



SUPPORT-NET
A SUSTAINABLE GRASSROOTS MODEL

design: radical



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INDIAN NETWORK
FOR PEOPLE LIVING
WITH HIV/AIDS
An ISO9001:2000 certified CBO

self-help
is sure and safe way
to success

A precursor to Support-Net...

A Self-Help Group (SHG) is a group of micro entrepreneurs having homogenous social and economic backgrounds voluntarily coming together to save regular small sums of money, mutually agreeing to contribute to a common fund and to meet their emergency needs on the basis of mutual help. The group members use collective wisdom and peer pressure to ensure proper end-use of credit and timely repayment. Self-help group is recognized by the government and does not require any formal registration. The purpose of the SHG is to build the functional capacity of the poor and the marginalized in the field of employment and income generating activities. People are responsible for their own future by organizing themselves into SHGs. SHGs are self-managed institutions characterized by participatory and collective decision making.



Thousands of the marginalized populations in India are building their lives, their families and their society through Self help groups. The SHG model has the potential to promote financial inclusion and inclusive growth. As per estimate, there are approximately 69,000 SHG federations in India. The 11th Five Year Plan of the Planning Commission proposes SHGs & the networking of SHGs into federations as a country-wide strategy for poverty reduction. The recent

developments of RBI recognizing registered SHG federations as Business Facilitators & Correspondents and the Insurance Regulatory and Development Authority (IRDA) recognizing them as agents of the insurance companies for providing micro-insurance services would give further impetus for the growth of the SHG federations. The National AIDS Control Organization (NACO) in the country has also roped in women self help groups (SHGs), to disseminate information.

SHG is a concept worth repeating in PLHIV networks for a sustainable growth of PLHIV and their neighbors. INP+ has now focused on PLHIV groups in the sub districts on SHG model. Most of PLHIV that spread across rural areas survive with bare minimum needs and they all need greater support for their livelihood and children's future. It is believed that SHG model can provide a sustainable means to promote the quality living of PLHIV.

In this context, INP+ has evolved the Support-Net model structured on SHG concept. It has been based on our experience in UNDP Tsunami and DFID supported Innovation Fund. Till date there have been more than 150 Support-Net groups with a total savings and investment of Rs. 0.75 million Support-Net has a wider scope and potential in our project areas that span in 282 districts across 25 states in India. This manual on Support-Net is designed to provide clarity and uniformity to all our PLHIV members and project staff in forming and developing Support-Net groups in their taluk/mandal or sub district level.

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KK Abraham
President, INP+

Contents

1. Support-Net - a sustainable grassroots model

2. Definition of Support-Net

3. Formation of Support-Net – the process

- 3.1 PEPS Meeting at DLN
- 3.2 Motivation and orientation to PEPS
- 3.3 PEPS Meeting individual PLHIV members
- 3.4 Preparatory group meeting by PEPS
- 3.5 Minutes of the Meetings
- 3.6 Members in a Support-Net
- 3.7 Membership responsibilities
- 3.8 Execution of Agreement form

4. Opening of Bank account

- 4.1 Resolution from the SN
- 4.2 Authorization from the SN

5. Maintenance of registers

- 5.1 Book keeping by Support-Net
- 5.2 Minutes Book
- 5.3 Savings and Loan Register
- 5.4 Monthly Register
- 5.5 Members' Pass books

6. Functions of Support-Net

- 6.1 Organizational
- 6.2 Social
- 6.3 Economic
- 6.4 Health care
- 6.5 Community education
- 6.6 Monitoring Support-Net

