got very positive response from the "partner" who achieved the entire objectives

in between the regular visits. Manda Raut responded well and followed all the guidelines given by the executive during the visits.

Nowadays, her shop is looking very clean and attractive with nice products display. Her sale has also increased up to Rs. 100 to 120 income per day. She looks very confident towards her business and she confidently said: " I will expand my business and keep some more products for sale".

Some photos of the business counselling visits :



BDS Executive explaining the importance of cleanliness and hygiene.





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BDS executive explaining importance of record keeping in business.



Mrs. Manda Raut is getting information about how to better display her products.



After the counselling process, Mrs Manda Raut's clean and well displayed shop.



## 9 Annexes

### 9.1 Annexe 1 : Training content

|                     | 2007                                     |  |                           |  |   |                                     |
|---------------------|--|--|---------------------------|--|---|-------------------------------------|
| BDS Training        | July                                     | August   | September                 | October  | November  | December                            |
| Soft skill training | How to touch sensitive point (ex gold)   | Time management  | Introductory speech       |  | Poverty assessment form   | Personality development             |
| Procedure / forms   | Income and expense, financial counseling | Income and expense sheet, my dream, BC register and weekly reporting | Manufacturing BAT         | Job placement procedure and pb solving; Conclusion forms, scoring system | Income and expense sheet. How to understand data collected and convey it to partner | Preparing activity planning chart   |
| BC objectives       | Record keeping; license                  | Symptoms   | Symptoms (from Op manual) | Business commitment and rapport with customer                            | Understanding pb of alcoholic people : + business commitment                        | FLT 2 training + inventory planning |
| Manogat             |  |  | -                         |  |   |                                     |

|                     | 2008                     |   |   |  |   |   |   |                         |
|---------------------|--------------------------|---|---|--|---|---|---|-------------------------|
| BDS Training        | January                  | February  | March   | April  | May                                     | June  | July                                      | August                  |
| Soft skill training | Principle of social work | Attitude and values Part 1                            | Attitude and values Part 2  | Effective self perception/ image, proper self introduction | communication                           | Objective alignment with NGO vision ; Quality of a counselor                      | Self SWOT + how other see me ; self image |                         |
| Procedure / forms   |                          | Global process of BC + Income and expenses sheet      | Job placement procedure + referral system+ handing out marathi document | -  | How to make good promotion for JP       | JP procedure (LABS)   | 6 months activity review + SWOT analysis  | Revision follow up form |
| BC objectives       |                          | Expansion tool (marketing mix) + Business description | Rereral system + price + job at licence                                 | purchase management tool                                   | Marketing tools + Clearance of bad dept | Shop management   | License tool                              |                         |
| Business training   |                          |   | Pricing   | Entrepreneurship qualities                                 | FLT 2                                   | Inventory planning + how to make good labeling (packaging tips for food business) | Art of selling orientation                |                         |
| Manogat             |                          |   |   |  |   |   |   |                         |

After August 2008, the training sessions decreased due to the project closing down slowly.



## Manogat topic of 2007 and 2008 (herba & Kerba story)

| Topic   | Date   | Year | General topic              |
|---|--------|------|----------------------------|
| Persistence pays in business                              | Jan-07 | 2007 | Entrepreneurship qualities |
| A keen eye is a must in business                          | Feb-07 | 2007 | Entrepreneurship qualities |
| The times are special so be specialist in your business   | Mar-07 | 2007 | business specific          |
| Money lenders be aware of them                            | Apr-07 | 2007 | Credit                     |
| There is no shortcut to success in business               | May-07 | 2007 | Entrepreneurship qualities |
| Fight competition with determination                      | Jun-07 | 2007 | Quality                    |
| -   | Jul-07 | 2007 |                            |
| One in hand is worth two in bush                          | Aug-07 | 2007 | Entrepreneurship qualities |
| Keep money liquid!  | Sep-07 | 2007 | Financial planning         |
| Mixing up business and household is not good for business | Oct-07 | 2007 | Shop management            |
| One must retain regular customers                         | Nov-07 | 2007 | Communication              |
| How will you list your goods                              | Dec-07 | 2007 | Inventory planning         |

| Topic  | Date   | Year | General topic              |
|--|--------|------|----------------------------|
| How will you market good products                  | Jan-08 | 2008 | Marketing                  |
| Gift, an new avenue of advertising                 | Feb-08 | 2008 | Marketing                  |
| Market Survey: A first step of business            | Mar-08 | 2008 | Planning                   |
| How will you fix the price of your ware?           | Apr-08 | 2008 | Pricing                    |
| How will you manage a shop?                        | May-08 | 2008 | Shop management            |
| How will you manage a shop?                        | Jun-08 | 2008 | Shop management            |
| What precaution will you take while giving credit? | Jul-08 | 2008 | Credit                     |
| FLT-1  | Aug-08 | 2008 | Family budget              |
| FLT-1  | Sep-08 | 2008 | Family budget              |
| Family financial budgeting                         | Oct-08 | 2008 | Financial planning         |
| qualities of successful entrepreneurs              | Nov-08 | 2008 | Entrepreneurship qualities |
| financial time and business planning               | Dec-08 | 2008 | Planning                   |



