

Sa-Dhan Annual Activity Plan & Budget 2010-2011		Figures In Lacs
Particulars		Amount (Rs)
I N C O M E:		
Grant/ Contributions (Available)		179.00
Hivos		35.00
Ford Foundation - General		57.00
Ford Foundation - IBSA		74.00
Seep Network		28.00
IDF/ DELL/		45.00
Others:		193.41
Sponsorship (Microfinance Conference)		100.00
Interest /Investment Income		35.00
Participation Fees from Training/Workshops		25.00
Participation Fees from Events		15.00
Consultancy / other income (incl. income from investments)		10.00
Membership Fees (at present level)		8.41
TOTAL OF INCOME		372.41
E X P E N D I T U R E S		Figures In Lacs
Communication & Technology		Amount (INR)
Objective	<i>To place Sa-Dhan's position & initiatives in the public domain</i>	
Key Result Areas	Activities	
Putting in place defined system for information Dissemination	1. Develop new website	5.00
	2. Quarterly compendium of news clippings	1.00
Identify and use "TOOLS" for dissemination relevant to members & other stakeholders	1. Monthly magazine 'micromatters'	
	2. Board communications	
	3. Annual rep	3.00
	4. Six monthly newsletter	
	5. Films based on sectoral issues	3.00
To increase visibility of Sa-Dhan and the sector and have sustained flow of information	1. Building database of print/ electronic and broadcast media	2.00
	2. Regular interaction with media	2.00
	3. Highlighting Sa-Dhan's work through articles in print	
	4. Communicating with donors	
	5. Highlight key initiatives in print	3.00
Technology		
To perform the role of the association in improving efficiencies of the MFIs through IT intervention	2. Communicating potential benefits of IT through workshops with MFIs and IT vendors	2.50
	3. Developing list of IT service providers across the country	
	4. Engagement with Ministry of Technology	1.50
	Program Staff Costs	32.00
TOTAL OF COMMUNICATION		55.00
Member Affairs & Standards		
Membership		
Objective	<i>1. To strengthen member practices with clients and inter-member relations.</i>	
	<i>2. To enroll enhance & strengthen active member base of Sa-Dhan</i>	
	<i>3. To showcase members' intervention with poor clients and its results in terms of enhanced income and improved condition of life</i>	
Key Result Areas	Activities	
1. Explore and put in place vibrant means/system for Interface and Engagement with members.	1. Make membership cell visible through special communications , website , and visits.	9.00
2. Members seek preventive and risk mitigation interventions from Sa-Dhan at State level	2. Set up 6 State Chapters and activate at least three state chapters	3.00
	3. Organize State level workshops, Engage with stakeholders through visits, meetings & FGDs.	14.50

	4. Member Enrollment , Renewal of membership, promotion, Vetting of application, Committee & Board Approvals	2.00
3. Supporting the IDF study on "Counting the number of people who crossed (from below) the USD 1.25 a day consumption threshold in India"	3. Facilitating members' data for the IDF study through engagement with members Facilitation of state co-ordinators and enumerators for the study Ensuring timely filling up of questionnaire by the enumerators and sending of the filled questionnaire by the State Coordinators Ensuring data reaching IDF is correct in form Facilitating validation exercise with selected number of clients	10.00
Capacity Building		
1. Develop "NICHE PROGRAMMES" to position Sa-Dhan and respond sector to needs.	1. Prepare a concept note on development of niche programmes to position Sa-Dhan vis a vis opinion makers and thought leaders	13.28
	2. Redesign current programmes to address opinion makers, sector leaders, sector concerns with quality collaboration.	4.55
		2.00
		5.75
Standards		
1. Repositioning the Sector Report as a benchmark document (Scale-Analysis-Scope-Depth) National/ International	1. Data Collection , Analysis, Consultant Engagement, Report writing, Publication, Release	12.00
2. Delivery of Client assessment tool	2. To conduct programs on Social & Financial performance standards Revising the financial benchmarks	10.00
3. Preparation for new initiatives {Redefining financial standards}	3. Preparation Client Assessment Tools	5.00
	Program Staff Costs	33.00
TOTAL OF MEMBERS AFFAIRS & STANDARDS		124.08
Sector Representation and Policy Advocacy		
Objective	<i>Devise innovative mechanisms to reach out to all important stake holders to effectively represent different segments of sa-dhan's members (For profit, not for profit and self help groups) and to creat conducive policy enviroment.</i>	
Key Result Areas	Activities	
1. Define, identify & operationalise a self regulatory framwork.	1. Designing SRO framework, revision of CoC, reporting format	2.00
	2. Regional Consultation Workshops on COC	10.00
	3. Constitution of Grievance Redressal Committee	10.00
	4. Developing a Chapter on implementation of COC in the Sector Report	2.00
2. Develop tools to present in an innovative manner key data/ information/key initiatives of Sa-dhan to importants stake holders	1. Working on the content, design of MP fliers to build awareness & positive opinion on MF among the MPs	2.00
		2.00
	2. Initiating dialogue with State Government Departments	4.00
	3. Quarterly briefing to the RBI & MoF: Designing the reporting format, Collating information & presenting	1.00
	4. Preparing Notes/Policy briefing pre-budget consultation, pre-monetary policy consultation, PSLC Committee BC model, NBFC-MFI category etc	1.00
	2.00	
	5. Follow up & constant engagement on MF bill	

