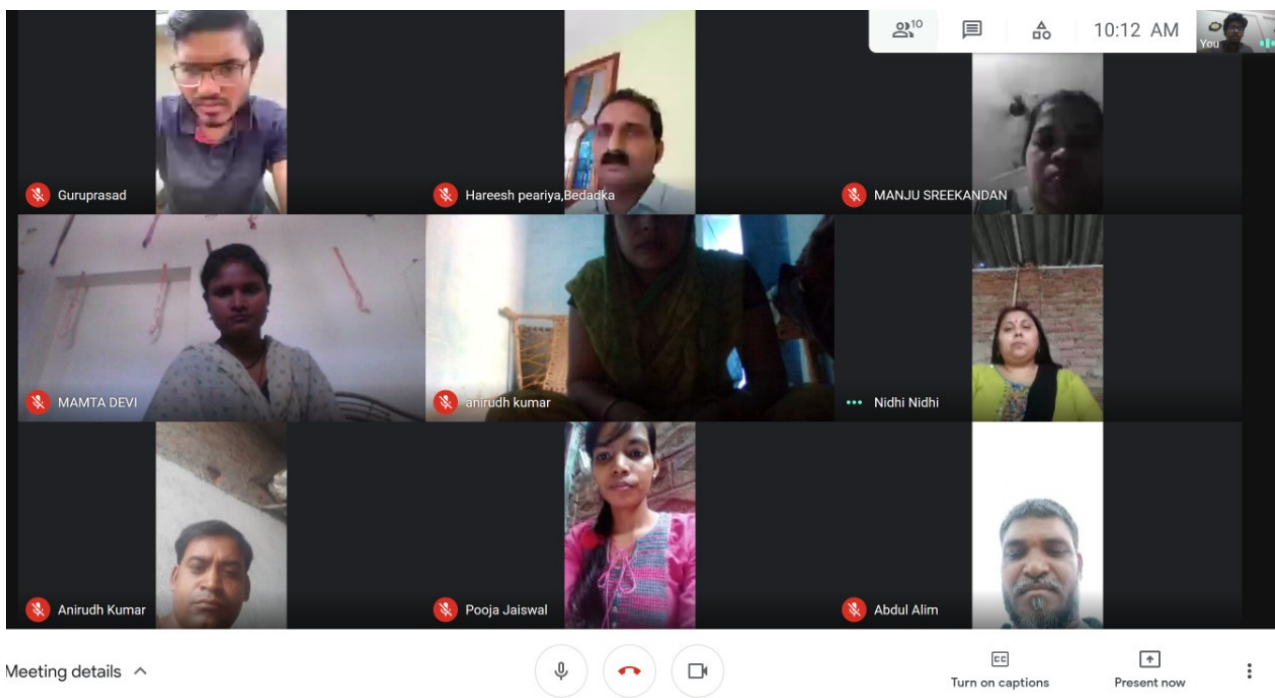

SVEP-BRC Accountants Training Report

Kudumbashree NRO
June, 2021

On 24th April 2021, the Uttar Pradesh team of Kudumbashree NRO started training of BRC (Block Resource Center) Accountants of all the 4 blocks in UP. The participants included the accountants of Najibabad, Haswa, Naraini, and Thekma blocks along with the State Program Coordinator, Field Coordinator, Block Anchor Person and the trainer (mentor of Najibabad block) in the online training mode. The objective of the training was to educate accountants on their role in the SVEP project, the accounting process involved in SVEP, and books of records under the SVEP project. The mentor of Najibabad and BAP were the key faculties for the training, while a few sessions were also conducted by the Field Coordinator and the State Program Coordinator. It was an eight-day-long training program emphasizing the enhancement of the accounting capabilities of the accountants (Annexure 1). The curriculum of training involved both theory as well as practice sessions. To ensure quality of learning process, PowerPoint presentations made for content delivery and soft copy sample templates of books of records were created for the accountant's reference and ensured that they followed the same in the assignments.

The training program started with a basic orientation SVEP project. The first day of training was dedicated to SVEP as projects, objectives, stakeholders, and roles were explained to accountants. It was a theoretical session planned to enhance the clarity of the accountants on SVEP. A separate session was also conducted to introduce the accountants of the basics of accounting techniques. There was a positive response from the accountant, and they seemed interested in the training after the session.