## 9.2 Annexe 2 : Performance evaluation sheet (PES)

| Performance Evaluation Sheet (PES) |   |   |               |         |        |                 |        |  |
|------------------------------------|---|---|---------------|---------|--------|-----------------|--------|--|
| Name:                              |   |   |               | Month:  |        |                 |        |  |
|                                    | Indicators  | Max Points  | Target        | Actual  | Points | Filled by       |        |  |
| Activity                           | JP  | Target Achievement : Achieved / Target                        |               |         |        |                 | BDS Co |  |
|                                    |   | Employers visited   | 15            | 20      | 15     | 11.25           |        |  |
|                                    |   | New employers registered                                      | 10            | 12      | 10     | 8.33            |        |  |
|                                    |   | New employee registered                                       | 10            | 12      | 5      | 4.17            |        |  |
|                                    |   | employers registration fees collected (150 rs)                | 10            | Yes(1)/ | 1      | 10.0            |        |  |
|                                    |   | employee application fees collected (10 rs)                   | 10            | Yes(1)/ | 1      | 10.0            |        |  |
|                                    |   | deposit collected (100 Rs)                                    | 5             | Yes(1)/ | 0      | 0.0             |        |  |
|                                    |   | employee placed   | 20            | 4       | 4      | 20.00           |        |  |
|                                    |   | NB employees placed within 15 days from the date of enrolment | 10            | 2       | 1      | 5.00            |        |  |
|                                    | % of employee placed staying more than 3 months with the employer | 15  | 70%           | 50%     | 10.71  | BDS Co          |        |  |
|                                    | BC  | Nb Bat filled   | 10            | 4       | 3      |                 | 7.50   |  |
|                                    |   | Nb Business contract +OV1 + OV2                               | 10            | 4       | 4      |                 | 10.00  |  |
|                                    |   | Obs visit (OV3, OV4):   | 10            | 5       | 5      |                 | 10.00  |  |
|                                    |   | NB Regular Business visit (RBV1, RBV2, RBV3, RBV4)            | 10            | 6       | 2      |                 | 3.33   |  |
|                                    |   | Nb deletion visit   | 10            | 4       | 1      |                 | 2.50   |  |
|                                    |   | Nb of follow up visit   | 10            | 4       | 4      |                 | 10.00  |  |
|                                    |   | Total ongoing BC partners                                     | 10            | 6       | 5      |                 | 8.33   |  |
|                                    |   | Business counselling success achievement                      |               |         |        |                 |        |  |
|                                    |   | Nb of of cases deleted with AA,grade at deletion level        | 15            | 10      | 7      |                 | 15.00  |  |
|                                    |   | Nb of of cases deleted with, A, grade at deletion level       | 10            | 10      | 8      |                 | 15.00  |  |
|                                    | Nb of of cases deleted with BB grade at deletion level            | 15  | 10            | 9       | 15.00  |                 |        |  |
|                                    | Nb of of cases deleted with B grade at deletion level             | 10  | 10            | 8       | 15.00  |                 |        |  |
|                                    | Nb of of cases deleted with CC grade at deletion level            | 10  | 10            | 6       | 12.00  |                 |        |  |
|                                    | NB of objectives adressed per partner                             | 15  | 10            | 7       | 10.50  |                 |        |  |
| Training                           | Nb of employee attending Sandhimelava                             | 10  | 10            | 4       | 4.00   | BDS Co          |        |  |
| HR Issues                          | Punctuality   | 10  | 3 Late Marks  | 1       | 10.00  | Admin Co        |        |  |
|                                    | Leave without adequate intimation                                 | 10  | Yes(0)/ No(1) | 1       | 10.00  |                 |        |  |
|                                    | Team Work (Fighting with Team mates)                              | 10  | Yes(0)/ No(1) | 1       | 10.00  |                 |        |  |
|                                    | Crisis handling with own partners                                 | 10  | Yes(0)/ No(1) | 0       | 0.00   |                 |        |  |
| Quality of Document ation          | Report  | 10  | 4             | 2       | 5.00   | BDS Co          |        |  |
|                                    | Maintenance of register   | 10  | 4             | 4       | 10.00  |                 |        |  |
|                                    | BAT filling   | 10  | 4             | 3       | 7.50   |                 |        |  |
| Accounts Related Points            | Maintenance of daily Cashbook                                     | 10  | Yes(1)/ No(0) | 1       | 10.00  | Executive Admin |        |  |
|                                    | Expenses Summary  | 10  | Yes(1)/ No(0) | 1       | 10.00  |                 |        |  |
|                                    |   | 350   |               |         | 270.13 |                 |        |  |

77.18%

Filled by Coordinator:

Date

Filled by HR:

Date

RANK  
GRADE - B

Checked by:

Date

Sign BDS executive



## 9.3 Annexe 3 : Target set

| Process   | Target  |         |         |         |         |         |         |         |         |          |          |          |
|---|---------|---------|---------|---------|---------|---------|---------|---------|---------|----------|----------|----------|
|   | 1 month | 2 month | 3 month | 4 month | 5 month | 6 month | 7 month | 8 month | 9 month | 10 month | 11 month | 12 month |
| <b>Job placement</b>  |         |         |         |         |         |         |         |         |         |          |          |          |
| Employers visited   | 20      | 20      | 20      | 30      | 30      | 30      | 30      | 30      | 30      | 30       | 30       | 30       |
| New employers registered                                      | 3       | 3       | 5       | 8       | 8       | 8       | 8       | 8       | 8       | 8        | 8        | 8        |
| New employee registered                                       | 12      | 12      | 12      | 24      | 24      | 24      | 32      | 32      | 32      | 32       | 32       | 32       |
| Employee placed   | 2       | 2       | 2       | 3       | 3       | 3       | 4       | 4       | 4       | 4        | 4        | 4        |
| NB employees placed within 15 days from the date of enrolment | 1       | 1       | 1       | 2       | 2       | 2       | 3       | 3       | 3       | 3        | 3        | 3        |
| <b>Business counselling</b>                                   |         |         |         |         |         |         |         |         |         |          |          |          |
| BAT   | 4       | 4       | 6       | 6       | 7       | 8       | 8       | 8       | 8       | 8        | 8        | 8        |
| Business contract + OV 1 OV 2                                 | 3       | 4       | 6       | 6       | 7       | 7       | 8       | 8       | 8       | 8        | 8        | 8        |
| Observ visit 3  | 2       | 4       | 5       | 6       | 7       | 8       | 8       | 8       | 8       | 8        | 8        | 8        |
| Observ. visit 4   | 1       | 4       | 5       | 6       | 6       | 7       | 8       | 8       | 8       | 8        | 8        | 8        |
| Reg Business visit 1  | 0       | 4       | 4       | 6       | 6       | 7       | 8       | 8       | 8       | 8        | 8        | 8        |
| Reg Business visit 2  | 0       | 3       | 4       | 6       | 6       | 7       | 7       | 7       | 7       | 7        | 7        | 7        |
| Reg Business visit 3  | 0       | 2       | 4       | 5       | 6       | 7       | 7       | 7       | 7       | 7        | 7        | 7        |
| Reg Business visit 4  | 0       | 1       | 4       | 5       | 6       | 6       | 7       | 7       | 7       | 7        | 7        | 7        |
| Conclusion visit  | 0       | 0       | 3       | 4       | 6       | 6       | 7       | 7       | 7       | 7        | 7        | 7        |
| Follow up 1 visit   | 0       | 0       | 0       | 3       | 4       | 6       | 6       | 6       | 6       | 6        | 6        | 6        |
| Follow up 2 visit   | 0       | 0       | 0       | 2       | 4       | 5       | 6       | 6       | 6       | 6        | 6        | 6        |
| Impact / satisfaction visit                                   |         |         |         |         |         |         |         |         |         |          |          |          |
| On going partner  | 3       | 7       | 10      | 12      | 13      | 14      | 15      | 16      | 17      | 18       | 19       | 20       |
| Total partners  | 3       | 7       | 13      | 19      | 26      | 33      | 41      | 49      | 57      | 65       | 73       | 81       |



