Resource Mobilization Policy & Strategic Plan
2005-2008

Bangladesh Red Crescent Society
National Headquarters
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Bangladesh FR Strategy and Operational Plan

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1. Background to BDRCs Fund Raising Plan

Background: Bangladesh came into existence in 1971 when Bengali East Pakistan seceded from its union with West Pakistan. The population of the country is 138,448,210. There are 5 administrative divisions: Barisal, Chittagong, Dhaka, Khulna, Rajshahi; (additional Sylhet)

The BDRCs which came into existence in the year 1971, 14th Dec (and officially recognized in 1973) is running various projects, programs on disaster preparedness, disaster response, health service, blood transfusion, youth and volunteer organization through various departments and divisions to continue its services and assistance to the victims and to address the vulnerable peoples. Besides, for proper functioning of the total mechanism, some other associated departments are also evident.

To keep alive the programs and continue the services to the distress humanity as well as for proper functioning of the Society, enormous amount of fund is essentially required. The Fund Raising department attempts to find out and achieve the gigantic amount of funding to meet the requirement within the total mechanism. The department, as a vital limb of the Society, was established in early eighties. Since then, the department has been playing significant role in maintaining the Society’s financial need to achieve its goal and objectives.

In the recent years, international funding is significantly shrinking due to various reasons. As a result BDRCs has no other alternative but finding out newer sources of funding and local resource mobilization.

In order to find newer sources and local resource mobilization, lots of information and issues are to be accounted for, like departments, projects, programs of the Society and their involvements i.e. sources of funding including major activities, previous funding situation, present funding status and formulation of future funding plan and implementation.

This document reveals the previous, present and future situation and information on permanent assets properties and other installations in respect of 3WOT strengths, weaknesses, opportunities and threats including human resources at BDRCs NHQ Branch and Community levels in order to compare, address and focus for further development. The criterion of Well Functional National Societies (WFNS) and Well Prepared National Societies (WPS) are also addressed so that they can be addressed and dealt with, for further development.

2. Strategic Context

Strategic Context/Justification of the Fund Raising Plan

1. Lack of RM policy and Strategy: The Fund Raising Department was established since long, yet the Fund Raising Plan and Policy is under process of development and formulation.

2. Vision to become a WFNS: The current state of affairs within BDRCs is inconsistent with the Well Prepared National Societies, which also is focused on the formulation and development of plans, policies and documents. In order to address the criterion of Well Functional National Societies as well as Cooperation Assistance Strategy focusing core areas it is inevitable for formulation of a Resource development as well as Fund Raising plan.

3. Majority Non Sustainable fundings: Bangladesh Red Crescent Society to attain self-reliance by mobilizing internal resources. Consequently the dependency on Foreign Funding (non sustainable) will be reduced.

4. Staff Development and Morale: Adequate resources and needed to provide timely and adequate compensation for staff.

5. Lack of independent Disaster Emergency Fund for BDRCs NHQ: except the Disaster emergency fund (DEF) of the CBMP Units, for immediate response to the disaster victims, although the Society is regularly maintaining the purpose out of revenue fund in a very limited way. In most of the cases, the Federation DEF (Disaster Emergency Relief Fund) is utilized in the response initiatives. An effective FR Strategy will help in timely execution of Emergency appeals.
6. Reduce branch dependency on NHQ: The units which are currently dependent on the NHQ for support have to be helped in their sustainability initiatives. An effective FR strategy will be helpful in building the capacity of units towards greater self-reliance.

7. Support from IFRC: The availability of funding and non-funding support from IFRC makes this initiative a feasible one.

3. Market Situation

3.1. External environment

Even though the cultural value of giving remains a basic driving force, the ability to give is often determined by the economic condition of individual households which in turn is affected by macroeconomic trends and policies and social capital influenced by these.

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**Economy**

The GDP growth rate increased from an average of about 3% in the early 90s to above 5% growth rate in the late 90s. The service sector in Bangladesh has maintained a steady growth rate. The sub sectors, which have shown high growth rate, are banking and insurance, administration, social sector services, trade, transport and housing.

**Social**

The majority of the population come under the category of youth. The median age of the country is about 21 years. 62.5% of the population are between 15-64 years. Most of the Fund Raising activities need to concentrate on utilizing the youth resource in the country. The Emigrant remittances (in UK and gulf - Saudi Arabia, Kuwait, UAE, Oman, Qatar, and Malaysia) is estimated at $1.71 billion in 1998-99 (1998). Emigrant Resource Mobilisation and youth based campaigns can be effected tools for FR in Bangladesh.

**Technological and Communications**

There are 500,000 Telephones - main lines in use. There are 283,000 cellular mobiles in use. There are 10 Internet service providers and 150,000 Internet staff/50,000 CPP staff. Internet services need to see improvement. However national and local banks are more relied upon. Multinational banks are still yet to establish their presence in Bangladesh. There is technology available for initiating some innovative FR campaigns.

The Following is the SWOT analysis of BDRCS with reference to Fund Raising

**Strength**

- The good will and image among public
- Global nature of the movement
- Federation/ICRC and PNS support
- Chairman is influential and has contacts (also board has contacts)
- Availability of Training department-Trainers and Hall available
- Assets - Commercial buildings/warehouse/multipurpose buildings/500 Right vacant land
- Manpower - 200,000 volunteers/600 staff/50,000 CPP and youth and life members
- Government recognition-President of country is the president of BDRCS
- Units in all 64 districts and 4 metros (58 units in all)
- Educational institution (schools and Colleges) that have red cross chapters
- Health Institutions - 6 hospitals and 5 maternity hospitals and 60 rural Maternal and Child health (MCH) centers
- Medical college and Nursing schools are effective activities for profiling and raising funds.
- Sowing and Knitting centre
- 145 cyclone shelters in coastal areas and 200 kias (eastern platforms) across Bangladesh
- Blood bank and blood donor forum that is being organized frequently
- Availability of active and involved Governance, gives credibility for BDRCS among the general public.
Weakness

- 1988 the name change from Red cross to Red crescent - Confusion caused due to name change
- No proper FR Strategy/FR policy in place
- Lack of adequate infrastructure - Direct phone/e-mail a/c/Fax for the dept
- Governance is involved in management
- Units are not accountable to the NFQ - Constitutionally mandated accountability needs to be enforced
- Need for enhancing technical skills and competence in the FR team
- Recruitment of staff is arbitrary and not as per standing order guidelines
- FR team need more autonomy and power to take decisions related to FR campaigns
- Need for co-ordination among various departments engaged in FR (IG/training/Youth and volunteers/Unit affairs/blond hand)
- Need for seed money to initiate innovative campaigns

Opportunity

- Ordinance passed by the education department to all educational institutions requesting 10 taka/student/year for RCY activities
- Good Government relationship allows for initiating other ordinances e.g. percentage of levies on road tax
- Proneness to emergency allows for Fund Raising campaigns around emergencies
- First Aid training being marketed
- Personal contacts of the Chairman and the board members
- Not many NGOs requesting or raising funds (esp relief organizations)
- Availability of financial and no financial support from IFRC and PNS
- Potential from Corporate and High-income donors
- Lottery program in place already
- Merlin contacts can help in awareness and publicity
- Medical and health institutions - a crisis of medical facilities in Bangladesh means a potential to raise support for this
- Assets available for increased property development opportunities

Threat

- Misuse or misinterpretation of emblem
- Internal crisis of BDRCs during late 80s and early 90s had received negative attention from public and press
- Political instability and conflicts-implication on economy, affecting willingness and capacity of potential donors
- Politicisation of units affects the credibility of the organization
- Frequent Emergency and Natural disasters affects FR events due to interruption of normal life
- Political instability and frequent Hartals hinders organizing of big FR events
- Bureaucracy and lack of transparency in Bangladeshi government may slow down FR initiatives with the government

3.2 Philanthropy in Bangladesh

A survey of Philanthropic trends in Bangladesh is quoted to provide a context and justification for the FR plan and projections.

Around 85% of the population in Bangladesh is Muslim and the people’s religious tradition has promoted a culture of giving. Most households in Bangladesh give in charity to individuals and organisations- cash or kind. According to a survey conducted for ‘Investing in Ourselves’ (Asia Pacific Philanthropy Consortium 2000), 87.8% of households in metropolitan areas, 88.7% in urban areas and 64.9% in rural areas give to individuals and/or organisations. Not only the Muslims, followers of all other religions, Buddhism, Christianity and Hinduism, are involved in charity in different forms.

Zakat, is the time for maximum giving and the zakat-ul-mal distributed each year is estimated to be three billion taka (US$50 million). In addition, during the Eid-ul-Fitr people distribute zakul-ul-fitr, a sum of money equivalent to the price of 2.75 kilograms of the staple food for each member of the family.
3.3 Donor Attitudes and Perceptions about NGOs and voluntary sector

It is essential to understand the Donor attitudes and perceptions inorder to effectively address these concerns during execution of BDRCs FR campaigns.

Public attitude towards nonprofit initiatives in Bangladesh is generally positive. The role and importance of the nonprofit sector in Bangladesh are recognized by the society at large. There is also an ever-increasing need and expectation that NGOs share with the Government the burden of addressing the enormity of socio-economic challenges in the country. In fact, it is widely believed that in many areas of development, NGOs can perform better and more effectively than the government. NGOs are viewed to have made significant contributions to the lives of the poor through access to information, awareness, education, resources and empowerment.

Media - both print and electronic is also favorable towards NGOs. The print media usually publicizes the good work of NGOs, including the relatively smaller ones at local levels. Most newspapers devote sizeable space in covering NGO work. Of course the larger, capital-based, national-level NGOs have easier access to the media. The electronic media, especially the private TV channels are also keen to project a positive image of NGOs in general.

| Challenges to Fund Raising: Negative Perceptions of Public |

However, despite this generally favorable perspective, there are those in the media, public and government who fear development and corruption are too closely linked with each other. There are some misgivings about the NGO/voluntary sector, which can be classified under the following heads:

1. **NGOs have recently been criticized about their role, functions and accountability.**
   Many such criticisms are perhaps because of widespread expectation that NGOs are not-for-profit voluntary organizations dedicated to public service, and that they should be more humane, community-oriented, efficient, cost-effective, frugal, and transparent than the government. Criticisms come from the government, political parties, intellectuals, media and public in general.

2. **Many NGOs are perceived to lack well-articulated governance and management structures making themselves vulnerable to mismanagement and misuse.**
   NGOs are subject to apprehensions about internal good governance and financial accountability and transparency. Questions are often raised about their operational styles, appointment procedures, salary structures, etc.

3. **Most NGOs, barring few exceptions, are not very transparent or efficient in reporting about their programs and strategies.**
   They do publish annual reports, often in attractive and expensive formats aimed at public relations. But in reality these reports lack substantive information regarding programmatic and institutional strategies, and more importantly very few of them contain vital financial information. This gives rise to skepticism about accountability and transparency.

4. **NGO activities in Bangladesh are dependent on donor funds, mostly foreign.**
   It is NGOs undertake projects that are donor-prescribed, not necessarily in conformity with local needs. NGOs receiving donor funds for specific projects may not often have the relevant expertise, but since donor money is available, programs are undertaken which eventually result in failure and disintegration. Because of donor-dependence, nonprofits feel accountable only to donors, rather than to the government or members of the public.

5. **Donor-driven approach to development and that very few NGOs have engaged in serious strategic thinking about long-term programmatic and financial sustainability.**
   This is likely to expose them to uncertainties in the event of discontinuation of foreign funds, and at the same time limits their independence. Financial sustainability has always been difficult to achieve by nonprofits in Bangladesh. One recent study concludes that most of these organizations have no explicit strategy for attaining financial, economic or social sustainability.

6. **From time to time there are also reports of fake NGOs exploiting people and misappropriating donor funds in the name of serving the poor.**
   A growing area of critique and concern for many is the erosion of values among nonprofits, which needs to be viewed in the context of a similar trend in the society as a whole. Historically, nonprofits were motivated by strong philanthropic values and puritan ethics.
7. Nonprofits have entered into commercial ventures and have been exposed to various ways of promoting self-interest. The proliferation and expansion of NGOs in Bangladesh—both horizontally and vertically—has much to do with generating employment and income for those who can gain access or who are more efficient in wealth making than others.

8. Lack of proper networking or collaboration and cooperation among NGOs.
   The NGO world in Bangladesh remains individualistic and often egoistic with most, if not all of the organizations operating around the personality of a single or at best a handful of individuals. Collaboration between nonprofits is critical to the growth, strength and effectiveness of the sector. Networking or NGO consortiums are expected to play a critical role as watchdogs in ensuring internal good governance, accountability and transparency.

9. Alleged Involvement in Partisan Politics
   NGOs are expected to be non-political. They are also expected to be secular in nature. NGOs are often criticized as being involved in partisan politics or even financing activities with political implications. At another end is critique against NGOs having religious links or receiving funds from religious organizations in the west. Programs of such organizations are accused of promoting proselytism and conversion.

**Government Attitudes toward NGOs:**

The Bangladeshi Government has generally been supportive to the nonprofit sector. Acknowledgement of the sector’s contribution is evident in the government’s development strategy and policy statements. NGOs are also engaged for the implementation of government-sponsored projects in many areas of development. On several occasions the government has also stood beside NGOs when anti-social and/or conservative groups threatened their work.

However, government-NGO relations have not always been free from mistrust. For instance, Government reaction to the alleged partisan political role of a group of NGOs during the 2001 elections was sharp, especially as the alleged NGO support went against the interests of the ruling coalition. Actions were then initiated against NGOs that were alleged to be involved. At the same time, new laws were being considered that many feared would affect the sector as a whole.

