

# ISHC establishment, operation and management



## PREFACE

Vietnam now officially has an ageing population. This brings opportunities, yet at the same time poses challenges for the country's development process. Caring for and supporting older people (OP) in their families, communities and society is an important goal of the OP Laws.

Intergenerational Self-Help Club (ISHC) - a model having been implemented for years by HelpAge International (HAI) and its partners in Vietnam, such as the Vietnam Women's Union, the Vietnam Association of the Elderly, and the Center for Ageing Support and Community Development (CASCD) - has been proven to be a good model that meets OP's various needs. The model has been brought into the **Vietnam National Action Plan on Ageing 2012 - 2020, with targets as follows:** *By 2015, at least 1500 Clubs throughout the country will have been established; there will be ISHCs or other models designed to take care of and support OP in at least 15% of the number of communes, wards and towns; in 2020, this figure will be at least 5000 clubs in at least 50% of the communes, wards and towns.*

With the goal of replicating the ISHC model and with financial support from the Korea International Cooperation Agency (KOICA), which is part of the Korean government, HAI has been co-supporting financially and cooperating with the Vietnam Fatherland Front at Thanh Hoa Province, the Thanh Hoa Province Association of the Elderly, and the Thanh Hoa Province Women's Union to implement project VIE 047 "Promoting the intergeneration self-help approach to improve the lives of disadvantaged groups in Vietnam."

To support the organization and management of the clubs' activities in communities, in order to achieve the project's proposed objectives, the National Project Management Group has revised and edited the material set for project officers and Club Management Boards (CMB), including the following components:

- Manual 1. Establishment and Management of ISHCs
- Manual 2. Necessary skills for ISHCs' MBC
- Manual 3. Loan management of ISHCs
- Manual 4. Volunteer-based home visits
- Manual 5. Self-care for older people
- Manual 6. Common non-communicable disease prevention for older people
- Manual 7. FAQs about laws and policies related to older people
- Manual 8. Income-generating activities suitable for the poor and older people

Using our expert knowledge and hands-on experience, and consulting existing documents of all related organizations, programs and projects, we hope this will be a useful set of materials for managers, project officers, instructors, propagandists, reporters, club members, people in communities, and anyone interested in the content of this material set.

We look forward to receiving users' comments and adding, adjusting and reorganizing the materials in a timely manner to perfect this set.

Special thanks to our readers.  
Editorial Board

## **ABBREVIATIONS**

CASCD	Center for Ageing Support and Community
CMB	Club Management Board
EDV	Economic Development Volunteer
IGA	Income Generating Activity
ISHC	Intergenerational Self-Help Club
HAI	HelpAge International
HCV	Home Care Volunteer
KOICA	Korea International Cooperation Agency
LB	Loan Borrowers
NPMG	National Project Management Group
OP	Older People
PCC	Point-collecting card
RC	Residential Cluster
SSRLF	Self-sustainable Revolving Loan Fund
VAE	Vietnam Association of the Elderly
VAEC	Vietnam Agricultural Extension Center
VFF	Vietnam Fatherland Front
VFU	Vietnam Farmers' Union
VNAPA	Vietnam National Action Plan on Ageing
VWU	Vietnam Women's Union

# TABLE OF CONTENTS

<b>PREFACE .....</b>	<b>1</b>
<b>ABBREVIATIONS .....</b>	<b>3</b>
<b>TABLE OF CONTENTS .....</b>	<b>4</b>
<b>SECTION I: OVERVIEW OF ISHCS .....</b>	<b>5</b>
1.1 OVERVIEW OF ISHC MODEL:.....	5
1.2 MAIN ACTIVITY AREAS OF ISHCs .....	6
1.3 ISHC OPERATING PRINCIPLES: .....	12
<b>SECTION II: RIGHTS AND RESPONSIBILITIES OF CLUB MEMBERS AND CLUB MANAGEMENT BOARDS .....</b>	<b>23</b>
2.1 RIGHTS AND RESPONSIBILITIES OF CLUB MEMBERS: .....	23
2.2 RIGHTS AND RESPONSIBILITIES OF THE CMB: .....	24
<b>SECTION III: ISHC ESTABLISHMENT STEPS .....</b>	<b>25</b>
<b>SECTION IV: CLUB MEETING CONDUCT .....</b>	<b>27</b>
<b>SECTION V: ISHC MANAGEMENT.....</b>	<b>38</b>
5.1 ISHC REGULATIONS.....	38
5.2 CLUB MANAGEMENT RECORD SYSTEM .....	38
5.3 CLUB MONTHLY REPORT SYSTEM: .....	39
5.4. CLUB REVENUE AND EXPENDITURE REGULATIONS .....	40
<b>APPENDIX.....</b>	<b>44</b>

## SECTION I: OVERVIEW OF ISHCs

### 1.1 Overview of ISHC Model:

**What is an ISHC?** An ISHC is a community-based, **voluntary social organization**, which gathers many people from different age groups in the community. Most will be OP, people living in poverty or near poverty, disadvantaged people and women, with a mutually supportive and helpful spirit, in order to improve the quality of life.

**Overall objective of ISHCs:** Contributing to enhance the life quality of OP, their families and communities, focusing more on OP in more vulnerable groups (*living in poverty, near poverty, disadvantaged, and women*), through a community-based, intergenerational self-help approach.

#### Specific goals of ISHC

- To create opportunities for OP to improve their own lives and the lives of their families
- To create favorable conditions for OP to contribute to health care, increased income and boosting local development
- To improve relationships and interactions between OP and authorities, mass organizations and local service providers, contributing to better implementation of rights and interests of OP.

#### The main target group of the model

- OP in communities, especially those in poverty, near poverty, or OP with disadvantaged living conditions (*living with their disadvantaged children, living alone, living with their spouses who are also OP, being the primary caretakers of their grandchildren as the parents have moved far away to work, having at least one person in their households with agent orange, a disability, chronic sickness or disease, addiction, HIV, etc.*), most of whom are women.

#### ISHC's outstanding characteristics

- **"Self-help"**: The "self-help" spirit is the model's outstanding aspect, which enhances the roles and contributions of club members. Each member needs to be imbued with this spirit from the start; Most communities' problems can be solved or improved by their own members, even in disadvantaged communities, if the members are united and determined to solve their problems actively, without waiting for or relying on outside help.
- **"Intergenerational"**: Although most members are OP in poverty, near poverty, disadvantaged OP or older women, there are also young people, rich/middle-class people, and men (about 30%); This "intergenerational" characteristic helps strengthen the mutual understanding between generations, groups, and genders, from which there will be empathy, deep understanding, sharing and mutual help, enhancing solidarity in ISHCs, families, and communities. This "intergenerational" approach helps ISHCs operate more efficiently and sustainably.
- **Comprehensive**: With 8 activity areas presented in section 2 below, ISHCs meet the diverse needs of OP, to look after and support the role of OP.
- **Sustainable**: ISHCs are really sustainable after 2 years of operation, after their capacities are enhanced and they have received sufficient resources (to create 100 million VND self-sustainable revolving loan funds, so that there are profits

returning to serve ISHCs' activities over a period), and especially after they are accepted and supported by OP themselves, the communities, the local authorities, departments, mass organizations and agencies.

*Notes:*

- OP here can include people from 55 years old and up; OP can be considered to be those aged 50 and up in mountainous or ethnic minority areas.
- Not only club members get to benefit from ISHCs. Other OP and community members, especially disadvantaged people, also get to benefit through club activities, such as self-help activities, community support, volunteers' activities, health care activities, science and technology transfer activities, and activities to monitor the implementation of OP's rights and interests.

### 1.2 Main activity areas of ISHCs

Activity area	Specific activities and activity indicators
<p><b>1) Healthcare activities</b></p>	<ul style="list-style-type: none"> <li>• <b>Periodic health check-ups.</b> Coordinating with local (communal) health centers, or mass organizations such as local VWU, VAE, VFF, Red Cross, etc. to organize on-site health check-ups for club members and a number of disadvantaged OP in the communities. <b><i>At least 90% of club members get their periodic health examinations twice a year, and 100% of club members are guaranteed to have health records.</i></b></li> <li>• <b>Self-healthcare.</b> Promoting, consulting, experience sharing to improve self-healthcare knowledge, such as nutrition, sensible diet and exercise, personal hygiene, healthy lifestyle, OP's common disease prevention, especially chronic/non-infectious diseases, etc. for club and community members. <b><i>Ensure that there is at least 1 session to promote health care knowledge on average each quarter at monthly club meetings. ISHCs also need to coordinate with other departments and mass organizations to organize health care awareness events at least twice a year for community members. Each year they need to raise the awareness of at least 350 people (for example, sending someone over to talk in a members' meeting of the local VAE, VWU, VFU, or an RC meeting, organizing knowledge contests on health care related topics, etc.)</i></b></li> <li>• <b>Appropriate physical exercise (exercising, playing sports, practicing tai chi, walking, etc.).</b> ISHCs organize and encourage club members to do regular and suitable physical exercise. Depending on actual conditions, they can exercise with the clubs (monthly or weekly), with the residential clusters (weekly or 3 – 4 times/week), and on their own (daily). <b><i>At the end of the first year, the goals we strive for are: each club has at least one collective exercise/tai chi lesson, and at least 70% of club members regularly do exercise (at least 3 times/week) suitable for their health conditions. At the</i></b></li> </ul>

	<p><i>end of the second year, this rate needs to be 75% and at the end of the third year, it needs to reach 85%. ISHCs should encourage community members to participate.</i></p> <ul style="list-style-type: none"> <li>• <b>Access to health insurance.</b> Support, encourage and assist club members in buying health insurance, encourage club members' children to buy health insurance for club members; <i>striving to have at the end of the first year at least 75% of club members have health insurance, at the end of the second year the rate reach 80% and at the end of the third year rat least 85% of members have health insurance</i></li> </ul> <p><i>General indicator—At the end of the second year, at least 89% of ISHC members say their health has improved or stayed the same since they joined the club.</i></p>
<p><b>2) Income - increasing activities:</b></p>	<ul style="list-style-type: none"> <li>• <b>Establishing occupation-based, income-increasing groups,</b> for example an ornamental-tree group, a small-business group, a chicken-raising group, a -raising group, a mushroom-growing group, frog-raising group, to cooperate with and support one another (in terms of cultivars, breeding animals, experience, technology, buying inputs/selling outputs together, etc.). <i>At least two groups/club, including both members who receive loans and members who don't.</i></li> <li>• <b>Orientation for/suggestions on production and business ideas.</b> Before allowing members to receive loans from the clubs, ISHCs need to ask members to present their ideas in front of everyone so that the club members can make additional suggestions based on the criteria of income generating activities (IGAs) suitable for OP and the poor, and at the same time, evaluate the feasibility of those ideas.</li> <li>• <b>Allowing club members with needs to arrange loans</b> from the ISHC's SSRLFs according to the regulations governing ISHC loans.</li> <li>• <b>SSRLFs</b> are self-managed and owned by ISHCs in perpetuity. <ul style="list-style-type: none"> <li>- <b>Amount.</b> About 100 million VND will be given free to each club to lend to members to invest in IGAs, and to use the interest for club activities, for the members' own benefit.</li> <li>- <b>Number of borrowers. Indication—by the end of the first year, each club needs to have given loans out to at least 35 members (this is not the number of times that loans should be given out).</b></li> <li>- <b>Borrowing norms.</b> In the first borrowing round, with money coming from the Project, members will be given microloans, 3 or 4 million VND (according to the specific instructions from the Project). For the following rounds (with money from the SSRLFs), members will be lent no more than 5 million VND/loan. ISHCs only lend a part of the total required, and</li> </ul> </li> </ul>



	<p>the borrowers need to use their own money to cover the other part (in order to increase responsibility). The clubs need to orient borrowers towards business activities that are suitable for poor people and OP.</p> <ul style="list-style-type: none"> <li>- <b>Borrowing period.</b> 12 or 18 months, the decision being reached through agreement between ISHCs and members. For people who are doing well, if they have already been given a loan yet they have the need for another, ISHCs will consider giving them a new loan if the decision is agreed on by other club members. <i>Note: one member can be given at most two loans, i.e. a person with an existing loan will be able to receive one more loan if approved by other club members (loans must be given at different times).</i></li> <li>- <b>Interest.</b> 1.0%/month (using remaining balance method), pay monthly, typically at monthly meetings (before meetings start)</li> <li>- <b>Interest usage.</b> Every month, 50% of the interest collected in the month will be transferred into ISHC funds (<i>transfer from LB Cashbook to ISHC Cashbook</i>). The remaining 50% of interest will be returned to the SSRLFs to be lent out again in order to meet club members' borrowing needs and to increase funds. This money will be monitored in the <i>LB Cashbook</i>.</li> <li>- <b>Principal.</b> Paid back gradually, quarterly or after half of the borrowing cycle; Typically ISHCs will get 50% of the principal back after 6 months (for 12-month loans) or 9 months (for 18-month loans), and the rest of the principal at the end of the lending cycles.</li> <li>- <b>Saving.</b> Not recommended, because borrowers already pay back interest monthly and the principal gradually, and saving management records are relatively complicated for OP, while the benefits are not commensurate with spent time and effort.</li> </ul> <ul style="list-style-type: none"> <li>• Technology transfer talks/trainings, sharing, good model visits (maybe in collaboration with Vietnam Agricultural Extension Centers (VAEC), VFU, VWU, etc.). <b><i>On average, ISHCs will organize one communication/experience-sharing session (in the club meeting sessions) or one good-business-model learning visit each quarter.</i></b></li> <li>• Periodic monitoring of IGAs (<i>performed by group leaders and CMB members in charge of IGA area, and other CMB and club members</i>)</li> <li>• <b><i>Each club has at least 5 EDVs</i></b> – those who volunteer to mentor, help, and tutor other club members to reduce/escape poverty and to develop economically in the forms of sharing</li> </ul>
--	--

	<p>experience and technology; advising on how to do business, grow plants, breed livestock; lending capital, cultivars, breeding animals; assisting in buying inputs, selling outputs; etc. <i>(generally, one volunteer will mentor one member)</i></p> <p><b>Overall indicator—At least 70% of club member borrowers should have small and feasible IGAs at the end of the Project (the end of 2016).</b></p>
<p><b>3) Spiritual life support through cultural, artistic and entertaining activities, visits and interactions</b></p>	<ul style="list-style-type: none"> <li>• Conducting cultural, artistic and entertaining activities (singing, reading poems, dancing, playing games, etc.) in club meetings</li> <li>• Establishing a performance team to serve as the core for the club’s cultural movement and to participate in local performances or interactions with other clubs; each club strives to form one performance team after one year.</li> <li>• Purchasing musical instruments when necessary and able</li> <li>• Visiting club members when they are hurt, sick, happy, or sad</li> <li>• Organizing interactions with other clubs when able</li> </ul>
<p><b>4) Home-care activities (club volunteers conduct)</b></p>	<ul style="list-style-type: none"> <li>• Conducting a survey and making a list of people in the village/commune who need volunteers’ help</li> <li>• Recruiting volunteers to make home visits and take care of people who need help (at least six volunteers/club)</li> <li>• Connecting volunteers appropriately to those who will receive care</li> <li>• Training volunteers (if able)</li> <li>• Constructing and unifying volunteers’ schedule: specific time and date, person/people who receive care/help, forms of help, etc.</li> <li>• Deploying help to homes</li> <li>• Organizing monthly volunteer meetings (collecting reports before meetings)</li> <li>• Encouraging/ recognizing volunteers’ efforts and achievements</li> </ul> <p><b>Indicator—Each volunteer needs to visit care receivers at least twice/week; Each club has at least six HCVs who take care of at least four people at their homes (must achieve this indicator by the ninth month from the club’s inauguration).</b></p>
<p><b>5) Self-help and/or community support activities</b></p>	<p><b>Every month:</b></p> <ul style="list-style-type: none"> <li>• In each month, team leaders need to pay attention to and study sites they are in charge of to find at least: One case that needs the club’s help (<i>among club members, their family members, or community members</i>). This should be someone who encounters sudden difficulty and needs assistance from the club.</li> </ul> <p><i>For example, a family is short of people available to harvest</i></p>

*or plant in planting and harvesting seasons, or someone has an accident or sickness, or if there is a wedding or a funeral, or the family just built a new house, or there are damages from natural disasters, etc.).*

Alternatively, a concern, a matter the club needs to discuss, reach an agreement and send a representative who gives the local authorities the club's recommendations and views at meetings or in private, or invites local leaders to the club meetings to offer suggestions and reflections.

Alternatively, at least one activity the club can perform to assist the community (*cleaning up the surrounding environment, conduct awareness raising/ advocacy sessions, etc.*).

**At meetings (session IV):**

- The meeting leader asks team leaders to present one especially disadvantaged case that needs the club's assistance (including both club members and community members), indicating name, address, their living situation/ problems, and their assistance needs; or to suggest what the club needs to do to assist the community.
- Team leaders discuss with members to unify opinions in their teams.
- Team leaders present their teams' proposals on behalf of their teams.
- The meeting leader records the teams' proposals and conducts a club discussion to select at least one disadvantaged case that needs help and/or to discuss what the club can do for the community.
- The meeting leader collects the club's opinions to reach an agreement about what the club will do to assist those people, which member(s) will help, and when the club will take action (if it is a disadvantaged case); and/or what the club needs to do to help the community (*for example, cleaning up surroundings, etc.*), who participates, when to implement, or what issues need to be raised to the local authorities.

Forms of help may be according to the members' abilities (*e.g.: 10 members offer one day's worth of labor to help harvest rice for families short of members to do so during harvesting seasons; five members offer to assist by donating 10.000 VND each for people who have accidents; supporting disadvantaged people by donating used blankets/mosquito nets/clothes; sending an experienced person to guide/instruct families when they have a sick herd, etc.*). If the disadvantaged case needs HCVs, the meeting leader will move the case to the HCV Team so that the team can make a detailed survey, identify assistance needs, and work out a solution.