The second day of training was emphasized on introduction to financial heads & head-wise expenditure. The session covered the topics of head-wise allocation of funds under SVEP, the booking of funds under BEPC (Block Enterprise Promotion Committee) account, SVEP account

expenditure in each head, maintenance of head-wise expenditure of funds and financial statements. It was a largely theoretical session, and therefore, PowerPoint presentations were used to deliver the content. During the second half of the day blocks, a head-wise **SVEP Fund Status Tracker** was introduced to the accountants to track the expenditure of funds that was followed by a practice session and assignment.

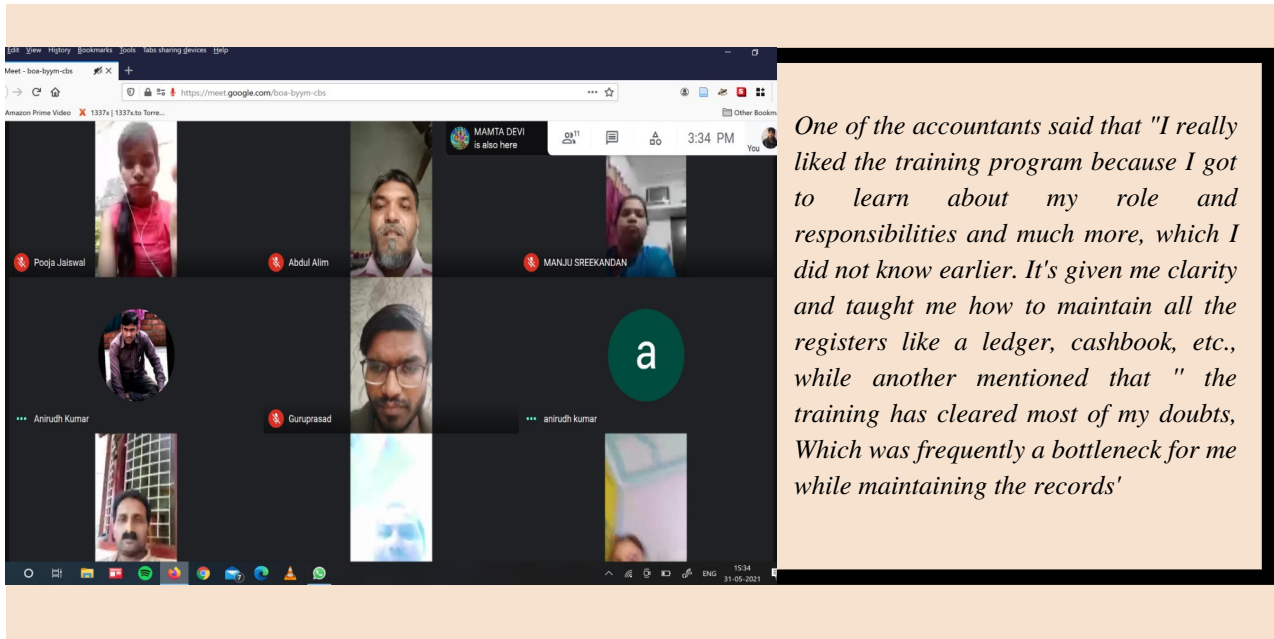
The third day of training focused on the ME development process & financial transactions related to ME (Micro Enterprise) development. During the session, the entire ME development process and related financial transition were explained to accountants step by step with the help of PowerPoint presentations. The key focus was given on the role and responsibilities of an accountant at each stage during the ME development. The accountants were also made aware about do's and don'ts during this session. The session helped accountants to understand the nuances of the ME development process and their duties at every stage.

The fourth day was focused on the CEF (Community Enterprise Fund) repayment process and maintenance of the repayment tracker. In this session, the accountants were educated about repayment schedule preparation, reporting the demand-collection-balance to CLF, portfolio maintenance, and defaulters list preparation. The accounts were also questioned to make a proxy of these documents. The second half of the day was dedicated to introducing the repayment tracker and its importance, followed by a practice session and doubt clearing session. Much emphasis was given on **CEF Repayment Tracking Sheet** in both theoretical and practice sessions followed by doubt clearing sessions.

Day five and six was completed given to SVEP accounting focused on three essential and critical records, Daybook, Cashbook, and General Ledger. There was an intense practice session conducted during these two days along with the assignment on same. Sample template soft copies were shared to the accountants for the reference to practice during the session. The accountants were also asked to share assignments related to proxy copies of these documents via WhatsApp. There were intense discussions on Daybook, Cashbook, and General Ledger and assignments shared by accountants. The doubts were cleared during the session, and the accountants were also made aware to avoid possible errors and the most common mistakes during the maintenance of these documents.