**3.4 Current Perception of BDRCS among FR target audience.**

- Perceived as a Relief and Blood donation organization. Partial knowledge of BDRCS among various FR stakeholders
- Perceived as an affluent organization with availability of adequate foreign funds and assets.
- Name and Emblem confusion and misuse. Is Red crescent part of Red Cross movement.
- Allegations of Corruption against BDRCS between 80 and 90s

**3.5 BDRCS target market**

The analysis of the philanthropy market in Bangladesh reveals a range of target for generating resources. Broadly the target for BDRCS at the NHQ and Unit levels can be classified along the following categories:

- **Individual donors** - low, middle and high income
- **Corporate donors**
- **Expatriate donors**
- **Institutional donors** - Trust and foundation/Funding Agencies/Partner National Societies
- **Government as donor**

**4. Strategy**

Strategy is the process/activity by which resources can be mobilised from the above mentioned target audience. The recommended strategy for BDRCS is based on following criteria.

- Extent to which an activity aligns and promote RC/RC vision, image building and generates income cost-effectively. e.g Direct Marketing/Donor or member acquisition as top priority
- Operating within current limitations of Resources within BDRCS e.g Limited Staff, time and seed money
• How best to integrate approaches to Fund Raising e.g corporate sponsorship of printing, database, advertisements for facilitating donor acquisition through letters, advertisements etc.
• Sustainability of the FR activities—Long term relationship building value e.g Enhancing value of a donor by providing multiple options for support.
• Higher Return on Investment – only a maximum 10%-20% of incomes generated will be used as Fund Raising seed money after three years.

4.1 Strategic aims
1. To meet the current financial requirement of BDRCs
2. To present BDRCs as a credible, transparent and accountable organization.
3. To enhance the capacities of the Units to be financially independent.

4.2 Positioning (Refer Positioning Strategy paper)

Recommended Positioning Strategy:
Public, Corporate and Funding agencies positioning:

BDRCs is committed for over 30 years/3 decades, to working with the most vulnerable in times of disaster and peace, in a transparent, neutral and impartial way, with the support base of over 200,000 volunteers/600 staff/50,000 CPP and youth and life members.

Government positioning:

BDRCs is recognized by the Government as an independent and neutral member of the RC/RC Movement recognized under the Geneva Convention, committed for over 30 years/3 decades, to working with the most vulnerable in times of disaster and peace, in a transparent, neutral and impartial way, with the support of over 200,000 volunteers and 50,000 CPP and youth and life members.

4.3 Media techniques

The choice of Media must be consistent with the FR Strategy:

• Have a potential for communication as well as Resource generation
• Focus on activity that has public support and acceptance
• Allow for reach of cross section of society at the same time
• Cost effective but well received

The range Emergency appeals (print, electronic etc). Direct mail. Sponsored Direct response based television. Online FR are some that fall in line with the above mentioned criteria.

PR activities, which could be undertaken to further the positioning, is pretty wide and includes:

• Training staff on public relations—daily staff
• Organising exhibitions and displays
• Producing/delivering public presentations—street theatre/clays in rural and urban sectors
• Media/VIP/official visits to office and projects
• Responding promptly to media requests for information, photos and films—capitalise on a favorable media disposition, both print and electronic to NGOs in Bangladesh
• Press briefings, press conferences, press/news releases, video or audio news releases to the media
• Providing or writing press features—can commission media Fellowships
• Producing brochures, annual reports, press information kits, Stationery etc.

Media list includes:
✓ Radio FM
✓ TV
✓ Press/print media—Newspapers and magazines
✓ Internet
✓ SMS—Large number of mobile users
5 Elements of Plan in detail
5.1 Media relations

A planned strategy for Public Relation (PR) and media relations is essential for BDRCS to maintain goodwill, credibility and trust among various stakeholders. PR activities should be ethical, transparent and proactive. It cannot be limited to media relations but should be integrated into every outgoing communication from the organization to the public. Every interface of the organizational staff with the public should be viewed as a potential opportunity for the BDRCS to gain credibility, goodwill and trust. Any failure to acknowledge it may affect the Fund Raising activities.

It should be borne in mind that the purpose of PR and media activity in this context is to support Fund Raising activities for the National Societies. It should therefore, highlight the desired, discussed and documented positioning of the organization (Refer Positioning Strategy).

Choice of the target media needs to be based on the Fund Raising objectives and the reach to the potential target audience. Cost considerations are also very important in selection of potential media tools.

It is advisable for any organization to have a well-known media personality as a spokesperson/ambassador to disseminate information to the general public about the organization. BDRCS needs a more strategic approach to media management.

5.1 Approaches to Fund Raising

1. Individual Donors

Direct marketing:

Direct marketing can be the most personalized, communication intensive and cost effective Fund Raising relevant to BDRCS context. The middle, higher income, corporate audience and a substantial expatriate population along with current membership and volunteer base can be targeted.

The donors can be later targeted for mobilizing corporate leads to generate sponsorships, payroll giving, in-kind and technical support. Also, funding agency and other institutional and media leads can be traced from a database of regular donors to BDRCS.

Direct marketing tools to be explored include:

- Direct mail to prospects
- Insertions and co-opt (joint) mailings
- Direct response based print advertisements
- Direct response based television programs (at a South Asia regional level)
- Face to Face soliciting
- Internet Fund Raising (at a South Asia regional level)

In the first two years, Direct mail and co-opt mailings to be given emphasis. Sponsors can mobilized for printing, database and creative production of material, thereby lowering overheads for the activities, wherever possible.

Direct marketing process requires careful consideration in following areas for its success

- Communication material or mailers which follow agreed positioning and Direct marketing principles.
- Good supplier management for lowest quotations in printing, database, letter shopping (dispatching bulk mailers) activities. Higher costs may lower the rate of returns.
✓ Monitoring the quality of database (repeat addresses, outdated addresses etc to be removed) and dispatch operations (phase of dispatch)
✓ Clear profiling of target audience for effective performance analysis to identify the most appropriate targets/profiles for BDRCS activity
✓ Proper planning of mailings, close monitoring and analysis of performance. Fund raising mailings around religious and emergency occasions need to be well timed for good response.
✓ Donors and Donations need to be promptly acknowledged within a week along with a thank you letter. The donors need to be followed up with regular updates of how their donations are being used. This is essential to retain the donors and reduce drop-off rates.
✓ Efficient banking support for regular deduction of donations (Important for regular donors).
✓ Credit card minimising, reduced service charges and regular statements of account.
✓ Analytical staff for studying donor response patterns and incorporating learnings to subsequent campaigns.
✓ A Donor management software that is equipped to address basic issues of analysis through the various performance reports that can be generated.

Direct Cold mailers

Properly organised this is the most successful Fund Raising activity undertaken by other Societies. It is proposed to send 100,000 mailers in 2001 (Year 1), followed by 175,000 (Year 2), 200,000 (Year 3), and 200,000 in all subsequent years. Databases of potential donors have to be purchased to send the Mail Appeals. Clothing shops, hotels, credit card and mobile service providers and largely banking sector use direct marketing extensively and can supply databases at nominal cost.

It is proposed to obtain sponsorships for purchasing the database and printing. The cost of one mailer would average around Tk. 5.00-6.00 (3rd year onwards) after sponsorships. The postal appeals will take the form of a covering letter and leaflet (cost sponsored) where there will be coupon to indicate the amount to be donated.

An average donation of Tk. 500.00 is unincorporated and probability rate for response is 1-1.5%. Based on these assumptions the outcome is indicated as follows.

<table>
<thead>
<tr>
<th>Year</th>
<th>Number of mailers</th>
<th>Response rate</th>
<th>New donors</th>
<th>Average donation</th>
<th>Income Tk</th>
<th>Expenses Tk</th>
<th>Return on investment</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>100,000</td>
<td>1%</td>
<td>500</td>
<td>500</td>
<td>500000</td>
<td>500000</td>
<td>1</td>
</tr>
<tr>
<td>2</td>
<td>175,000</td>
<td>1%</td>
<td>1000</td>
<td>500</td>
<td>1312500</td>
<td>1060000</td>
<td>1</td>
</tr>
<tr>
<td>3</td>
<td>200,000</td>
<td>1.5%</td>
<td>1625</td>
<td>500</td>
<td>1000000</td>
<td>1200000</td>
<td>1</td>
</tr>
<tr>
<td>4</td>
<td>200,000</td>
<td>1.5%</td>
<td>6625</td>
<td>500</td>
<td>1500000</td>
<td>1200000</td>
<td>1</td>
</tr>
</tbody>
</table>

Direct warm/donor mailers

These will be known donors, those introduced and developed through contact and from responses to cold appeals. The response rate is estimated as 10% (known and donated audience). Projected production Cost is Tk. 10.00 per mailer. The leaflet along with a covering letter from the head of the institution as above will be despatched.

<table>
<thead>
<tr>
<th>Year</th>
<th>Number of mailers</th>
<th>Response rate</th>
<th>Number of appeals/Year</th>
<th>Average donation</th>
<th>Income (Tk)</th>
<th>Expenses Tk</th>
<th>Return on investment</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>500</td>
<td>10%</td>
<td>2</td>
<td>1000</td>
<td>100000</td>
<td>10000</td>
<td>10</td>
</tr>
<tr>
<td>2</td>
<td>1000</td>
<td>10%</td>
<td>5</td>
<td>1500</td>
<td>750000</td>
<td>1000000</td>
<td>8</td>
</tr>
<tr>
<td>3</td>
<td>1625</td>
<td>10%</td>
<td>5</td>
<td>1500</td>
<td>2718750</td>
<td>181250</td>
<td>15</td>
</tr>
<tr>
<td>4</td>
<td>6625</td>
<td>10%</td>
<td>5</td>
<td>1500</td>
<td>4968750</td>
<td>331250</td>
<td>15</td>
</tr>
</tbody>
</table>

Memberships

The target referred here is the ex-youth or other volunteers and BDRCS members (both current and lapsed). It is assumed that the database of members. This audience along with any existing database of volunteers and members will be sent a leaflet seeking donations/membership. It is expected that an existing or lapsed
existing or lapsed members when targeted can be encouraged to make a donation, if not a renewal of membership. Also, the exiting staff of 600 (approx) will be motivated to generate at least one donor or member contributing a sum of not less than 250 taka.

<table>
<thead>
<tr>
<th>Year</th>
<th>Numbers contacted</th>
<th>Response rate</th>
<th>Average donation</th>
<th>Income (Tk)</th>
<th>Expenses</th>
<th>Return on investment</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>10000</td>
<td>10%</td>
<td>250</td>
<td>2,50,000</td>
<td>8000</td>
<td>3</td>
</tr>
<tr>
<td>2</td>
<td>25000</td>
<td>20%</td>
<td>250</td>
<td>50,000</td>
<td>25000</td>
<td>6</td>
</tr>
<tr>
<td>3</td>
<td>25000</td>
<td>25%</td>
<td>250</td>
<td>62,500</td>
<td>25000</td>
<td>6</td>
</tr>
<tr>
<td>4</td>
<td>25000</td>
<td>25%</td>
<td>250</td>
<td>62,500</td>
<td>25000</td>
<td>6</td>
</tr>
</tbody>
</table>

Each year such members will be addressed. The cost of a mailing will be Tk. 10.00 and a response rate of 10-25% is anticipated, as the targeted segment is current members.

2. Corporate Donors

It has been explained earlier that the Bangladesh corporate sector prefers to support sponsorship of NGO activities to get publicity rather than making one-off donations. This is because the corporate do not derive much tax benefit from making one-off donations. The other forms of support that can be derived from corporate sector are spelt out below.

Corporate Payroll Giving

It takes a long time to give returns and may not be a potentially very lucrative source of funds. Payroll giving has a potential to give a steady source of income and help promote awareness of BDRCS activities. It also allows inroads into companies to have a database of supporters to contact for various purposes in the future. To begin with the staff of BDRCS will be motivated to make a contribution of Tk. 10/- per month.

<table>
<thead>
<tr>
<th>Year</th>
<th>No of employees</th>
<th>Contribution per employee</th>
<th>Annual Income</th>
<th>Annual Expenses</th>
<th>Return on Investment</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>500 (BDRCS staff)</td>
<td>Tk. 20/- / month</td>
<td>120,000</td>
<td>120000(10%)</td>
<td>7</td>
</tr>
<tr>
<td>2</td>
<td>2000</td>
<td>Tk. 10/- / month</td>
<td>240,000</td>
<td>48000</td>
<td>5</td>
</tr>
<tr>
<td>3</td>
<td>2000</td>
<td>Tk. 10/- / month</td>
<td>240,000</td>
<td>48000</td>
<td>5</td>
</tr>
<tr>
<td>4</td>
<td>2000</td>
<td>Tk. 10/- / month</td>
<td>240,000</td>
<td>48000</td>
<td>5</td>
</tr>
</tbody>
</table>

10-20% of income earned will be the expense per company for transport, co-ordination and communication material production expenses.

Cause related fund raising

Essentially refers to the regular flow of income that can be ensured for the society through negotiating joint deals with the corporate. Herein BDRCS will lend its name for promotion alongside a consumer product or credit card or service and in exchange be ensured a percentage of income for every sale or transaction the company makes with the public. Because of the high profile nature of the association, it is important that adequate care is taken in identifying and associating with ethical corporates whose business practices in no way will tarnish the reputation of BDRCS.

<table>
<thead>
<tr>
<th>Year</th>
<th>Income</th>
<th>Expenses</th>
<th>Return on Investment</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>0</td>
<td>25000</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>10,00,000</td>
<td>50,000</td>
<td>20</td>
</tr>
<tr>
<td>3</td>
<td>12,50,000</td>
<td>62,600</td>
<td>20</td>
</tr>
<tr>
<td>4</td>
<td>15,62,500</td>
<td>78,125</td>
<td>20</td>
</tr>
</tbody>
</table>

A 5% expense is anticipated for the projected incomes towards transport, communication and follows up expenses.

Corporate Trusts

Big companies, especially trans-national and well-established local companies have separately registered trusts to fund developmental causes. The expenditure involved for initiation and follow-ups is
computed at 5% of income for each trust/foundation. The following income and expense projections are made.