*During the discussion process, the Secretary will record the agreed contents into the Monthly Club Meeting Minutes Book.*

	<ul style="list-style-type: none"> <li>The club performs activities as agreed. <i>For special cases that need immediate assistance when the next club meeting is yet to come, team leaders can brief the Club Chairperson or the CMB member in charge, ask for directions, and deploy timely help.</i></li> </ul> <p><b><i>Indicator—Every month, the club will help at least one person in need and/or assist the community in some way.</i></b></p>
<p><b>6) Activities to enhance awareness of policies and interests, monitoring the implementation of rights and entitlements</b></p>	<ul style="list-style-type: none"> <li>Organizing advocacy and awareness-raising sessions on laws and policies related to OP, people living in poverty and near poverty, gender equality, domestic violence, etc. for club members. <b><i>Indicator—Each year, the club organizes communication sessions for club members at least twice/year on entitlements and government policies.</i></b></li> <li>Contacting and consulting with concerned organizations and departments so that people who are entitled to assistance receive their policy entitlements.</li> <li>Assisting target groups with paperwork so they can receive their policy entitlements.</li> <li>Participating in supervising the implementation of OP rights and entitlements in the community.</li> </ul> <p>Contributing feedback on relevant issues to the local authorities (in private or by inviting local authority representatives to attend a club meeting in order to listen to ideas and proposals); <b><i>Indicator—Each year, the club organizes at least two interactions/discussions with local authority representatives to contribute ideas/opinions on relevant issues.</i></b></p>
<p><b>7) Activities to gather resources for the club</b></p>	<ul style="list-style-type: none"> <li>Collecting interest from SSRLF</li> <li>Collecting membership fees (2.000 – 5.000 VND/month each member)</li> <li>Conducting fund raising in the community (e.g.: Golden Heart Book)</li> <li>Conducting activities to increase the club’s income (growing ornamental plants for sale, operating plant nurseries, selling balloons, running bicycle parking lots, selling Pho, opening small drinks and beverages businesses, equipment renting businesses, running vehicle parking lots, barber shops/hair salon services, transplanting rice, growing fruit trees, etc.)</li> </ul>
<p><b>8) Activities raising</b></p>	<ul style="list-style-type: none"> <li>Implemented through club’s activities in club meetings such as trainings, seminars, communication events, talks exchanging</li> </ul>

<p><b>awareness and enhancing knowledge on all aspects</b></p>	<p>information and sharing experiences, model tours/visits, etc. or other activities.</p> <ul style="list-style-type: none"> <li>• Encouraging clubs to organize communication/ awareness raising activities on matters concerning OP. They can self-organize or collaborate with local mass organizations, RCs, etc. Activities can be in the form of talks, competitions, etc. for the community on practical topics related to OP.</li> <li>• <i>Each club member commits him/herself to disseminate monthly the knowledge s/he acquires from the club to at least two people who are either family members or community members.</i></li> </ul>
--	---

### 1.3 ISHC operating principles:

- **Voluntary and self-managed.** Members participate in the club on a voluntary basis. All club activities are planned, implemented, and monitored by the club itself. ISHCs self-manage their own members as well as their own activities.
- **Operating under ISHCs' regulations.** The club's regulations are passed and followed by club members
- **Democratic, equal, and majority ruled.** Every club member is allowed to get involved in contributing opinions on club activities and decisions. The club makes a decision based on consensus, but if after trying there is no general agreement, the decision will be made based on the majority.
- **Solidary, cooperative, and self-help:** Club members are always united, caring towards one another, and willing to share joys, sorrows and difficulties, as well as to help one another in life.

### 1.4 ISHC structure

#### 1.4.1 Club members: Club size, member composition, member selection criteria

- **Club size:**

The number of club members depends on ISHC CMB's management abilities and the convenience of the meeting locations; However, it should be **at least 50 and no more than 70 people** so that management is easier and operational efficiency is higher. Previous experience has shown that the number of club members in the first year should be maintained at 50 – 55 people for ease of management as CMB have no experience yet, though it may increase gradually from the second year; If the number of members exceeds 70 people, the club will have difficulties tending to all member's needs. When club members reach 70 and there are many people in the community who wish to join, the club can be split into two clubs and attract more new members, on the following conditions: club members give their consent; the CMB is ready to be separated into two and has the ability to manage two clubs; and both clubs must have the ability to mobilize more resources to guarantee the clubs' operations, with the SSRLFs reaching at least 80 million VND/club after separation.

- **Member composition:** three 70% principles (with an acceptable deviation of 5%), to ensure that the model benefits its main target groups:
  - 70% are OP (55 years old and up); The number of people over 70 (if any) shall not exceed 10%; 30% are people below 55 years old, *e.g. for a club with 50 members, there must be 35 members (70%) aged 55 and up, 15 members (30%) aged 55 and under, and no more than 5 people (10%) aged 70 and over*; In mountainous and ethnic minority areas (such as Nhu Xuan district), people from 50 years old upwards can be considered OP;
  - 70% are women; 30% are men
  - 70% are people living in poverty, near poverty, or disadvantaged people, *belonging to at least one of the following living situations: **living alone; living with spouses who are also OP; being primary caretakers of their grandchildren for parents who have moved far away to work; having someone in their households suffering from agent orange, HIV, addiction, a disability, chronic sickness or disease, or living with their disadvantaged children (even when they are economically better-off), etc.*** The remaining 30% are rich or better-off people, on the condition that they are willing to help others.

*Note:*

- *Only one person from each household may join each club so that more households receive the benefits.*
  - *The above criteria may have a deviation of 5%, depending on each site.*
  - *Club members must be in good health so that they are able to participate actively and fully in club activities (such as helping disadvantaged people or cleaning up the surrounding environment in the community).*
  - *Note that the criteria of 70% for gender and living conditions includes young people (e.g.: 'women' includes older women and younger women - the total is about 70%)*
  - *In particular, the criterion "70% are people living in poverty, near poverty, or disadvantaged people" – in the case of not having enough people fitting the criterion at the sites after careful checking – can be reduced to 55% - 60%.*
  - *The above criterion of people living in poverty, near poverty or disadvantaged living conditions only applies in the club's first year. After the first year, the club needs to operate efficiently to help reduce the number of club members living in poverty or near poverty. Regarding the age criterion, with time, as the number of OP members increases, the ISHC needs to focus on recruiting new, younger members to ensure continuity according to the regulations for composition;*
- **Selection criteria**
    - Wanting to help themselves and others (cooperative spirit)
    - Agreeing to pay membership fees in full and on time
    - Participating responsibly in all club meetings and other club activities
    - Agreeing to comply with the regulations
    - Being accepted by other members

**Frequently Asked Questions:**

Questions	Answers
<p><b>Question 1:</b> Why should the following club member ratios be ensured: 70% are women and 70% are aged 55 and up (or aged 50 and up for mountainous areas)?</p>	<p>In a community, the disadvantaged and vulnerable groups are usually OP and women. Women are also the majority in the OP group. The goal of the model is to favor the disadvantaged and vulnerable target groups; therefore, these ratios need to be ensured. In addition, having OP, younger people, men and women all in one club will help promote one another's strengths and improve sharing, understanding, and mutual assistance.</p>
<p><b>Question 2:</b> Why shouldn't the number of members aged 70 and up exceed 10% of club?</p>	<p>For most of those aged 70 and up, their health has declined significantly. They are probably no longer able to fully participate in club activities. Club members enjoy benefits but also have responsibilities to help other club members, family members and community members. If they are under 70 years old, they will more likely have better health to meet these very important requirements.</p>
<p><b>Question 3:</b> Why are about 30% of club members rich/better-off?</p>	<p>Although the club's main target groups are those living in poor, near poor or disadvantaged households, the club needs some members with better-off living conditions, experience and better skills in organizing IGAs to share. Thus they can help other members of the club more quickly, more effectively and more sustainably in order for the club to be self-sufficient, especially in terms of finances, knowledge and ways to do business.</p>
<p><b>Question 4:</b> Why in a club that favors OP as the main target group are 30% of members young people (under 55, or under 50 for mountainous areas and ethnic minorities)?</p>	<p>Having young people in the club will help strengthen mutual understanding between generations, which leads to empathy, consideration, sharing, compatibility and mutual help, enhancing solidarity in the club, in families and in the community. Interaction between generations also helps the club to have continuity, more strength and durability.</p>
<p><b>Question 5:</b> After some years of club operation, the number of OP club members will increase. How does it need to be handled?</p>	<p>After some years with the club, older members will be divided into two groups: <b>1) Those with good health</b>, who can participate actively in all club activities like other members, can continue being official club members. In this case, the club needs to continue recruiting new younger members to guarantee the required intergenerational ratio within the club (70% - 30%); <b>2) For those with uncertain health conditions</b>, the club will invite them to be honorary members.</p>

	<p>Honorary members will not be included in the official club member list, and therefore, will not be allowed to take out loans from the club. However, honorary members enjoy benefits such as taking part in club activities if their health permits (monthly meetings, periodic health examinations with club members, participating in exercising and practicing tai chi), and being prioritized for assistance when encountering difficulties through club's volunteer teams, self-help activities, and rights and entitlements activities. Honorary members do not need to pay membership fees or make other financial contributions unless they voluntarily want to. In this case, the club will continue recruiting new members to replace those who have become honorary members to ensure club size and composition criteria.</p>
--	---

**1.4.2 Club Management Board: Size, composition, selection criteria, assigned responsibilities, and management areas**

- **CMB size and composition**
  - **CMB size: Five people**, including one chairperson, one vice chairperson, and three members.
  - **CMB composition:**
    - OP (from 55 – 70 years old for Thanh Hoa City and Ha Trung district, and 50 – 65 years old for Nhu Xuan district): 2 – 3 people, should mainly be from 55 (or 50 for Nhu Xuan) to 65, capable and healthy; Those from 66 to 70 must be lucid, healthy and able to dedicate their time for at least 2 – 3 years.
    - Women: 2 - 3 persons
    - Disadvantaged person (as defined in club member composition section): at least one person
    - People holding other positions in the community: only 2 – 3 people/club; Having people holding other positions in the community in the CMB helps an ISHC connect easily with local organizations. However, the club has quite a lot of activities and needs people with time and ability to manage and implement them. Therefore, if the person(s) holding other positions is/are too busy, or there are more than three such people on the CMB, they will not have enough time to devote to the club;
- **Selection criteria**
  - Being open, able to listen, receptive and willing to learn new things.
  - Being enthusiastic, responsible, and active
  - Being healthy, having time and financially stable (so that they are able to work for the club without pay)
  - Having managerial and operational skills
  - Having credibility and prestige in the community
  - Preferably with experience in community activities



*It is best that there should be one person who knows how to conduct business well to be in charge of the IGA area, one person with medical knowledge (e.g. doctor, nurse, or physician, either retired or currently working in the village's medical center) to be in charge of the health care area, at least one person with accounting or writing skills to help with accounting or secretarial tasks, and at least one person with artistic talents to be in charge of artistic activities.*

- **Assignments within the CMB:** Responsibilities need to be assigned reasonably and suitably among CMB members in order to avoid one or two people having too much to do. The accountant and treasurer should be young (60 years old or under). Responsibilities should be assigned appropriately according to each person's ability. Below is an example/suggestion:
  - **Club Chairperson:**
    - Is responsible for club leadership and overall management. Along with other CMB members, the chairperson ensures that the club operates according to the set objectives, goals and regulations.
    - Develops monthly, quarterly and annual activity plans for the club. Every month, with other CMB members, the chairperson drafts activity plans based on club members' needs and available resources, and gets approval from the club.
    - Leads CMB preparatory meeting to prepare for club activities.
    - Is the chief manager and assigns CMB members to select suitable activities for monthly club meetings.
    - Builds and develops club relationships with local authorities, agencies and related organizations to seek additional resources to support the club (financially, materially, through cooperation, etc.) and to foster club wishes, aspirations and recommendations.
    - Is in charge of club organization and personnel.
    - Approves reports the club sends to stakeholders and parties.
  - **Club Vice Chairperson:**
    - Acts on behalf of chairperson in the chairperson's absence.
    - Is responsible for club **IGAs**, including loan activity management, IGA groups, the EDV team, activities to disseminate knowledge, to share information about new technology, to visit good business models, etc.
    - Is in charge of **Rights and Entitlements** activities.
  - **Member # 1: Health and Cultural Activities**
    - Is in charge of **spiritual life**, including **cultural and artistic** activities (such as managing and supporting the club performance team), **visiting sick members**, and **interaction** activities.
    - Is in charge of **health care** activities (health check-ups, exercising, practicing tai chi, self-healthcare promotion, and medical insurance)

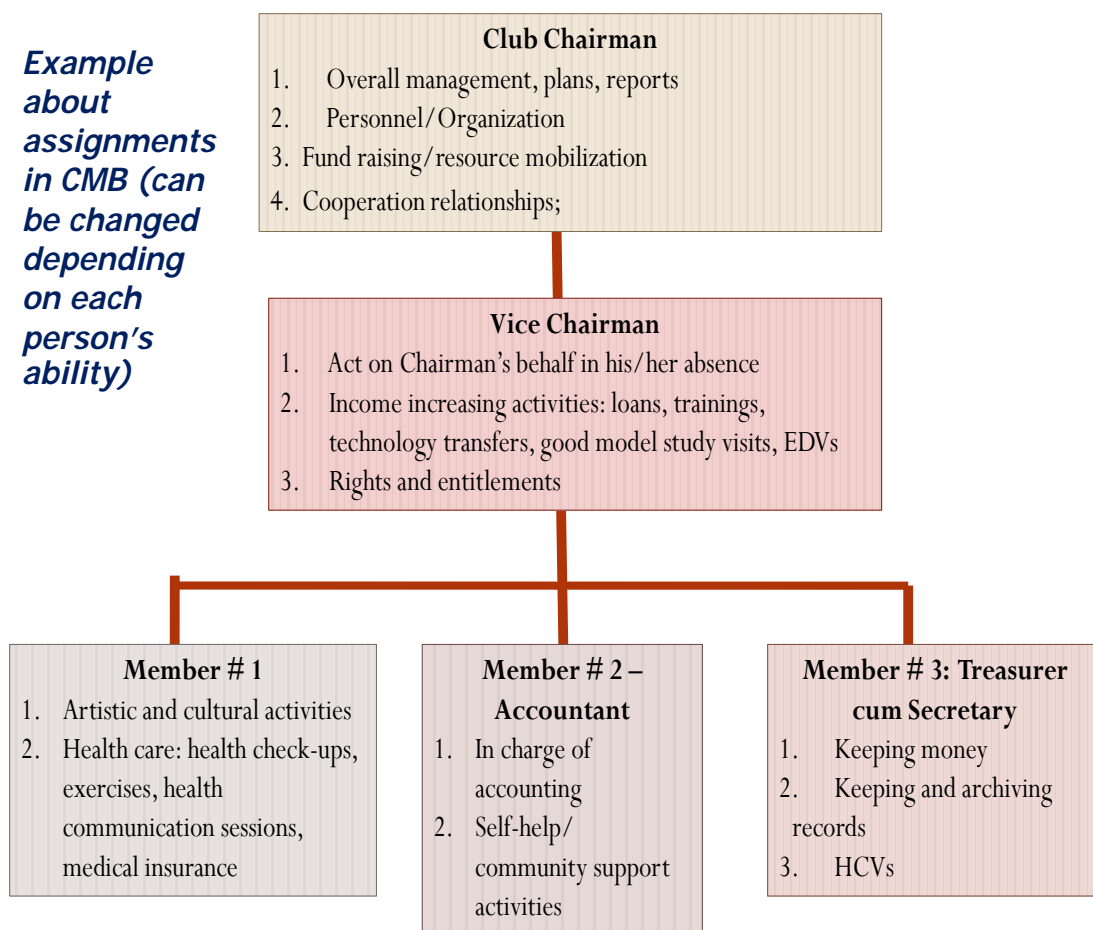
- **Member # 2: Accountant cum Self-help and Community Support activities**
  - Is in charge of accounting: writing and keeping accounting records; archiving receipts, vouchers, and accounting records; being the focal person to collect membership fees from team leaders.;
  - Is in charge of self-help and community support activities.
- **Member # 3: Treasurer cum Secretary and HCV activities**
  - Is in charge of the treasury
  - Is responsible for the club's secretarial work, including:
    - Recording CMB and club meeting minutes
    - Archiving all records, vouchers, reports, materials of the club as well as those of the groups/teams within the club
  - Is in charge of HCV activities, including managing, collecting information for reports, recommending recognition and rewards if volunteers do well, and supporting the HCV team.

*Note:*

- Members of the CMB will be re-elected every two years.

### CMB diagram

*Example about assignments in CMB (can be changed depending on each person's ability)*



- **Management areas**

- Personnel management: Managing club members, volunteers and CMB members through regularly updating information tables and books on club members, CMB members, club volunteers.
- Financial management: Keeping track of the cash: Revenues, expenditures, and disposable income through the record system which includes a cashbook for the accountant, a cashbook for the treasurer, monthly financial reports and a record of microloans.
- Activity management: By functions, responsibilities and programmes through the record system of the monthly activity report and the monthly club meeting minutes book.