## 9.4 Annexe 4 : BDSE weekly checklist

Work to be checked weekly according to planning by coordinator:

Branch: \_\_\_\_\_ BDS Ex. Name \_\_\_\_\_ Date \_\_\_\_/\_\_\_\_/\_\_\_\_

| Job placement |   | Answer                       |                             | Comment |
|---------------|---|------------------------------|-----------------------------|---------|
| 1             | Are daily diary written ?   | Yes <input type="checkbox"/> | No <input type="checkbox"/> |         |
| 2             | Is work done according to planning?   | Yes <input type="checkbox"/> | No <input type="checkbox"/> |         |
| 3             | Did you visit the employer with the receipt book?   | Yes <input type="checkbox"/> | No <input type="checkbox"/> |         |
| 4             | Did you give to employer Annapurna information when you visited them ?  | Yes <input type="checkbox"/> | No <input type="checkbox"/> |         |
| 5             | Did you enrol all employees for job placements who came to you?   | Yes <input type="checkbox"/> | No <input type="checkbox"/> |         |
| 6             | Are registration fees from employee and employer submitted to cashier?  | Yes <input type="checkbox"/> | No <input type="checkbox"/> |         |
| 7             | Did you visit employers place to collect placement fees (20% from employer) + other fee as per NGO procedure? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |         |
| 8             | Did you give receipt to employer and employee after payment of fees?  | Yes <input type="checkbox"/> | No <input type="checkbox"/> |         |
| 9             | Did you counsel employees for interview before training, in training & a day before the interview?            | Yes <input type="checkbox"/> | No <input type="checkbox"/> |         |
| 10            | Did you accompany the candidates for interviews & 1st day of joining?   | Yes <input type="checkbox"/> | No <input type="checkbox"/> |         |
| 11            | Did you visit the employer place on 8th Day to sign contract paper?   | Yes <input type="checkbox"/> | No <input type="checkbox"/> |         |
| 12            | Did you follow-up with employers about job placements after registration?                                     | Yes <input type="checkbox"/> | No <input type="checkbox"/> |         |
| 13            | Did you follow up the employee on phone after placement for first 8 days ?                                    | Yes <input type="checkbox"/> | No <input type="checkbox"/> |         |
| 14            | Are following registers updated properly  | Yes <input type="checkbox"/> | No <input type="checkbox"/> |         |
| 15            | a. Placed Candidate   | Yes <input type="checkbox"/> | No <input type="checkbox"/> |         |
|               | b. Employee Register  | Yes <input type="checkbox"/> | No <input type="checkbox"/> |         |
|               | c. Employer Register  | Yes <input type="checkbox"/> | No <input type="checkbox"/> |         |
|               | d. Business Counselling Register  | Yes <input type="checkbox"/> | No <input type="checkbox"/> |         |
|               | e. Sandhi Melava Register   | Yes <input type="checkbox"/> | No <input type="checkbox"/> |         |
|               | f. Employer promotion sheet/register  | Yes <input type="checkbox"/> | No <input type="checkbox"/> |         |
|               | g. Daily cash register  | Yes <input type="checkbox"/> | No <input type="checkbox"/> |         |
| 16            | Are all charts in right place?  | Yes <input type="checkbox"/> | No <input type="checkbox"/> |         |
| 17            | Did you attend orientation meeting & promote the project of Job placements to the partners ?                  | Yes <input type="checkbox"/> | No <input type="checkbox"/> |         |





| Job placement weekly target achievement |  | Weekly Target           | Achieved |
|---|--|-------------------------|----------|
| 1                                       | How many new employers visited in this week?                                     | 5 to 8                  |          |
| 2                                       | How many new employers registered in this week?                                  | 2 to 3                  |          |
| 3                                       | How many JP service charges collected (50 Rs/ employer)                          |                         |          |
| 4                                       | How many employers registration fees collected (150 rs)                          | 300- 450 rp             |          |
| 5                                       | How many employee enrolled   | 10 employees            |          |
| 6                                       | How many employee application fees collected (10 rs)                             | 40 Rs                   |          |
| 7                                       | How many deposit collected (100 Rs)  | 1000 rs                 |          |
| 8                                       | How many employee placed ? (6 persons per month)                                 | 1 to 2                  |          |
| 9                                       | How many placement fees collected (10 % from employee salary, 20% from employer) | NA/ As per type of work |          |
| 10                                      | How many employees are placed within 15 days from the date of enrolment ?        | 1 to 2                  |          |

| Business counselling |  | Answer   | Comment |
|----------------------|--|--|---------|
| 1                    | Is BC register branch for monitoring filled ?  | Yes <input type="checkbox"/> No <input type="checkbox"/> |         |
| 2                    | Did you fill BC summary form after each BC visit, not to forget the date ?   | Yes <input type="checkbox"/> No <input type="checkbox"/> |         |
| 3                    | Did you fill new BAT forms properly  | Yes <input type="checkbox"/> No <input type="checkbox"/> |         |
| 4                    | Did you check that Impact form has been filled by CM/ SE before starting the counselling ?   |  |         |
| 5                    | During branch meeting, did you discuss with BM about Partner's in PAR due to business & also cases from satisfaction form & business visit form? | Yes <input type="checkbox"/> No <input type="checkbox"/> |         |
| 6                    | Did you visit partner's houses with CMs & take the appointment with the new partner for business counselling ?                                   |  |         |
| 7                    | Did you visit each partner once a week ?   | Yes <input type="checkbox"/> No <input type="checkbox"/> |         |
| 8                    | Did you do swot analysis ?   |  |         |
| 9                    | Did you wait for coordinator approval at internal selection meeting to go for BC?  | Yes <input type="checkbox"/> No <input type="checkbox"/> |         |
| 10                   | Did you wait for coordinator approval at internal deletion meeting to go for deletion visit ?  |  |         |
| 11                   | Did you visit partners to take oral concern for Business contract?   | Yes <input type="checkbox"/> No <input type="checkbox"/> |         |
| 12                   | Did you visit partners for first observation visit ?(history of partner & future dreams of partner)  | Yes <input type="checkbox"/> No <input type="checkbox"/> |         |
| 13                   | Did you visit partners for second observation visit? ( to fill expense sheet)  | Yes <input type="checkbox"/> No <input type="checkbox"/> |         |
| 14                   | To visit partners for third observation visit? ( to fill income & my net worth sheet)  | Yes <input type="checkbox"/> No <input type="checkbox"/> |         |
| 15                   | Did you fill BC F11 on regular basis after touching the objective during RBV, so that you don't forget how objective has been touched?           | Yes <input type="checkbox"/> No <input type="checkbox"/> |         |
| 16                   | Did you give I&E sheet to trainer or coordi-   | Yes <input type="checkbox"/> No <input type="checkbox"/> |         |