<table>
<thead>
<tr>
<th>Year</th>
<th>No. of Trusts</th>
<th>Annual Income from each</th>
<th>Income</th>
<th>Expenses</th>
<th>Return on Investment</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>5</td>
<td>100,000</td>
<td>5,000,000</td>
<td>50,000</td>
<td>20</td>
</tr>
<tr>
<td>2</td>
<td>10</td>
<td>100,000</td>
<td>10,000,000</td>
<td>100,000</td>
<td>10</td>
</tr>
<tr>
<td>3</td>
<td>10</td>
<td>100,000</td>
<td>10,000,000</td>
<td>100,000</td>
<td>10</td>
</tr>
<tr>
<td>4</td>
<td>12</td>
<td>100,000</td>
<td>10,000,000</td>
<td>100,000</td>
<td>12</td>
</tr>
</tbody>
</table>

**First Aid Training**

It should be noted that this programme has to be implemented as a dynamic activity along lines of a professional training. First Aid training can be packaged attractively to corporates. Wherever possible corporate sponsorship can be mobilized. 20% of income will be the expenditure involved for co-ordinating the training, preparation of training kit and other expenses.

<table>
<thead>
<tr>
<th>Year</th>
<th>No. of targeted people</th>
<th>Fees per trainee</th>
<th>Income (20% of income)</th>
<th>Expenses (20% of income)</th>
<th>Return on Investment</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>400</td>
<td>2000</td>
<td>8,000,000</td>
<td>1,600,000</td>
<td>5</td>
</tr>
<tr>
<td>2</td>
<td>1000</td>
<td>2000</td>
<td>30,000,000</td>
<td>6,000,000</td>
<td>5</td>
</tr>
<tr>
<td>3</td>
<td>1500</td>
<td>2000</td>
<td>30,000,000</td>
<td>6,000,000</td>
<td>5</td>
</tr>
<tr>
<td>4</td>
<td>2000</td>
<td>2500</td>
<td>50,000,000</td>
<td>10,000,000</td>
<td>6</td>
</tr>
</tbody>
</table>

2. Trusts and Foundations/International NGOs and Partner National Societies

This is to canvass Trusts and Foundations, International NGOs and PNSs worldwide for project fundings. 5% of cost has been computed as expense involved.

<table>
<thead>
<tr>
<th>Year</th>
<th>PNS /INGO/Trusts and Foundations contacted</th>
<th>Income per PNS</th>
<th>Expenses</th>
<th>Return on Investment</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
<td>500,000</td>
<td>50,000</td>
<td>20</td>
</tr>
<tr>
<td>2</td>
<td>2</td>
<td>750,000</td>
<td>75,000</td>
<td>20</td>
</tr>
<tr>
<td>3</td>
<td>3</td>
<td>10,000,000</td>
<td>1,500,000</td>
<td>20</td>
</tr>
<tr>
<td>4</td>
<td>4</td>
<td>1,000,000</td>
<td>200,000</td>
<td>20</td>
</tr>
</tbody>
</table>

3. Expatriates

A large population of Bangladeshi expatriates would be interested to make a direct donation in response to emergencies. Appealing to this potential target through mailers, online appeals and contacting expatriate associations abroad can give good returns. The personal contacts of BDRC5 board, staff would be a good place to initiate this activity. Besides appealing for cash donations, gifts-in-kind like hospital equipments etc can also be solicited from expatriate associations.

An online payment mechanism in a regularly updated web page for BDRC5 will be essential for consolidating income from this target. The projected expenses are towards updating of website and setting up of online payment mechanism and costs for mailing appeals.

<table>
<thead>
<tr>
<th>Year</th>
<th>Income</th>
<th>Expenses</th>
<th>Return on Investment</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>10,00,000</td>
<td>75,000</td>
<td>13</td>
</tr>
<tr>
<td>2</td>
<td>10,00,000</td>
<td>75,000</td>
<td>13</td>
</tr>
<tr>
<td>3</td>
<td>15,00,000</td>
<td>75,000</td>
<td>20</td>
</tr>
</tbody>
</table>
4. Merchandising/sale of products

Sale of pins, stationery items and First Aid kits are some ongoing activities. These can be maintained at current scale to be used as souvenirs. This activity is not currently profitable and does not seem to become more profitable eventually as well. It is recommended that manufacturing costs need to be sponsored wherever possible to enhance profitability of such activities.

<table>
<thead>
<tr>
<th>Year</th>
<th>Income</th>
<th>Expenses</th>
<th>ROI</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2,00,000</td>
<td>1,50,000</td>
<td>1</td>
</tr>
<tr>
<td>2</td>
<td>2,00,000</td>
<td>1,50,000</td>
<td>1</td>
</tr>
<tr>
<td>3</td>
<td>2,00,000</td>
<td>1,50,000</td>
<td>1</td>
</tr>
<tr>
<td>4</td>
<td>2,00,000</td>
<td>1,50,000</td>
<td>1</td>
</tr>
</tbody>
</table>

5. Annual Events

Events have been a traditional tool for fund raising in Bangladesh. Lottery, concerts and Golf tournaments have mobilised large corporate sponsorship and funds. Because of the time consuming nature of the organising events, it is recommended that events be outsourced to outside agencies but however with clearly drawn out Memorandum of Understanding. These agencies should be commissioned on terms that they should procure complete sponsorship for the programs.

<table>
<thead>
<tr>
<th>Year</th>
<th>Income</th>
<th>Expenses</th>
<th>ROI</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>4000000</td>
<td>2000000</td>
<td>2</td>
</tr>
<tr>
<td>2</td>
<td>5000000</td>
<td>2000000</td>
<td>3</td>
</tr>
<tr>
<td>3</td>
<td>5000000</td>
<td>2000000</td>
<td>3</td>
</tr>
<tr>
<td>4</td>
<td>5000000</td>
<td>2000000</td>
<td>3</td>
</tr>
</tbody>
</table>

6. School fund raising

The Red Cross Youth (RCY) is active in educational institutions. For a country where majority of population are youth with a median age of 21 years, this is a potential segment to target. The previous ordinance of the government authorising BDRC to collect 10 taka from each institution (13 years back) is being revived by the FR team. Under the proposed initiative, 50% of the incomes collected from educational institutions will be used for regular RCY activities and 40% forwarded to NHQ and balance 30% sent to the units. An income of 4,088,000 taka projected from 68 units contacting 5 schools of 300 population each.

7. Government funds:

Government sector funds can be mobilised in the form of grants and regular incomes from Government levies from land registration, ferry services, rail and road tax. The projected incomes from government are as follows. 5% is budgeted towards cost of following up initiatives with the government.

<table>
<thead>
<tr>
<th>Year</th>
<th>Income</th>
<th>Expenses</th>
<th>ROI</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1000000</td>
<td>500000</td>
<td>20</td>
</tr>
<tr>
<td>2</td>
<td>1000000</td>
<td>500000</td>
<td>20</td>
</tr>
<tr>
<td>3</td>
<td>1000000</td>
<td>500000</td>
<td>20</td>
</tr>
<tr>
<td>4</td>
<td>1000000</td>
<td>500000</td>
<td>20</td>
</tr>
</tbody>
</table>

5.3 Emergency appeals

Bangladesh is a very highly emergency prone country. Emergency appeals are very common and needs to be properly timed and well executed. The purpose of emergency appeals is to raise funds for emergencies. The definition of ‘Emergency’ used in Fund Raising should be determined by what the target public perceive to be an emergency not based merely on organizational assessment of the situation. Even if a normal development activity (e.g disaster preparedness etc) turns into an emergency situation, this would provide the platform to launch an ‘emergency appeal’. This understanding will largely define the public response to our appeals.

Emergency appeal can be through the manner of
- High profile advertisements- Efforts to be initiated for joint appeals with media houses/major dailies
- Leaflet distribution -insertions, mailings, letter dropings which can be done through volunteers
- Repeat mailings to press advert responders and donors
- Door to door -Junior level appeals to existing member, volunteer and donor base
- Payroll giving in companies and within organisation- A database of potential corporate contacts to be maintained in each of the offices
- Media appeals-Press (English and vernacular press), Radio, telephone, internet
- Contacting Schools and colleges.

The timing of an emergency appeal is of utmost importance. The decision as to when to launch an emergency appeal depends on

✔ Does the appeal address the real funding needs of the appeal area?
✔ Can we mobilize in-kind and/or monetary support? If in-kind donations, do we have capacity/mechanisms for distribution
✔ Can these additional funds be spent quickly, effectively and with adequate reporting? In this context, timeframe will vary by appeal
✔ Can we raise sufficient funds by an appeal for it to be seen as successful?
✔ Is this appeal consistent with our current campaign?
✔ Do we have enough information on the emergency and a dedicated spokesperson?
✔ Is there enough co-ordination within related departments to ensure success of the campaign?

5.4 Capacity building of units

Regular capacity building initiatives can be initiated for the units by using the Unit contributions (as spelled out by the Constitution) to the NHQs. Organising Workshops, assistance in FR strategy, support for initiating and marketing for Income generation activities are some of areas where the Units can be given assistance by the FR team. Institutional FR and major Corporate initiatives may have to be centralized at the NHQ. Currently 18 units have been through an effective capacity building training and the remainder would be covered shortly. It is essential to encourage Unit Affairs to follow up on these initiatives to make these efforts sustainable.

Some of the recommended campaigns for the units include:
- Donation boxes in homes
- Annual Red Crescent School events
- 10 lakhs collection from schools
- Blood bank and other types of activities can be localized.
- Small scale Income Generation activities
- Localised community events and unit level corporate sponsorships
- Government funds tapped by units through commissioners

6 Performance indicators, budget and timescale.

The success of the FR campaigns cannot be assessed solely in terms of the financial returns. There should be various parameters set for evaluating the FR campaigns on a regular basis. The parameter for evaluation of FR campaigns may be quantitative or qualitative. Some of the quantitative criteria used to assess the campaigns include:
- Return on Investment-How much incomes are derived over expenses
- Number of individual donors that a campaign generates
- Net incomes from a campaign
- Average unit donation that justifies expenses for supporter/donor management

**Income –Expense Projections for the next four years**

<table>
<thead>
<tr>
<th>Year</th>
<th>Gross Expenses In Tk.</th>
<th>Gross Incomes In Tk.</th>
<th>Net Income In Tk.</th>
<th>Return on Investment</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>28.6 lakhs</td>
<td>77.7 lakhs</td>
<td>49 lakhs</td>
<td>3</td>
</tr>
<tr>
<td>2</td>
<td>43.5 lakhs</td>
<td>167 lakhs</td>
<td>125 lakhs</td>
<td>4</td>
</tr>
<tr>
<td>3</td>
<td>46.7 lakhs</td>
<td>196 lakhs</td>
<td>160 lakhs</td>
<td>4</td>
</tr>
<tr>
<td>4</td>
<td>50.8 lakhs</td>
<td>269 lakhs</td>
<td>218 lakhs</td>
<td>5</td>
</tr>
</tbody>
</table>
6.1 Performance indicators

<table>
<thead>
<tr>
<th>Indicators</th>
<th>Year One</th>
<th>Year Two</th>
<th>Year Three</th>
<th>Year Four</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gross incomes from FR Activity</td>
<td>77.7 lakh</td>
<td>167 lakh</td>
<td>196 lakh</td>
<td>269 lakh</td>
</tr>
<tr>
<td>New Donors added</td>
<td>500</td>
<td>1000</td>
<td>3625</td>
<td>6625</td>
</tr>
<tr>
<td>Response Rate for Cold appeals</td>
<td>1%</td>
<td>1.5%</td>
<td>1.5%</td>
<td>1.5%</td>
</tr>
<tr>
<td>Response Rate for Donor appeals</td>
<td>10%</td>
<td>10%</td>
<td>10%</td>
<td>10%</td>
</tr>
<tr>
<td>Overall Return on Investment</td>
<td>3%</td>
<td>4%</td>
<td>4%</td>
<td>5%</td>
</tr>
<tr>
<td>(Income raised over expenditure)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

6.2 Budget (attached)

6.3 Timescale (attached)

7. Key implementation issues

7.1 Staffing Issues

Currently in BDRCS, the Estate, Training departments are also engaged in FR activity. A marketing team that synergises communication and all other department involved in FR under one umbrella would be most ideal structure. However, in the current context, an effective FR team can be as follows.

Proposed Structure of FR team: A professional FR team is of utmost importance to ensure the success of the FR Plan. The proposed structure for FR in the first two years is as follows.

- An experienced Manager/Director with experience or interest in Direct Marketing (aptitude for financial analysis, planning, and execution) and Proposal writing skills. Knowledge of Microsoft Excel and Database management is essential. The capacity of current FR staff must be enhanced, through orientated and advanced training courses.
- A FR executive to support the FR manager/director with Corporate and Institutional FR (from the second year).
- A dedicated donor support service assistant who is computer literate is mandatory for the FR department.
- A supporter services officer is essential for banking cheques and overseeing donor dispatch operations. A sound knowledge of computers and database management is essential. This staff can also be helpful in co-ordinating appointments and follow up for the FR Manager.
- The Information Officer/department could help in assisting production of Communication material like Mailers, Brochures, Newsletters, Annual Reports. The FR team can also be given autonomy to outsource the production to Advertising agencies.

The third year of the plan could have an additional FR Executive who can help with utilizing FR team in various campaigns like Capacity building of units, Events co-ordination and other Income Generating activities.

Management Issues:

Timeliness
Effective Fund Raising depends much on timely execution of various campaigns. The FR Manager/Director therefore needs to have complete autonomy in hiring of suppliers like printers, suppliers and advertising agencies to ensure the timing of FR activities are not compromised for consensus planning process.