- **Management records by activity area**

Activity area	Management forms and records
Health care	<ul style="list-style-type: none"> <li>- Club member health monitoring book</li> <li>- Club member weight and blood pressure monitoring book</li> <li>- Club member medical insurance monitoring book</li> </ul>
Personnel/ club member management	<ul style="list-style-type: none"> <li>- ISHC member information book</li> <li>- Book monitoring attendance in club meetings</li> <li>- ISHC application form</li> </ul>
Activity overview reports and records	<ul style="list-style-type: none"> <li>- Monthly activity report book</li> <li>- Monthly club meeting minutes book</li> </ul>
Resource mobilization	<ul style="list-style-type: none"> <li>- Golden heart book</li> </ul>
HCVs	<ul style="list-style-type: none"> <li>- HCV and care receiver information book</li> <li>- HCV monthly activity report</li> </ul>
Loan and IGAs	<ul style="list-style-type: none"> <li>- Loan request cum business plan for the loan and loan agreements</li> <li>- Loan receipt</li> <li>- ISHC member borrower information table (for ISHC)</li> <li>- Book monitoring principal repayment, interest payment, and outstanding debt (for borrowers)</li> <li>- Book monitoring principal repayment, interest payment, and outstanding debt (for ISHC)</li> <li>- LB Cashbook</li> <li>- EDV and mentee information book</li> <li>- EDV monthly activity report</li> </ul>
Rights and entitlements	<ul style="list-style-type: none"> <li>- Policy implementation assistance monitoring book (for club members and community members)</li> </ul>

Financial management books and records	<ul style="list-style-type: none"> <li>- LB cashbook (for treasurer)</li> <li>- ISHC cashbook (for accountant)</li> <li>- ISHC cashbook (for treasurer)</li> <li>- ISHC property tracking book (kept by treasurer)</li> </ul>
--	---

*Note:* Hand corresponding records and books over to the appropriate person in charge, depending on the responsibility assignment, e.g. if the club vice chairperson is in charge of Rights and Entitlements activities, s/he will keep the policy implementation assistance monitoring book.

**Frequently Asked Questions:**

Question	Answer
<b>Question 1:</b> Why should we not elect too many people who are currently holding other positions in the community (local government and mass organizations) to be in CMB?	ISHCs will have to organize numerous activities. If the majority of CMB members are people currently serving the community, they will not have enough time to focus on club activity implementation. It is best that there should be a maximum of 2 – 3 people currently holding village/hamlet’s positions in the CMB for ease of coordinating activities. The rest should be community members who are retired, appropriately qualified and capable.
<b>Question 2:</b> Why should it be guaranteed that there are 2 – 3 women, 2 – 3 OP, and at least 1 person from a poor/ near poor/ disadvantaged household on the CMB?	Because 70% of club members are women, 70% are OP, and 70% are people living in poverty, near poverty, or disadvantaged living conditions, there should be enough representatives from these groups on the CMB to help club activities reflect club members’ needs.

**1.4.3 Club volunteers: Size, composition, selection criteria, jobs and target groups**

- **Size and composition**

- **Size:** An ISHC has 2 volunteer teams—a) an HCV team, consisting of at least six people, and b) an EDV team, consisting of at least five people. Each volunteer team will elect one team leader to be in charge.
- **Composition:** Can be anyone living in the community, no discriminations against age, gender, occupation, or religion, as long as s/he is willing and ready to **frequently** help others or the club, is in good health, and has the time and ability to help without requiring an allowance or remuneration. Volunteers can be club members or community members.

*Typically, clubs use club members as volunteers because it will be easier since they are familiar with club activities. In some cases, a few volunteers are not club members at first, but after a while they usually become club members.*

- **Selection criteria**

- Is willing and ready to help the club and disadvantaged people frequently and regularly (*at least twice/week for HCVs, and at least once/month for EDVs*).

- Has time to spare and is in good health.
- Lives close to house that s/he will visit.
- Has experience and knows how to do business (for EDVs).
- Requires no pay or remuneration.
- Is willing and ready to provide information on activities completed each month to the CMB member in charge of writing the volunteer's monthly reports.
- Can be a club member or a non-member. S/he may be an ordinary resident or a member of some mass organization. S/he may be a professional, a retired doctor or nurse, a medical officer of the village, an entrepreneur or businessperson, etc. who can help the club in his/her area of specialization. S/he can be a student who can help disadvantaged people when s/he does not have classes.

- **What do HCVs usually do?**

Volunteers can do anything to help care receivers according to their needs, **at least twice/week**. Below are some examples:

- **Make friends** with care receivers through talking/ confiding/ listening/ advising (improving their spiritual lives).
- **Help with housework** such as cooking, house cleaning, dish washing, clothes washing, grocery shopping, etc.
- **Take care** of care receivers when they get sick; help with showers, personal hygiene and personal care; assist in taking care of their health (*consult, massage, help them practice tai chi, take them to doctor visits, etc.*); repair around the house.
- Work on their **rice fields/ gardens**.
- Help care receivers **integrate into society**, such as taking them to pagodas and temples, taking them to visit their neighbors/friends, helping them participate in community activities.
- Report to the club to **connect care receivers to other related people/organizations** so care receivers can get additional help when their situations are beyond the abilities of volunteers and the club to help.

*Note: It is not necessary to do every activity mentioned above. In reality, many just need volunteers to come to talk, confide, and give updates on community affairs.*

- **Who is the target homecare receiver group?**

Anyone in the community who needs **frequent** help at home, without having to be a club member, such as:

- Lonely and helpless OP with nowhere to turn to; or families consisting of only older couples living together; or older couples with children, who are not being thoroughly taken care of, or who just want someone to talk to, enhancing their spiritual lives.
- OP who are chronically sick with significant health problems, are unable to take care of themselves, have multiple diseases and conditions, or OP whose children need additional assistance as their offspring have had to take care of them for a long time.

- Families looking after orphans, or families with children who still have mothers and/or fathers but lack parental care as their parents are away for work, or children living with their grandparents, etc.
  - Families with victims of
  - Families with chronically sick or disabled family member(s), etc. who need additional aid.
- **EDV selection criteria**

Each EDV will agree to mentor/help one club member or one community member in his/her personal economic development to aid them in escaping poverty or near poverty, or staying out of poverty for good, or developing personal economic circumstances further. EDVs need to help their mentee **at least once/month**.

    - Can be anyone, club members or non-members.
    - Have the ability to calculate, evaluate and do business.
    - Have experience, expertise, time, inclination and resources (cultivars, seeds, breeding animals, raw materials, money, etc.) to help others improve their personal economic situations.
    - Have good farming, livestock raising, cultivation, production, or business models.
    - Be willing to help others.
    - Live near their mentees' houses.
  - **What do EDVs usually do?**
    - Consult and help build a business plan/idea for their mentees.
    - Give or lend their mentees cultivars/breeding animals or capital to start a business.
    - Support IGAs through time and effort.
    - Share/provide information, experience, technical support, technology transfer in breeding, animal raising, farming, planting, cultivation, production, and sales.
    - Assist their mentees in production and sales.
    - Accompany their mentees when they buy breeding animals, cultivars, seeds and fertilizers or sell products.

#### ***1.4.4 Teams/groups in ISHCs***

To help reduce the CMB's workload and, at the same time, strengthen the roles as well as enhance the leadership and management abilities of club members, each ISHC will establish various teams/groups, according to physical location or other criteria.

- **Teams selected according to physical locations**
  - Each club is usually divided into geographic teams (5 – 6 teams, each has about 9 – 10 people), consisting of those living close to one another for ease of communicating information and implementing activities..
  - **Teams selected according to other criteria**
  - Teams may also be selected according to criteria such as interest groups, if this is more appropriate.
  - Each team is given a number (group # 1, 2, etc.) or has another name.
  - Each team elects a team leader and a deputy leader to be in charge.

- **Responsibilities of team leaders and deputy leaders:** To be the CMB's extended arms, helping implement and manage club activities in the area of which they are in charge, including money lending activities. *(They should also disseminate information to team members, gather members together when needed unexpectedly, make a note of wishes, opinions and suggestions of team members and of the local area to inform the CMB, assign team members to prepare for club meetings when necessary, take attendance and lead group discussions at club meetings, collect membership fees, collect interest on loans etc. from the team, discover disadvantaged cases in need in the community to report to the CMB, etc.).* Deputy leaders act on team leaders' behalf in their absence.
- **IGA groups**
  - Club members interested in IGAs (whether they are receiving a loan or not) are encouraged to participate in IGA groups, which are determined by the main production industries and the occupations of club members, such as a small business group, a beekeeping group, pidgeon-raising group, a tree-decorating group, etc.
  - Each group elects one group leader and one deputy leader to be in charge.
  - Responsibilities of group leaders and deputy leaders: To be the CMB's extended arms, helping implement groups' IGAs, such as assisting in propagating cultivars, breeding animals and production/sales techniques, helping to locate buying inputs and selling outputs, organizing good business model study visits, etc.
- **Club performance teams:**
  - Each club will select members with appropriate talents and needs to participate in the performance teams.
  - Performance teams play pivotal roles, create cultural and artistic movements in the club, teach new repertoires to club members, and take part in musical and artistic interactions with other local clubs/ organizations.
  - Each performance team will elect one team leader and one deputy leader to help the CMB in supervising this activity.

*Note: Although performance teams play a key role in cultural and artistic activities, interaction in club meetings, all other club members have to be encouraged to participate.*
- **Volunteer teams**
  - Each club will form one HCV team, consisting of at least six people, and one EDV team, consisting of at least five people.
  - Each volunteer team will elect its own team leader and deputy leader.
  - Responsibilities of team leaders and deputy leaders—to be the CMB's extended arms and help organize and manage volunteers' activities.
- **Loan Borrowers**
  - Club members who allocate loans will form LBs. LB members need to abide by LB's loan allocation regulations.
  - Members will elect team leaders and deputy leaders to help the CMB supervise this activity.

## SECTION II: RIGHTS AND RESPONSIBILITIES OF CLUB MEMBERS AND CLUB MANAGEMENT BOARDS

### 2.1 Rights and responsibilities of club members:

<i>Rights</i>	<i>Responsibilities</i>
<ul style="list-style-type: none"> <li>- To receive shared information and knowledge, to have awareness raised on all aspects of OP rights.</li> <li>- To be assisted by other club members when encountering difficulties.</li> <li>- To get health examinations twice/year.</li> <li>- To receive exercise and tai chi lessons.</li> <li>- To be able to borrow loans to invest in IGAs if s/he has the needs and meets the criteria of the LB, to get consultations, trainings and experience sharing on suitable IGAs.</li> <li>- To participate in recreational, cultural and artistic activities and interactions.</li> <li>- To receive help in accessing and protecting rights and entitlements when necessary.</li> <li>- To participate in organizing social activities in the community, to have opportunities to help others both in the club and outside, to be able to voice to the CMBhis/her wishes and aspirations, which will be delivered to the local authorities.</li> </ul>	<ul style="list-style-type: none"> <li>- To participate regularly, fully, responsibly, and enthusiastically in club monthly meetings and other activities in a timely manner.</li> <li>- To comply with club operational regulations.</li> <li>- To be willing to pay club membership fees (from 2.000 VND – 5.000 VND/month)</li> <li>- To learn actively how to find out information, knowledge and skills that are new and useful to oneself and family.</li> <li>- People borrowing loans from the club must comply responsibly with the regulations of the ISHC.</li> <li>- To be ready to assist and help other club members and community members in club activities and in life.</li> <li>- To be ready to share knowledge and experience learnt at the club every month with at least two other people in the family or community.</li> </ul>



## 2.2 Rights and responsibilities of the CMB:

<i><b>Rights</b></i>	<i><b>Responsibilities</b></i>
<ul style="list-style-type: none"> <li>- To participate in club member development decisions based on consultation with current members' democratic opinions.</li> <li>- To represent the club and participate in organized activities (quarterly meetings, conferences, etc.) or activities cooperating with the local government and organizations.</li> <li>- To represent the club by bringing issues of concern to the awareness of the NPMG and local government.</li> </ul>	<ul style="list-style-type: none"> <li>- To be responsible for club's performance results.</li> <li>- To draft club activity regulations for members to approve.</li> <li>- To coordinate the construction of the club's activity plan.</li> <li>- To organize club activities.</li> <li>- To mobilize resources for the club.</li> <li>- To create member and volunteer management records.</li> <li>- To write activity and financial reports every month.</li> <li>- To manage club funds.</li> <li>- To recommend activities appropriate to members' needs.</li> <li>- To report on and propose members' wishes and recommendations to local authorities, departments, agencies and mass organizations.</li> </ul>

## SECTION III: ISHC ESTABLISHMENT STEPS

### **Step 1: Report ISHC establishment to the Communist Party of Vietnam and local authorities (*at the commune and the village levels*)**

- Report on the ISHC model—its objectives, goals, activity areas and establishment process.

### **Step 2: Club personnel and organization preparation:**

- **Club member selection**

- The organization directly managing the ISHC cooperates with local government and relevant mass organizations to survey and produce a list of potential club members (*age, gender, family background*).
- Analyze data and draft a potential club member list that conforms to the regulations regarding number and composition of members (*arranged in order of priority*).
- Meet with potential members (**arrange meetings according to residential community**) to introduce the ISHC, state its objective, operations, principles and meaning, as well as the rights and responsibilities of club members, and **find out their interest in joining the ISHC** (*through talking, identify potential CMB candidates with suitable abilities for recommendation later*). Distribute ISHC participation need survey sheets (*Form no. 1*) at the end of the meeting.
- Collect survey forms. Consider and approve forms, then create an official member list based on survey results.
- Send the list of expected members to the mass organization in charge for further consultation ensuring composition requirements are met. Amend the list if necessary.
- Give members-to-be guidance on voluntarily submitting the ISHC application form (*Form no. 2*).
- Report back to the local authorities and issue an announcement to the residential community.

- **CMB member selection**

- Create a potential list according to agreed criteria (based on information obtained during club member selection).
- Meet potential candidates in person to find out their capability for and interest in being CMB members.
- Establish an interim CMB.
- Organize a club meeting with all members to officially elect CMB members.

*Note:* CMB members can be chosen before all club members are selected when necessary. In this case, a temporary list is made based on agreed criteria, and then each potential club member is consulted in person to find out his/her capability for and interest in participating on the CMB. With the mass organization in charge, the interim

CMB will then select club members. The interim CMB only becomes official after getting club members' approval.

- ***CMB training:*** CMB members are given training on ageing awareness and ISHC operation and management.
- ***Drafting regulations:*** The interim CMB is responsible for drafting regulations with the support of officers from the mass organization in charge (*Form no. 3*).
- ***Preparatory meeting with club members:*** Club members can be gathered for a preparatory meeting to elect the official CMB and to collect feedback on the regulations draft.
- ***Draft and submit ISHC Establishment Decision for approbation:*** The mass organization in charge drafts the club establishment declaration and submits it to the local People's Committee for approbation. *Example: If the club is directly managed by the VAE, then the VAE will consult with and advise the local People's Committee to approve the club establishment declaration and to entrust the VAE with management responsibility for the club.*

### **Step 3: Preparation for ISHC launch**

The mass organization in charge and the CMB detail a plan including time, participants, location, agenda, and other logistics.

### **Step 4: ISHC launch**

A club launch may include the following:

- A number of "homegrown" performances
- Opening ceremony and introduction of representatives
- Read club establishment declaration
- Adopt club regulations
- The CMB is inducted and delivers a commitment speech
- Speeches from the local authorities
- Closing ceremony

## SECTION IV: CLUB MEETING CONDUCT

ISHCs will conduct club meetings every month with the meeting times and places pre-agreed by club members. Except for special cases, each club meeting typically lasts about two hours and includes the following suggested steps, contents, times and methods:

### *A typical club meeting agenda*

No	Contents/Activities	Time	Notes
1	<b>Part I: Warm-up</b>		Before club meetings, the CMB should make the necessary preparations. Arrange the seating according to groups. It is best to have only chairs (no need for tables) for ease of discussion. Prepare group name cards, promotional materials, A4- and A0-sized paper, 2 – 3 white boards, whiteboard markers, whiteboard eraser/rag (pre-write on white boards the contents to be presented in meetings), True – False cards, PCCs, rewards for team(s) with the most PCCs in the meeting, check on microphones, speakers, water drinking table, drinking glasses, etc.
1.1	Exercise and tai chi practice	10'- 15'	<p><b>Exercising with ISHCs:</b> can be flexible – before or after club meeting hours/sessions/days (depending on weather conditions and each club’s specific situation), the purpose of which is to review prior lessons, to learn new ones, and to motivate members. There should be indoor exercises to guarantee that clubs can still exercise with the participation of all members, regardless of weather conditions (sunny or rainy). Do exercises such as “Washing faces like cats” or “Looking at the sky, looking at the ground”.</p> <p><b>(In addition, ISHCs need to exercise in teams:</b> people in the same teams will exercise with one another at locations close to home;</p> <p><b>For each member:</b> The important thing is that each member needs to do exercises at home or in teams/groups at least three times/week; it is best that each person does daily exercises suitable for his/her health)</p>
1.2	Artistic/entertaining activities	5'- 10'	Activities should be diversified—poetry, dances, games, skits, etc. Whichever team participates most actively will be rewarded with PCCs.