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|    |   |  |   |
|----|---|--|---|
|    | nator to HO for computing?  | <input type="checkbox"/>                                 |   |
| 17 | Did you attend orientation meeting & promote the project of Business counselling to the partners? | Yes <input type="checkbox"/> No <input type="checkbox"/> |   |
| 18 | Did you refer partners to FDP or HMF is needed?   | Yes <input type="checkbox"/> No <input type="checkbox"/> |   |
| 19 | Did you gather training need and forward the need to NGO 's trainer and coordinator ?             | Yes <input type="checkbox"/> No <input type="checkbox"/> |   |
| 20 | Did you carry the tools needed for regular business visits?                                       | Yes <input type="checkbox"/> No <input type="checkbox"/> |   |
| 21 | Report written in business counselling file* ?  | Yes <input type="checkbox"/> No <input type="checkbox"/> | 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> |

## Scale to mark quality of report

|   |  |   |   |
|---|--|---|---|
| 1 | no report filled after observation                 | 2 | Reports are filled but not complete and not neat/kept properly and not understandable |
| 3 | report are filled, complete but not understandable | 4 | Report are filled, complete, neat, and understandable                                 |

## Business counselling weekly target achievement

|    |  | Weekly Target | Achieved |
|----|--|---------------|----------|
| 1  | BAT filling  | 2             |          |
| 2  | Business contract                                    | 2             |          |
| 3  | Obs visit (OV1, OV2, OV3):                           | 2 each = 6    |          |
| 4  | Each regular Business visit (RBV1, RBV2, RBV3, RBV4) | 2 each = 8    |          |
| 5  | Deletion visit                                       | 2             |          |
| 6  | Internal selection or internal deletion              | 1 each        |          |
| 7  | Nb of follow up visit                                | 2             |          |
| 8  | Nb of AA grade at deletion level                     | -             |          |
| 9  | Nb of A grade at deletion level                      | -             |          |
| 10 | Nb of BB grade at deletion level                     | 1             |          |
| 11 | Nb of B grade at deletion level                      | 1             |          |
| 12 | Nb of CC grade at deletion level                     | -             |          |

| Training   | Answer   | Comment |
|--|--|---------|
| 1 Did you conduct sandhi melava training & update Sandhi melava register?  | Yes <input type="checkbox"/> No <input type="checkbox"/> |         |
| 2 Did you conduct FLT in branch according to trainer venue or not. Check that all partner write their name in the branch register? | Yes <input type="checkbox"/> No <input type="checkbox"/> |         |

| Training  | Weekly target | Achieved |
|---|---------------|----------|
| 1 Nb of employee attending Sandhimelava (fortnightly) | 20            |          |
| 2 Nb of FLT training attendance                       | 9             |          |

| Administrative  | Answer   | Comment |
|---|--|---------|
| 1 Did they inform about the leave to H.O. as well as respected coordinators & Branch Manager?                     | Yes <input type="checkbox"/> No <input type="checkbox"/> |         |
| 2 Did they fill The form of Direct going on field from home in advance & handed over to Administration in charge? | Yes <input type="checkbox"/> No <input type="checkbox"/> |         |
| 3 Did they fill the Halchal register before going out?  | Yes <input type="checkbox"/> No <input type="checkbox"/> |         |
| 4 Advance is returned properly or not?  | Yes <input type="checkbox"/> No <input type="checkbox"/> |         |



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| Check of material |   |                              |                             |  |
|-------------------|---|------------------------------|-----------------------------|--|
| 1                 | BAT form of all businesses + all BC forms | Yes <input type="checkbox"/> | No <input type="checkbox"/> |  |
| 2                 | Pen                                       | Yes <input type="checkbox"/> | No <input type="checkbox"/> |  |
| 3                 | Pencil                                    | Yes <input type="checkbox"/> | No <input type="checkbox"/> |  |
| 4                 | Calculator                                | Yes <input type="checkbox"/> | No <input type="checkbox"/> |  |
| 5                 | Receipt Book                              | Yes <input type="checkbox"/> | No <input type="checkbox"/> |  |
| 6                 | Partner's mob. No.                        | Yes <input type="checkbox"/> | No <input type="checkbox"/> |  |
| 7                 | BC Tools                                  | Yes <input type="checkbox"/> | No <input type="checkbox"/> |  |



## 9.5 Annexe 5 : Coordinator monthly checklist

Work to be checked monthly according to planning :

Coordinator name \_\_\_\_\_ Month \_\_\_\_/\_\_\_\_

| Global BDS activity |  | Answer                       |                             | Comment |
|---------------------|--|------------------------------|-----------------------------|---------|
| 1                   | Are the monthly target achieved for JP ?   | Yes <input type="checkbox"/> | No <input type="checkbox"/> |         |
| 2                   | Are the monthly target achieved for BC ?   | Yes <input type="checkbox"/> | No <input type="checkbox"/> |         |
| 3                   | Are the monthly target achieved for Training ?   | Yes <input type="checkbox"/> | No <input type="checkbox"/> |         |
| 4                   | Is daily planning of BDS ex respected ?  | Yes <input type="checkbox"/> | No <input type="checkbox"/> |         |
| 5                   | Is all the register in the branch filled properly ?  | Yes <input type="checkbox"/> | No <input type="checkbox"/> |         |
|                     | a. Placed Candidate  | Yes <input type="checkbox"/> | No <input type="checkbox"/> |         |
|                     | b. Employee Register   | Yes <input type="checkbox"/> | No <input type="checkbox"/> |         |
|                     | c. Employer Register   | Yes <input type="checkbox"/> | No <input type="checkbox"/> |         |
|                     | d. Business Counselling Register   | Yes <input type="checkbox"/> | No <input type="checkbox"/> |         |
|                     | e. Sandhi Melava Register  | Yes <input type="checkbox"/> | No <input type="checkbox"/> |         |
|                     | f. Employer promotion sheet/register   | Yes <input type="checkbox"/> | No <input type="checkbox"/> |         |
| 6                   | g. Daily cash register   | Yes <input type="checkbox"/> | No <input type="checkbox"/> |         |
| 7                   | h. BC register   |                              |                             |         |
| 8                   | Is JP and BC monitoring sheet encoded/ maintained properly ?   | Yes <input type="checkbox"/> | No <input type="checkbox"/> |         |
| 9                   | Are 4 weekly checklist filled properly?  | Yes <input type="checkbox"/> | No <input type="checkbox"/> |         |
| 10                  | Is the monthly PES per BDS ex. ready ?   | Yes <input type="checkbox"/> | No <input type="checkbox"/> |         |
| 11                  | Did you visit other NGOs with reference to business counselling to provide better services to partners / to think about new tool for better development of BDS project ? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |         |
| 12                  | Did you inform your team about monthly BDS training ? Is all team attending the training ?   | Yes <input type="checkbox"/> | No <input type="checkbox"/> |         |
| 13                  | Is the monthly schedule prepared on time ?   | Yes <input type="checkbox"/> | No <input type="checkbox"/> |         |
| 14                  | Did you attend branch meeting ?  | Yes <input type="checkbox"/> | No <input type="checkbox"/> |         |