Day seven and eight were also focused around SVEP accounting in which more than 30 books of records of BRC (except for daybook, cashbook, and general ledger) were introduced to the accountants. These sessions aimed to educate accountants on a scientific method and order in keeping records. The sessions clarified the different types of documents and registers that need to be maintained by an accountant in the BRC office and

explained the importance of each record with the help of a PowerPoint presentation. The assignments were given to the accountants to practice some of these records at home. The session helped the accountants learn about the different records and documents that need to be maintained and understand how these records will help ensure data and funds' accuracy. At the end of the training, a session was conducted on experience sharing where accountants expressed themselves on their last eight-day exposure and learning experience.



The highlight of the training program was the 'practice session' where multiple questions, assignments were discussed, followed by doubt clearing sessions. Initially, there were a few barriers, such as the unavailability of laptops for the practical session of trackers, that were addressed and the laptops arranged with the help of mentors to make the course more effective and learner-friendly. The training was conducted smoothly and successfully with support from mentors and BAP.

Moving Forward

During the online training, a WhatsApp group was created with all the accountants, the trainer (NRO Mentor) and the BAP. The group is continued even after the training with two objectives in mind:

1. The group will be used as a platform where accountants will continue getting mentored by the trainer if they face any doubts and/or challenges in their daily accounting activities in the block.
2. The group will also provide a platform for cross-learning where the accountants from all the block can be in constant touch, share their experiences and learn from from each other over the course of SVEP implementation in their respective blocks.

Annexure I

Detailed Schedule of Training

KUDUMBASHREE NRO						
BRC ACCOUNTANTS TRAINING MODULE						
Sr. No.	Time	Session Topic	Content	Objective	Methodology	Faculty
Day 1- Basic Orientation - SVEP						
1	10.15 am to 11.15am	Welcome and Introduction to the training	Prayer, Icebreaking, Objective and importance of the training program	To understand about objectives and importance of the training	Activity	
<i>Break - 11.15 am to 11.30 am</i>						
2	11.30 am to 12.30 pm	SVEP Basics	1. Introduction to SVEP	Awareness about SVEP Project, DPR, guidelines, etc.	PPT presentaion	
3	12.30 pm to 1.30 pm	BEPC Basics	2.BEPC	Understanding Roles of BEPC,CRP EP		
			3.BRC			
			4.CRP EP			
<i>Break - 1.30pm to 2.30pm</i>						
4	2.30 pm to 3.30 pm	BEPC Basics(cont.)	5.DPM & BPM	Understanding Roles of DPM, Mentor, and Other Stakeholder.	PPT + Practical	
			6 Mentor			
			7. Other Stakeholder			
			8. Accountant	Explain duties and responsibilities of BEPC Accountants with guideline.		
5	3.30 pm to 5 Pm	Basics of Accounting	9.What is book keeping	Objective of Accounting,, Ledger,P & L or Income & Expenditure account,Advantages of accounting,What is Double-entry system of book keeping?		
6		Assignment	Home assignments: preparation of Cash Book			
Day 2 - Introduction to Financial Heads & Head-wise Expenditure						
7	10.00 am to 11.30 am	Financial Heads	Head wise allocation of all funds.	Explain the head-wise allocation of each fund.	PPT presentaion	
			What are the funds booked under BEPC account			
			What are the funds booked under SVEP account			
			Expenditure on each head			
			How to maintain head wise expenditure of fund			
8	11.45 pm to 1.30 pm	Headwise Expenditure	Skill building, Handholding support, Training of CBO, Setting up of BRC, Working capital for BRC, Training and capacity building of CRP EP, CEF, Interest on CEF	Explain the head-wise allocation of each fund.	PPT presentaion	
<i>Break - 1.30 pm to 2.30 pm</i>						