No	Contents/Activities	Time	Notes
1.3	Attendance taking; representative/new member/new volunteer (if any) introduction; club meeting program/agenda introduction and approval	5	<p>Attendance is recorded individually at the beginning of the meeting. When people are used to it, attendance will be recorded in teams/groups (team/group leaders report to meeting leaders) to save time and enhance the role and responsibilities of team leaders. The contents of team leaders' reports should be as follows: Team number..., <i>how many people are present out of how many; how many are absent, who they are (specify names of absentees), (one by one) why they are absent, and whether they reported their absences in advance.</i></p> <p><i>One CMB/ISHC member is assigned to write attendance results on white boards. Example: Team 1: 10/10; Team 2: 9/10, Mrs. Lan – absent, sick, absence reported in advance. Whichever team has every member present and on time will be given PCCs.</i></p>
2	<b>Part II: Report on last month's activities</b>	15–20	<ul style="list-style-type: none"> <li>• The club meeting leader (usually the Club Chairperson) will lead and invite each CMB member in charge of each activity area to report in front of the club.</li> <li>• Whichever CMB member is in charge of whichever area will report on that area. This aims to enhance the role and responsibilities, especially accountabilities, of CMB members and to reduce the workload of the club Chairpersons, Vice Chairpersons, and accountants.</li> <li>• Activity areas that have no activity in the month still need to be reported. If a CMB member assigned to a club activity area constantly reports "no activity this month", then the club needs to reevaluate the planning skill and level of responsibility of this CMB member.</li> <li>• Reports need to be brief and only focus on activities and results that have been accomplished between the previous meeting and this one.</li> <li>• As each CMB member is in charge of several activity areas, when s/he reports, s/he needs to report each area in turn so that club members can follow (each person only gets up once and avoids having to get up and down repeatedly to save time).</li> <li>• The order of report contents can be changed. However, the financial report needs to be kept until last.</li> </ul>

No	Contents/Activities	Time	Notes
2.1	Report on health care activities		<p>Reports on exercising and tai chi practicing activities, communication events/talks (to raise health care awareness for club and community members), and health check-up and medical insurance access activities (if any). <b>Example:</b> <i>I – CMB member in charge of health care area reports that last month, our club organized a periodic health check-up for all 55 members. Our club also organized one session to weigh and take blood pressure of club members. The results are: 10 members are suspected to have high blood pressure; five members have low blood pressure; and two members have lost a lot of weigh. Both of these two people need to be re-examined and reconsult with the doctor. Each of the five groups in our club has also practiced equipment-free exercise three times. Two new members purchased medical insurance cards in this last month, bringing the total number of members with medical insurance cards to 37 people or 75% of the group. Mr..., Mrs... (specify names) currently have no medical insurance. Last week, the CMB photocopied and distributed to club members an article in an OP Newspaper on high blood pressure prevention.</i></p>
2.2	Report on HCV activities		<p>Reports on HCV activities: <i>Who is taking care of whom, what HCVs have done, whether they have volunteered at least twice/week, how care receivers are doing, whether something stands out, other suggestions and recommendations.</i>  Acknowledge HCVs' work with a round of applause.</p> <p><i>E.g.: I, a CMB member in charge of the HCV area, would like to report that this last month, six HCVs of our club still worked actively, with each person volunteering at care receivers' homes at least twice/week. Specifically, Mrs. Lan went to Mrs. Anh's house three times/ week to help with laundry and cleaning, and chatted with Mrs. Anh, who is an OP living alone. Last week, Mrs. Anh suffered a mild stroke, so Mrs. Lan enlisted the help of her daughter. She now proposes that our club sends one more HCV to take care of Mrs. Anh with her. (Continue reporting about other cases: who is helping whom, what stands out, etc.). On behalf of our club, I propose we all give a round of applause to thank the HCVs' kind assistance and hard work.</i></p>

No	Contents/Activities	Time	Notes
2.3	Report on IGAs		<p>Reports on loan activity, technology trainings/transfers, business model visits among club members; experience sharing; visits/check-ups on members receiving loans conducted by the CMB; how many EDVs are doing what, helping whom, what the results are, any suggestions or recommendations, etc.</p> <p><i>E.g.: I, the CMB member in charge of IGAs, report that last month, IGAs of club members have been conducted well. In particular, Mr. B has raised pigeons in captivity very well and Mrs. A has grown bean sprouts in plastic buckets successfully and earned high profits. Last month, the CMB also made visits to six households receiving loans and saw that all were doing well and acting according to their registered purposes, with no risky cases. All of them have paid due interest on time. Five EDVs continue to mentor five people, specifically... (specify each individual, who helps whom, what the results are, etc.)</i></p>
2.4	Report on artistic, cultural, member visit, and interaction activities		<p>Give information about what repertoire(s) have been rehearsed, who the club has had interactions with, what the results were, who has been visited and for what reason, what gifts were given to whom, etc, during the last month</p>
2.5	Report on Rights and Entitlements activities		<p>Was there any awareness raising or session promoting policies in the month? Was anyone found eligible for (some) entitlements? And has the club consulted and recommended them to relevant agencies and organizations so that they can receive their rightful entitlements? Has the club helped with paperwork and monitored the implementation of applications? (<i>E.g. medical insurance or supplemental incomes for those in target groups, etc.</i>)</p>

No	Contents/Activities	Time	Notes
2.6	Report on self-help/ community support activities		<ul style="list-style-type: none"> <li>- What has the club achieved? Whom has the club helped? (<i>club members or community members</i>)</li> <li>- What has the club done to support the community (<i>sweeping and cleaning roads, unclogging canals, planting trees, and promoting health care to how many community members, etc</i>)?</li> <li>- To which communal and village meetings has the club contributed input? Has the club held a meeting/dialogue with the local authorities to propose issues of concern? What were these issues?</li> </ul>
2.7	Report on financial situation		<p>How much the balance carried over from last month is; how much was collected in the month and from where (specify the amount collected for each item); how much was spent on what activities (specify the amount spent on each item); how much was left.</p> <p><i>One CMB/ club member needs to record the following on a whiteboard (can be prepared in advance):</i></p> <ol style="list-style-type: none"> <li>1) <i>Balance from last month;</i></li> <li>2) <i>revenues (specify each item);</i></li> <li>3) <i>expenditures (specify each item) and</i></li> <li>4) <i>balance for this month, so members can follow easily.</i></li> </ol>
2.8	Q&A for the reports above and Chairperson’s overall evaluation		<p>Of the 15-20 minutes allocated for activity reports, five minutes should be spent on Q&amp;A and report supplements/amendments. Team leaders discuss with each team member to collect comments and select one representative (representatives are not necessarily team leaders – should be rotated among members) to give teams’ opinions (agree completely or state what they would like to clarify, amend, or add).</p> <p><b>Note 1:</b> Team leaders need to turn their chairs around to be able to collect all members’ comments. Whichever team makes the most useful comments will be rewarded with PCCs.</p> <p>Then, the Chairperson should give an evaluation of club activities in the previous month compared to the original plans, and should state a number of highlights (if any), but should not repeat what other CMB members have reported.</p> <p><b>Note 2:</b> After part 2.8, there is a 3-5 minute BREAK</p>



No	Contents/Activities	Time	Notes
2.9	Alternative artistic activities/ games/ exercises		Be ready for activities in part III to change the atmosphere and to create excitement for club members. It is best that for this part, games, songs, or exercises are done collectively so that all members can participate.
3	<b>Part III: Awareness raising communications</b>	20-40	<p>Following are the main activities of one club monthly meeting:</p> <p><b>Content:</b> Each month, one brief yet practical topic is selected based on members' needs and on various activity areas, such as topics related to policies and laws (<i>e.g.: supplemental incomes for OP or policies for poor people, etc.</i>), topics related to health care (<i>e.g.: high blood pressure prevention</i>), IGAs (<i>e.g.: pigeon raising methods, etc.</i>), practicing new songs and/or new exercises/tai chi practice, and rehearsing awareness raising skits, etc.</p> <p><b>Method:</b> Everyone participates in Q&amp;A, writing on whiteboards, writing on paper, using True – False cards, discussing in groups, distributing materials, on-site practice (if appropriate).</p> <p><b>Suggestions on how to conduct a communication session:</b> (<i>the main content of the previous month's communication session should be reviewed before going into this month's session, by using True – False cards, or asking individuals, or giving each team two minutes to discuss in their group before selecting one representative to present</i>):</p> <ol style="list-style-type: none"> <li>1. Introducing oneself, communication content, and communication duration.</li> <li>2. Announcing communication objectives.</li> <li>3. Collecting members' opinions on matters related to the content that will be promoted (<i>always reward PCCs to team(s)/ person(s) who participate(s) in answering</i>).</li> <li>4. Primary communication activity: gathering members' opinions, explaining, amending, and supplementing the communication content – providing new information and knowledge.</li> <li>5. Q&amp;A: giving time for members to ask and answer questions (<i>always give PCCs to team(s)/ person(s) who participate(s) in answering</i>).</li> </ol>

No	Contents/Activities	Time	Notes
			<p>6 Review communication content: by re-asking questions, or playing reviewing games (e.g.: True – False cards), or conducting group discussions; (always give PCCs to team(s)/ person(s) who participate(s) in answering).</p> <p>7 Consolidate/ re-emphasize the positive actions/attitudes the speaker/presenter wants members to adopt.</p> <p><b>Presenter:</b> CMB, club members, club volunteers with relevant expertise, or external speakers (from local medical centers, local VAEC, local VAE, local VWU, etc.)</p>
4	<b>Part IV: Discussion on self-help/ community support activities</b>	10-15	<p>This very important activity is to affirm the role of OP and to show the self-help characteristics of an ISHC. <b>Targets for receiving help:</b> club members, their family members, community members, or the community itself.</p> <p><b>Method:</b></p> <ul style="list-style-type: none"> <li>• Meeting leaders ask team leaders to gather team members’ opinions and talk about at least one case of special difficulty that needs the club’s help (either a team member’s case or community member’s), specifying the name, address, situation/difficulty, needs, and time they need help, or what the club needs to do to support the community.</li> <li>• Team leaders discuss with team members to agree on information the team will present (they all need to turn their chairs around or stand up, making sure of everyone’s participation, instead of just a few individuals’).</li> <li>• Team leaders present their teams’ proposals on behalf of their teams.</li> <li>• During the discussions, meeting leaders or other assigned people need to write teams’ proposals on whiteboards (in columns 1, 2, 3 and 4 as shown in the table below) and conduct club discussions in order to select the most difficult case that needs help and/or discuss what they will help the community with. In case they can’t reach a consensus, people will vote publicly or call on other teams to help with the cases they themselves bring up. For difficult and sensitive cases, decisions will be made through secret ballots (writing one’s vote on paper).</li> </ul>

No	Contents/Activities	Time	Notes																																		
			<table border="1"> <thead> <tr> <th>Team</th> <th>Help whom</th> <th>Conditions</th> <th>Needs and time of help needed</th> <th>Who helps with what and when</th> </tr> <tr> <th>(1)</th> <th>(2)</th> <th>(3)</th> <th>(4)</th> <th>(5)</th> </tr> </thead> <tbody> <tr> <td>Team 1</td> <td>Mrs. Lan, hamlet 1</td> <td>Husband is paralyzed  She just got sick and currently has to stay at the district hospital</td> <td>Harvesting 720 m<sup>2</sup> of rice by the first week of Oct  Someone to come and take care of her husband immediately upon her hospitalization (this need was brought out by team 1 after learning more of her situation)</td> <td><i>(The result after the club discussion is that all (or most) members agree)</i> 8 people from team 1 will harvest rice for Mrs. Lan on Oct 3<sup>rd</sup>;  Three people from team 4 (Ms. Hoa, Mr. Hung, and Ms. Hue) will take turns caring for Mrs. Lan's husband starting tomorrow</td> </tr> <tr> <td>Team 2</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Team 3</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Team 4</td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table> <ul style="list-style-type: none"> <li>Meeting leaders gather opinions to reach consensus on: <ul style="list-style-type: none"> <li>what the club will do to help these people, which member(s) will help, and when they will start.</li> <li>what the club will do to help the community, when and who will participate.</li> </ul> </li> </ul>					Team	Help whom	Conditions	Needs and time of help needed	Who helps with what and when	(1)	(2)	(3)	(4)	(5)	Team 1	Mrs. Lan, hamlet 1	Husband is paralyzed  She just got sick and currently has to stay at the district hospital	Harvesting 720 m <sup>2</sup> of rice by the first week of Oct  Someone to come and take care of her husband immediately upon her hospitalization (this need was brought out by team 1 after learning more of her situation)	<i>(The result after the club discussion is that all (or most) members agree)</i> 8 people from team 1 will harvest rice for Mrs. Lan on Oct 3 <sup>rd</sup> ;  Three people from team 4 (Ms. Hoa, Mr. Hung, and Ms. Hue) will take turns caring for Mrs. Lan's husband starting tomorrow	Team 2					Team 3					Team 4				
Team	Help whom	Conditions	Needs and time of help needed	Who helps with what and when																																	
(1)	(2)	(3)	(4)	(5)																																	
Team 1	Mrs. Lan, hamlet 1	Husband is paralyzed  She just got sick and currently has to stay at the district hospital	Harvesting 720 m <sup>2</sup> of rice by the first week of Oct  Someone to come and take care of her husband immediately upon her hospitalization (this need was brought out by team 1 after learning more of her situation)	<i>(The result after the club discussion is that all (or most) members agree)</i> 8 people from team 1 will harvest rice for Mrs. Lan on Oct 3 <sup>rd</sup> ;  Three people from team 4 (Ms. Hoa, Mr. Hung, and Ms. Hue) will take turns caring for Mrs. Lan's husband starting tomorrow																																	
Team 2																																					
Team 3																																					
Team 4																																					

No	Contents/Activities	Time	Notes
			<p>- what issues need to be raised to the local authorities. and write agreed ideas in column (5) of the table above.</p> <p>The form of help should be according to members' abilities (<i>e.g.: 10 members register to help harvest rice for one day for families short on people to harvest during harvesting season, five members sign up to offer 10.000 VND financial support each for one person who just had an accident, donating used blankets/mosquito nets/clothes to the needy, arranging for an experienced person to visit and guide families on what to do when their herds have an infection, etc.</i>). <i>If a case needs HCVs, meeting leaders will transfer the case to the HCV team who will come, survey, identify needs and determine the solution.</i></p> <p><b>Community supporting activities:</b> These are activities such as assigning members to sweep and clean village roads and alleys, unclogging drains, planting trees, tending memorial cemeteries, or contributing suggestions/ feedback on related issues in the village/commune (<i>who participates when, does what/contributes which suggestions/feedback</i>), etc.</p> <p><i>Club secretaries will record resolved issues contents in the Monthly Club Meeting Minutes Book.</i></p>
5	<b>Part V: Upcoming month's plan</b>	5-10	<p>Club chairperson states the tentative plans for the coming month and gets members' approval. Method:</p> <ul style="list-style-type: none"> <li>• Write the plans on white boards (what activities, who participates, when, where, and who is in charge)</li> <li>• The meeting leader asks teams to discuss and give feedback on each activity (any additions or adjustments to the plans)</li> <li>• Each team representative (not necessarily team leaders) gives his/her team's feedback (team leaders ask members to turn chairs around to discuss with everyone in their teams)</li> </ul>

No	Contents/Activities	Time	Notes
6	Part VI: Closing	10	<p><b>Rewarding the team with the most PCCs:</b> CMB assigns a person to count the number of PCCs of each team and write them on whiteboards. E.g.: team 1: 20 cards, etc. the number of PCCs each team receives and the team with the most PCCs are announced. All members of the winning team are invited up to the front to receive their rewards.</p> <p><b>Meeting minutes approval:</b> Secretaries need to read meeting minutes aloud and get members' approval (<i>ask if everyone agrees and make changes and additions if needed until a consensus is reached</i>).</p> <p><b>Arts:</b> There should be a collective repertoire at the end of the meeting. Each club should try to have a club song to sing before everyone leaves.</p> <p><b>Club chairperson concludes</b> the major points, adjourns the meeting and makes an appointment with members for the next meeting.</p>
<b>Total</b>		90 –120	No longer than 120 minutes

*Note:*

- Each ISHC needs to use its club fund to buy the following equipment: calculators for accountant and treasurer, a portable sound system (if the club hasn't got one already), at least two whiteboards (1 m by 1,2 m), whiteboard eraser(s), whiteboard markers, A4 paper, A0 paper, pens to write on A0 paper, document bags/document folders with prongs, notebooks and pens for CMB members and team leaders, small gifts for teams with the most PCCs (such as snack bags, pens, soap bars, etc.).
- Always prepare True – False cards and PCCs to use in club meetings. Give out PCCs in all parts of the club meeting (to the team with no absent member, or when someone opines, participates in artistic activities, organizes games, etc.).
- Different animal name tags for teams to draw need to be ready for each club meeting session, so that teams can mimic the cries and actions of their animals for more fun in club meetings every time they stand up and speak. Name tags might include roosters, hens, cats, goats, elephants, tigers, etc.
- A reasonable time should be spent in team discussion or in True – False card usage. All team members must participate (before a question is asked, request team members to turn chairs around or the whole teams to stand up if chairs are immovable)

- At least one game must be played in each club meeting, preferably after the report part so that everyone can participate. Try to diversify the games played each month.
- Post the seven communication steps on the walls at the club meeting locations for CMB members to remember and follow.
- Collect principal and interest on loans (if any) before conducting club meetings.
- Check members' weight and blood pressure (if possible) before conducting club meetings. If not possible before club meetings, these check-ups should be performed in separate sessions.
- Volunteer teams need to meet with CMB members before club meeting days or sessions.
- If there is any new member or volunteer, after the club meeting, a CMB member will ask him/her to fill his/her information in the ISHC Member Information Book, and in the HCV and Care Receiver Information Books.
- There should only be one or two artistic performances at the beginning of the meeting, one or two performances after the break and one collective repertoire at the end of the meeting. Club members who would like to sing more can stay after club meetings while others who are busy with family affairs can leave after the Chairperson adjourns the meeting.
- There should be enough drinking water and glasses for members at club meetings.
- There must be clean WCs near club meeting locations.

## SECTION V: ISHC MANAGEMENT

### 5.1 ISHC regulations

ISHCs operate on the principle of abiding by provisions in the club regulations. The club regulations usually consist of three main parts as follows:

#### Part 1: Bases

- Club regulation construction bases

#### Part 2: General matters

- ISHC's objective
- Operating principles
- Club responsibilities/activities
- Organizational structure
- Club member regulations (rights, responsibilities, and selection criteria)
- CMB regulations (rights, responsibilities, selection criteria, and re-election mechanism);
- Club meeting time and location
- Membership fees (specify when and how much to pay)
- Decision-making mechanism

#### Part 3: Club finance

- **Revenues:** Specify club fund's revenue sources
- **Expenditures:** Specify what expenses were for and how much was spent

#### Part 4: Rewards and discipline

### 5.2 Club management record system

The ISHC record system consists of:

1. **ISHC Member Information Book:** Used to manage club members (Form no. 4).
2. **Home Care Volunteer and Care Receiver Information Book:** To manage and monitor activities of HCVs (Form no. 5a, 5b).
3. **Economic Development Volunteer and Mentee Information Book:** Used to manage and monitor activities of EDVs (Form no. 5c, 5d).
4. **Monthly Club Meeting Minutes Book (Form no. 6):** To keep a record of club meeting minutes.
5. **Book Monitoring Club Member Attendance in Club Meetings (Form no. 7):** to monitor club member attendance in monthly club meetings.