| Job placement                           |  | Answer   | Comment  |
|---|--|--|----------|
| 1                                       | Did you do 1 visit per week per branch for JP (32 visits in the month) ?             | Yes <input type="checkbox"/> No <input type="checkbox"/> |          |
| Job placement weekly target achievement |  | Monthly  | Achieved |
| 1                                       | How many total new employers visited in the month (around 5 per week per branch) ?   | 240  |          |
| 2                                       | How many new employers registered in this week? (6 per month per branch)             | 48   |          |
| 3                                       | How many JP service charges collected (50 Rs/ employer)                              | /  |          |
| 4                                       | How many employers registration fees collected (150 rs) (900 / BDS executive /month) | 7200 Rs  |          |
| 5                                       | How many employees enrolled? (40 per month)/ branch)                                 | 320  |          |
| 6                                       | How many employee application fees collected (10 rs and 40 employees per month)      | 3200 Rs  |          |
| 7                                       | How many deposit collected (100 Rs, 4000/ month)                                     | 32000 Rs   |          |
| 8                                       | How many employee placed ? (6 per month)   | 48   |          |
| 9                                       | How many placement fees collected (10 % from employee salary, 20% from employer)     | /  |          |
| 10                                      | How many employees are placed within 15 days from the date of enrolment?             | 24   |          |



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| Business counselling |   | Answer  | Comment |
|----------------------|---|---|---------|
| 1                    | Did you compute I/E sheet and give analysis ?   | Yes <input type="checkbox"/> No <input type="checkbox"/>  |         |
| 2                    | Did you conduct 1 internal selection/ deletion meeting per week per branch (total 24 per month)?  | Yes <input type="checkbox"/> No <input type="checkbox"/>  |         |
| 3                    | Did you visit randomly per branch on going Business counselling visit (minimum of 2 visits per branch per week : 16 per weeks = 64 per month) | Yes <input type="checkbox"/> No <input type="checkbox"/>  |         |
| 4                    | What is the average mark of quality of report   | 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> |         |

| Scale to mark quality of report |  |   |   |
|---------------------------------|--|---|---|
| 1                               | no report filled after observation                 | 2 | Reports are filled but not complete and not neat/kept properly and not understandable |
| 3                               | report are filled, complete but not understandable | 4 | Report are filled, complete, neat, and understandable                                 |

| Checking the quality of the counselling |  | Comment |
|---|--|---------|
| 5                                       | How is the voice modulation of BDS executive ?               |         |
| 6                                       | How is the rapport with the family ?                         |         |
| 7                                       | Are the objectives chosen for the partner the correct ones ? |         |
| 8                                       | Is BDS executive able to take distance with the partner?     |         |

| Business counselling monthly target |  | Target | Comment |
|-------------------------------------|--|--------|---------|
| 1                                   | BAT filling  | 56     |         |
| 2                                   | Business contract                                    | 56     |         |
| 3                                   | Obs visit (OV1, OV2, OV3):                           | 56     |         |
| 4                                   | Each regular Business visit (RBV1, RBV2, RBV3, RBV4) | 56     |         |
| 5                                   | Deletion visit                                       | 56     |         |
| 6                                   | Internal selection or internal deletion              | 32     |         |
| 7                                   | Nb of follow up visit                                | 56     |         |
| 8                                   | Nb of AA grade at deletion level                     | -      |         |
| 9                                   | Nb of A grade at deletion level                      | -      |         |
| 10                                  | Nb of BB grade at deletion level                     | 1      |         |
| 11                                  | Nb of B grade at deletion level                      | 1      |         |
| 12                                  | Nb of CC grade at deletion level                     | -      |         |
| 13                                  | Total on going partner for the month (22/ executive) | 176    |         |

| Training |   | Answer   | Comment |
|----------|---|--|---------|
| 1        | Did you do the random checking for FLT training ?                 | Yes <input type="checkbox"/> No <input type="checkbox"/> |         |
| 2        | Did you do the random checking for Sandimelava job training ?     | Yes <input type="checkbox"/> No <input type="checkbox"/> |         |
| 3        | NB of partner attending sandhimelava                              | 320  |         |
| 4        | Nb of partner attending FLT training (180 reloans in august 2007) | 180  |         |

| Administrative |   | Answer   | Comment |
|----------------|---|--|---------|
| 1              | Did you ask for payment in advance to HO ?  | Yes <input type="checkbox"/> No <input type="checkbox"/> |         |
| 2              | Did you inform HO about direct going to field from home ?   | Yes <input type="checkbox"/> No <input type="checkbox"/> |         |
| 3              | Did you inform HO about leave.  | Yes <input type="checkbox"/> No <input type="checkbox"/> |         |
| 4              | Is all the material and tools & files kept in good condition in the branch ?  | Yes <input type="checkbox"/> No <input type="checkbox"/> |         |
| 5              | Are the monthly total expenses (phone bill, tools, conveyance, stationery) and income of the project (JP) controlled and reported to MD | Yes <input type="checkbox"/> No <input type="checkbox"/> |         |