Staff Compensation
The salary structure must be capable of attracting and maintaining the professional staff that is required for the program. The compensation package for the FR team should be viewed under the light of the pressure for performance that is inevitable for a marketing team. Incentive based compensation is recommended for attracting more professionals in the department.
Supporter Servicing:
Donors continue to support the organisation only as long as there is prompt acknowledgement of their donation and regular newsletters on how their monies are being utilised. Supporting services management is essentially a relationship management that includes among many things, acknowledgement of donations with a receipt and thank you letter, mailing newsletters and annual report, providing additional information to donors wherever requested. The Donor Line software will be installed initially in the NHQ and later on at the units. The software would help capture supporters at local level and also consolidate them to a national integrated donor base. This would help in analysis of performance of various Fund Raising campaigns as well as initiate centralized follow-ups.

Other issues: Also, any successful PR program inevitability has a negative short-run effect. The program would require at least two full years for breaking even and producing returns. The entire organization should be encouraged to understand the ground realities of launch and successful implementation of any PR program. Otherwise, the inevitable resistance from other staff may demoralize the PR team's performance.

7.2 Infrastructural requirements.

Installation and subsequent relevant PR staff training on a customized donor software is primary. The PR team would require a computer with the following specification to install the Supporter management software (SMS).

<table>
<thead>
<tr>
<th>Hardware Requirements</th>
<th>Optimum Requirements</th>
</tr>
</thead>
</table>
| -Hard Disk Free Space of 5 GB  
-Memory of 54 MB  
-Pentium processor with clock speed of 260 MHz | -Hard Disk Free Space of 10 GB  
-Memory of 256 MB  
-Pentium processor with clock speed of 316 MHz |

Software Requirements

Windows 98 or above, Microsoft Word 97 or above, Microsoft Word Excel or above.

Two dedicated phone lines, one for supporter management and another for online connectivity is recommended. A direct dedicated telephone line is for receiving and responding to donor calls and enquiries. Another dedicated phone for being online (Exclusive online connectivity to be able to send reports to and fco banks faster than would be possible in current set up.)

The units which have adequate staffing and support systems, can also be encouraged to set up the SMS software. Availability of one data entry operator and a dedicated system for software setting up is recommended.

Agencies and suppliers

The launch of a PR team on a small scale would mean that most of the PR activities like creative designing, letter shopping and database purchases need to be outsourced.

The PR team can also hire outside agencies for the production of PR communication literature. This is a tremendous asset. However, adequate care should be taken to give proper communication brief to the agencies before assigning any work on development of such marketing literature. This is essential to ensure that the PR team maintains a uniform positioning in all its outgoing communication like brochures, PR mailers etc.

Negotiations with potential direct agencies must be concluded and contract finalized at the start of the PR program. Suppliers like database vendors; mailing agencies need to be identified for smooth implementation. The Nascent stages of Professional Direct Marketing in Bangladesh implies that the PR team should look for other prospective sources for database identification. This could be direct purchase of directories of association directories, sourcing data of clients from banking, service or consumer marketers or even writing to addresses in telephone directory.
Legal and Tax framework

Tax exemption status is unclear. It is known that funds used for "charitable" purposes are exempt from taxes. The government's donations to associations require approval by the National Board of Revenue to be tax exempt. Until recently, the business income of societies/associations were considered tax exempt but in fiscal year 2001, the government imposed a tax rate of 25% on representation of trade bodies. BDRCSS FR team can explore possibilities of getting privilege tax exemption status.

Usage of funds-accountability issues

The management issues like proper and timely usage, reporting to donor needs to be considered very carefully. The FR department head should form an integral part of the team that assesses the capacity of the project teams ability to manage the funds effectively. The Resource Mobilisation policy should address issues of team structure for evaluating partnership capacity assessment and management.

Annex: Philanthropy in Bangladesh

Religious philanthropy:

For Muslims, giving zakat ul mal, zakat ul fitr, 1/3rd meat of the sacrificial animal (annual sacrifice by people who can afford it), sadaqa and (value of) hides and skins of sacrificial animals in charity is a religious requirement. The word zakat means to purify or justify through alms-giving. According to the practice of zakat ul mal, 2.5 per cent of an individual or a household's savings and other forms of movable and immovable property (excluding the place of living and items of personal use) is supposed to be given to charity at the end of each year. The Zakat Board regulates zakat related activities of the people. Zakat can be distributed at any time of the year, but normally the bulk of it is distributed during the Eid ul Fitr (the festival following a month-long dawn to dusk fast). During the Eid ul Adha (another major Muslim festival celebrating the Prophet Abraham's intended sacrifice for the Almighty), people slaughter animals. One-third of the meat and the hide go to charity. A survey on sadaqa (voluntary giving as an act of righteousness or boniﬁcence) indicates that at least one billion taka is given in this form by the Muslim families. About half of that is the value of hides and skins of sacrificial animals through out the year. A good percentage of the funds of orphanages in the country comes from this source. In addition, the fixed asset of Muslim awqaf property is more than four billion taka- income from which is used for public beneﬁt.

Muslim people also participate in charity through the contribution of chanda. One important item of chanda is festival-based. During the Eid ul Fitr and Eid ul Azha people gather in a mosque or in specially arranged places for prayers. Many people living in urban areas go back to their villages for these congregations in order to, among other things, take part in local charity. The organizers of these congregations and/or rural leaders collect voluntary donations to undertake some emergency projects, such as repair works for madrasas, madrasha buildings, or expansion projects for mosques or graveyards. The amount of money raised at one congregation within an hour can be as high as 10 per cent of the annual budget of the lowest tier of local government-the union council. There may be around ten congregations within a union, collecting at least the size of a union budget on a day, twice a year.

Other than giving for religious reasons, in recent times, a change has become evident in the people's attitude towards philanthropy. In the past, establishment of educational institutions (schools, colleges, madrashas, etc.) and prayer houses (mosques, temples, etc.) used to be established as non-profits by the people either individually or in a group. But in recent times, the rate of establishing nonprofit educational institutions is decreasing while that of for-profit is increasing (kindergarten schools). One of the key reasons for this is that the government now allows the establishment of educational institutions in the for-profit sector. Many schools are now in operation with a trade license.
Rural or Community level philanthropy:

Sharing fruits, vegetables, poultry or cattle products from non-commercial farming is a very common practice in rural Bangladesh. There are some people who, despite their financial hardships, share these produce with their neighbours and relatives. Also proliferation of NGOs probably has resulted in a decrease in community initiatives in Bangladesh. Instead of taking initiatives in establishing a school by their own, the people try to influence the NGOs to establish one. "Let the NGOs do since they do it better" is an important phenomenon now a day, especially in the rural areas.

Urban philanthropy:

Also in recent times, it is observed that people of all economic backgrounds respond enthusiastically during crises to help victims, e.g. acid victims, diseases, etc. Besides religious reasons, desire for political gains and maintaining status quo lead some people to give in charity, as well. In general, the middle income group give comparatively more and mainly to individuals, while the higher income group invest in religious institutions (i.e., respective prayer houses, madrasa, orphanages, etc.), in general, in their birth places.

The media (electronic and print) has been instrumental in influencing giving by initiating fund raising programs in different crises to help innocent victims of different political or social violence or to raise funds for other occasions.

These open, transparent, and accountable resource mobilisation programs, with a minimal overhead cost, attracted much public response and raised significant amount of money. This fact also suggests that the people are likely to give more if the giving is well accounted for and a good use is guaranteed.

Corporate Giving:

A recent survey shows that private companies do not have a defined policy, but fund charities, sponsor events and donate to third sector organisations as a part of their implicit social responsibility. Multinational organisations and financial institutions give more often than small organisations.

Second generation entrepreneurs give more than the first generation. Business houses, according to the current income tax law, do not receive any tax deductions against their giving, thus prefer to donate out of their advertising budget and advertisements in newsletters, bulletins and souvenirs of voluntary organisations have been a conduit for such giving. No estimate for the amount of corporate giving is available. The latest estimate is 0.6% of their total turnover.

However a study on cost of doing business indicates that big houses give more to political organisations than to social organisations and small houses give more to community organisations as ‘protection’ money.

Volunteering:

Volunteering has been existent in the area since the ancient period, in particular, in the fields of education, medicine, and cultural promotion. During ancient and medieval periods, traditional panchayats existed in the area allowing people the scope to attain security and other basic human needs on a collective basis.

The panchayat system has survived through all the reform efforts of the last few centuries. It still exists all over Bangladesh in the form of samaj and is active in serving several important community functions like village defence; management and maintenance of mosques; organization of festivals, cultural and recreational activities; management of cemeteries; and establishment, management, and maintenance
of madrasa. Approximately 99 per cent of the total 4,200 madrasas in Bangladesh are established and run by the community. In addition, there are muqubits attached to thousands of mosques in the country.

People are also involved in establishing and maintaining regular schools through volunteer labour. Some regular schools in the rural areas also enjoy voluntary labour and financial support. Occasionally rural roads, bridges, culverts, and dams are constructed and maintained by voluntary labour and financial support raised from the samaj. A samaj can generate enough human (and financial) resources every year for different projects like repaving unpaved roads, extending paved roads, maintaining playgrounds, or sinking tube wells for drinking water.

Further, community-level groups sometimes arrange cattle and poultry care, agricultural cooperation, and adult education programmes. The people in rural Bangladesh also volunteer to impart trades and skills to other needy people.

Since independence in 1971 the notion of self-help, the green revolution, and the second revolution (aimed at the reconstruction and development of the nation) have promoted community voluntary participation. Volunteers are thus active forces in rural development programs initiated by the government. Bangladesh has a history of local institutions, in the form of union council, and thana council in rural areas. All along these councils have been run by volunteers (except between 1982-91 when thana, known then as upazila, council did have a chair drawing a nominal pay).

Mutual exchange of time, especially in the rural areas, is still predominant. Further, the volunteers support many newly established third sector organisations. Most third sector organizations, except those receiving overseas funds, rely on volunteers. In fact, volunteers are the main strengths of these organisations. Large voluntary organisations, with overseas funds, on the other hand, mostly rely on paid staff. Many new organisations depend on volunteers to maintain their existence until receiving external funds.

References:

Muzaffer Ahmad and Roushan Jahan, 'Investing in Ourselves' in Investing in Ourselves: Giving and Fund Raising in Asia, Asia Pacific Philanthropic Consortium and Asian Development Bank, Manila, 2002

Muzaffer Ahmad: Bangladesh Third Sector and Philanthropy Overview, (mimeo)


### Annex: Quantum of Philanthropy in Bangladesh

#### 1. Percentage of Households Giving to Organisations

<table>
<thead>
<tr>
<th>Environment &amp; Others</th>
<th>Education and Research</th>
<th>Health Services and Relief</th>
<th>Religious Institution and Charities, Orphanages</th>
<th>Business, Profession, Organisation</th>
<th>Political Organisation</th>
<th>Cooperatives</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Metro</strong></td>
<td>0.1</td>
<td>18.3</td>
<td>42.5</td>
<td>2.1</td>
<td>10.7</td>
<td>89.7</td>
</tr>
<tr>
<td><strong>Urban</strong></td>
<td>0.1</td>
<td>11.1</td>
<td>29.7</td>
<td>2.9</td>
<td>16.1</td>
<td>81.2</td>
</tr>
<tr>
<td><strong>Rural</strong></td>
<td>-</td>
<td>15.1</td>
<td>15.2</td>
<td>1.2</td>
<td>4.3</td>
<td>70.5</td>
</tr>
</tbody>
</table>

#### Table 2: Average Annual Giving by Households to Organisations (Range in taka)

<table>
<thead>
<tr>
<th>Sports, culture, arts, recreation, clubs,</th>
<th>Education and Research</th>
<th>Health Services and Relief</th>
<th>Religious Institution and Charities, Orphanages</th>
<th>Business, Profession, Organisation</th>
<th>Political Organisation</th>
<th>Cooperatives</th>
<th>Environment</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Metro</strong></td>
<td>50-5000</td>
<td>100-25000</td>
<td>250-10000</td>
<td>219-6000</td>
<td>129-10000</td>
<td>100-25000</td>
<td>50-50000</td>
</tr>
<tr>
<td><strong>Urban</strong></td>
<td>35-2500</td>
<td>75-1500</td>
<td>227-3760</td>
<td>179-15000</td>
<td>119-10000</td>
<td>100-1000</td>
<td>25-100</td>
</tr>
<tr>
<td><strong>Rural</strong></td>
<td>25-1000</td>
<td>27-1100</td>
<td>100-125</td>
<td>59-325</td>
<td>100-1000</td>
<td>50-100</td>
<td>50-600</td>
</tr>
</tbody>
</table>

Source: Survey conducted by Muzaffer Ahmad for Asia Pacific Philanthropic Consortium
<table>
<thead>
<tr>
<th>ACTIVITIES</th>
<th>Year One</th>
<th>Year Two</th>
<th>Year Three</th>
<th>Year Four</th>
</tr>
</thead>
<tbody>
<tr>
<td>RM POLICY AND FR STRATEGY</td>
<td>Finalisation of RM Policy and FR Strategy</td>
<td>Annual Strategic planning and Review meetings NHQ-units</td>
<td>Annual Strategic planning and Review meetings NHQ-units</td>
<td>Annual Strategic planning and Review meetings NHQ-units</td>
</tr>
<tr>
<td>STAFFING</td>
<td>Recruitment of Support Services Officer</td>
<td></td>
<td>Recruitment of additional Corporate Fund Raiser</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Orientation and Job description of FR team</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Data Entry Operator</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>INFRASTRUCTURE</td>
<td>2 dedicated direct Telephone lines, Internet connection</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Computer with DNS Software installed</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CAPACITY BUILDING</td>
<td>DMS software training for units and NHQ</td>
<td>Annual Capacity building workshops for NHQ and unit reps</td>
<td>Annual Capacity building workshops for NHQ and Unit reps</td>
<td>Annual Capacity building workshops for NHQ and Unit IR reps</td>
</tr>
<tr>
<td></td>
<td>FR training for FR Manager</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>COMMUNICATION MATERIAL</td>
<td>Positioning Strategy</td>
<td>Four Quarterly news updates and Annual report</td>
<td>Four Quarterly news updates and Annual report</td>
<td>Four Quarterly news updates and Annual report</td>
</tr>
<tr>
<td></td>
<td>Mailers-2 creatives for testing</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Brochure draft</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Corporate brochure</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>CE/presentation</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SUPPLIER IDENTIFICATION</td>
<td>Pitches called for IM agencies</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Finalisation of Banks/Direct debit in place</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Postage concessions</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Tax exemption details</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Setting up of online Payment module</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>FR Campaigns</td>
<td>Detailed in the Spreadsheet</td>
<td>Direct marketing--cold and warm appeals as scheduled Corporate partnerships</td>
<td>Cold and warm appeals as scheduled Corporate partnerships</td>
<td>Cold and warm appeals as scheduled Corporate partnerships</td>
</tr>
<tr>
<td></td>
<td>Launch of Direct mail campaigns during Zakat, emergency and Non-emergency times</td>
<td>Corporate partnerships Unit level events--Plan major event at national level</td>
<td>Unit level events--Plan major event at national level</td>
<td>Unit level events--Plan major event at national level</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Poposals to Funding agencies</td>
<td>Proposals to Funding agencies and FNS</td>
<td>Proposals to Funding agencies and FNS</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Repackaging First Aid trainings</td>
<td>First Aid trainings for corporates- NHQ and unit levels</td>
<td>First Aid trainings for corporates- NHQ and unit levels</td>
</tr>
</tbody>
</table>

20
Annex: Survey of NGOs and public on giving in Bangladesh.

Background:

Of 870 NGOs surveyed, only 10% of NGOs received government grants, 15% generated income from their own sources, and 75% had their own income generating activities. Membership contribution was collected by 72% of the organisation and contribution from local individuals are solicited and raised by 33.4% of the organisations.