6. **ISHC Cashbook (for Accountant):** Used in managing club finance (*Form no. 8*).
7. **ISHC Cashbook (for Treasurer):** (*Form no. 9*).
8. **LB Cashbook (for the person in charge of IGAs)** – see details in *Manual 3 Loan Management of ISHCs*.
9. **LB Cashbook (for Treasurer)** - see details in *Manual 3 – Loan Management of ISHCs*
10. **Book Monitoring Principal Repayment, Interest Payment, and Outstanding Debt** - see details in *Manual 3 – Loan Management of ISHCs*.
11. **Policy Implementation Assistance Monitoring Book** - see details in *Manual 7 – FAQs about laws and policies related to OP*.
12. **Club Member Health Monitoring Book** (see details in *Manual 5 – Self-care for OP*)
13. **Club Member Weight and Blood Pressure Monitoring Book** (see details in *Manual 6 – Self-care for OP*)
14. **Club Member Medical Insurance Monitoring Book** (see details in *Manual 6 – Self-care for OP*)
15. **ISHC Property Tracking Book (form no. 12)**

### 5.3 Club monthly report system:

ISHC reports consist of 2 types:

#### 5.3.1 Monthly activity report (form no. 10)

- Every month, the CMB writes monthly reports and sends them on **the third day of each month** to the staff of the mass organization in charge (*depending on specific regulations of each project*).
- The reporting period is calculated from the date of the club meeting of the previous month to the date of the club meeting of the current month (*e.g.: if the club meets monthly on the 25<sup>th</sup>, then the reporting period for June would be from 26/5/2014 to the end of the 25/6/2014*).
- The club chairperson (*or the secretary, or another CMB member if assigned by the chairperson*) will gather information from other CMB members to put into the reports. Monthly reports need to be fully filled in; guidelines for reporting contents are given in the forms. "No activities" should be written in the reports for whichever activities are not implemented within the reporting period. Do not leave blanks or unfilled sections in reports.

#### 5.3.2 Monthly financial reports:

The ISHC only needs to photocopy or rewrite the current month's pages in the ISHC Cashbook and the LB Cashbook and send them to the staff of the mass organization in charge on **the third of every month**. The financial reporting period is calculated the same way the monthly reporting period is, i.e. from the date of the club meeting of the previous month to the date of the club meeting of the current month.



In addition, the CMB member in charge of HCVs and the CMB member in charge of EDVs need to write volunteer reports according to forms 5a, 5b, 5c and 5d.

#### 5.4. Club revenue and expenditure regulations

##### 5.4.1. Regulations on club fund revenues and expenses

The club regulations need to have provisions for club fund usage to ensure club funds are used properly and according to club members' needs (*Form no. 3*).

##### Principles:

- Transactions are transparent and democratic.
- Ensure the upholding of financial disciplines.
- Comply with general financial regulations within the scope of the club's and the Project's funds.
- The club governs itself financially within the scope of the club's and the Project's funds. The CMB creates financial plans and reports and presents them publicly in front of all members for approval.

**Revenues for club fund:** The Club fund is formed from the following sources:

- ***Sponsorship of donors/projects:*** In the first 22 months of its establishment (for clubs in their first and second years), the club will be **given about 500.000 VND/month by the Project, depending on the actual interaction rate at the time of receiving the money.**
- ***Interest collected:*** Every month, 50% of the interest collected in the month will be transferred to the club fund (*from the LB Cashbook to Club Cashbook*). The remaining 50% of interest collected will be monitored in the LB Cashbook to serve the purpose of re-lending, in order to enlarge the loan fund.
- ***Monthly membership fees*** (*about 2.000 VND – 5.000 VND/member/month*).
- ***Other members' voluntary contributions*** (*e.g. club members agree to contribute 100.000 VND to the club fund each year*).
- ***Assistance/support from the community, individuals, corporations and organizations through the Golden Heart Book:*** Every month, 20% of the total amount mobilized for Golden Heart Book in that month will be transferred from the Golden Heart Book to the ISHC Cashbook to pay for the administrative expenses of Golden Heart activities, such as taking pictures of cases in need, photocopying, buying the Golden Heart Book, printing Golden Heart certificates, buying gifts to thank the donors, partially supporting travel costs of visiting long distance donors, etc.
- ***Revenues from the club's IGAs.***

### **Club fund expenditures:**

Due to limited club funding, all clubs are encouraged to mobilize internal and external resources, as well as to strengthen cooperation with authorities, agencies, and mass organizations to implement activities without having to resort to club funds. Club funds can be used as follows:

- *Every month, the amount spent on **water and tea** for club monthly meetings is no more than **50.000 VND/month** (e.g. buy tea leaves or tea bags and boil water).*
- *Organize mobile health examinations on site to ensure each member is examined twice/year (including water and tea expenses and financial support for transportation for doctors if necessary. Expenses for doctors should **not exceed 200.000 VND/person/session**).*
- *Invite people to come and hold technology transfer trainings or talks/communication events at the club or in the community, invite instructors to introduce exercises, sports, tai chi, etc. (**no more than 200.000 VND/person/session**).*
- *Expenses on photocopies of records and communication materials, pens and paper for communication purposes, new notebooks and records for the CMB invoices, receipts, calculators, etc.*
- *Buy small gifts (pens, small snack bags, small calendars, soap, toothbrushes, etc.) to reward members or teams with the most points/reward vouchers in club meetings.*
- *Visit seriously ill club members who have to stay in hospital for treatment or whose sickness can be fatal. **Spending for each visit should not exceed 50.000 VND, and each member can be visited through the club fund no more than once per year** (other visits do not take money from the club fund; either visits are without gifts or individuals contribute from their own pockets).*
- *Spending on funerals when club members die: **Quota of 100.000 VND**.*
- *Support club members, or seriously disadvantaged community members, but no more than **200.000 VND/time/person/year**.*
- *Assist club members or seriously disadvantaged community members in buying medical insurance (fully or partially) but they have to be ineligible for free medical insurance granted by the state.*
- *Organize interaction activities, good business model learning visits, knowledge competitions, communication events, etc.*
- *Purchase uniforms, musical instruments or portable speakers for use in club activities.*
- *Purchase equipment and tools for the club's IGAs.*
- *Assist partially in travel costs/gas for vehicle for people the club assigns to conduct club activities (only if applicable and really necessary, e.g. CMB members, club members, team leaders, or team deputy leaders must visit the commune/district to contact doctors for the club's health examinations, or represent the club to visit and learn from solid business models, or mobilize*

resources for the club, etc, with a distance of at least 5km each way). Gas and vehicle support must not exceed 30.000 VND/round trip, or they must have public transportation tickets as financial proof. These activities need to be reflected in the club's monthly operation reports.

- Other necessary expenses.

***The following can not be financed by the ISHC Fund:***

- Giving club members financial support for attending club meetings.
- Buying cigarettes, tobacco, wine or beer.
- Giving allowances to visitors or local leaders.
- Covering expenses that are the responsibilities of statutory agencies or organizations (e.g. the club's fund can not be used to buy medical insurance for people in poor households if they are entitled to free medical insurance granted by the state according to the law. If they have not been granted free insurance yet, the club needs to advocate so that they receive their entitlements).

***5.4.2. Receipts and vouchers***

- All expenses must have receipts/invoices and vouchers with all signatures, fully demonstrating actual expenditures. Invoices must be shown for expenses of 200.000 VND and up. There must be receipts from club members who receive the money or from club officers who give the money for small expenditures with no invoices (e.g. a CMB member who buys green tea can sign a receipt that says s/he has received club funds to buy green tea for that monthly club meeting.).  
**For receipt form sample, see form no. 11.**

***5.4.3 How to record and archive materials, documents and vouchers:***

- Write clearly, neatly with no deletions or changes.
- Make sure all signatures are in the required latplaces, and that each person only uses one signature.
- Ensure the monitoring books match, e.g. *If on Jul 22, the LB transferred 50% of loan interests collected from the LB Cashbook to the ISHC Cashbook, this revenue must be shown accordingly in the ISHC Cashbook with the content, the amount of money and date the same as in the LB Cashbook.*
- Each explanation must state clearly **what the content was, for what activity/for whom and when** (e.g. *tea break expenses for club meeting on Jul 22, or expenditure for a visit to Mrs. Lan, team one, who was sick, on Jul 4, 2014*).
- Every month, archive documents and vouchers in the order that transactions occur, and staple them with invoices and receipts.

- Every month, archive documents, invoices, receipts and reports in a binder or between two calendar hardcovers (clearly state month and year on the cover)
- Store loan files separately and archive them each month.
- All club documents and records need to be kept for the long term (at least seven years after the Project is over). After each year, they can be sent to VAE/VWU/VFF at district level for safekeeping (*must obtain delivery record*).

## **APPENDIX**

**Form no. 1 (completed example)**  
**ISHC PARTICIPATION NEEDS SURVEY**

No.: **032**

Mark X in the appropriate boxes

1. Full name: **Le Thi Lai** .

2. Gender: Male  Female

3. Year of birth: **2/1/1951** 4. Ethnicity: **Kinh** .

5. Family living condition: (can choose more than 1 box if appropriate)

Poor:  Near poor:  Not poor:

Other difficult circumstances (if any):

**Specify:** (e.g. living alone, living with spouse who is also an OP, being the primary caretakers of grandchildren as their parents have moved far away to work, having at least one person in the household suffering from agent orange, HIV, addiction, any general disability, chronic sickness or disease, , or living with disadvantaged children, etc.)

**OP** .

6. Address: **hanh Hoa**

7. Do you want to join an ISHC?

Yes, very much  Yes, I do  No, I don't

Reason: **want ISHC to support us, especially in terms of our spiritual life, and we want to help others**

*Sincere thanks for doing this survey. We will get in touch as soon as we can!*

**15 / 2 / 2014**

**Applicant**  
(Sign and write full name)

*Le Thilai*

Le Thi Lai

**Form no. 1 (blank form)**  
**ISHC PARTICIPATION NEEDS SURVEY**

No.: \_\_\_\_

Mark X in the appropriate boxes

1. Full name: \_\_\_\_\_.

2. Gender:    Male                       Female

3. Year of birth: \_\_\_\_\_                      4. Ethnicity: \_\_\_\_\_.

5. Family living condition: *(can choose more than 1 box if appropriate)*

Poor:                       Near poor:                       Not poor:

Other difficult circumstances (if any):

**Specify:** *(e.g. living alone, living with spouse who is also an OP, being the primary caretakers of grandchildren as their parents have moved far away to work, having at least one person in the household suffering from agent orange, HIV, addiction, any general disability, chronic sickness or disease, or living with disadvantaged children, etc.):* \_\_\_\_\_.

6. Address: \_\_\_\_\_

7. Do you want to join an ISHC?

Yes, very much                       Yes, I do                       No, I do not

Reason: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

*Sincere thanks for doing this survey. We will get in touch as soon as we can!*

\_\_\_\_\_ / \_\_\_\_ / 20\_\_\_\_.

**Applicant**  
(Sign and write full name)

**Form no. 2 (completed example)**

**ISHC APPLICATION FORM**

Village/RC: 4 Commune/Ward: Yen Cat  
District/provincial city: Nhu Xuan Province: Thanh Hoa.

To: Vietnam Fatherland Front at Yen Cat Town  
CMB of ISHC no.: 1 village/RC: 4.

1. My name is: Le Thi Lai.

2. Gender: Male  Female

3. Year of birth: 2/1/1951 4. Ethnicity: Kinh.

5. Family living condition: (can choose more than 1 box if appropriate)

Poor:  Near poor:  Not poor:

Other difficult circumstances (if any):

**Specify:** (e.g. living alone, living with spouse who is also an OP, being the primary caretakers of grandchildren as their parents have moved far away to work, having at least one person in the household suffering from agent orange, HIV, addiction, any general disability, chronic sickness or disease, or living with disadvantaged children, etc.)

OP

6. Address:

After listening to the operating principles and regulations of the club, and the rights and responsibilities of club members, I hereby voluntarily submit my application to join the ISHC.

If accepted, I agree to abide by the rules and regulations set by the club.

15 / 2 / 2014.

**Applicant**  
(Sign and write full name)



Le Thi Lai



**Form no. 2 (blank form)**

**ISHC APPLICATION FORM**

**Village/RC:** .....**Commune/Ward:**  
.....

**District/provincial city:** .....**Province:**  
.....

**To:** VAE/VFF/VWU at commune: .....  
CMB of ISHC no.: .....  
Village/RC: .....

1. My name is: .....

2. Gender: Male  Female

3. Year of birth: ..... 4. Ethnicity: .....

5. Family living condition: *(can choose more than 1 box if appropriate)*

Poor:  Near poor:  Not in poverty/not in near poverty:

Other difficult circumstances (if any):

**Specify:** (e.g. *living alone, living with spouse who is also an OP, being the primary caretakers of grandchildren as their parents have moved far away to work, having at least one person in the household suffering from agent orange, HIV, addiction, any general disability, chronic sickness or disease, or living with disadvantaged children, etc.*):.....

6. Address:  
\_\_\_\_\_

After listening to operating principles and regulations of the club, and the rights and responsibilities of club members, I hereby voluntarily submit my application to join ISHC.

If accepted, I agree to abide by the rules and regulations set by the club.

..... / ... / 20.....

Applicant  
(Sign and write full name)

## **Form no. 3**

### **ISHC REGULATIONS**

Pursuant to ISHC Establishment Decision of the People's Committee of commune/town # ..... date....., and based on the local situation, the size and composition of club members, and the instructions of VIE047 Project Management Unit, the club has held a discussion, reached a consensus, and set the club regulations to include the following contents:

#### **I. GENERAL MATTERS**

- **ISHC goals and objectives**

**ISHC goals:** To enhance the quality of life of OP, their families and their communities, focusing in particular on vulnerable OP groups (*poor, near poor, disadvantaged, and women*), through activities such as IGAs, health care activities, activities to improve access to rights and entitlements of poor OP and disadvantaged OP.

**ISHC objectives:**

- To create opportunities for OP to improve their lives and the lives of their families.
- To create favourable conditions for OP to improve their participation and contributions in health care, increasing income, and improving access to rights and entitlements of local disadvantaged groups
- To improve the relationship and interactioncommunication between OP and the local authorities, departments, agencies, mass organizations and local service providers, contributing to better implementation of rights and entitlements of OP.
  
- **Operating principles:**
  - According to club regulations
  - Voluntary, autonomous
  - Democratic, equal, majority-ruled
  - Solidary, cooperative, and self-sufficient
  - Following the directions of VIE047 Project Management Unit and other donors
  - Subject to the supervision of VAE/VWU/VFF (depending on location) and the local authorities
  
- **Club tasks and activities**
  - Organize activities to raise members' awareness on all aspects of OP rights
  - Organize health care activities
  - Manage IGAs
  - Arrange home care activities for those in need (conducted by club volunteers)
  - Handle cultural and artistic activities, interaction activities, and visits to the sick, etc. to enhance club members' spiritual lives
  - Organize self-help activities for club members, their family members and community members, as well as supporting community activities
  - Monitor policy implementations, recommend/consult with local government and relevant authorities on issues related to the legal rights of disadvantaged people in the community

- Mobilize resources for the club to maintain and develop club activities
- **Organizational structure:**
  - ***Club member composition: 50 – 70 people, with the following composition (with an acceptable deviation of 5%):***
    - **70% are people aged 55 and up**, for Nhu Xuan; aged 50 and up; People aged 70 and up (if any) do not exceed 10%; 30% of members are under 55 (or under 50 for Nhu Xuan);
    - **70% are women**; 30% are men
    - **70% are poor, near poor, or disadvantaged people**, such as: *living alone, living with spouses who are also OP, being the primary caretakers of their grandchildren as the parents have moved far away to work. Having at least one person in their households suffering from agent orange, HIV, addiction, a general disability, chronic sickness or disease, or living with their disadvantaged children*; 30% are rich/better-off people who must have a willingness to help others.
- **Selection criteria**
  - Being voluntary and enthusiastic, living in the area, and meeting the club composition criteria
  - Wanting to help oneself and others (solidarity)
  - Agreeing to pay membership fee (2.000 – 5.000 VND/month)
  - Participating fully and responsibly in club meetings and other club activities
  - Agreeing to comply with club regulations
  - Being accepted by other members
- **CMB composition:**
  - **Size**
  - Five people, including: one Chairperson, one Vice Chairperson, and three members.
  - **Composition:**
    - OP (from 55 – 70 years old; for Nhu Xuan: from 50 – 65 years old): 2 – 3 people (these 2 – 3 people should mainly be from 55 to 65, those from 66 to 70 must be lucid, healthy and able to dedicate their time for at least 2 - 3 years)
    - Women: 2 – 3 people
    - Poor or near-poor or disadvantaged: one person
  - **Selection criteria**
    - Being open, able to listen, receptive and willing to learn new things
    - Being enthusiastic, responsible, and active
    - Being healthy, having time and financially stable (so that they are able to work for the club without pay)
    - Having managerial and operational skills
    - Having credibility and prestige in the community
    - Preferably with experience in community activities

- **Assign specific responsibilities in the CMB as follows:** *(the CMB can change according to specific capabilities of each person)*
  - **Chairperson:**
    - Responsible for club leadership and overall management. Along with other CMB members, ensure that the club operates according to the set objectives, goals and regulations.
    - Develop monthly, quarterly and annual activity plans for the club. Every month, with other CMB members, draft activity plans based on club members' needs and available resources, and get approval from the club.
    - Lead CMB preparatory meeting to prepare for club activities.
    - Be the chief manager and assign CMB members to select appropriate activities for club monthly meetings
    - Build and develop club relationships with local authorities, agencies and related organizations to seek additional resources to support the club (financially, materially, through cooperation, etc) and to foster club wishes, aspirations and recommendations.
    - In charge of club organization and personnel.
    - Approve reports the club sends to stakeholders and parties.
  - **Vice Chairperson:**
    - Act on behalf of the Chairperson in the Chairperson's absence.
    - Responsible for club **IGAs**, including loan activity management, IGA groups, activities to disseminate knowledge, to share information about new technology, to visit good business models, etc.
    - In charge of **Rights and Entitlements** activity area.
  - **Member # 1: Health and Cultural Activities**
    - In charge of **cultural and artistic** activities, including managing and supporting the club performance team, and activities to visit sick members.
    - In charge of **health care** activities (health check-ups, exercising, practicing tai chi, self-healthcare promotion, and medical insurance).
  - **Member # 2: Accountant cum Self-help and Community Support** activities
    - In charge of accounting.
    - In charge of self-help and community support activities.
  - **Member # 3: Treasurer cum Secretary**
    - In charge of the treasury.
    - Responsible for the club's secretarial work, including:
      - Recording CMB and club meeting minutes
      - Monitoring member attendance in meetings and other activities
      - Archiving all records, vouchers, reports, materials of the club as well as those of the groups/teams within the club.
    - In charge of volunteer activities, including managing and supporting volunteer teams (HCVs and EDVs).