3.Engage regularly & consistantly with task force members to define and address member concerns.	1. Meeting of Task forces on NBFC, Not for profit and SHG and engaging involving the Task Force members on issues identified by the Task Forces	15.00
4.Set up machanisms for wider cosultations with members and stake holders to gain greater ownership & desired outcomes for the National Conference		3.00
	1. Organising National Conference on Microfinance	90.00
		2.00
5. Initiating the work to establish Sa-Dhan as an effective facilitator of SHG movement	1. Exploring with the SHGs federation through field visits, collating the data & bringing out a report	12.00
	2. Compilling SHGs data, analysis and bringing out a chapter in the Sector report on SHG	7.00
	3. Engagement with stakeholders on SHG issues	1.00
6. Identify and initiate action to influnce policy and policy implimentation with regard to social security (Pension and Insurance)	Sectoral Meeting with PFRDA	1.00
	Sectoral Meeting with IRDA	2.00
		8.00
7. Design and develop customized livelihood product to suit the needs of MF clients	1. Design and developed customized Micro Enterprise Product	2.00
		5.00
	Program Staff Costs	33.00
TOTAL OF SECTOR REPRESENTATION AND POLICY ADVOCACY		219.00
Institutional Development		
Objective	<i>Constantly improve governance and mobilise required resources and expand the scope of Sa-Dhan's work to new frontiers</i>	
Key Result Areas	Activities	
1. Ensure participation and involvement of members, Boad Members in the General Body, Board and Sub-committee meeting with ownership and responsibility.	1. Setting up technical committees for each thematic area	1.00
	2. Presentation of thematic group reports in the Board by Board members who are part of the thematic group	10.00
	3. Involvement of members in developing the content and design of the AGM	2.00
	4. Visits and interactions of Board members to Sa-Dhan office and interactions with the teams	
Produce and present quality, need based information and management information reports to the board SCs and AGM	Regular communication and information sharing with members and Board	1.00
Organize regular well planned Board, Sub-committee and General Body meetings on time.	1. Board meeting 2. Investment committee 3. Audit committee(May 10 and Nov) 4. HR committee meeting (April 10 & Dec.) 5. AGM	25.00
Mobilize required financial and human resources to effectively carry out association plans and activities from members as well as donors.	1. Preparation of annual plan and budget	
	2. Follow up on corpus contribution and membership fees	
	3. Proposal development	
	4. Donor meetings and communication	
	5. Reporting to donors and board	
	6. Monitoring the resource flow	
Participate in the National and Internation networking process and enhance Sa-Dhan's performance and image (SEEP Network, IBSA, SPTF).	1. Adopting and using the tools developed by SEEP	1.00
	2.Participation in the SEEP Network events	4.00
	3. Participation in SPTF meetings	2.00
	4. Coordination of SPTF initiatives in Asia	3.00
	5. Promotion of SP through data collection and reporting	2.00
	6. Microfinance consultations in South Africa	5.00
	7. Visit to Mozambique, Kenya, South Africa and Uganda to understand the sector	6.00
	8. Collaboration with Livelihood school on livelihood interventions in Africa.	3.00

To restructure Sa-Dhan in a manner that would help in resolving taxation issues.	1. Identification and hiring of a CA 2. Finalization and implementation of CA's recommendations 3. Creation of new entities as required	4.00
	Governance + HR + GM staff costs	62.00
TOTAL OF GOVERNANCE & INSTITUTIONAL DEVELOPMENT		131.00
Organizational Management		
Objective	<i>Constantly improve HR, Admin and Accounts systems and procedures that are transparent, accurate and efficient to be a model for others networks and organizations.</i>	
Key Result Areas	Activities	
To ensure a cadre of well trained people to carry out the associational work.	1. Identifying right people at the right place as and when required.	3.00
	2. Defining of JDs with Managers/ Team heads	
	3. Identifying training needs from the appraisal	
	4. Organizing appropriate training internal/ external.	2.00
	5. Monthly meetings of staff	
	6. Staff appraisal system	
	7. Revision of HR Policies	1.00
To ensure smooth functioning of Sa-Dhan with necessary infrastructure and equipments	1. Acquiring new equipment as needed 2. Office maintenance 3. Maintenance of Computers servers etc. 4. Allocation of resources for administration	5.00
To maintain a transparent accurate and upto date accounting system and reporting	1. Upgradation of software 2. Regular maintenance of accounts 3. Internal audit 4. Statutory audit 5. Final accounting statements	5.00
		15.00
		20.00
		51.00
TOTAL BUDGET		580.08
Gap will be bridged by mobilizing additional resources		(207.67)