Average donation:

Modul contribution by local philanthropists is about Tk.2500 per annum and median is about Tk.10,000. The average contribution by Patron is around Tk. 17,000 per annum, while the average contribution by members is around Tk. 7000. These categories of people seem to contribute about the same amount each year over the recent past.

Resourcing Mechanisms/Mode of collecting Fund

<table>
<thead>
<tr>
<th>Mode of collecting Fund</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>From home</td>
<td>67.7</td>
</tr>
<tr>
<td>On request (patrons and philanthropists)</td>
<td>44.8</td>
</tr>
<tr>
<td>Cultural event</td>
<td>16.0</td>
</tr>
<tr>
<td>Public appeal</td>
<td>20.0</td>
</tr>
<tr>
<td>Roadside collection</td>
<td>4.0</td>
</tr>
<tr>
<td>Special event</td>
<td>1.0</td>
</tr>
</tbody>
</table>

Reasons for giving to NGOs

<table>
<thead>
<tr>
<th>Reasons</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ability to give</td>
<td>67.0</td>
</tr>
<tr>
<td>Religious belief</td>
<td>44.0</td>
</tr>
<tr>
<td>Humanitarian value</td>
<td>38.0</td>
</tr>
<tr>
<td>Promoting local level activity</td>
<td>42.0</td>
</tr>
<tr>
<td>In lieu of voluntary work</td>
<td>6.0</td>
</tr>
<tr>
<td>Feel good</td>
<td>4.0</td>
</tr>
<tr>
<td>Personal contact</td>
<td>7.0</td>
</tr>
</tbody>
</table>

Reasons for not giving (Urban and Metro profile)

<table>
<thead>
<tr>
<th>Reasons</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>No faith in the cause</td>
<td>48</td>
</tr>
<tr>
<td>No faith in organisational capability</td>
<td>39.6</td>
</tr>
<tr>
<td>No approach made</td>
<td>49.1</td>
</tr>
<tr>
<td>Unable to make contribution</td>
<td>21.7</td>
</tr>
<tr>
<td>Others</td>
<td>28.7</td>
</tr>
</tbody>
</table>

Source: Research done by Asia Pacific Philanthropic consortium. Survey based on 870 voluntary organisations Bangladesh (56.3% from rural areas, 20.7 from district towns and 23% from metropolitan areas.)
<table>
<thead>
<tr>
<th>Resource Mobilisation – Policy and Procedures</th>
</tr>
</thead>
</table>

Bangladesh Red Crescent Society
Resource Mobilisation Policy and Procedures

Content
1. Background and goals:
   1.1. Why do we need a Resource Mobilisation Policy
   1.2. Criteria for policy formulation

2. Resource Mobilisation Policy Statement
   2.1. Non-compromise of Principles
   2.2. Association and commitment to diversity of support base
   2.3. Reaffirmation of BDRCS Core values
   2.4. Value consistency and Non-infringement on BDRCS independence and rights

3. Objectives of policy setting
   Preamble
   3.1. General Objective
   3.2. Specific Objectives

4. Roles and responsibilities
   4.1. Policies and Direction setting
      4.1.1. Ethics in Fund Raising
      4.1.2. Financial Policies
      4.1.3. Communication Policies
      4.1.4. Donor Rights
   4.2. Strategic planning and Annual Fund Raising goal setting
   4.3. Resource Mobilisation activity planning and implementation
   4.4. NHQ Fund Raising activities and Reporting requirements
   4.5. Supporter services

5. Protocol and reporting of Units
   5.1. Functioning of the Units
      5.1.1. Constituency delineation
      5.1.2. Coordination
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   5.2. Communication issues

6. Guidelines for Partnership and Partnership policies
   6.1. Need for a Partnership Policy.
   6.2. Who is an acceptable partner?
   6.3. Other Considerations in Partnerships
      6.3.1. Political Issues
      6.3.2. Name Usage/Imagery
      6.3.3. Community/popular image of the partner
      6.3.4. Domestic and Overseas partners and funders
      6.3.5. The Mutuality of Partnerships

7. Corporate partnerships

8. Government partnerships

9. Asset management

10. Other issues
    10.1. Mid-term evaluations:
    10.2. Financial Management
    10.3. Statutory reporting
    10.4. Human Resource related

Annex
- Checklist of guidelines for Partnerships
- Donor's Bill of Rights
- Code of Ethics and Professional conduct for Red Cross/Red Crescent Fundraisers
Background and goals

1.1. Why do we need a Retource Mobilisation (RM) policy

- To ensure RC/RC Mission and Fundamental principles are fully complied
- To create a framework/guidelines for designing of a Fund Raising (FR) Strategy
- To be able to update and contextualise an existing Fund Raising framework, if any
- To empower BDRCS and units in their activities

The goal of Resource Mobilisation for the Bangladesh Red Crescent Society is to maximize contributions, whether in-kind or in cash, so that the Bangladesh Red Crescent Society can carry out its mission of helping the most vulnerable through partnership with communities in need. The objective is to give as many people and institutions as possible the opportunity to participate in our work and contribute so that our partnership continues to grow.

As the organization expands in its activities, it is crucial that adequate coordination and communication take place between the Head Quarters and its units for the purpose of presenting the image of the BDRCS as an organization that has order, is effective, transparent, and maintains high standards of integrity. A well-drafted Resource Management Policy contributes towards these objectives.

1.2 Criteria for policy formulation

The following issues have been kept in mind while formulating the RM Policy and Procedures for BDRCS.

- It contributes toward furthering of the organizational vision;
- It is well researched and consulted, making it responsive and acceptable to all stakeholders;
- It is clear, understandable and is not difficult to implement;
- It respects and safeguards autonomy of all the Units;
- It sets out clear levels of discretion and authority, and,
- It is progressive and also amenable to adjustments in the short term to achieve the best policy formulation.

2. Resource Mobilization Policy Statement

The Bangladesh Red Crescent reaffirms its commitment to the following in all its Resource Mobilization initiatives:

2.1 Non-compromise of Mission:
We are wholly committed to ensuring that our partnership or association with our donors will not compromise our ability to pursue our core mission.

2.2 Association and commitment to diversity of support base and prevention of over dependence on one source:
We are dedicated to working in partnership with people everywhere. It is important to have diverse sources of income. Partnerships, though from diverse funding sources, should not create an over-dependence on any particular source of funds.
(By over-dependence we mean, an inability to sustain the program/project/service when a particular source of funding disappears)

2.3 Reaffirmation of BDRCS core values.
We will ensure that our funding partnerships do not limit our ability to operate in accord with our core values and the Movement’s Fundamental Principles: Humanity, Impartiality, Neutrality, Independence, Voluntary Service, Unity and Universality.

2.4 Value consistency and non-infringement on BDRCS independence and rights.
We identify and align with partnerships that are consistent with the secular/humanitarian nature of BDRCS and do not inhibit, control or infringe upon, in any way, the National Society’s program control, its policy and decision-making prerogatives or its ability to function as an independent organization.
3. Objectives of Policy setting

Preamble:

- To draft policies for Resource Development that would guide the BDRCS towards more responsible and prudent but also more appropriate Resource Management initiatives;

- To give a better co-ordination among NHQ and Units;

- To revise previous policies, if any, thus allowing BDRCS to look into new sources of funds as well as new uses of funds; and

- To derive policies that the units may view as guidelines to facilitate their own Resource Mobilisation initiatives.

3.1 General Objective:

- To be effective in mobilising and developing resources from potential donors by presenting national and local projects, in a manner that will benefit the NHQs and majority of units and local communities.

3.2 Specific Objectives:

- To effectively coordinate and support existing Resource Mobilisation programs across country and avoid duplication in Resource Mobilization activities as much as possible;

- To enhance the capacity of the BDRCS and its units to access financial opportunities in an orderly manner through effective and optimum use of available human and financial resources.

4. Roles and responsibilities

4.1 Policies and Direction setting

4.1.1 Ethics in Fund Raising: Guidelines or policy to guide partnership with donors—be it individual, corporate or other institutional donors (e.g. should BDRCS be raising funds from liquor or tobacco companies, if yes, to what extent?) should be drafted by the BDRCS in advance before initiating Fund Raising activities. This guidelines need to be formulated to avoid Partnerships that may result in much disrepute to or violation of core principles of the organization.

The drafting panel should include perspectives—from both, Governance and Management.

Or in some cases, the Management team can initiate first thoughts and then circulate to Governance representatives for additional inputs. It is proposed that the team that would draft this Ethical guidelines should include representation from Unit Affairs, Training (First Aid), Estates, Health and Youth and Volunteers department. The FR Director will accommodate perspectives from all these department while drafting of guidelines. The Secretary General and Fund Raising committee members (2 life members, one board member, Director of FR and OD, 1 Federation Representative) may represent the Governance. Legal inputs can be sought at the final stages.

The guidelines, though contextualised to BDRCS, should complement ethical framework within which the international RC/RC Resource Mobilization is currently being executed.
4.1.2 Financial Policies

The Units will continue to send a percentage of incomes to NHQ and vice versa as set out in the National Society’s Constitution Rules and procedures. This fund will have to be utilised in increase co-ordination and synergy of Fund Raising efforts within the Bangladesh Red Crescent Society in units and NHQ. The Fund Raising Committee instituted by the Chairman of BDRCS can help with the enforcement of the constitutional mandate/provision.

The NHQ Fund Raising team should be committed to providing tangible support services to the Units to justify as well as motivate the Units to continue with financial support. This assistance may be in designing Fund Raising strategy, producing FR communication material, initiating centralised Fund Raising appeals, organising capacity building trainings for units and providing forum for sharing(5) and cross-learning(6) among the units. The Unit Affairs department will be involved in mobilising these incomes and ensuring that the NHQ FR team renders adequate support to the Units.

4.1.3 Communication Policies:

The National Society, represented by the Communication Director and Fund Raising Director (and Deputy Director) should be involved in the drafting of the Communication Positioning and guidelines that would provide the framework for all ongoing Fund Raising communication from the NS.

The jointly evolved Communication Positioning and guidelines should then be circulated and validated at the Unit level. The Unit Affairs can be helpful in ensuring that this need for uniformity in communication is well understood at the unit levels. Any decentralised production of Fund Raising communication material should be aligned with the positioning through clearly designated approval and sign off mechanisms. It is proposed that in the early stages of implementation, the production of Communication material be centralised. The NHQ FR team should produce (with support from related departments) Fund Raising related communication material like brochures, donor proposals, mailers etc.

4.1.4 Donor Rights:

The Funds to BDRCS have certain inalienable Rights (listed in annex-Donor’s Bill of Rights) that need to be respected in the proposed institutionalised FR set up.

4.2 Strategic Planning and Annual Fund Raising Goal-setting

The NHQ Fund Raising planning to be done largely by the Fund Raising management team (director and deputy director) of the BDRCS.

The Unit can be assisted by the NHQ Fund Raising in their capacity building and Fund Raising Strategic planning. The NHQ Fund Raising team, with the help of the Unit Affairs department, can coordinate Annual Fund Raising planning sessions and follow up with Annual reviews. These Annual FR planning sessions could also include/combine regular capacity building sessions on Fund Raising for the Units.

4.3 Resource Management activity planning and implementation

The Fund Raising Director should ensure that the team roles and responsibilities are clearly assigned for each of the activities elucidated in the Fund Raising Strategy. The Fund Raising Director should be given autonomy for outsourcing skills net available within the organization to ensure smooth management of Resource Mobilization campaigns.

He/She will present regular updates of progress of relevant Resource Mobilization campaigns to the Units in the Annual Review meetings or through Unit Affairs department. Regular Quarterly news updates must be circulated to encourage the Resource mobilisation initiatives of the Units. The Unit Affairs can play a substantial role in monitoring the implementation of FR Plan and ensuring regular feedback is provided to the FR team on the progress and hurdles in implementation.