*Note:* Members of the CMB will be re-elected every two years.

- **Rights and responsibilities of a club member**

***Club member's rights:***

- To receive shared information and knowledge, to have awareness raised on all aspects of OP rights.
- To be assisted by other club members when encountering difficulties.
- To get health examinations twice/year.
- To receive exercise and tai chi lessons.
- To be able to borrow loans to invest in IGAs if s/he has the needs and meets the criteria of the LB, to get consultations, trainings and experience sharing on suitable IGAs.
- To participate in recreational, cultural and artistic activities and interactions.
- To receive help in accessing and protecting rights and entitlements when necessary.
- To participate in organizing social activities in the community, to have opportunities to help others both in the club and outside, to be able to voice to the CMB his/her wishes and aspirations, which will be delivered to the local authorities.
- After some years with the club, **older members** will be divided into two groups: **1) Those with good health**, who can participate actively in all club activities like other members, can continue being official club members. In this case, the club needs to continue recruiting new younger members to guarantee the required intergenerational ratio within the club (70% - 30%); **2) For those with uncertain health conditions**, the club will invite them to be honorary members. Honorary members will not be included in the official club member list, and therefore, will not be allowed to take out loans from the club. However, honorary members enjoy benefits such as taking part in club activities if their health permits (monthly meetings, periodic health examinations with club members, participating in exercising and practicing tai chi), and being prioritized for assistance when encountering difficulties through club's volunteer teams, self-help activities, and rights and entitlements activities. Honorary members do not need to pay membership fees or make other financial contributions unless they voluntarily want to. In this case, the club will continue recruiting new members to replace those who have become honorary members to ensure club size and composition criteria.

***Club member's responsibilities:***

- To participate regularly, fully, responsibly, and enthusiastically in club monthly meetings and other activities in a timely manner.
- To comply with club operational regulations.
- To pay club membership fully and on time (from 2.000 – 5.000 VND/month).
- To learn actively how to find out information, knowledge and skills that are new and useful to oneself and family.
- People borrowing loans from the club must comply responsibly with the regulations of the ISHC.

- To be ready to assist and help other club members and community members in club activities and in life.
- To be ready to share knowledge and experiences learnt at the club every month with at least two other people in the family or community.

- **Rights and responsibilities of the CMB**

***CMB's rights:***

- To participate in club member development decisions based on consultation with current members' democratic opinions.
- To represent the club in activities in the local area or activities the project organizes (quarterly meetings, conferences, etc.).
- To represent the club by bringing issues of concern to the awareness of the NPMG and local government.

***CMB's responsibilities:***

- To be responsible for club's performance results.
- To draft club activity regulations for members to approve.
- To coordinate the construction of the club's activity plan.
- To organize club activities.
- To mobilize resources for the club.
- To create member and volunteer management records.
- To write activity and financial reports every month.
- To manage club funds.
- To recommend activities appropriate to members' needs.
- To report on and propose members' wishes and recommendations to local authorities, departments, agencies and mass organizations.

- **Meeting time:** once a month at ..... (time) on..... (date) at .....  
.....*(the club discusses and decides)*
- **Membership fees: Membership fee is** ...../month *(up to the club to discuss and decide, usually it is from 2.000 VND – 5.000 VND)*; it is collected monthly, at the beginning of monthly meetings. All club members must pay their membership fees.
- **Club decision making mechanism:** All decisions of the club must be brought up for members to discuss and approve based on consensus. If there are different opinions, the CMB will collect votes and the final decision will be made according to the majority.

## II. CLUB FINANCES WITHIN THE SCOPE OF CLUB FUND

### 1. Principles:

- Transactions must be transparent and democratic.
- Financial discipline must be upheld
- Complying with general financial regulations, the club governs itself financially within the scope of the club's and the project's funds. The CMB creates financial plans and presents them in front of all members for approval.

### 2. Revenues for club fund: The Club fund is formed from the following sources:

- **Sponsorship of donors/projects:** In the first 22 months of its establishment, the club will be given 500.000 VND/month by the Project (*this applies to clubs established in 2014 and 2015*). In addition, the club will be given about 100 million VND for its SSRIF to increase income for members and add more club income to use on club activities (*the actual amount can vary, depending on the project's announcement each year*).
- **Interest collected:** Every month, 50% of the interest collected in the month will be transferred to the club fund (*from the LB Cashbook to the Club Cashbook*), and 50% of the remaining interest collected will be monitored in the LB Cashbook to serve the purpose of re-lending, in order to develop the loan fund.
- **Monthly membership fees**
- **Members' voluntary contributions**
- **Assistance/support from the community, individuals, corporations, and organizations:** Every month, 20% of the total amount mobilized for the Golden Heart Book in the month will be transferred from the Golden Heart Book to the ISHC Cashbook to pay for administrative expenses of Golden Heart activities, such as taking pictures of cases in need, photocopying, buying the Golden Heart Book, printing Golden Heart certificates, buying gifts to thank the donors, partially supporting travel costs of visiting long-distance donors, etc.
- **Revenues from club's mutual IGAs**

### 3. Club fund expenditures:

Due to limited club funding, all clubs are encouraged to mobilize internal and external resources, as well as to strengthen cooperation with authorities, agencies, and mass organizations to implement activities without having to resort to club funds. Club funds can be used as follows:

- *Every month, the amount spent on **water and tea** for club monthly meetings is no more than **50.000 VND/month** (e.g.: buy tea leaves or tea bags and boil water).*
- *Organize mobile health examinations on site to ensure each member is examined twice/year (including expenses on water and tea, and on renting equipment if applicable, allowances or financial support for transportation for doctors if necessary. Expenses for doctors should **not exceed 200.000 VND/person/session**)*
- *Invite people to come and hold technology transfer trainings or talks/communication*

events at the club or in the community, invite instructors to introduce exercises, sports, tai chi, etc. **(no more than 200.000 VND/person/session)**.

- Expenses on photocopies of documents, records, and communication materials; pens and paper for communication purposes; new notebooks and records for the CMB and team leaders, invoices, receipts, calculators, white boards (at least two), portable speakers, etc.
- Buy small gifts (pens, small snack bags, small calendars, soap, toothbrushes, etc.) to reward members or teams with the most points/reward vouchers in club meetings.
- Visit seriously ill club members who have to stay in hospital for treatment or whose sickness can be fatal. **Spending for each visit should not exceed 50.000 VND, and each member can be visited through the club fund no more than once per year** (other visits do not take money from the club fund; either visits are without gifts or individuals contribute from their own pockets).
- Spending on funerals when club members die: **Quota of 100.000 VND.**
- Support club members or seriously disadvantaged community members, but no more than **200.000 VND/time/person/year**;
- Assist club members or seriously disadvantaged community members in buying medical insurance (fully or partially) but they have to be ineligible for free medical insurance granted by the state.
- Organize interaction activities, good business model learning visits, knowledge competitions, communication events, etc.
- Purchase uniforms, musical instruments or portable speakers for use in club activities.
- Purchase equipment and tools for the club's IGAs.
- Assist partially in travel costs/gas for vehicle for people the club assigns to conduct club activities outside of the commune (only if applicable and really necessary, e.g. CMB members, club members, team leaders, or team deputy leaders must visit the district to contact doctors for the club's health examinations, or represent the club to visit and learn from solid business models, or mobilize resources for the club, etc, with a distance of at least 5km each way). Gas and vehicle support must not exceed 30.000 VND/round trip, or they must have public transportation tickets as financial proof. These activities need to be reflected in the club's monthly operation and financial reports.
- Other necessary expenses, such as for the Golden Heart Book, etc.



***The following can not be financed by the ISHC Fund:***

- Giving club members financial support for attending club meetings.
- Buying cigarettes, tobacco, wine or beer.
- Giving allowances to visitors or local leaders.
- Covering expenses that are the responsibilities of statutory agencies or organizations (*e.g. the club's fund can not be used to buy medical insurance for people in poor households if they are entitled to free medical insurance granted by the state according to the law. If they have not been granted free insurance yet, the club needs to advocate so that they receive their entitlements.*).

- **CLUB'S SSRLF**

- **1 Loan fund sources**

The loan fund is formed and developed from:

- Sponsorship from the Project
- 50% of interest collected every month
- Financial support from the local government or local organizations or club members

**2 Requirements for loan requests:** being a club member, having a need to borrow, being capable of implementing effective IGAs, and having the ability to repay the principal and interest in full and on time. Loan requests are considered in the following order of priority:

- Having a more urgent need to borrow
- Being unable to borrow from other funds or resources
- Having a good credit history (no debt)
- Being capable of doing business well (this includes non-poor people, but it must be someone who can create a good model for the community to learn from, and who is willing to share and help other members to run and develop businesses.

- **3 Further loans and restrictions**

- Further loans: While still re-paying the first loan (the principal is not paid in full yet), the borrower can request a second loan (but not a third) if s/he has the need, has a good repayment history and the request is approved by the club members. If that member repays the principal on the first loan in full, s/he can then borrow one additional loan. This means that no member has more than two loans (given on different occasions) at any given time. In that case, the borrower still needs to fill out a new loan application, just like at his/her first time of borrowing.
  - Restrictions: Members who borrow will be expected to abide by the LB's separate regulation. If a member who is currently borrowing does not participate fully in activities or does not attend three consecutive club monthly meetings with no prior notice to the CMB, or for no justifiable reason, that person will no

longer be a club member. In this case, the club has the right to revoke the loan.

• **REWARDS AND DISCIPLINE**

**Rewards:**

- Club members who participate fully, actively and responsibly in club activities will be recognized and commended in front of all club members at least once every year, in the club annual review meeting.
- The ISHC will recommend club members with outstanding achievements/contributions to communal VAE/ VWU/ VFF and to local authorities and mass organizations for appropriate recognitions and rewards.

**Discipline:**

- Club members who do not abide by all member responsibilities mentioned in these regulations will be disciplined according to the following order: 1) private reprimand; 2) reprimand in front of the club; 3) dismissal from the club.
- A club member who does not attend club monthly meetings for three consecutive months without reporting to the CMB or his/her team leaders or without justifiable reason will be dismissed from the club.

The above rules must be approved by all club members. Club members are responsible for fully implementing the provisions of the regulations. In the implementation process, anything that is not specified yet will be reviewed and added to the regulations with the consent of at least two thirds of club members.

**On behalf of the CMB**

**Chairperson**

(Sign and write full name)

**Form no. 4**

**ISHC MEMBER INFORMATION BOOK  
(title page)**

<i>Club no.:</i>		<i>District/ provincial city:</i>	
<i>Village/ RC:</i>		<i>Province:</i>	
<i>Commune/Ward:</i>		<i>Year:</i>	

**ISHC MEMBER INFORMATION BOOK**  
 .... / .... (M/Y) (sheet no. 1)

No	Full name	Club joining date	Ethnicity	DOB (solar calendar)	Gender		Family circumstances					Note
					Male	Female	Number of people in household currently	Poor	Near poor	Other disadvantaged circumstances (specify)	Other (Specify)	
(1)	(2)	(3)	(4)	(5)	(6)		(7)	(8)	(9)	(10)	(11)	(12)
	Le Thi Lai	5/3/2014	Kinh	1953		X	5		X			
1												
2												
3												
4												
5												
6												
7												
---												
55												

*Note: Mark (x) in columns 6, 8 and 9 if appropriate. Give complete info in the remaining columns. Cross out the name of any members that leave the club, write the reason for leaving in the "note" column, and revise the order of the number column. Write the name of the next new member on a new page (with the next order number) in whichever month s/he joins.*

**On behalf of the CMB**  
**Chairperson**  
*(Sign and write full name)*

**Secretary**  
*(Sign and write full name)*

**Form no. 5a and 5b**

**HOME CARE VOLUNTEER & CARE RECEIVE INFORMATION BOOK**

<i>Club no.:</i>		<i>District/ provincial city:</i>	
<i>Village/hamlet:</i>		<i>Province:</i>	
<i>Commune:</i>		<i>Year:</i>	

**Form no. 5a**  
**HOME CARE VOLUNTEER INFORMATION BOOK**  
 .... / ..... (M/Y)

Volunteer's info						Care receiver's info						
No	HCV's full name	YOB	Gen-der	Address (village/ RC)	Tel (if avai.)	Care receiver's full name	YOB	Gen-der	Address (village/ RC)	Family's circumstances	Health condition	Others (Spouse, child(ren), grandchild(ren), etc.)
	<i>Do Thi Loan</i>	<i>1967</i>	<i>F</i>	<i>4</i>	<i>098.323.3547</i>	<i>Le Thi Hong</i>	<i>1940</i>	<i>F</i>	<i>4</i>	<i>Lives alone with many diseases</i>	<i>Chronically sick</i>	<i>None</i>
1												
2												
3												
4												
5												
6												

*Note: Cross out the name of any volunteer who has resigned and revise the order of the number column. Write the name of the next new volunteer on a new page (with the next order number) in whichever month s/he joins; New care receivers also need to be recorded in whichever month they join.*

**On behalf of the CMB**  
**Chairperson**  
*(Sign and write full name)*

**Record keeper**  
*(Sign and write full name)*

**Form no. 5b**  
**MONTHLY ACTIVITY REPORT OF HOME CARE VOLUNTEER**  
..... /..... (M/Y)

*Note: Every month, at HCVs' meetings, the CMB member in charge of HCVs must ask each volunteer to fill out the following table*

**I. Specific jobs HCVs have implemented in the month**

Specific job	Number of times/volunteer										
	E.g.	1	2	3	4	5	6	7	8	9	Total
1. Volunteer's name	Mr. Ba										
2. Care receiver's name	Mr. An										
3. Number of times helping care receivers at home	12										
4. Chatting	12										
5. House cleaning	4										
6. Helping with personal care and cleaning	2										
7. Repairing around the house	0										
8. Taking care of rice fields/ gardens	1										
9. Keeping track of medicine taking	0										
10. Doing grocery shopping	1										
11. Cooking	2										
12. Washing clothes	1										
13. Assisting in exercising	0										
14. Providing info	12										
15. Advising on and taking care of care receiver's health	0										
16. Taking care receiver to hospital or medical centers for health examination	0										
17. Taking care receiver to other places	1										

Specific job	Number of times/volunteer										
	E.g.	1	2	3	4	5	6	7	8	9	Total
18. Assisting financially or materially (e.g.: bring cooked rice or food)	0										
19. Other (specify)	0										

**II. Volunteers' ideas/ recommendations (according to each volunteer, if any):**

..... / ..... / 201.....