7. Individual Responsibilities of PEPS/SNM

Annexure

Acronyms

ACT	Access to Care and Treatment
AIDS	Acquired Immuno Deficiency Syndrome
ANM	Auxiliary Nursing Midwife
ART/C	Anti Retroviral Therapy/Center
CBOs	Community Based Organizations
CCC	Community Care Center
DFID	UK Department for International Development
DLN	District Level Network
DPMU	District Project Management Unit
GH	Government Hospital
HIV	Human Immuno Deficiency Virus
HSC	Health Sub Center
ICDS	Integrated Child Development Scheme
INP+	Indian Network for People Living with HIV/AIDS
ICTC	Integrated Counseling and Testing Center
LAC	Link Anti Retroviral Therapy Center
NGOs	Non Government Organizations
OIs	Opportunistic Infections
PEPS	Peer Educator and Positive Speaker
PLHIV	People Living with HIV
PHC	Primary Health Center
PTEs	Peer Treatment Educators
RNTCP	Revised National Tuberculosis Program
S/B	Savings Bank
SGM	Support Group Member/Meeting
SHG	Self Help Group
SLN	State Level Network
SN	Support-Net
SNM	Support-Net Member/Meeting
SRH	Sexual and Reproductive Health
UNDP	United Nations Development Program



Support-Net

A Sustainable Grassroots Model

INP+ affiliated district level network (DLN) brings individual PLHIV within the district irrespective of their age, sex, caste, creed, religion and community, together to mutually help and work together to address issues and concerns through a common platform. The network with the support from its apex body INP+ promotes unity and access to information and services to its members. Currently, the affiliated DLN is financially and technically supported by INP+ through several projects to render services like treatment education, health, particularly SRH and welfare referrals as well as development linkages. However, the DLN is operating at the district headquarters with a vast geographical area to cover. PLHIV from all the nook and corner of the district are expected to benefit from its services. But, with limited support from the INP+ as well as its state level network, the DLN has limited resources and a very few staff to cater to the needs of all PLHIV. When the services of the DLN spread across a spectrum of activities, the demand for their services will also increase and it will become imperative for every PLHIV member to get involved to help each other and grow together. This is not also a new initiative. Already, DLN

through its Peer Treatment Educator (PTEs) has served its members in treatment education. The PTE who have time and willingness to volunteer their service have been actively involved in peer education too. Over 20% of trained PTEs have already volunteered for these services. Nevertheless, while considering the number of PLHIV who need services and their growing demand for different service needs including the socio economic needs, even this volunteerism is not adequate over a period. INP+ in its various forums has highlighted this issue and also have discussed with various network leaders to find an alternative.

Whenever there have been opportunities to find an alternative model to sustain the DLN services. INP+ has tried them. The Innovation Fund and UNDP Tsunami projects had allowed INP+ to experiment self help group models at the sub district level to promote PLHIV in working together on a common economic cause coupled with community services. These experiments have encouraged INP+ to venture on a large scale adoption of Self Help Group model to bring together PLHIV at a micro level for working together and mutually serving each other. In a similar fashion of network style, the nomenclature given to the model is Support-Net.

The Support-Net concept has been evolved over a period of more than 24 months involving all the stakeholders – network leaders, PLHIV members, project staff and local bodies. Initially, the concept was based on a simple group principle. Observation of group dynamics and evolution of basic group behavior have been the fundamental to build upon this model. Every time the 10 -15 pilot groups gathered, there evolved new guidelines and issues. Therefore, there has been a constant change in the format and procedures of the group activities. There has also been reference to local governments about the functioning of the Support-Net groups and based on their suggestions, improvement have been made. And now, it is felt high time in bringing out uniform guidelines to replicate the model across the states.

Currently, a separate Support-Net coordinator has been given in charge for forming and developing Support-Nets across the affiliated networks. This guideline is in tune with INP+ experiences and this will help the INP+/SLN/DLN personnel to guide and develop PLHIV members to form and promote Support-Net in their neighborhood.

Definition of Support-Net

Support-Net is the GROUP formed by PLHIV member of the district network in their neighborhood within the taluk/mandal/sub district - the sub district level unit. It is a group of PLHIV by PLHIV for PLHIV

The AIMS of the Support-Net are :

- ★ To meet PLHIV socio economic needs based on their potential skills.
- ★ To share and disseminate correct information on HIV/AIDS, treatment education and positive living
- ★ To develop local linkages and referrals
- ★ To protect the rest of the population from HIV
- ★ To mobilize support among PLHIV within a taluk/mandal/sub district.
- ★ To reflect the solidarity of PLHIV to the neighborhood/society at large.
- ★ To implement projects and program activities from their own funds without depending on any others.