4.4 NHQ Resource Management activities and Reporting Requirements

The NHQ Fund Raising Director should be responsible for ensuring that the following activities are executed in an agreed upon time schedule with support from Unit Affairs Department:
• Unit Fund Raising plans are received at NHQ a month in advance of the Annual Planning meetings. A template for planning would be circulated among the units to help them in the planning process.
• Relevant NHQ Resource Mobilisation plans and national level initiatives undertaken are communicated regularly (through Quarterly news updates) to the Units.
• Co-ordinating Corporate appeals when there is overlapping of constituency/area among units (Units may initiate localise corporate sponsorship initiatives independently; and,
• Annual Fund Raising planning sessions for Units are initiated.

4.5 Supporter Services

The NHQ Fund Raising team is responsible for:
• Conceptualising and installing fully functional centralised software for storing correct data of all BDRCs Supporters - Members, Volunteers and Donors. Initially the management of the software could be centralised at the NHQ and subsequently decentralised at the Unit level; Since less than 25% Units have computers, the process can be Centralised at the NHQ level for initial years. At the second and third years, five or more active Units can be initiated at a phased level.
• Co-ordination of Centralised and decentralised relationship building activities like special appeals to major donors (those who donate 25-50 times higher than the average donor) and carrying out regular donor research activities; and,
• Supporter service operations like recipient, mailing thank you letters and regular updates (news letters/annual reports etc) to donors. The Units may be given support wherever needed to ensure that there is an uniform Communication Positioning.

5. Protocol and reporting of the Units

5.1 Functioning of the Units

5.1.1 Constituency delineation:

The Units shall raise funds for their sustainability, within their constituency, utilizing any appropriate means for this purpose. However Corporate and International donor agency appeals will have to be coordinated by the NHQ Fund Raising team, to avoid duplication.

The units will independently handle appeals to Government sources (Appeals to Deputy Commissioner who has more powers) and management of the assess within their constituency/geographic area. The support of the Unit Affairs department can be mobilised to ensure that Unit level activities are streamlined and well-regulated.

5.1.2 Co-ordination:

The Units should seek coordination or work in collaboration with the NHQ and/or another chapter when undertaking Fund Raising outside of their own geographic area of responsibility. As when a local Fund Raising campaign may affect a neighbouring unit, through crossover resources or visibility.

National/International Emergency Resource Mobilization co-ordination:

If an extraordinary local Fund Raising program is deemed by NHQ staff to have a positive contribution to the NS mission, the NHQ Fund Raising Director will be responsible for the notification to the Units. The Units should see themselves as an important part of a larger organization since their Fund Raising or media activities can have a profound impact (both favourable and adverse) on the Resource Mobilization initiatives of the entire organization.

To this end, a clearinghouse for all cross-boundary initiatives should be set in place by NHQ to effectively coordinate Fund Raising projects towards the efficient pursuit of resources. Any conflict arising from different Fund Raising initiatives shall be resolved between the proponents (concerned Units) and the NHQ.
5.1.3 Reporting issues:

NHQ Fund Raising team can include a narrative and financial report on Resource Mobilisation activities along with the monthly OD newsletter for internal circulation. The FR team can decide dates. A list of all Resource Mobilisation activities and plans, including training seminars can be part of the update. This reporting is to help in having existing samples of successes and challenges from the Units that will serve as experience for the rest. This is to also create a database of individuals, corporations and foundations that is supporting BDRCs. This will help form a historical archive of the N3 achievements as a whole.

5.2 Communication issues:

A copy of all Fund Raising communication material and the proposals developed within the Units should be sent to the NHQ Fund Raising Department for final sign-off/approval from Senior Management prior to its use. The end objective would be to have the greatest number of chapters in the country benefit from the effort as well as to maintain consistency and uniform positioning in all outgoing Fund Raising communication. In the initial years however, the communication activities pertaining to Resource Mobilisation should be centralised.

6. Guidelines for Partnership and Partnership policies

6.1 Need for a Partnership policy.
To ensure that Bangladesh Red Crescent Society’s Mission and Principles are not compromised while partnering with Corporate bodies, Government, National/International Funding Agencies and also to derive more locally appropriate policies.

6.2 Who is an acceptable partner?
An acceptable partner is one whose activities, reputation and public image does not damage or adversely affect the reputation or image of the National Society.

An acceptable partnership is one that otherwise:

- Does not involve the BDRCs in any conflict of interest;
- Does not involve any political, religious, or commercial obligations on behalf of the organisation;
- Does not unduly inhibit other partnerships or relationships;
- Does not compromise the Society’s secular nature;
- Will not be at variance with BDRCs core values or Principles or methodology;
- Will not increase or perpetuate dependency on limited funding sources, internationally or nationally;
- Will not adversely affect the NHQ/unit’s programs and activities; and,
- Will not inhibit, control or infringe upon BDRCs program or autonomy in decision/policy making.

In short an acceptable partner for the BDRCs is one that enhances the mission of the local organization in its ability to serve the vulnerable during emergency and normal times.
6.3 Other Considerations in Partnerships

6.3.1 Political Issues
These issues can be very important. They may refer to partly political issues or any form of control by another agency or group. In this scenario the BDRCS may be restricted in its ability to make independent decisions within the parameters of the mission of RC/RC movement. Core values may be threatened. The key fact to remember is that the BDRCS can always say “no” or “not yet” to the partner. There will be other partners in their place. It should be remembered that BDRCS has a product/image – something that the partner needs. We may be able to help them in some ways to meet their programmatic goals. Improve public image, social agenda. That is what we come to the table with. This is what we deliver for the partner in exchange for the cash, new opportunities, goods or services they offer us. The important word is “exchange”. It is a wise and prudent position to be able to discern early on or during the term of the partnership any influence or control. At all times the National Society must adhere to the fundamental principles of the RC/RC Movement and maintain its neutrality and independence from all external pressures and proposed obligations.

6.3.2 Name Usage/Image
The Red Cross emblem is sacred to the Movement. Multinational or Transactional corporations should not use the Red Cross emblem or name without the permission of Bangladesh Red Crescent HQ. This permission is granted to the partner in a letter or special Memorandum of Agreement. The NS should be asking the partner if they intend to use the RC/RC logo for PR or promotion/advertising purposes. If they are, the NS should clearly understand what this usage is for and can set down limits in the letter or Memorandum of Understanding. Generally speaking, the more the partner uses the logo and name of RC/RC, the greater should be their contribution to the NS program in monetary, in kind or other terms.

6.3.3 Community/popular image of the partner
If the partner has a negative image in the communities where NS works then this could have serious implications for further support of the NS and retard the program. It will be important for the BDRCS Fund Raising Committee with representation from Governance and Management to discuss what they think the image of the potential partner is. Inputs and Perspectives from various Units must also be considered and respected. It needs to be verified if that image is based on reality or not? (Refer Annex- Checklist on Partnership assessment)

6.3.4 Domestic and Overseas partners and funders
Sometimes the BDRCS may prefer not to partner with the domestic partner but with a group from outside its national frontiers. In such cases it is always essential to follow RC/RC protocols for sourcing funds from bilateral and overseas government funding due to constituency overlapping with RC/RC PNS. Sometimes such partners, especially domestic government may use the results of our work in which they have partnered and funded for political gain. We cannot avoid that fully. But again the BDRCS needs to be wise in the drawing up of Memoranda of Understanding. It should be clear to all parties that RC/RC is non-political. Its aims and mission are humanitarian, not political.

But whether the partner is domestic or foreign, it is still wise to consider the issues and questions above. If the BDRCS wishes to partner with a foreign government aid agency it would be well to consider the strict reporting mechanisms that are required and ask itself if it has the capacity to handle these requirements. Such partnerships will often involve very large sums of money. Foreign aid agency representatives will often expect to visit projects and there must be absolute transparency of reporting, accounting, budgetary, program and quality control. This does not mean that our work will be without problems or that the program cannot fall behind schedule. It does mean that the partner has a right to inspect our work and expect valid reasons for delays or any deviation from plans and agreements.

6.3.5 The Mutuality of Partnerships.
People and organizations enter partnerships because, they believe they can further their mission, aims or in the case of corporations and businesses, increase profitability. This is acceptable and there is nothing intrinsically wrong with this. We will partner because we will want more people in communities where there is dignity and hope. This is why we partner with others. They will help us achieve these goals. Another NGO may partner with us because they want to use our program to enhance the work they do in community development. A corporation may partner with us because they want stable, healthy communities from which to draw their work force. They may wish to put something back into the community. Not just draw from it.
All partnerships are based on this sense of “exchange” or “trade”. BDRCS should be quite clear on what exactly the partner is receiving from association with us and what exactly we are receiving from the partner. Is this fair and equitable?
7. Corporate Partnerships
The NHQ Fund Raising team should consider cooperative relationships with corporate bodies as a priority effort. The relationships established by this effort enable the BDRCS and the Units to serve the vulnerable communities through humanitarian activities.

NHQ Fund Raising team should ensure:

1. Partner organizations recognizes the Bangladesh Red Crescent Society as a non-profit humanitarian network engaged in prevention and alleviation of human sufferings wherever it may be found.

2. Partner organizations have a concern, and are committed to, improved quality of life in communities they serve, the economic development of their service territory/territories (geographic areas of responsibility) and assisting organizations that address the social needs of those communities. (Ethical guidelines to clearly lay out the criteria for evaluating acceptability of partner to the NS)

Corporate partnerships enable to:

- Provide opportunities for social responsibility: Offer company management and employees an opportunity to give back to communities where they work, and see tangible results of their efforts.
- Promote volunteerism: Encourage employee volunteer activities and participation with our projects
- Provide financial support: Provide financial support to BDRCS or designated Units
- Increase profile and visibility: Offer the opportunity for a sponsoring company and our projects to receive increased visibility and community goodwill.
- Further program objectives: Above all, the combined efforts of the sponsoring company and our projects address the needs of most vulnerable in Nepal through humanitarian activities.

The NHQ Fund Raising team and the Units (wherever deemed appropriate) should be jointly and principally responsible for identification, establishment, implementation and continuation of the programs and its related activities. Corporate partnerships involving project funding should have a clear Memorandum of Agreement (MOA). The reporting requirements of donor should be clearly elucidated. This is to avoid undue demands being placed later on and to prepare program departments for timely reporting to in aid of funding.


The Government funding appeals can be decentralised at the unit level for the BDRCE. The local chapters can make direct appeals to the local bodies, committees or Deputy Commissioner. In Bangladesh, the powers vested with the Deputy commissioners allows for a great potential to mobilise resources at the local level. However, the internal newsletter or annual review meetings could allow for cross sharing of successful appeals across the Units.

Care should be taken, however, to ensure that the National Society's overall integrity as an independent and neutral humanitarian institution operationalising the Red Cross/Red Crescent Movement's Fundamental Principles, is not compromised by accepting Government donations.

9. Asset management

The NHQ and Units have property in prime locations, providing regular rental incomes and potential for income generation activities. In the case of BDRCS, the three committees involved in Asset Management include – Development committee, Implementing committee and Monitoring committee. In NHQ and the Units, the Fund Raising Director / Unit Secretaries, as the case may be, should be part of both the Development and Implementation committee along with representatives from the Estate and Accounts department.

The role of the Fund Raising representative is to recommend further marketing opportunities on available properties (e.g. placement of commercial hoardings on prime sites or review potential for property development etc).
10. Other issues
10.1 Mid term Evaluations

The fund Raising strategy needs to be reviewed at regular intervals to see if it is feasible and relevant to the changing internal and external context. Fund Raising Performance needs to be assessed against previously set Performance Indicators. Performance evaluation should identify facilitating and hindering organisational/external factors influencing the Fund Raising activity. The Fund Raising and OD team can jointly conduct half yearly and annual reviews. However, it is recommended that an external resource person be hired for interim evaluations during the 4-year term.

Unit level reviews can mobilise the support of Unit Affairs department.

10.2 Financial Management

Local Resource Mobilization activity of any scale throws the organisational open to public scrutiny. Accountability and transparency should become the watchword if the organisation is committed to a long term and sustainable Fund Raising. Donors, be they Individuals, Corporate bodies or Other International/National Institutional Funders almost always give funds, conditionally.

Regular reporting of how monies are being spent and requests for visit the project for which funds have been earmarked must be expected. This means that the responsibility for maintaining donors goes beyond the Fund Raising team that recruits the donors.

The program team is responsible for ensuring utilisation of the funds and giving regular report on implementation aspects while the accounts/audit team for maintenance of records on funds utilisation. BDRC must set structures in place for a co-ordinated functioning between Fund Raising, Program and Audit teams.

10.3 Statutory Reporting

Concessions and tax relief options available from the State authorities need to be explored for:

- Importing in-kind donations (and receiving cash donations) from outside the country
- Postal concessions that can be availed for mass charity mailings
- Legal reporting or auditings, if required, for utilisation of funds

10.4 HR related

Fund Raising, being a specialised and target driven activity needs well-qualified and skilled staff as well as the facilitative environment that would retain them. Budgets must be clearly allocated for Fund Raising campaigns and Fund Raising Director should be given the autonomy to recruit staff and hire suppliers who would deliver on time. Checks and balances can be instituted for ensuring accountability in expenditure and hiring process but overall intent should be to keep motivation levels of the Fund Raising team high. This requires unconditional support from Top management and willingness to take risks as some campaigns may be successful and some, a dismal failure. The BDRCs will become the richer from the experience even if performances of some campaigns are average.

The Fund Raising team is only as good as the skills available within the team. The number of staff matters much less than the relevant skills available for implementing the FR Strategy. The Regional and Organisational Development team along with the NHQ Fund Raising Director, should act on the inputs received from the annual evaluations and staff appraisals to update Staff skills, provide avenues for capacity building, recruit additional staff and finalise roles and responsibilities best suited for Fund Raising. The Youth and volunteer department can help with any staffing requirement of the FR Team.