## 9.6 Annexe 6 : BDSE job description

| Designation | BDS Executive   |  |
|-------------|---|--|
| Frequency   | Job Description   | When                                       |
| Daily       | To fill employer promotion sheet  | As per job placement pamphlet distribution |
|             | To update & maintain daily routine diary  |  |
|             | To write business counselling report  | As per BAT                                 |
|             | To plan for daily activities with CM & BM   | 10:05 to 10:35 am                          |
|             | To followup with employers about job placements after registration  |  |
|             | To counsell employees for interview before training, in training & a day before the interview   |  |
| Weekly      | To update registers like: placed candidates, employee register & employer register  | twice a week                               |
|             | To fill new BAT forms   | twice a week                               |
|             | To discuss with BM about Partner's in PAR due to business & also discuss cases from satisfaction form & business visit form                                   | As per the schedule                        |
|             | To visit each partner once a week for continuous 2.5 months   |  |
|             | To visit each partner for BAT (Business Assessment Tool) filling  |  |
|             | To meet coordinator for internal selection meeting  | After filling BAT                          |
|             | To visit same partners next week to take oral concern for Business contract   |  |
|             | To visit same partners next week for first observation visit (history of partner)   |  |
|             | To visit same partners next week for second observation visit (future dreams)   |  |
|             | To visit same partners next week for third observation visit ( to fill expense sheet)   |  |
|             | To visit same partners next week for fourth observation visit ( to fill income & my net worth sheet)  |  |
|             | To visit the partners for 4 continuous week regularly to give solutions, counselling to fulfill the objectives  |  |
|             | To enroll employees for job placements  | Wed & thurs 10am to 1 pm                   |
| Fortnightly | To take sandhi melava & update Sandhi melava register   | 16th & 30th                                |
|             | To attend orientation meeting & Group recognition test(GRT) to introduce the project to the partners in Annapurna   | As per the Branch schedule                 |
|             | To attend orientation meeting & introduce the project to the partners   |  |
|             | To refer partners to FDP or HMF is needed   |  |
|             | To gather training need and forward the need to NGO 's trainer.   |  |
|             | To prepare tools for regular business visits  |  |
| Monthly     | To attend committee meeting & introduce the project to the partners   | As per the committee meeting schedule      |
|             | To visit partner's houses with CMs & take the appointment with the partner for business counselling   | As per the CMs schedule                    |
|             | To accompany the candidates for interviews & 1st day of joining   | As per the placements                      |
|             | To visit the employer place on 8th Day to sign contract paper   | As per the placements                      |
|             | To visit employers place to collect placement fees (20% from employer & 10% from employee of employees monthly remuneration) + other fee as per NGO procedure | At the time of remuneration                |
|             | To followup the employee on phone after placement for first 8 days in a month   |  |
|             | To attend the Branch meeting  |  |
|             | To meet IGP Coordinator & BDS coordinator together to discuss the cases   |  |





## 9.7 Annexe 7 : BDS CO job description

| Designation | BDS coordinator  |                             |
|-------------|--|-----------------------------|
| Frequency   | Job Description  | When                        |
| Daily       | To monitor registers been filled by executives   | As per the branch visit     |
|             | To visit each branch once a week to monitor the Jobplacements & business counselling activities of BDS Executives in order to ensure qualitative counselling | As per the branch visit     |
|             | To followup with Business Executives about the daily planning  |                             |
|             |  |                             |
| Weekly      | To update all forms & manuals of Business counselling  | Thursday                    |
|             | To contribute in developemnt of business counselling process   |                             |
|             | To update IGP Program Manager of Swabhimaan about the project  | Friday                      |
|             | To encode job placements & business counselling records  | Thursday                    |
| Fortnightly | To prepare the content of BDS Executives training  | One day before the training |
|             | To update MD about the project   |                             |
|             | To gives inputs to BDS executives on Tool making to fulfill objectives   | refer BAT                   |
|             | To visit other NGOs with reference to business coueselling to provide better services to partners  | As per the partners need    |
| Monthly     | Meeting with MD & with all coordinators  | between 5th to 10th         |
|             | Meeting with All Coordinators  | Between 20th to 25th        |
|             | To attend the Branch meeting   | As per the Branch schedule  |
|             | To meet IGP Coordinator & BDS coordinator together to discuss the cases  | As per the Branch schedule  |
|             | To contribute to BDS executive training team   |                             |
|             | To make sure that stationnery is provided to team  |                             |
|             | To control expenses (phone call, conveyance, stationnery) of the BDS team and report it to MD  |                             |
|             |  |                             |



## 9.8 Annexe 8 : Index of tools and page reference to operational manual



Swabhimaan

### Index

| Sr. | Objectives of business counselling                       | Tool to be used                                    | Tool No. | Page No. |
|-----|--|--|----------|----------|
| 1   | BAT Filling : Guideline to fill up the type of BAT       | Types of businesses                                | BCT 18   | 1        |
| 2   | <b>Observation visit 2</b> : Expense sheet filling       | Income Expense chess board Tool                    | BCT 11   | 2        |
| 3   | <b>Observation visit 3</b> : Calculating saving capacity | Savings Tool                                       | BCT 10   |          |
| 4   | <b>PRODUCT</b> - Inventory planning                      | Inventory Planning Tool                            | BCT 14   | 3        |
| 5   | <b>CUSTOMER RELATION</b> - Business commitment           | Business commitment Tool                           | BCT 13   | 7        |
| 6   | <b>CUSTOMER RELATION</b> - Rapport with customer         | Rapport with customer                              | BCT 16   | 12       |
| 7   | <b>PROMOTION</b>   | Marketing Tool                                     | BCT 26   |          |
| 8   | <b>SUPPLIER</b> - Purchase Management                    | A) Purchase Management Tool                        | BCT 19   | 16       |
|     |  | B) Stationary Purchase Tool                        | BCT 25   | 23       |
| 9   | <b>PRICE</b>   | Clearance of bad debt                              | BCT      |          |
| 7   | <b>FINANCIAL</b> - Record keeping                        | Record keeping                                     | BCT 23   | 27       |
| 8   | <b>FINANCIAL</b> - Financial literacy training           | BDS Savings Tool                                   | BCT 10   | 30       |
|     |  | Tips for FLT -1                                    | BCT 15   | 31       |
| 9   | <b>Management - VISION</b> - License                     | A) Terms and conditions to get license from Janeev | BCT 9    | 32       |
|     |  | B) Shop Act License Tool                           | BCT 20   | 36       |
| 10  | <b>Management - VISION</b> - Expansion                   | Expansion  | BCT 12   | 39       |
| 11  | <b>Referral through observation</b> - FDP Follow Up      | List of Guidance Center Tool                       | BCT 17   | 45       |
|     |  | Alcoholic anonymous Pune centre                    | BCT 22   | 46       |