3. Formation of Support-Net – the process

Formation of Support-Net is the first step in Support-Net development. This initial process involves active participation of DLN and the respective local PTEs where the Support-Net is to be formed. Initially, it is DLN induced process until the local PLHIV could take initiatives on their own on a demonstrative effect.

Moreover, initially, for the present, there are only two Support-Nets at a taluk/mandal/sub district - one for men and another for women.

3.1 PEPS Meeting at DLN

First, there is an initial meeting organized by DLN to all PTEs (They include both PTEs and PS – hence called PEPS) who are in touch with DLN. This first meeting is a sensitization meeting. The DLN informs the PTEs about the Support-Net, their objectives, benefits and the role that PTEs need to play in forming a Support-Net in their area – taluk/mandal/sub district.

The meeting is held at the DLN office.

The information for such a meeting is to be given well in advance to PTEs – say 15 days before. Each PTE needs to be informed through a letter in DLN's letter pad or in person. In case of personal intimation, the PTE's signatures need to be obtained for proof of delivery of information. The same information need to be put in the DLN notice board. Telephonic information is not suffice.

This meeting can be held along with SGM where ACT project is implemented.

In any case, PTEs attend the meeting voluntarily. There need not be any budget for the meeting or travel.

The meeting need not have any quorum. Let the meeting be held even if there is one PTE.

At the end of the meeting, the DLN shall have the following outcomes.

1. The list of PTEs who desire to form a Support-Net in their taluk/mandal/sub district – restricted to 2 taluk/mandal/sub districts only.
2. The tentative list of PLHIV enrolled in the respective willing PTEs
3. The tentative dates for their individual meeting with PLHIV in their areas in a month.
4. The materials and the support needed for meeting the PLHIV members in their taluk/mandal/sub district

It is important to inform the PTE that these meetings are voluntary in nature and attract no budget expenses.

Let DLN put these information at its notice board.



Motivation and orientation to PEPS

3.2 Motivation and orientation to PEPS

It is very necessary to sensitize, orient and motivate PEPS (PTEs/PS) as they are the pillars of Support-Net.

Unless they are motivated, there can be no effective Support-Net. In order to sensitize and motivate them, DLN hold TWO collective meetings at the taluk/mandal/sub district level at the convenience of willing PEPS.

The purpose here is to repeatedly informing the benefits and the need for forming Support-Net. The contents of the meeting are:

- PLHIV life status
- PLHIV Needs, their difficulties
- Need for planning
- The necessity of actions on the part of individual PLHIV
- Communication Skills
- Assessment on PLHIV response and attitude
- Psychological motivation and how to take PLHIV along - It need be neither too fast nor too slow

There is no second opinion on the need that PEPS have to be thorough with the concept and benefits of Support-Net and they have also to consider and review the trend, emotions and willingness of PLHIV in respect of Support-Net. In other words, PEPS needs thorough information and is to be capable of taking PLHIV with them. This requires at the least two collective meetings for PEPS at the taluk/mandal/sub district level.

For each taluk/mandal/sub district, there are two meetings and for two taluk/mandal/sub districts, there are FOUR meetings.

Each such meeting lasts for 4 – 5 hours at the convenience of the PEPS. These two meetings are consecutive within a span of 10 -15 days.

3.3. PEPS Meeting individual PLHIV members

These meetings are individual meeting by each PEPS member with the DLN enrolled members within a taluk/mandal/sub district.

The task of the PEPS is to meet as many members as in the list given to them in their first meeting at the DLN.

The entire task of meeting all the PLHIV may take 3 – 4 weeks. It is also necessary, that each PEPS is meeting these PLHIV more than once.