11. Conclusion

Most importantly, all Resource Mobilization activities should strive to include three mutually inclusive goals - Promote RC/RC vision, Enhance profile of the Bangladesh Red Crescent Society and Generate incomes. Pursuit of Resource Mobilisation activities outside this framework may not be sustainable in long run, even though it is seemingly viable.
Annex (Checklist of guidelines for Partnerships)

Ethical Guidelines
Is it right to partner with this group?
Do they hold positions of gender mediation or subscribe to unfair or unjust employment practices or environmental degradation?
Is the product they manufacture or process in which they engage in promoting conflict or morally unacceptable?
Who we do not wish to identify with. What is our criterion for identifying them?

Reporting Requirements of partnering agency
What reporting requirements will the potential partner require and what can we satisfy:
☐ Written
☐ Oral
☐ Qualitative
☐ Quantitative
What budgetary stipulations and reporting is likely to be acceptable by us?
☐ How often?
☐ Will we need the partners to provide their own guidelines on reporting?
☐ How they accept ours? Do we have a format in such case?
☐ Can we provide audited accounts if needed?
☐ Do we have the manpower resources
☐ Computer software
☐ Experience to meet these demands?
☐ Can we hire outside assistance to help with this function?

What kind of Public associations do we want?
What kind of public image does the partner hold?
What do people think of the work and practices of the partner?
How do your Board and stakeholders perceive them?
Is the perception based on substantiated fact or hearsay?
Will an alliance with you be damaging for your organization in the short or long term.
Will a negative past record affect a potential working relationship now?
Are you likely to lose donors or future partners if you entered into a relationship with this partner?
Will the donors you stand to lose be potential and significant to RC/RC local, national and international image and funding?

What types of partnership do we prefer?
Will we prefer partnership to be a short, medium or long-term (say two, five or even ten years)?
How frequently will we review?

Process for review of partnership associations

What is our Capacity to handle partnerships?
Should the board, NFQ or who should consider whether or not the National Society is capable of handling the partnership
Who in organisation should review if the NS has the maturity and experience to profitably handle the relationship with its potential pitfalls and demands?
Is the SARD office/international office assistance required?
Would it be prudent to involve them? If so in which cases?

The Fund Raising mix
Fund Raising Mix refers to the careful review of the different sources from which the NS receives its funds.
Is it well spread between individuals, foundations, corporate, wealthy donors and government?
What is the acceptable mix?
It is important to have this mix. If over a period of years you find that you have an imbalance on one or two sources, it will be necessary to attempt to diversify the funding base. Try to avoid more than having 25% - 30% of your funds from one source for a period of more than 3-5 years. Look carefully at the partnership you will be entering with a corporation or government, does it make you dependent on them?

Process of Review of partnerships
It is likely that the NS will wish to review the nature of the partnership over time and respond to different societal trends, so will the partners. New partners will come in and others will wish to end the partnership. It is for this reason that any contract or Memorandum of Agreement or Understanding between the NS or provinces/chapters and the partner will need to be revisited and reviewed periodically.

The questions to be asked will be:
What should the procedure and frequency of review?
What issues to be reviewed?
Is our partnership continuing to achieve the aims and goals, which originally brought us together?
Are there areas where communication could be improved?
Are there areas where the partner is not delivering promised goods, services or cash?
Is the NS, local chapters being forced to make strategic or program decision based on the partnership not in the mission and aims of RC/RC movement?
Annex

DONOR'S BILL OF RIGHTS

To ensure that donors to the International Red Cross and Red Crescent Movement have full confidence in the Movement and its appeals, the following Donors' Rights are recognized.

Each Donor to BDRCS has the right:

- to be clear about the mission and how BDRCS intends to spend their Donations,
- to know that their donation will be used for the purpose for which it was given after a small sum of 20-25% is deducted toward administration purposes,
- to trust that information about their donation will remain confidential to the National Society to the extent provided by law,
- to be assured that their donation will be banked immediately and spent within a reasonable time,
- to receive appropriate thanks and recognition,
- to have available published financial statements on request,
- to know that complaints will be taken seriously, handled promptly and responses will be sent swiftly.
- to receive accurate professional advice on tax efficient giving methods,
- to receive prompt and accurate answers to questions,
- to be provided with reports on the way that funds have been spent.
- to expect that there will be no aggressive conduct during fundraising campaigns.
- to choose to be excluded from any future (mailing) lists.
- to expect that there is a fair and proper balance between the interests of donors and the aims and objectives of the Red cross and Red Crescent Societies.
- to know that there is no obligation to buy an incentive or to return it.
Background and goals

The goal of Resource Mobilisation for the Bangladesh Red Crescent Society is to maximize contributions, whether in-kind or in cash, so that the Bangladesh Red Crescent Society can carry out its mission of helping the most vulnerable through partnership with communities in need. The Objective is to give as many people and institutions as possible the opportunity to participate in our work and contribute so that our partnership continues to grow.

As the organization expands in its activities, it is crucial that adequate coordination and communication take place between the National Head Quarters and its Units for the purpose of presenting the image of the BDRCS as an organization that has order, is effective, transparent, and maintains high standards of integrity. A well-drafted Resource Management Policy contributes towards these objectives.

This Resource Mobilisation policy has created framework for design of a Fund Raising Strategy that is flexible, relevant and in compliance with overall RC/RC mission and Fundamental principles.

Objectives of Policy setting

The General Objective of the Policy document can be stated as follows:

- To be effective, as an organisation, in mobilising and developing resources from potential donors by presenting national and local projects, in a manner that will benefit and protect the interests of NHQ and majority of Units and local communities we serve.

The Specific Objectives would be :

- To effectively coordinate and support existing Resource Mobilisation programs across country and avoid duplication in Resource Mobilization activities as much as possible;

- To enhance the capacity of the BDRCS and its Units to access financial opportunities in an orderly manner through effective and optimum use of available human and financial resources.

Roles and Responsibilities

The division of Roles and Responsibilities within various departments of BDRCS, for various aspects of Resource Mobilisation have been done with an objective of synergising available resources. Clarity of Roles and Responsibilities would also help in non-duplication of initiatives.

1. Policies and Direction setting

Ethical Policy: Ethical guidelines need to be formulated to avoid Partnerships that may result in much disrepute to or violation of core principles of the organisation. The drafting panel for setting Ethical guidelines should include perspectives from both, Governance and Management. It is proposed that the team that would draft this Ethical guidelines should include representation from Unit Affairs, Training
(First Aid), Estates, Health and Youth and Volunteers department. The FR Director will accommodate perspectives from all these departments while drafting of guidelines.

The Secretary General and Fund Raising committee members (2 life members, one board member, Director of FR and OD, 1 Federation Representative) may represent the Governance. Legal inputs can be sought at the final stages. The guidelines, though contextualised to BDRCs, should complement ethical framework within which the international RC/RC Resource Mobilization is currently being executed.

**Financial policy:** The Units will continue to send a percentage of incomes to NHQ and vice versa as set out in the National Society’s Constitution Rules and procedures. This fund will have to be utilised to increase coordination and synergy of Fund Raising efforts within the Bangladesh Red Crescent Society in Units and NHQ. The Fund Raising Committee instituted by the Chairman of BDRCs can help with the enforcement of the constitutional mandate/provision. The Unit Affairs department will be involved in mobilising these incomes and ensuring that the NHQ FR team renders adequate support to the Units.

**Communication policy:** The National Society, as represented by the Communication Director and Fund Raising Director (and Deputy Director) should be involved in the drafting of the Communication Positioning and guidelines that would provide the framework for all outgoing Fund Raising related communication material like brochures, donor proposals, mailers etc. from the National Society.

The jointly evolved Communication Positioning and guidelines should then be circulated and validated at the Unit level. The Unit Affairs can be helpful in ensuring that this need for uniformity in communication is well understood at the unit levels.

**Donor Rights Policy:** The Donors to BDRCs have certain inalienable Rights (listed in annex-Donor’s Bill of Rights) that need to be respected in the proposed institutionalised FR set-up.

2. **Strategic planning and Annual Fund Raising goal-setting**

The NHQ Fund Raising planning to be done largely by the Fund Raising management team (director and deputy director) of the BDRCs. NHQ Fund Raising team will assist the Units in capacity building activities and Fund Raising Strategic planning. The NHQ Fund Raising team, with the help of the Unit Affairs department, can co-ordinate Annual Fund Raising planning sessions and follow up with Annual reviews. These Annual FR planning sessions could also include/combine regular capacity building sessions on Fund Raising for the Units.

3. **Resource Management activity planning and implementation**

The Fund Raising Director should ensure that the team Roles and Responsibilities are clearly assigned for each of the activities elucidated in the Fund Raising Strategy/Plan. The Fund Raising Director should be given autonomy for outsourcing skills not available within the organisation to ensure smooth management of Resource Mobilization campaigns.

4. **NHQ Resource Management activities and Reporting Requirements**

The NHQ Fund Raising Director should be responsible for ensuring that the following activities are executed in an agreed upon time-schedule with support from Unit Affairs Department:

- Unit Fund Raising plans are received at NHQ a month in advance of the Annual Planning meetings. A template for planning would be circulated among the Units to help them in the planning process.
• Relevant NHQ Resource Mobilisation plans and national level initiatives undertaken are communicated regularly (through Quarterly news updates) to the Units;
• Co-ordinating Corporate appeals when there is overlapping of constituency/area among Units (Units may initiate localised corporate sponsorship initiatives independently); and,
• Annual Fund Raising planning sessions for Units are initiated.

5. Supporter Services

The NHQ Fund Raising team is responsible for
• Conceptualising and installing fully functional centralised software for storing correct data of all BDRCS Supporters which includes Members, Volunteers and Donors.
• Co-ordination of Centralised and decentralised relationship building activities like special appeals to major donors (those who donate 25-50 times higher than the average donor) and carrying out regular donor research activities, and,
• Supporter servicing operations like receipting, mailing thank you letters and regular updates (newsletters/annual reports etc) to donors. The Units may be given support wherever needed to ensure that there is a uniform Communication Positioning.

Protocol and Reporting of the Units

Units are the implementing arm of BDRCS activities. Their functioning needs to be effectively streamlined and well coordinated to present the image of BDRCS among potential donors as a well functioning service provider. Proposed below are various mechanisms for effective co-ordination between NHQ and Units.

1. Functioning of the Units

Constituency delineation: The Units shall raise funds for their sustainability, within their constituency, utilizing any appropriate means for this purpose. However Corporate and International donor agency appeals will have to be coordinated by the NHQ Fund Raising team, to avoid duplication. The Units will independently handle appeals to Government sources (Appeals to Deputy Commissioner who has more powers) and management of the assets within their constituency/geographic area. The support of the Unit Affairs department can be mobilised to ensure that Unit level initiatives are streamlined and well regulated with adequate inputs from NHQ Fund Raising team.

Co-ordination: The Units should seek coordination or work in collaboration with the NHQ and/or another chapter when undertaking Fund Raising outside of their own geographic area of responsibility. As when a local Fund Raising campaign may affect a neighbouring unit, through crossover resources or visibility.

National/International Emergency Resource Mobilization co-ordination:

If an extraordinary local Fund Raising program is deemed by NHQ FR staff to have a positive contribution to the NS mission, the NHQ Fund Raising Director will be responsible for the notification to the Units. The Units should see themselves as an Important part of a larger organization since their Fund Raising or media activities can have a profound impact (both favourable and adverse) on the Resource Mobilization initiatives of the entire organization.
Reporting issues: NHQ Fund Raising team can include a narrative and financial report on Resource Mobilisation activities along with the monthly OD newsletter for internal circulation. The FR team can decide on dates. A list of all Resource Mobilisation activities and plans, including training seminars can be part of the update. This reporting is to help in having existing samples of successes and challenges in various Units that will serve as experience for the rest. This is to also create a database of individuals, corporations and foundations that is supporting BDRCs.

2. Communication issues

A copy of all Fund Raising communication material and the proposals developed within the Units should be sent to the NHQ Fund Raising Department for final sign-off/approval from Senior Management prior to its use. The end objective would be to have the greatest number of chapters in the country benefit from the endeavour as well as to maintain consistency and uniform positioning in all ongoing Fund Raising communication. In the initial years however, NHQ FR team should produce the communication activities pertaining to Resource Mobilisation. By communication, we refer to all appeals, brochures and newsletters that will reach the Supporters of BDRCs.

Guidelines for Partnership and Partnership policies

Clear guidelines for Partnership with potential donors are essential to ensure that Bangladesh Red Crescent Society’s Mission and Principles are not compromised and also more locally appropriate policies are derived. The potential donors for Partnering may include Corporate bodies, Government or National/International Funding Agencies.

If the BDRCs wishes to partner with a foreign government aid agency it would be well to consider the strict reporting mechanisms that are required and ask itself if it has the capacity to handle these requirements.

1. Who is an Acceptable Partner for BDRCs

An acceptable partner is one whose activities, reputation and public image does not damage or adversely affect the reputation or image of the National Society. In short an acceptable partner for the BDRCs is one that enhances the mission of the local organization in its ability to serve the vulnerable during emergency and normal times.

2. Considerations in Partnerships

Political Issues: This refers to partly political issues or any form of control by another agency or group. In this scenario the BDRCs may be restricted in its ability to make independent decisions within the parameters of the mission of RC/RC movement. Core values may be threatened. The key fact to remember is that the BDRCs can always say “no” or “not yet” to the partner.

Name Usage/Image : The Red Cross emblem is sacred to the Movement. Multinational or Transnational corporations should not use the Red Cross emblem or name without the permission of Bangladesh Red Crescent HQ. This permission is granted to the partner in a letter or special Memorandum Of Agreement.
Community/popular image of the partner: If the partner has a negative image in the communities where NS works then this could have serious implications for further support of the NS and retard the program. It will be important for the BDRCS Fund Raising Committee with representation from Governance and Management to discuss what they think the image of the potential partner is. Inputs and Perspectives from various Units must also be considered and respected. It needs to be verified if that image is based on reality or not? *(Refer Annex- Checklist on Partnership assessment)*

Domestic and Overseas partners and funders: Sometimes the BDRCS may prefer not to partner with the domestic partner but with a group from outside its national frontiers. In such cases it is almost always essential to follow RC/RC protocols for sourcing funds from bilateral and overseas government funding due to constituency overlapping with RC/RC Partner National Societies.