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Printed on  
4/22/2008



- 1-BCT 18 List of Businesses\_Eng
- 2-BCT 11 Income Expense chess board Tool Engl. v 20 nov 07
- 3\_BCT 10 Savings Tool\_V 28 aug
- 4-BCT 14 Inventory Planning\_eng
- 5A-BCT 19 Purchase management\_Eng
- 5B-BCT 24 Stationery Purchase tool
- 6-BCT 16 Rapport with Customer\_Eng
- 7-BCT 13 Business Commitment description & questionnaire\_eng
- 8\_BCT 25 Credit Management \_to be translated in Marati
- 8\_BCT 25 Credit Management KM\_AN updated on 5th May 2008
- 9-BCT 23 Record keeping tool\_eng
- 10A\_BCT 6 Marble Game for FLT referral\_Eng
- 10B-BCT 15 FLT tips\_eng
- 11A\_BCT 9 - How to get License from Janeev Union\_Eng
- 11B\_BCT 20 Shop act license tool\_eng
- 12\_BCT 12 Tool how to guide for business expansion\_English
- 13\_FDP referral\_BCT 17 List of guidance centers\_eng
- 14\_BCT 22 alcoholic anonymus centre\_Eng
- 15\_BCT 26\_Tips for FLT 2\_eng\_6th April
- 16\_BCT 26 - Marketing Tool
- BCT 21 Recipe for juice bar business-eng
- BCT 27\_Labelling Tool
- BCT 28\_Business license tool\_eng
- BCT tool specimen\_eng
- Business description\_list partners for BDS\_Eng
- Format\_BCT 26 Market Survey\_Eng
- Index\_BC Tools\_English



## 9.9 Annexe 9 : Monthly NGO Business counselling reporting

In the first document, number of cases branch wise must be computed

**MONTH OF** **2008**

| Steps         | Activities                          | Goklenagar | Jaibhavani | Karve nagar | Market Yard | Patil Estate | Hadapsar | City Branch | Dattawadi | Branch 9 | TOTAL   |
|---------------|-------------------------------------|------------|------------|-------------|-------------|--------------|----------|-------------|-----------|----------|---------|
| 0             | Last month on going cases           |            |            |             |             |              |          |             |           |          | 0       |
| 1             | New Bat filling                     |            |            |             |             |              |          |             |           |          | 0       |
| 2             | Internal selection                  |            |            |             |             |              |          |             |           |          | 0       |
| 3             | Business contract/ Ob V 1+ 2        |            |            |             |             |              |          |             |           |          | 0       |
| 4             | Obs.V 3                             |            |            |             |             |              |          |             |           |          | 0       |
| 5             | Obs.V 4                             |            |            |             |             |              |          |             |           |          | 0       |
| 6             | RBV 1                               |            |            |             |             |              |          |             |           |          | 0       |
| 7             | RBV 2                               |            |            |             |             |              |          |             |           |          | 0       |
| 8             | RBV 3                               |            |            |             |             |              |          |             |           |          | 0       |
| 9             | RBV 4                               |            |            |             |             |              |          |             |           |          | 0       |
| 10            | Internal deletion meeting           |            |            |             |             |              |          |             |           |          | 0       |
| 11            | Conclusion visit                    |            |            |             |             |              |          |             |           |          | 0       |
| 12            | Deleted Cases                       |            |            |             |             |              |          |             |           |          | 0       |
| 13            | Follow up visit 1                   |            |            |             |             |              |          |             |           |          | 0       |
| 14            | Follow up visit 2                   |            |            |             |             |              |          |             |           |          | 0       |
| 15            | Follow up visit 3                   |            |            |             |             |              |          |             |           |          | 0       |
| 16            | drop cases                          |            |            |             |             |              |          |             |           |          | 0       |
| 17            | NO of ongoing Cases EOM             | 0          | 0          | 0           | 0           | 0            | 0        | 0           | 0         | 0        | 0       |
| Total         | Total cases                         | 0          | 0          | 0           | 0           | 0            | 0        | 0           | 0         | 0        | 0       |
| numb<br>er of | Total number of visit               | 0          | 0          | 0           | 0           | 0            | 0        | 0           | 0         | 0        | 0       |
| Avera<br>ge   | Average number of visit per partner | #DIV/0!    | #DIV/0!    | #DIV/0!     | #DIV/0!     | #DIV/0!      | #DIV/0!  | #DIV/0!     | #DIV/0!   | #DIV/0!  | #DIV/0! |

In the second document, level of deletion branch wise must be computed



# SWABHIMAAN

|              |               | RESULTS           |   |    |   |    |   |       |
|--------------|---------------|-------------------|---|----|---|----|---|-------|
|              |               | LEVEL OF DELETION |   |    |   |    |   |       |
| Branches     |               | AA                | A | BB | B | CC | C | TOTAL |
| Goklenagar   | BDS executive |                   |   |    |   |    |   | 0     |
|              | Total         | 0                 | 0 | 0  | 0 | 0  | 0 | 0     |
| Jaibhavani   | BDS executive |                   |   |    |   |    |   | 0     |
|              | Total         | 0                 | 0 | 0  | 0 | 0  | 0 | 0     |
| Karve nagar  | BDS executive |                   |   |    |   |    |   | 0     |
|              | Total         | 0                 | 0 | 0  | 0 | 0  | 0 | 0     |
| Market Yard  | BDS executive |                   |   |    |   |    |   | 0     |
|              | Total         | 0                 | 0 | 0  | 0 | 0  | 0 | 0     |
| Patil Estate | BDS executive |                   |   |    |   |    |   | 0     |
|              | Total         | 0                 | 0 | 0  | 0 | 0  | 0 | 0     |
| Hadapsar     | BDS executive |                   |   |    |   |    |   | 0     |
|              | Total         | 0                 | 0 | 0  | 0 | 0  | 0 | 0     |
| City Branch  | BDS executive |                   |   |    |   |    |   | 0     |
|              | Total         | 0                 | 0 | 0  | 0 | 0  | 0 | 0     |
| Dattawadi    | BDS executive |                   |   |    |   |    |   | 0     |
|              | Total         | 0                 | 0 | 0  | 0 | 0  | 0 | 0     |
| Branch 9     | BDS executive |                   |   |    |   |    |   | 0     |
|              | Total         | 0                 | 0 | 0  | 0 | 0  | 0 | 0     |
| GRAND TOTAL  |               | 0                 | 0 | 0  | 0 | 0  | 0 | 0     |