9	2.30 pm to 5 pm	Headwise Expenditure (Cont)	Block wise SVEP Fund status tracker	Practical session of Fund Status Excel sheet	PPT + Practical	
Day - 3 (ME DEVELOPMENT PROCES & FINANCIAL TRANSATION RELATED TO ME DEVELOPMENT)						
10	10.am to 11.30 am	ME development process - with the explanation of fund allocation	Joint Action Plan		PPT presentaion	
			CBO Orientation (CLF orientation, SHG orientation,VO orientation)	Awareness about svep to CBO- funds allocation		
			Triggering meetings, GOT, EDP, SKILL	Awareness about business -funds allocation		
			Viability Chekking,CBO Aprisal ,Loan Application etc	Awareness &-funds allocation		
			Submission of Business plann	In Hard Copy & LIVE APP		
Break - 11.30 pm to 11.45 pm						
11	11.45 am 1.30 pm	ME development process - with explanation of fund allocation.. Cont.	BEPC & PAC	Awarness about BEPC & PAC Meeting - TA & DA related fund allocation	PPT presentaion	
			CEF approval	Awarness & Fund Allocation (In Short)		
			What is the process of CEF approval	Documents to be varified for the approval of CEF		
			At what time accountant intervening in the process of CEF	Duties and responsibilities of Accountant in CEF process		
Break - 1.30pm to 2.30pm						
12	2.30 pm to 5.pm	CEF Disbursement	Disbursement of CEF	To get awareness about the payment process and accountants responsibilities	PPT presentaion	
			Reporting of CEF Disbursement.	Preparation of Loan Portfolio Statement		
			Bank loan process ,ME Formation ,Utilisation Certificate	Awareness & Fund Allocation		
			PTS,Consultation Slip,Monitoring,Social Audit			
Day 4 - CEF Repayment Practical Session						
13	10.00 am to 11.30 pm	CEF Re Payments	Repayment Schedule preparation	To get awareness about the re-payment process and accountants responsibilities	PPT + Practical	
			Reporting the demand-collection-balance to CLF			
			Portfolio maintainance			
			Preparation of defaulters list			
Break - 11.30am to 11.45 am						
14	11.45 am to 1.30 pm	CEF Re- Payments(.cont)	Repayment Tracker	Introduction and ,Practical	PPT + Practical	
Break - 1.30pm to 2.30pm						
15	2.30 pm to 4.30 pm	CEF re- Payments (cont.)	Repayment Tracker	Practical	PPT + Practical	
16	4.30 pm to 5pm		CEF Interest Sharing	To get awareness about CEF Loan interest sharing process and accountants		

Day 5 - SVEP Accounting Practical Session						
17	10 am to 11.30		Preparation of CASH BOOK,	Explanation and Practical session	PPT + Practical	
<i>Break - 11.30 pm to 11.45 pm</i>						
18	11.45 am to 1 30 pm		Preparation of DAY BOOK	Explanation and Practical session	PPT + Practical	
<i>Break - 1.30pm to 2.30pm</i>						
19	2.30 pm to 5 pm		Preparation of GENERAL LEDGER	Explanation and Practical session	PPT + Practical	
Day 6 - SVEP Accounting cont.(Other books and records)						
20	10.00 am to 1.30 pm	Documents and Registers	Explain different types of documents and registers to be maintained by the accountant in	To create a scientific method and order in keeping records	PPT + Practical	
			1. Order file			
			2.BEPC- Registration Document <i>Details file</i>			
			3.BEPC Members register			
			4. BEPC- General Body minutes			
			5. PAC Register, Attendance <i>Register</i>			
			6. CRPEP profile Register			
			7.DPR File, Status Register			
			8. Receipt Book, File			
			9. Voucher File			
			10.CEF Application file, <i>.....</i>			
			11 CRPEP honorarium- application, Proceedings, Acquittance Register			
			12 Cheque issue Register			
13. Bank details file						
<i>Break - 1.30pm to 2.00 pm</i>						
21	2.0 pm to 5.30 pm	Documents and Registers	14. Office Asset Register	To create a scientific method and order in keeping records	PPT + Practical	
			15. Office Stationary register			
			16 Community Mobilization <i>Register</i>			
			17. GOT register			
			18. EDP register			
			19. Business Plan proposal File			
			20. CEF disbursement register			
			21. CEF Loan repayment register			
			22. Fund interest Sharing register			
			23. Other funds Allocation Register			
			24. Advance settlement register			
			25. BEPC members TA Form, Consolidation, Proceedings, receipt list			
			26. Accountant's Attendance and <i>Acquittance</i>			
			27.ME meet minutes			
			28. Receipt and Disbursement <i>Register</i>			
			29. ME Unit registration Register			
			30. Audit report file			
31. Visitors Register						
32. Visitors diary						
33.Market Status Report						
34. ME license Status Reports <i>Register</i>						
Day 7 - Practical Session - SVEP Accounting						
Day 8 - Practical Session - Overall Accounting						