### 3. Corporate Partnerships

The NHQ Fund Raising team should consider cooperative relationships with corporate bodies as a priority effort. The relationships established by this effort enable the BDRCS and the Units to serve the vulnerable communities through humanitarian activities.

The NHQ Fund Raising team and the Units (wherever deemed appropriate) should be jointly and principally responsible for identification, establishment, implementation and continuation of the programs and its related activities. Corporate partnerships involving project funding should have a clear Memorandum of Agreement (MOA). The reporting requirements of donor should be clearly elucidated. This is to avoid undue demands being placed later on and to prepare program departments for timely reporting to in aid of funding.

### 4. Government partnerships

The Government funding appeals can be decentralized at the Unit level for the BDRCS. The local chapters can make direct appeals to the local bodies, committees or Deputy Commissioner. In Bangladesh, the powers vested with the Deputy commissioners allows for a great potential to mobilise resources at the local level. However, the internal newsletter or annual review meetings could allow for cross sharing of successful appeals across the Units.

Care should be taken, however, to ensure that accepting Government donations does, not compromise the National Society's overall integrity as an independent and neutral humanitarian institution operationalising the Red Cross/Red Crescent Movement's Fundamental Principles.

### Asset management

The NHQ and Units have property in prime locations, providing regular rental incomes and potential for income generation activities. In the case of BDRCS, the three committees involved in Asset Management include – Development committee, Implementing committee and Monitoring committee. In NHQ and the Units, the Fund Raising Director / Unit Secretaries, as the case may be, should be part of both the Development and Implementation committee along with representatives from the Estate and Accounts department.

The role of the Fund Raising representative is to recommend further marketing opportunities on available properties (e.g. placement of commercial hoardings on prime sites or review potential for property development etc).
Other issues

1. Mid term Evaluations

The Fund Raising Strategy needs to be reviewed at regular intervals to see if it is feasible and relevant to the changing internal and external context. Fund Raising Performance needs to be assessed against previously set Performance Indicators. Performance evaluation should identify facilitating and hindering organisational/external factors influencing the Fund Raising activity. The Fund Raising and OD team can jointly conduct half yearly and annual reviews. However, it is recommended that an external resource person be hired for interim evaluations during the 4-year term. Unit level reviews can mobilise the support of Unit Affairs department.

2. Financial Management

Local Resource Mobilization activity of any scale throws the organisational open to public scrutiny. Accountability and transparency should become the watchword if the organisation is committed to a long term and sustainable Fund Raising. Donors, be they Individuals. Corporate bodies or Other International/National Institutional Funders almost always give funds, conditionally.

The program team is responsible for ensuring utilisation of the funds and giving regular report on implementation aspects while the accounts/audit team for maintenance of records on funds utilisation. BDRCs must set structures in place for a co-ordinated functioning between Fund Raising, Program and Audit teams.

3. Statutory Reporting

Concessions and tax relief options available from the State authorities need to be explored for:

- Importing in-kind donations (and receiving cash donations) from outside the country
- Postal concessions that can be availed for mass charity mailings
- Legal reporting or auditing, if required, for utilisation of funds

4. HR related

Fund Raising, being a specialised and target driven activity needs well-qualified and skilled staff as well as the facilitative environment that would retain them. Budgets must be clearly allocated for Fund Raising campaigns and Fund Raising Director should be given the autonomy to recruit staff and hire suppliers who would deliver on time.

The Fund Raising team is only as good as the skills available within the team. The Organisational Development team along with the NHQ Fund Raising Director, should act on the inputs received from the annual evaluations and staff appraisals to update Staff skills, provide avenues for capacity building, recruit additional staff and finalise roles and responsibilities best suited for Fund Raising. The Youth and volunteer department can help with any staffing requirement of the FR Team.
RECOMMENDED POSITIONING STRATEGY

Contributors: With inputs from the FR team, Media team and IFRC OD representative.
Facilitation done by: Ms. Alice Prema

Background and Context:

There is a need and opportunity for a clear positioning for BDRCS due to following reasons:

Need:

✓ A background of (late 80s and early 90s) negative publicity and loss of public credibility
✓ Absence of a clear and focused strategy to target the various Fund Raising Stakeholders - Institutional donors, Government donors, Professionals, Media and other general public
✓ Confusion due to the name of Red crescent among public

Opportunity:

✓ Availability of expertise in the form of a Communication and FR team
✓ The existing media team manages to receive at least 400-500 (25%-35% in print media and 65%-75% on electronic media) and articles on BDRCS activities every year. This reflects availability of goodwill and contacts in the media.

Stakeholders for BDRCS Fund Raising

- Media as a channel for information dissemination
- Public (professionals, intellectuals, International community, youth, business people) as donors
- Funding agencies/International NGOs as donors
- Government as potential donors
- Corporate bodies as potential donors

What is Communication and Organizational Positioning?

Communication Positioning is all about deciding how we want our Fund Raising stakeholders to think of us: as a large professional organization; as a caring community of compassionate people; as a responsive organisation to a particular sector of the community; an organisation with a particular vision for the future of the community or as an efficient and effective organisation.

Communication Positioning primarily refers to setting clear communication goals and designing of message to fulfill the desired objectives of the one who initiates it.

Communication Positioning includes the tone and language of communication, colors and quality of paper or other channels used or avoided, information conveyed or concealed. Positioning does not refer to exact words but only the overall messaging that consistently goes out in the name of the organization.

However there are also other aspects of the organization that influence the impact of the Communication Positioning. This includes the reception (which is the primary interface of the public with the organization) that receives the public, the responsiveness to query etc. These organizational factors either compliment or contradict the Communication Positioning.

Channels of Communication for Positioning:

Print Medio: Brochures, leaflets, newspapers, periodicals etc
Electronic media
Internet
Video
Why need Positioning Strategy?

- To distinguish BDRCS favorably or advantageously in the minds of the targeted audience with respect to all other comparable voluntary organisations doing Fund Raising.

- To give a uniformity or coherence to all the communication that would go from BDRCS. A consistent positioning therefore in the long run would help to create a snowballing effect - every communication that is sent through the media, mail or other channels of communication would reinforce the existing goodwill created by the previous communication. This positive reinforcement and good will is expected to translate into a donation when a Fund Raising appeal is sent. This might not seem to be an issue when a potential donor receives only a single appeal for donation but becomes an issue when a person receive many appeals for donation from various organisations.

- To build credibility that will sustain us through unpredictable low times within the organisation. A carefully conceived and consistently maintained positioning would help potential supporters overlook occasional periods of crisis and mismanagement within the organisation.

- To be consistently aligned with the vision of the organisation and not project a limited perspective of the organization by way of its current activities and priorities. Such an effective positioning would help us to mobilise the potential or actual donor’s support for our future as well as innovative projects.

- To project BDRCS as a dynamic, focused and responsive organization that is attuned to the changes in the external environment

Process of arriving at this Positioning Strategy.

1. An analysis of the external and internal environment of the BDRCS with reference to Fund Raising by answering the following questions.

   ✓ What is the uniqueness of BDRCS work in the field of disaster response and community development?

   - BDRCS is a member of global RC/RC movement which is recognized world over as a relief and disaster response agency with access to the best of national and international expertise and resources.

   - RC/RC is the largest mass/membership/volunteer based organization nationally and internationally. The global presence of the movement lends the necessary credibility.

   - The name recall of Red Cross/Red crescent among the targeted public and potential donors the highest (though name recall does not necessarily imply understanding).

   - BDRCS has maximum reach and exclusive access into remotest of villages during disaster and crisis due to presence of units in all districts. The government and also the international community recognize BDRCS an independent and neutral member of the RC/RC Movement recognized under the Geneva Conventions

   - An impressive history from 1971 onwards (over 3 decades of presence in Bangladesh) having targeted .................beneficiaries.
How can BDRCS distinguish itself positively so as to avoid the overlap in messaging with other voluntary organisation seeking funds?

Can capitalise on the advantages of having a presence in all districts as well as an international presence, experience and expertise. Can claim mass membership and volunteer base. Involvement of all cross-section of society - Youth, professionals, businessmen, government, international community, beneficiaries in serving the vulnerable.

What are the comparative strengths of the other NGOs wrt Fund Raising and how can we turn that to our advantage?

BDRCS can revamp the unit chapters in order to capitalise on the grass roots presence and capacities already available. It can project its access to remotest of villages unlike most voluntary organisations (engaged in local Fund Raising) in BDRCS. Also BDRCS as a favorable status with the government and has been in existence for over 30 years.

2. Analysis of all the outgoing communication from BDRCS - press releases, newsletters, annual reports, brochure. All communication on BDRCS that reaches our Fund Raising stakeholders that has contributed to the public perception in the past years.

- General positive response from press. This current goodwill is a good platform for initiating a more vibrant media campaign for BDRCS. There is also space to project financial need of BDRCS and clarify misperception as being an affluent foreign funded voluntary organisation.

- Annual coverage of over 125 releases in print media/250 in electronic media, mostly around relief operations and blood camps. These are mostly reporting of various BDRCS activities. BDRCS needs a more proactive issue base approach to media management. This can help avoid skewed perception of BDRCS as a mere relief-based organisation.

- The Media manager has good contacts in the press and electronic media - Media relations have been based on personal contacts mostly need for more sustainable strategy based approach
Against the given background of BDRCS the following were identified as key aspects to be highlighted in the positioning.

<table>
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<th>CURRENT PERCEPTION OF BDRCS</th>
<th>FUTURE POSITIONING HIGHLIGHTS</th>
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| Perceived as a Relief and Blood donation organization. Partial knowledge of BDRCS | • Present the comprehensive range of BDRCS in all outgoing communication  
• Avoid press releases only around emergency relief distribution occasions  
• More proactive plantings of features and articles in press. Issue fellowships to journalists for regular press coverage |
| Perceived as an affluent organization with availability of adequate foreign funds and assets. | • Careful consideration in reporting of activities, layout and appearance of communication materials. Heavenly multi-colored material should be avoided as well as electronic advertisements unless sponsored  
• Report of foreign funds/PNS support can be downplayed. Instead reinforce membership base and volunteer support for the organization in all communication |
| Name and Emblem confusion and misuse | • All communication to reinforce that Red Crescent society is part of global Red cross/Red crescent movement  
• Mobilise Government support to take legal action against misuse of emblem. Involve units in avoiding Emblem misuse issues |
| General doubts about credibility of voluntary and service organizations in Bangladesh | • Highlight Milestones and accomplishment 3 decades to show that BDRCS has been around for very long  
• Highlight current membership volunteer base and unit activities to show reach and mass base of BDRCS |
| Allegations of Corruption against serving organisations | • Focus on Global presence  
• Mention availability of account for scrutiny by public  
• Communicate the amount spent on administration out of public monies generated (should be ideally less than 10%) |
| Bureaucratic | • Revamp reception-bring under FR  
• Have a centralized donor management and donor communication  
• Communicate that donations will be acknowledged and receipted in 5 days  
• Circulate FR updates within organization to mobilize support and staff motivation |
Positioning statement?

Public, Corporate and Funding agencies positioning:

BDRCs is committed for over 30 years/3 decades, to working with the most vulnerable in times of disaster and peace, in a transparent, neutral and impartial way, with the support base of over 200,000 volunteers/600 staff/50,000 CPP and youth and life members.

Government positioning:

BDRCs is recognized by the Government as an independent and neutral member of the RC/IRC Movement recognized under the Geneva Convention, committed for over 30 years/3 decades, to working with the most vulnerable in times of disaster and peace, in a transparent, neutral and impartial way, with the support of over 200,000 volunteers and 50,000 CPP and youth and life members.
Priority Issues for Resource Mobilisation

Policy and Procedures - For Governance and Management

- Finalisation of the Resource Mobilisation Policy and Positioning Strategy
- Clarity on FR team roles. Co-ordination mechanism to synergise Estate, Unit Affairs, youth, Training and Communication department. An umbrella department that brings all department under one banner.
- Integration between Communication and FR department
- Drafting and finalization of Ethical guidelines for Corporate Partnerships and Emblem usage issues
- FR team to have clear targets and more autonomy in management and co-ordination of FR campaigns. Need for re-constitution of roles, skill upation, infrastructure (telephone, internet) for FR team.

Preparation for Resource Mobilisation - For Senior Management

- Orientation and training exposures for the FR Director and Supporter Services Assistant in the first phase of FR Strategy implementation. A third staff. a FR executive for corporate initiatives can be recruited in the second year of implementation.
- Identifying a Transnational bank for processing incomes at low service costs-Direct Debits for Regular givings, Online Payment processing etc
- Recommended Regional level Initiatives-
  1. Direct Response Television programs at Pan-Asian level
  2. Corporate initiatives with MNCs
  3. Mobilise seed capital for implementation of FR Strategy

Launching of Fund Raising - For Fund Raising Team

- Production of Communication Kit inline with the Positioning Strategy - Brochure, Direct Mailers and Newsletters. A specialized Corporate Communication Kit (with CD/flash point)
- Data entry of existing database of Members and Volunteers in the Supporter Management Software
- Identification of Direct Marketing Service Providers - Database vendors, Letter shopping services.
- Piloting of various FR campaigns - Testing the potential responsiveness to various FR techniques before launching big rollout campaigns.
- Back-end and Supporter Services - Setting up mechanism for processing of incomes, banking and acknowledgment of donors (Receipts. thank you letter and follow-up Communication).
- Preparation of Database of Potential Institutional Funders and Follow-ups
- Capacity building of Units - Assistance in drafting FR Strategies, Skills building workshops (currently happening), Ownership of RM Policy and Positioning issues.