# SWABHIMAAN

In the following document, NGO had to report on the number of objectives selected per branch. This document was filled from the register placed in each branch. This excel file is very big. The picture below is just part of the document.

| 2007        |               |               |      | PLACE       |                 |                    |                      |       | PRODUCT/ SERVICE       |                       |                    |                    |                    |                  |
|-------------|---------------|---------------|------|-------------|-----------------|--------------------|----------------------|-------|------------------------|-----------------------|--------------------|--------------------|--------------------|------------------|
| Branches    | BDS           | Deleted cases | Obj. | Cleanliness | Better location | Display of product | Availability of time | Total | Product specialization | Quality of fin. Goods | quality of service | Inventory planning | organised purchase | storage facility |
| Goklenagar  | BDS executive | 0             | id   |             |                 |                    |                      | 0     |                        |                       |                    |                    |                    |                  |
|             |               |               | ach  |             |                 |                    |                      | 0     |                        |                       |                    |                    |                    |                  |
|             | Total         | 0             | id   | 0           | 0               | 0                  | 0                    | 0     | 0                      | 0                     | 0                  | 0                  | 0                  | 0                |
|             |               |               | ach  | 0           | 0               | 0                  | 0                    | 0     | 0                      | 0                     | 0                  | 0                  | 0                  | 0                |
| Jaibhavani  | BDS executive | 0             | id   |             |                 |                    |                      | 0     |                        |                       |                    |                    |                    |                  |
|             |               |               | ach  |             |                 |                    |                      | 0     |                        |                       |                    |                    |                    |                  |
|             | Total         | 0             | id   | 0           | 0               | 0                  | 0                    | 0     | 0                      | 0                     | 0                  | 0                  | 0                  | 0                |
|             |               |               | ach  | 0           | 0               | 0                  | 0                    | 0     | 0                      | 0                     | 0                  | 0                  | 0                  | 0                |
| Karve nagar | BDS executive | 0             | id   |             |                 |                    |                      | 0     |                        |                       |                    |                    |                    |                  |
|             |               |               | ach  |             |                 |                    |                      | 0     |                        |                       |                    |                    |                    |                  |
|             | Total         | 0             | id   | 0           | 0               | 0                  | 0                    | 0     | 0                      | 0                     | 0                  | 0                  | 0                  | 0                |
|             |               |               | ach  | 0           | 0               | 0                  | 0                    | 0     | 0                      | 0                     | 0                  | 0                  | 0                  | 0                |
| Market Yard | BDS executive | 0             | id   |             |                 |                    |                      | 0     |                        |                       |                    |                    |                    |                  |
|             |               |               | ach  |             |                 |                    |                      | 0     |                        |                       |                    |                    |                    |                  |
|             | Total         | 0             | id   | 0           | 0               | 0                  | 0                    | 0     | 0                      | 0                     | 0                  | 0                  | 0                  | 0                |
|             |               |               | ach  | 0           | 0               | 0                  | 0                    | 0     | 0                      | 0                     | 0                  | 0                  | 0                  | 0                |

At last, the previous 3 excels sheets are compiled into one final excel sheet which is used for analysis purpose presented hereafter. .  
This same document is created for compiling yearly information ( but it is not presented here).





# SWABHIMAAN

MONTH OF

2008

|                                      | Goklenagar | Jaibhavani | Karve nagar | TOTAL |
|--------------------------------------|------------|------------|-------------|-------|
| <b>Activity of the current month</b> |            |            |             |       |
| Last month on going cases            | 0          | 0          | 0           | 0     |
| New selected cases                   | 0          | 0          | 0           | 0     |
| Deleted cases                        | 0          | 0          | 0           | 0     |
| Drop cases                           | 0          | 0          | 0           | 0     |
| On going cases                       | 0          | 0          | 0           | 0     |

|   |        |   |   |   |    |
|---|--------|---|---|---|----|
| <b>Achievement of objectives for deleted cases of the current month</b> |        |   |   |   |    |
| Place   | id     | 0 | 0 | 0 | 1  |
|   | ach    | 0 | 0 | 0 | 0  |
|   | % ach. |   |   |   | 0% |
| Product   | id     | 0 | 0 | 0 | 0  |
|   | ach    | 0 | 0 | 0 | 0  |
|   | % ach. |   |   |   |    |
| Customer relations  | id     | 0 | 0 | 0 | 0  |
|   | ach    | 0 | 0 | 0 | 0  |
|   | % ach. |   |   |   |    |
| Promotion   | id     | 0 | 0 | 0 | 0  |
|   | ach    | 0 | 0 | 0 | 0  |
|   | % ach. |   |   |   |    |
| Supplier  | id     | 0 | 0 | 0 | 0  |
|   | ach    | 0 | 0 | 0 | 0  |
|   | % ach. |   |   |   |    |
| Price   | id     | 0 | 0 | 0 | 0  |
|   | ach    | 0 | 0 | 0 | 0  |
|   | % ach. |   |   |   |    |
| Financial   | id     | 0 | 0 | 0 | 0  |
|   | ach    | 0 | 0 | 0 | 0  |
|   | % ach. |   |   |   |    |
| Management/ Vision  | id     | 0 | 0 | 0 | 0  |
|   | ach    | 0 | 0 | 0 | 0  |
|   | % ach. |   |   |   |    |
| Referral  | id     | 0 | 0 | 0 | 0  |
|   | ach    | 0 | 0 | 0 | 0  |
|   | % ach. |   |   |   |    |
| TOTAL   | id     | 0 | 0 | 0 | 1  |
|   | ach    | 0 | 0 | 0 | 0  |
|   | % ach. |   |   |   |    |

|   |    |   |   |   |   |
|---|----|---|---|---|---|
| <b>Level of deletion for deleted cases of the current month</b> |    |   |   |   |   |
| AA  | nb | 0 | 0 | 0 | 0 |
|   | %  |   |   |   |   |
| A   | nb | 0 | 0 | 0 | 0 |
|   | %  |   |   |   |   |
| BB  | nb | 0 | 0 | 0 | 0 |
|   | %  |   |   |   |   |
| B   | nb | 0 | 0 | 0 | 0 |
|   | %  |   |   |   |   |
| CC  | nb | 0 | 0 | 0 | 0 |
|   | %  |   |   |   |   |
| C   | nb | 0 | 0 | 0 | 0 |
|   | %  |   |   |   |   |
| TOTAL   | nb | 0 | 0 | 0 | 0 |

al comment about this month a