

Procurement of Software for Micro Credit Institutions of North Eastern Region Community Resource Management Project for Upland Areas (NERCORMP)

Objective: Is to provide computer software to the District level micro credit institute of NERCOMRP for easy and faster recording of data and preparation of report according to need. The software may need customization as per the need of the project district and should be of low risk and maintenance cost.

Project area: [a] Meghalaya covering 2 districts, viz. West Khasi Hills (Hq Nongstoin) and West Garo Hills (Hq Tura); [b] Assam covering 2 districts, viz. Karbi Anglong (Hq Hamrem) and North Cachar Hills (Hq Haflong); and [c] Manipur covering 2 districts, viz. Senapati (Hq Senapati) and Ukhrul (Hq Ukhrul).

Estimated Duration: 60 working days

Starting Date: As soon as possible

BACKGROUND

1.1 General

North Eastern Region Community Resource Management Project for Upland Areas (NERCORMP) was a jointly funded project of the International Fund for Agricultural Development (IFAD) and North Eastern Council, Ministry of DoNER, Government of India during the period 1999-2008. NERCORMP, as a livelihood and rural development project, aimed at transforming the lives of the rural poor, particularly the shifting cultivators, men and women, and, thereby, at eventually demonstrating a Developmental Model for the upland areas in the region. Since the closure of IFAD funding, the NERCORMP is now solely funded by the Government of India, North Eastern Council.

NERCORMP operates in three states, viz. Assam, Manipur and Meghalaya, covering two districts in each state. In Assam, the project is operating in Karbi Anglong and North Cachar Hills, in Manipur it is operating in Senapati and Ukhrul districts and in Meghalaya it is operating in West Khasi Hills and West Garo Hills. Currently, NERCORMP works in 860 villages in all these districts and states. The overall objective of NERCORMP is *“To improve the livelihoods of vulnerable groups in a sustainable manner through improved management of their resource base in a way that contributes to preservation and restoration of the environment.”*

The programme interventions of NERCORMP include the followings:

- (a) Social empowerment and community institution building, viz. formation of the communities into Natural Resource Management Groups (NaRMGs), Self Help Groups (SHGs) and their associations and federations; capacity building of these

- institutions, as well as capacity building local traditional village institutions and non-governmental organizations (NGOs).
- (b) Social sector development, viz. provision of drinking water supply, low cost toilets, community health care, etc.
 - (c) Village infrastructures development, viz. construction of inter-village connecting roads, bridges/culverts, community halls, storage godowns, school buildings, etc.
 - (d) Economic livelihoods development, viz. promotion of income generating activities, both farm-based and non-farm based, as well as development of terraces, minor irrigation, development of agriculture, horticulture, fishery, livestock, NTFPs, jhum development, kitchen gardens or home gardens, etc.; farming practices were particularly integrated with promotion of vermicomposts and biocompost to address the land productivity on sustainable basis.
 - (e) Natural resource management, viz. promotion of community based biodiversity conservation.

These interventions were dovetailed with various other crosscutting issues and sub-sectors such as promotion of microfinance for microcredit, business development and marketing, gender mainstreaming, documentation and communication of successful case stories and lessons learned, monitoring and evaluation and, above all, systematic financial and programme management both at the Programme Support Unit (PSU) in the Hq and the Development Support Teams (DST) at the district levels.

1.2 Micro Credit Institute in NERCORMP

The project facilitated in establishment of micro credit institutes in all six districts (West Garo Hills and West Khasi Hills in Meghalaya, Ukhrul and Senapati in Manipur and North Cachar Hills and Karbi Anglong in Assam) of the project. The project Self Help Groups of each District were federated in to an apex body, at the district level, to get the facility of a bigger platform and also to function as a micro credit institute. The project also facilitated to form village level SHG Federations based on geographical location so that it can provide training support, monitoring and evaluation support, support for taking up group income generation activity, etc. The district level Apex SHG Federation is working as credit provider for the SHGs, NaRM-Gs and are supervised by village level SHG Federations. The corpus for the micro credit institute (Apex SHG Federation) has been managed with contribution from member groups and also credit support from banks as and when required. The village level SHG Federations have been monitoring loan utilisation and repayment by SHGs and also provide training support based on requirement. It is easy for the SHGs to avail credit from the Apex SHG Federation as it takes less processing time, less paper work and less expenditure on transportation. The SHG representatives submit their loan application alongwith group meeting minute to the concerned village level SHG Federation. The village level SHG Federation, in turn, evaluates the loan application and forwards the feasible proposals to Apex SHG Federation. At Apex SHG Federation level, the loan committee again evaluates all the loan applications forwarded by village level SHG Federation.

2. REPORTS REQUIRED TO BE GENERATED

2.1 General

- a) Member Admission Report
- b) Members Withdrawal Report
- c) Source of Fund

2.2 MIS Report

- a) Part ledger
- b) Cash Flow (Receipt & Payment)
- c) Loan Disbursement
- d) Loan Status
- e) Daily information Sheet
- f) Performance Analysis
- g) Ratio Analysis
- h) Portfolio Quality
- i) Collection Report
- j) Repayment Schedule
- k) Collection of fees etc.

2.3 Accounts Reports

- a) Bank Book
- b) Cash Book
- c) Journal Book
- d) General Ledger
- e) Trial Balance
- f) Profit & Loss Account
- g) Balance Sheet
- h) Bank Reconciliation

HOW TO APPLY

PART A

- Interested individual Consultant or Consulting Firm/ Agency/ Organization may submit their proposal, separately for Technical and Financial bids in sealed cover, latest by February 1st, 2010 [up to 1200 hours noon] addressed to **PCDS, NERCORMP, Sympli Building (Near Shillong Law College), First Floor, Dhankheti, Shillong 793 001.**
- The technical proposal amongst others may ideally contain (a) plan / design of a software , (b) probable report/output system; (c) short CVs of the consultants and (c) evidences of experiences and capabilities in undertaking the task.
- Financial proposal must provide details of the cost of the software and other expenses like customization, transportation on demo and installation expenses, if any, may be distinguished clearly.

- If required, only short listed firms/ bidders will be invited to interact with the Project Authorities / Committee constituted for this proposal; they may also be required to give a presentation (oral and / or Power Point) if the Project Authorities/ Committee desires so at the time of interaction.
- For interaction, if required, the same will be held in the project office at Shillong in the above mentioned address. All consultants/firms attending the interaction session will however do so at their own cost.
- It is also required that the time requirement for completion of the assignment upto installation may be mentioned. Training facilities and after sales services the firm is going to provide and costs, if any, for the same may be mentioned in the quotation separately.

PART B

- A separate MoU will be signed between the Project and Consultant/ Consulting Firm/ Agency being awarded the contract.