***CMB member in charge sign and write full name***



**Form no. 5c and 5d**

**ECONOMIC DEVELOPMENT VOLUNTEER & MENTEE  
INFORMATION BOOK**

<i>Club no.:</i>		<i>District:</i>	
<i>Village/hamlet:</i>		<i>Province:</i>	
<i>Commune:</i>		<i>Year:</i>	

**Form no. 5c**  
**ECONOMIC DEVELOPMENT VOLUNTEER INFORMATION BOOK**  
..... / ..... (M/Y)

Volunteer's info						Mentee's info						
No	Volunteer's full name	YOB	Gen-der	Address (village/ RC)	Tel (if avai.)	Mentee's full name	YOB	Gen-der	Address (village/ RC)	Circumstances/ needs	Tel (if avai.)	Assisting activity
	<i>Do Van An</i>	<i>1950</i>	<i>M</i>	<i>4</i>	<i>098.323.3547</i>	<i>Ha Van Van</i>	<i>1955</i>	<i>M</i>	<i>4</i>	<i>Near poor HH</i>	<i>095.323.3546</i>	<i>raising technique</i>
1												
2												
3												
4												
5												

*Note: Cross out the name of whichever volunteer has resigned and revise the order of the number column. Write the name of the new volunteer on a new page (with the next order number) in whichever month s/he joins. New mentees also need to be recorded in whichever month they join.*

**On behalf of the CMB  
Chairperson**  
*(Sign and write full name)*

**Record keeper**  
*(Sign and write full name)*

**Form no. 5d**  
**MONTHLY ACTIVITY REPORT**  
**OF ECONOMIC DEVELOPMENT VOLUNTEERS**  
...../ ..... (M/Y)

*Note: Every month, at EDVs' meetings, the CMB member in charge of EDVs must ask each volunteer to fill out the following table*

**I. Specific jobs EDVs have implemented in the month**

Specific job	Number of times/Volunteer										
	E.g.	1	2	3	4	5	6	7	8	9	Total
Volunteer's name	Mr. Ba										
Mentee's name	Mr. An										
Providing info (on cultivars and breeding animals, on capital, on market, etc.)	1										
Business advising	1										
Teaching techniques in farming and livestock farming	2										
Assisting in buying (cultivars, breeding animals, fertilizers, etc.)	1										
Assisting in selling products	0										
Giving items for free (e.g.: cultivars, breeding animals, etc.)	0										
Lending materials with 0% interest	1										
Giving capital for free	0										
Lending capital with 0% interest	0										
Helping by giving one day's labor	1										
Other assistance 1 (specify)											
Other assistance 2 (specify)											

**I. Ideas or recommendations of each EDV (if any)**

...../...../ 201....  
**CMB member in charge sign**  
**and write full name**

**Form no. 6**  
*(cover page)*  
**MONTHLY CLUB MEETING MINUTES BOOK**

FIRST YEAR  
*(From ... / 201... to the end of ... / 201...)*

<b>Club no.:</b>	
<b><i>Village/RC:</i></b>	
<b><i>Commune/Ward:</i></b>	
<b><i>District/Provincial city:</i></b>	
<b><i>Province:</i></b>	

## Form no. 6

(pages inside)

### MONTHLY CLUB MEETING MINUTES BOOK

..... / ..... / ..... (D/M/Y)

1	Meeting place:		Total number of club members:	
2	Number of members participating in the meeting:		Number of absentees:	

No	Absentee's full name	Reason for absence
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		<i>(if run out of space, write on the back of the page)</i>

1. Main topic of the meeting	<i>(Which is the topic in part 3 of the meeting or the communication session)</i>
------------------------------	---

<b>Part 1: Warming up/ Starting:</b>          
<b>Part 2: Reports</b>          

**Part 3: Communication/ Awareness raising session**

**Part 4: Discussing Self-help/Community supporting activities**

**Part 5: Plans for next month**

**Part 6: Closing/Ending:**

**Number of members approving the meeting minutes: .....**

**On behalf of the CMB**  
**Meeting leader**  
*(Sign, specify title and write full name)*

**Secretary**  
*(Sign and write full name)*

**Form no. 7**  
*(title page)*

**BOOK MONITORING CLUB MEMBER ATTENDANCE  
IN CLUB MEETINGS**

<b>Club no.:</b>	
<b>Village/RC:</b>	
<b>Commune/ward:</b>	
<b>District/ Provincial city:</b>	
<b>Province:</b>	
<b>Year:</b>	



**Form no 7**  
(normal pages inside)

**TABLE MONITORING CLUB MEMBER ATTENDANCE  
IN CLUB MEETINGS  
(Year 20.....)**

No	name	Year of birth	Gender	Month (12 months, starting from the first club meeting)													
				1	2	3	4	5	6	7	8	9	10	11	12		
e.g.	Tran Bich Thuy	1971															
1																	
2																	
3																	
4																	
5																	
6																	
7																	
8																	
9																	
...																	

*Note: A member will have to leave the club after 3 continuous (K)*

- Present: Write (X)	- Absent with prior notice and a justifiable reason: Write (BC)
- Absent with prior sickness notice: Write (O)	- Absent with prior notice and <b>without</b> a justifiable reason: Write (K)
	- Absent without prior notice: Write (K)

**Form no. 8**

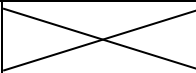
*(Title page)*

**ISHC CASHBOOK  
FOR ACCOUNTANT**

*(from month ..... year ..... to month ..... year .....)*

<b>Club no.:</b>	
<b><i>Village/RC:</i></b>	
<b><i>Commune/Ward:</i></b>	
<b><i>District/provincial city:</i></b>	
<b><i>Province:</i></b>	

**Form no. 8***(normal pages inside) (completed example)***CASHBOOK FOR ACCOUNTANT****May 2014** *(From 26/4/2014 to the end of 25/5 /2014)**(Background: the club was established at the end of Apr 2014 and has their monthly meetings on the 25<sup>th</sup> of each month)**Unit: VND*

<b>Date</b>	<b>Explanation</b>	<b>Amount collected</b>	<b>Amount spent</b>	<b>Net</b>
<i>(1)</i>	<i>(2)</i>	<i>(3)</i>	<i>(4)</i>	<i>(5)</i>
26/4/2014	Leftover amount at the beginning			0
16/5/2014	Communal VAE supports the club	100.000		100.000
23/5/2014	Buy gifts for the visit to Mrs. Miet in Team 1 who just got back from staying at the hospital		50.000	50.000
25/5/2014	Receive money for the SSRLF from the Project	50.000.000		50.050.000
25/5/2014	Transfer money for the SSRLF received from the Project to the LBT Cashbook		50.000.000	50.000
25/5/2014	Collect May membership fees (50 members x 2.000 VND)	100.000		150.000
<b>Total</b>		<b>50.200.000</b>	<b>50.050.000</b>	<b>150.000</b>
<b>Incremental/cumulative amount since the club establishment</b>		<b>50.200.000</b>	<b>50.050.000</b>	

*Note: a) **Leftover amount at the beginning** of this month equals leftover amount (net) at the end of the previous month. b) **(5)**= net (previous row) + collected - spent. c)*

***Incremental/cumulative amount collected since the club establishment** = incremental amount collected of the previous month + total amount collected of the current month; same as incremental/cumulative amount spent since the club establishment.*

**Treasurer***(Sign and write full name)***Accountant***(Sign and write full name)***Club Chairperson***(Sign and write full name)*

**CASHBOOK FOR ACCOUNTANT (with example)**

June 2014 (From 26/ 5 / 2014 to the end of 25/ 6 / 2014)

Unit: VND

Date	Explanation	Amount collected	Amount spent	Net
(1)	(2)	(3)	(4)	(5)
26/5/2014	Leftover amount at the beginning			150.000
16/6/2014	Communal VWU supports the club	100.000		250.000
16/6/2014	Spend to buy white makers for club meetings		20.000	230.000
20/6/2014	Receive 50% of the interest collected in June 2014	250.000		480.000
23/6/2014	Spend to buy a calculator for the club		120.000	360.000
25/6/2004	Spend to buy snacks and tea for club's June meeting		20.000	340.000
25/6/2014	Collect June membership fees (50 members x 2.000 VND)	100.000		440.000
<b>Total</b>		<b>450.000</b>	<b>160.000</b>	<b>440.000</b>
<b>Incremental/cumulative amount since the club establishment</b>		<b>50.450.000</b>	<b>50.210.000</b>	<del> </del>

Note: a) **Leftover amount at the beginning** of this month equals leftover amount (net) at the end of the previous mont. b) **(5)**= net (previous row) + collected - spent. c) **Incremental/cumulative amount collected since the club establishment** = incremental amount collected of the previous month + total amount collected of the current month; same as incremental/cumulative amount spent since the club establishment.

**Treasurer**  
(Sign and write full name)

**Accountant**  
(Sign and write full name)

**Club Chairperson**  
(Sign and write full name)

**CASHBOOK FOR ACCOUNTANT (blank form)**

..... / 201... (From .../ ... / ..... to the end of .../ ... / .....)

Unit: VND

Date	Explanation	Amount collected	Amount spent	Net
(1)	(2)	(3)	(4)	(5)
	Leftover amount at the beginning			
<b>Total</b>				
<b>Incremental/cumulative amount since the club establishment</b>				X

Note: a) **Leftover amount at the beginning** of this month equals leftover amount (net) at the end of the previous month. b) **(5) = net (previous row) + collected - spent.** c) **Incremental/cumulative amount collected since the club establishment = incremental amount collected of the previous month + total amount collected of the current month; same as incremental/cumulative amount spent since the club establishment.**

**Treasurer**  
(Sign and write full name)

**Accountant**  
(Sign and write full name)

**Club Chairperson**  
(Sign and write full name)

**Form no. 9**

*(Title page)*

**ISHC CASHBOOK**

**FOR TREASURER**

*(from ..... / ..... (M/Y) to ..... / .....)*






<b>Club no.:</b>	
<b><i>Village/ RC:</i></b>	
<b><i>Commune/Ward:</i></b>	
<b><i>District/ Provincial city:</i></b>	
<b><i>Province:</i></b>	

## CASHBOOK FOR TREASURER (with example)

**May 2014** (From 26/4/2014 to the end of 25/5/2014)

(Background: the club was established at the end of Apr 2014 and has their monthly meetings on the 25<sup>th</sup> of each month)

Unit: VND

Date	Explanation	COLLECT		SPEND		Net
		Amount collected	Signature of payer	Amount spent	Name and signature of receiver	
(1)	(2)	(3)	(4)	(5)	(6)	(7)
26/4/2014	<b>Leftover amount at the beginning</b>					0
16/5/2014	Communal VAE supports the club	100.000				100.000
23/5/2014	Give to Ms. Thom to buy gifts for the visit to Mrs. Miet in Team 1 who is sick			50.000	Ms. Thom 	50.000
25/5/2014	Receive money for the SSRF from the Project	50.000.000				50.050.000
25/5/2014	Transfer money for the SSRF received from the Project to the LBT Cashbook			50.000.000	Bà Lai	50.000
25/5/2014	Collect May membership fees (50 members x 2.000 VND)	100.000				150.000
<b>Total</b>		<b>50.200.000</b>		<b>50.050.000</b>		<b>150.000</b>

Note: a) **Leftover amount at the beginning** of this month equals leftover amount (net) at the end of the previous month. b) (7) = net (previous row) + collected - spent (current row).






**Confirmation of Treasurer**

(sign and write full name)

**CASHBOOK FOR TREASURER (with example)**

June 2014 (From 26/ 5 / 2014 to the end of 25/ 6 / 2014)

Unit: VND

Date	Explanation	COLLECT		SPEND		Net
		Amount collected	Signature of payer	Amount spent	Name and signature of receiver	
(1)	(2)	(3)	(4)	(5)	(6)	(7)
26/5/2014	<b>Leftover amount at the beginning</b>					150.000
16/6/2014	Communal VWU supports the club	100.000				250.000
16/6/2014	Give to Ms. Thao to buy white markers to use in club meetings			20.000	Ms. Thao 	230.000
20/6/2014	Receive 50% of the interests collected in June 2014	250.000				480.000
23/6/2014	Give to Ms. Thom to buy a calculator for the club			120.000	Ms. Thom 	360.000
25/6/2014	Give to Ms. Thao to buy snacks and tea for club's June meeting			20.000	Ms. Thao 	340.000
25/6/2014	Collect June membership fees (50 members x 2.000 VND)	100.000				440.000
<b>Total</b>		<b>450.000</b>		<b>160.000</b>		<b>440.000</b>

Note: a) **Leftover amount at the beginning** of this month equals leftover amount (net) at the end of the previous month. b) **(7)**= net (previous row) + collected – spent (current row).

**Confirmation of Treasurer**

(sign and write full name)



**CASHBOOK FOR TREASURER (blank form)**

*..... / 20... (From .../ ... / 20... to the end of ..../ ... / 20....)*

*Unit: VND*

Date	Explanation	COLLECT		SPEND		Net
		Amount collected	Signature of payer	Amount spent	Name and signature of receiver	
(1)	(2)	(3)	(4)	(5)	(6)	(7)
	<b>Leftover amount at the beginning</b>					
<b>Total</b>						

*Note: a) **Leftover amount at the beginning** of this month equals leftover amount (net) at the end of the previous month. b) **(7)**= net (previous row) + collected - spent (current row).*

**Confirmation of Treasurer**  
*(sign and write full name)*

**Form no. 10 (With example)**  
**ACTIVITY RESULT REPORT**  
*(For ISHC)*

Month: **8/2014**

*Club no.:* ..... *village/ RC* .....  
*Commune/ward* ..... *district/provincial city* .....

<b>Report period</b>	from <b>26/7/2014</b>	to <b>25/8/2014</b>
----------------------	-----------------------	---------------------

*No. of members:* **50**    *in which: F:* **35**;    *aged 55 and up:* **35**;    *poor + near poor + disadvantaged:* **37**

**Activities performed in the month:**

No	Activity area	Specific activity/result
<b>1</b>	<p><b>Club's monthly meeting</b></p> <p><i>Note: Ensure that on average:</i></p> <p><b>1)</b> <i>Each quarter, there is at least one promotion session on self-healthcare knowledge at club meetings.</i></p> <p><b>2)</b> <i>Each quarter, there is at least one communication/ experience sharing/ training session on techniques in farming, livestock farming, etc.</i></p> <p><b>3)</b> <i>There are at least two awareness raising sessions per year on relevant laws and policies.</i></p>	<ul style="list-style-type: none"> <li>- Club meeting date: <b>18/7</b></li> <li>- Promoting content (phần 3): <b>Promoting prevention of high blood pressure in OP</b></li> <li>- Promoter/ Promoting agency: <b>Commune health officer</b></li> <li>- Number of club members listening to promotion: <b>50</b></li> <li>- Number of non club members listening to promotion with the club (if any): <b>5</b></li> </ul>
<b>2</b>	<p><b>Raising public awareness on health care</b></p> <p><i>Note: ISHC needs to coordinate with other authorities, agencies, and mass organizations to organize communication events at least twice/year for community members, at least <b>350 people</b> each year.</i></p>	<ul style="list-style-type: none"> <li>- Number of community members attending communication events: <b>120</b></li> <li>- Communication content: <b>The proper way to wash hands with soap</b></li> <li>- Promoter/ Promoting agency: <b>Commune health officer</b></li> <li>- -Coordinating organization: <b>Elementary school</b></li> </ul>

No	Activity area	Specific activity/result
3	<p><b>Exercise and tai chi practice</b></p> <p><i>Note: Ensure each club has at least one collective exercise/tai chi lesson that members do together at least once/month. By the end of the first year, at least 70% of club members must exercise/play sports/practice tai chi/walk at least three times/week. By the end of the second year, the rate needs to reach at least 75%, and at the end of the third year, it must be at least 85%</i></p>	<ul style="list-style-type: none"> <li>- Number of times exercising with the club: <b>1</b></li> <li>- What exercise did the club do? 10 movement exercise</li> <li>- Number of club members exercising at least 3 times/week (<i>with ISHC, with their teams, at home or with any other group</i>): <b>50</b></li> <li>- - Number of community members exercising with club members: <b>10</b></li> </ul>
4	<p><b>Physical health examination</b></p> <p><i>Note: Ensure at least 90% of club members get health examinations at least twice/year</i></p>	<ul style="list-style-type: none"> <li>- Medical check-up date: Aug 10<sup>th</sup></li> <li>- Check-up place: <b>Village cultural center</b></li> <li>- Coordinating organization: <b>VAE at the commune</b></li> <li>- What did doctors check on: <b>measure blood pressure and weight, and perform abdominal ultrasounds</b></li> <li>- Number of club members getting checkups: <b>55</b></li> <li>- Number of non members getting checkups: <b>3</b></li> <li>- Examination results: <b>10 people have high blood pressure, 5 people have low blood pressure, and 5 have obesity.</b></li> </ul>
5	<p><b>Access to medical insurance</b></p> <p><i>Note: Ensure that by the end of the first year, at least 75% of club members have medical insurance, at the end of the second year it reaches at least 80%, and at the end of the third year it reaches at least 85%</i></p>	<ul style="list-style-type: none"> <li>- Number of club members <b><u>that just got their medical insurance in the current month</u></b>: <b>1</b></li> <li>- Total number of club members that <b><u>currently</u></b> have medical insurance (both old and new): <b>53.</b></li> </ul> <p>What the club did to help those members to get their medical insurance (<i>nothing, encourage/promote members to buy; assist in paperwork; encourage/promote families to buy; donate and partially support financially, etc.</i>): <b>Encourage the families to buy insurance</b></p>

No	Activity area	Specific activity/result
6	<b>Spiritual life support through cultural, artistic and entertaining activities, visits and interactions</b>	<ul style="list-style-type: none"> <li>- Does the club have a performance group yet: <b>not yet</b></li> <li>- Does the club have musical instruments yet: <b>not yet</b></li> <li>- Are cultural, artistic, and entertaining activities performed in club meetings?: <b>yes</b></li> <li>- How many people did the club visit in the current month? <b>3</b></li> <li>- Who and why: <b>Mrs. Lan, Mr. Chut, and Mrs. Huong</b></li> </ul>
7	<b>ISHC's IGAs</b>  <i>Note: Each club needs to lend to at least 35 people (this is not the number of times that loans are given out) using the loan money that the club receives from the Project</i>	<p>Amount of principal collected in the month: <b>2 million VND</b></p> <hr/> <p>Number of people who <b>borrowed new principal in the month: 1</b></p> <p>1) Name: <b>Mr. Tran Van Tam</b></p> <hr/> <p>Loaning amount: <b>2 million VND</b></p> <hr/> <p>What activity is it invested in? <b>Raising pigeons</b></p> <hr/> <p>2) Name: Mr/Mrs/Ms: .....</p> <hr/> <p>Loaning amount .....</p> <hr/> <p>What activity is it invested in? .....</p> <hr/> <p>Total number of people <b>currently borrowing 11</b></p> <hr/> <p>Total number of people getting loans from the club's establishment to now (not the number of times loans have been given out): <b>11</b></p> <hr/> <p>Number of families who are borrowing that the CMB and team leaders have visited in the month: <b>11</b></p> <hr/> <p>Effective IGA model study tour activity: <b>not implemented in this month</b></p> <hr/> <p>Number of IGA groups: <b>3</b> (Note: Establish at least 2 IGA groups)</p>

No	Activity area	Specific activity/result
	<p><b>Activities of EDVs</b> (Note: at the end of the first year, each club has at least five EDVs)</p>	<p>List group names and the number of people participating in each group: <b>Black chicken raising—8 people, pigeon raising—3 people, corn growing—8 people.</b></p> <ul style="list-style-type: none"> <li>- Number of current EDVs: <b>5</b></li> <li>- How many people do they currently help develop economically: <b>5</b></li> <li>- Indicate specific assisting activities of EDVs: give advice on how to do business and how to produce, to help buy chicken and bird food, to help sell products</li> <li>- Total number of EDVs up to now: <b>6</b></li> <li>- Total number of people receiving help from EDVs up to now: <b>6</b></li> </ul>
8	<p><b>Activities of HCVs</b> (each volunteer goes to help at home at least twice/week)</p> <p>(Note: starting from the end of the first year, each club has at least six volunteers and takes care of at least four people)</p>	<ul style="list-style-type: none"> <li>- Number of current HCVs: <b>5</b></li> <li>- How many people is the club currently taking care of at their homes: <b>5</b></li> <li>- Number of volunteers reaching the target of going to care receivers' homes at least twice/week: <b>5</b></li> <li>- Specify volunteers' activities: <b>Chatting, washing clothes, cleaning up</b></li> <li>- Total number of HCVs from the beginning up to now (including those who have retired/stopped): <b>6</b></li> <li>- Total number of people receiving home care from volunteers up to now: <b>7</b></li> </ul>
9	<p><b>Self-help and community supporting activities</b></p> <p>(Note: Each month, the club will help at least one person who encounters sudden difficulty or conduct community supporting activities)</p>	<p><b>Self-help activities</b></p> <ul style="list-style-type: none"> <li>- Care receiver's name and living circumstance(s): <b>Mrs. Mai, club member, she had an accident and is not able to harvest rice</b></li> <li>- Form of help (specify money amount, number of days of labor, material artifacts, etc): <b>+ 6 club members contributed 1 day per person to harvest rice for her on Aug 10<sup>th</sup></b></li> </ul>

No	Activity area	Specific activity/result
9	<p><b>Self-help and community supporting activities</b> (cont.)</p>	<p><b>Community supporting activities</b></p> <p>What has the club done to help the community (activities the club has done to help the community)? <b>Sweep and clean up the village road (200m)</b></p> <ul style="list-style-type: none"> <li>- Number of people participating: <b>55</b></li> <li>- Time: <b>Sunday morning, Aug 12<sup>th</sup></b></li> </ul> <p>Specify other village activities that the CMB/ ISHC participated in. What activities, time, what proposals/recommendations? <b>Participated in a meeting Aug 10<sup>th</sup> on suggestions for implementation of of New Rural Area program; the club chairperson represented the club to propose that the village cultural center be repaired.</b></p>
10	<p><b>Activities raising awareness and monitoring the implementation of rights and entitlements</b></p> <p><i>Note: each club organizes for club members at least one communication event/year raising awareness on rights and entitlements</i></p> <p><i>Note: each club organizes at least two interaction/discussion sessions/year)</i></p>	<p>Specify what the club has done to raise awareness of laws and policies, for example, organizing advocacy/communication events, giving out leaflets, documents, etc. <b>Photocopied materials on policies for the poor and distributed them to club members.</b></p> <p>How many people (club and community members) has the club assisted in doing paperwork for them to receive their entitled benefits? (e.g. do a thorough review of people who are entitled to receive government benefits and guide them through the process, etc.)</p> <p><i>Total number of people who have been assisted in filing paperwork in the month: <b>proposed that 82 year old Mr. Tam, who has recently become severely disabled, is entitled to receive benefits for people with disabilities.</b></i></p> <p>Organizing interaction/discussion sessions with local authorities to give feedback and recommendations on issues concerning club members and community. With whom: <b>village chief</b> About what? <b>Cleaning up the surrounding environment in the village.</b> Results (of this month if available or of last month): <b>The village acknowledged the club's feedback and will discuss further</b></p>

No	Activity area	Specific activity/result
11	Activities promoting resources for ISHC (money, material artifacts, cooperative relationships)	Total interest collected in the month: <b>500.000 VND</b>
		Total membership fees collected in the month: <b>110.000 VND</b>
		Total amount of money collected from campaigning in the community (if any):: <b>100.000 VND</b>
		Total amount received from ISHC's collected IGAs (if any): <b>not yet</b>
		Others (specify): <b>encouraging one club member's child who has moved far away for work to come back and donate 1 electric fan to serve club activities</b>

#### I. Other issues

<b>Difficult issues in the reports and specific recommendations (if any)</b>	<b>None</b>
<b>Other issues that need reporting (like one typical case of activities reported above - can be written in the back of the report if necessary)</b>	<b>None</b>
<b>Personnel change in CMB, members, volunteers or local situations (if any)</b>	<b>One club member asked to leave the club as she had to go to Hanoi to help take care of her grandchildren. There are currently 54 club members.</b>
<b>Support, connect, and cooperate with local governments or other organizations and the community (e.g. organizing awareness raising activities/talks/ knowledge quizzes about matters related to OP, etc.)</b>	<b>Coordinated with VAE at the commune to organize a health examination session for club members and OP in the village</b>
<b>Other</b>	<b>Welcomed the delegation of VAE from Haiphong Province who came for a visit</b>

## II. Upcoming month's activity plan

No	Activity	Expected results	Number of participants	Time	Estimated costs (if any)	Cooperating organizations
1	Club's monthly meeting topic: Disease prevention for chickens	All club members will listen to an officer from VAEC at the commune explain how to prevent diseases for chickens.	55	Aug 18	50.000 VND	communal VAEC
2	Cleaning up the Community Center	55 club members will clean the center (right after the meeting).	55	Aug 18		
3	Practicing the 10 movement exercise (reviewing) at the Community Center	55 club members and 6 community members will participate	61	Aug 24		
4	Organizing a health examination for club members at the Community Center	55 club members and 10 community members who are disadvantaged OP will have their periodic health examination (measure weight, blood pressure, pulse, check heart condition, etc.)	65	Sep 10	200.000 VND	Communal Health Center
5	Monitoring loan activities	CMB representative and team leaders examine the loan activities of 20 club members who have borrowed	10	In the month		Communal VAE
6	Operations of two volunteer teams	Continuing	11 volunteers	In the month		

... / ... / 201... (D/M/Y)

**APPROVED BY**

**Chairperson**  
(Sign and write full name)

**Report writer**  
(Sign and write full name)



## Form no. 10

(Blank form)

### ACTIVITY RESULT REPORT

(For ISHC)

Month: .../20....

*Club no.:* ..... *village/ RC* .....  
*Commune/ward* ..... *district/provincial city* .....

<b>Report period</b>	<b>from</b> .....	<b>to</b> ...
----------------------	-------------------	---------------

*No. of members:*..... *in which: F:* .....; *Aged 55 and up:*.....; *Poor + near poor + disadvantaged:* .....

### III. Activities performed in the month

No	Activity area	Specific activity/result
1	<p><b>Club's monthly meeting</b></p> <p><i>Note: Ensure that on average:</i></p> <ul style="list-style-type: none"> <li>• <i>Each quarter, there is at least one promotion session on self-healthcare knowledge at club meetings;</i></li> <li>• <i>Each quarter, there is at least one communication/ sharing/training session on techniques in farming, livestock farming, etc.</i></li> <li>• <i>There are at least 2 awareness raising sessions per year on relevant laws and policies.</i></li> </ul>	<ul style="list-style-type: none"> <li>- Club meeting date: .....</li> <li>- Promotional content (part 3): ..... ..... ..... .....</li> <li>- Promoter/ Promoting agency: ..... ..... ..... .....</li> <li>- Number of club members listening to promotion: .....</li> <li>- Number of non club members listening to promotion with the club (if any): .....</li> </ul>

No	Activity area	Specific activity/result
2	<p><b>Raising public awareness on health care</b></p> <p><i>Note: ISHC needs to coordinate with other authorities, agencies, and mass organizations to organize communication events at least twice/year for community members, at least <b>350 people</b> each year.</i></p>	<ul style="list-style-type: none"> <li>- Number of community members attending communication events: .....</li> <li>- Communication content: .....</li> <li>- Promoter/ Promoting agency: .....</li> <li>- Coordinating organization: .....</li> </ul>
3	<p><b>Exercise and tai chi practice</b></p> <p><i>Note: Ensure each club has at least one collective exercise/tai chi lesson that members do together at least once/month. At the end of the first year, at least 70% of club members exercise/ play sports/ practice tai chi/ walk at least 3 times/week. At the end of the second year, the rate needs to reach at least 75%, and at the end of the third year, it must be at least 85%.</i></p>	<ul style="list-style-type: none"> <li>- Number of times exercising with the club: .....</li> <li>- What exercise did the club do? .....</li> <li>- Number of club members exercising at least 3 times/week (<i>with ISHC, with their teams, at home or with any other group</i>): .....</li> <li>- Number of community members exercising with club members: .....</li> </ul>
4	<p><b>Physical health examination</b></p> <p><i>Note: Ensure that at least 90% of club members have health examinations at least twice/year</i></p>	<ul style="list-style-type: none"> <li>- Medical checkup date: .....</li> <li>- Checkup place: .....</li> <li>- Coordinating organization: .....</li> <li>- What did doctors check on: .....</li> </ul>

No	Activity area	Specific activity/result
		<ul style="list-style-type: none"> <li>- Number of club members getting checkups: .....</li> <li>- Number of non members getting checkups: .....</li> <li>- Examination results: ..... ..... ..... ..... .....</li> </ul>
5	<p><b>Access to medical insurance</b></p> <p><i>Note: Ensure that at the end of the first year, at least 75% of club members have medical insurance. At the end of the second year, it must reach at least 80%, and at the end of the third year, it must reach at least 85%.</i></p>	<ul style="list-style-type: none"> <li>- Number of club members <b><u>that obtained their medical insurance in the current month</u></b>: .....</li> <li>- Total number of club members that <b><u>currently</u></b> have medical insurance (both old and new): .....</li> <li>- What the club did to help those members to get their medical insurances (<i>nothing; encourage members to buy; assist in paperwork; encourage families to buy; donate and partially support financially, etc.</i>) ..... ..... ..... .....</li> </ul>
6	<p><b>Spiritual life support through cultural, artistic and entertaining activities, visits and interactions</b></p>	<ul style="list-style-type: none"> <li>- Does the club have a performance group yet: .....</li> <li>- Does the club have musical instruments yet: .....</li> <li>- Are cultural, artistic, and entertaining activities performed in club meetings?</li> <li>- How many people did the club visit in the current month? .....</li> <li>- Who and why: .....</li> </ul>

No	Activity area	Specific activity/result
7	<p data-bbox="304 230 778 271"><b>ISHC's IGAs</b></p> <p data-bbox="304 309 778 524"><i>Note: Each club needs to lend to at least 35 people (this is not the number of times that loans are given out) right from the first receipt of loan money from the Project</i></p> <p data-bbox="304 1720 778 1861"><b>Activities of EDVs</b> <i>(Note: at the end of the first year, each club has at least five EDVs)</i></p>	<p data-bbox="778 230 1407 376">Amount of principal collected in the month ..... .....</p> <hr/> <p data-bbox="778 421 1407 488">Number of people who <b>borrowed new principal in the month:</b> .....</p> <p data-bbox="778 495 1407 600">1) Name: Mr/Mrs/Ms: .....</p> <p data-bbox="778 607 1407 651">Loan amount .....</p> <p data-bbox="778 680 1407 763">What activity is it invested in? .....</p> <p data-bbox="778 792 1407 875">2) Name: Mr/Mrs/Ms: .....</p> <p data-bbox="778 904 1407 949">Loan amount .....</p> <p data-bbox="778 978 1407 1061">What activity is it invested in? .....</p> <p data-bbox="778 1090 1407 1158">Total number of people <b>currently borrowing</b>.....</p> <p data-bbox="778 1164 1407 1310">Total number of people getting loans from the club's establishment to now (this is not the number of times loans have been given out) .....</p> <p data-bbox="778 1361 1407 1467">Number of families who are borrowing that CMB and team leaders have visited in the month: .....</p> <p data-bbox="778 1503 1407 1630">Effective IGA model study tour activity: ..... .....</p> <p data-bbox="778 1659 1407 1693">Number of IGA groups .....</p> <p data-bbox="778 1727 1407 1760"><i>(Note: Establish at least 2 IGA groups)</i></p> <p data-bbox="778 1805 1407 1975">List group names and the number of people participating in each group: ..... ..... .....</p>

No	Activity area	Specific activity/result
		<ul style="list-style-type: none"> <li>- Number of current EDVs: .....</li> <li>- How many people do they currently help develop economically: .....</li> <li>- Indicate specific assisting activities of EDVs ..... .....</li> <li>- Total number of EDVs up to now: .....</li> <li>- Total number of people receiving help from EDVs up to now: .....</li> </ul>
8	<p><b>Activities of HCVs</b> (<i>each volunteer goes to help at home at least twice/week</i>)</p> <p><i>(Note: starting from the end of the first year, each club has at least six volunteers and takes care of at least four people)</i></p>	<ul style="list-style-type: none"> <li>- Number of current HCVs: ..... .....</li> <li>- How many people is the club currently taking care of at their homes:.....</li> <li>- Number of volunteers reaching the target of going to care receivers' homes at least twice/week: .....</li> <li>- Specify volunteers' activities ..... ..... .....</li> <li>- Total number of HCVs from the beginning up to now (including those who have retired/stopped): .....</li> <li>- Total number of people receiving home care from volunteers up to now: .....</li> </ul>

No	Activity area	Specific activity/result
9	<p><b>Self-help and community supporting activities</b></p> <p><i>(Note:: Each month, the club will help at least one person who encounters sudden difficulty or conduct activities supporting the community )</i></p>	<p><b>Self-help activities</b></p> <p>- Care receiver's name and living circumstance(s): .....</p> <p>.....</p> <p>- Form of help (specify money amount, number of days of labor, material artifacts, etc):</p> <p>.....</p> <p>.....</p> <p><b>Community supporting activities</b></p> <p>What has the club done to help the community (Activities the club has done to help the community):</p> <p>.....</p> <p>.....</p> <p>- Number of people participating: .....</p> <p>- Time: .....</p> <p>Specify other village activities that the CMB/ ISHC participates in. What activities, time, what proposals/recommendations?</p> <p>.....</p> <p>.....</p> <p>.....</p>
10	<p><b>Activities raising awareness and monitoring the implementation of rights and entitlements</b></p> <p><i>Note: each club organizes for club members at least one communication event/year raising awareness on rights and entitlements</i></p>	<p>Specify what the club has done to raise awareness of laws and policies, for example, organizing advocacy/communication events, giving out leaflets, documents, etc.</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>How many people (club and community members) has the club assisted in preparing paperwork for them to receive their entitled policies? (e.g. conduct a thorough review of people who are entitled to receive government and policy supports and guide them through the process)</p>

No	Activity area	Specific activity/result
	<b>Note:</b> each club organizes at least two interaction/discussion sessions/year)	Total number of people who have been assisted in filing paperwork in the month:.....
		Organizing interaction/discussion sessions with local authorities to give feedback and recommendations on issues concerning club members and community.  With whom: ..... ..... About what? ..... ..... Results (of this month if available or of last month):..... .....
11	<b>Activities collecting resources for ISHC (money, material artifacts, cooperative relationships)</b>	Total interest collected in the month: ..... ₦
		Total membership fees collected in the month: ..... ₦
		Total amount of money collected from campaigning in the community (if any): ..... ₦
		Total amount received from ISHC's IGAs (if any): ..... ₦
		Others (specify):.....

#### IV. Other issues

<b>Difficult issues in the reports and specific recommendations (if any)</b>	
<b>Other issues that need reporting (like one typical case of activities reported above - can be written in the back of the report if necessary)</b>	
<b>Personnel change in CMB, members, volunteers or local situations (if any)</b>	
<b>Support, connect, and cooperate with local governments or other organizations and the community (e.g. organizing awareness raising activities/talks/ knowledge quizzes about matters related to OP, etc.)</b>	
<b>Other</b>	

**V. Upcoming month's activity plan**

No	Activity	Expected results	Number of participants	Time	Estimated costs (if any)	Cooperating organizations
1						
2						
3						
4						
5						
6						

... / ... / 20... (D/M/Y)

**APPROVED BY**

*Chairperson*  
(Sign and write full name)

*Report writer*  
(Sign and write full name)



**Form no. 11**  
**RECEIPT**

My name is: .....

Position/title: .....

Agency/organization/club: .....

ID No.: .....

Address: .....

Have received amount (*in numbers*) .....VND

In words .....

For (*specify content, activity, and date*) .....

.....

... / ... / 20...

Payer's signature

(*Sign, write full name*)

Payee's signature

(*Sign, write full name*)

**Approved by**

Club Chairperson

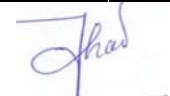
(*Sign, write full name*)

**Form no. 12**  
**ISHC**  
**PROPERTY TRACKING BOOK**

<b>Club No.:</b>	
<b><i>Village:</i></b>	
<b><i>Commune:</i></b>	
<b><i>District/City:</i></b>	
<b><i>Province:</i></b>	
<b><i>Year:</i></b>	<b><i>From ..... / ..... (M/Y) to ..... / ..... (M/Y)</i></b>

**Property tracking book**

**BOOK'S ESTABLISHING/UPDATED DATE:** .....month..... year.....

No.	Properties' names	Brand/model	Date bought	Quantity	Amount paid(if ISHC bought) VND	User (name, title)	User's signature	Condition	Note (returned, broken, etc.)
<i>E.g.</i>	<i>Calculator</i>	<i>Casio 477</i>	<i>16/11/13</i>	<i>1</i>	<i>150.000</i>	<i>Mr. Ngợi (Accountant)</i>		<i>New, good</i>	<i>Broken on 15/12/15</i>
1									
2									
3									
4									
5									
6									
7									
8									

*Note: only write in the book when there is any change*

*Date ..... month..... year.....*

**Club Chairperson's Confirmation**

**Written by**



***HelpAge International helps older people claim their rights, challenge discrimination and overcome poverty, so that they can lead dignified, secure active and healthy lives.***

HelpAge International, East Asia/Pacific Regional Office  
6 Soi 17 Nimmanhaemin Rd., T. Suthep, A. Muang,  
Chiang Mai 50200 Thailand  
Tel: (66) 53 225400  
Fax: (66) 53 225441  
hai@helpageasia.org

[www.helpage.org](http://www.helpage.org)  
[www.AgeingAsia.org](http://www.AgeingAsia.org)

Printing funded by