The purpose of the meeting is to inform and orient each PLHIV to come together and form a Support-Net. Here, the meeting is between PEPS and PLHIV member as peers. The PEPS need to focus in motivating the PLHIV to initiate and form the Support-Net in their locality.

Here too, a great amount of inputs on Support-Net and the necessities for PLHIV to initiate Support-Net need to be given.

The possible meeting places for PEPS and PLHIV are hospitals (PHC/GH), panchayat office, markets etc. All such meetings are primarily PEPS initiative and one to one meetings. These meetings give greater opportunities for PEPS to impress every PLHIV member in a taluk/mandal/sub district to initiate Support-Net.

In these meetings, the contents are :

- Benefits and advantages of Support-Net
- Disclosure of status - whether necessary? – A discussion and agreement
- Need to agree for providing a consent form
- Possible dates , venues and time for first preparatory meeting

These individual meetings are held 4 – 5 times for each PLHIV.

If there are hand bills on Support-Net, they need to be shared. A success story of any Support-Net can also be shared. If there are any photos, they can also be shown to motivate and inspire the PLHIV members.

It is important that any sharing of name or photo of any successful PLHIV/PLHIV group has to be done with appropriate consent procedures.

Besides these one to one meetings, if these PLHIV members attend regularly the SGM, then these members can again be told further on the formation of Support-Net.

All the potential members are informed in advance – mostly orally in their individual meeting – the venue and the time of first preparatory meeting. It is important that the venue is selected after a consensus through individual meetings. It may be either at one of the member's residence if possible or at a convenient common place – community hall, hospital complex or market complex.



Preparatory group meeting by PEPS

3.4 Preparatory group meeting by PEPS

Based on the previous individual meetings, the first preparatory group meetings need to be held on the agreed date and time. For the preparatory meetings, there are 15 – 20 members.

The first preparatory meeting is held at taluk/mandal/sub district level at an agreed venue.

The meeting has a clear agenda so that there is no ambiguity and there are also definite outcomes.

PEPS are responsible in conducting the meetings.

The meeting is preferably held in the forenoon so that members are not rushing the agenda owing to lack of time.

The meeting is a voluntary meeting and there is no budget.

If the same meeting can be considered as SGM, then there is a provision for travel and lunch. But, such a luxury may be the last option as this is not possible for all the preparatory meetings. In some DLN, this may not be possible at all as there may not be any project. Therefore, let the meeting be voluntary and no expense is incurred by DLN.

The participating members shall interact and discuss at length the following to arrive at a conclusion.

- Analysis of current situation of PLHIV and the network
- Interactions about their future and importance of planning
- Possibilities and significance of working together as a group
- Group criteria – membership and group activities
- Savings, first investment, possible economic activity
- Next venue and date, possible planning

The meeting has also a member observer from DLN – Board or staff

It is also important that the minutes are signed by all the PLHIV present. The meeting needs meticulous documentation. For this, the DLN staff may be availed if necessary.

In any initiative, none can come to concrete decisions with clarity in a single meeting. Each PLHIV member need to know what is talked, debated and what decisions are

possible. Actually, such a process is continuous over a specified period.

Totally three such preparatory meetings are to be held before finalizing the formation of Support-Net. Each meeting lasts for 4 - 5 hours.

In these subsequent two meetings, the discussion is further on:

- Status of members when there is no funding for DLN to continue its services
- Their children, future of the children, their education and marriage –savings for these purposes, emergencies, future of children on members' sudden death - resulting sometimes behavioral problems, sexual abuse for their children
- Healthy living, members' old age issues
- The members' necessities on planning for the future, motivation to do something for their families-, Feeling of "This is the time to act"
- Benefits of groups – collective economic activity
- The question of the growth of an individual and group – individual credit from group savings – linkages – how to provide the linkage
- Formation of Support-Net

The discussions also need to focus on

- Monthly savings – margin money- investment share – level of preparedness – practical ability to think varieties, alternatives and planning

It is not essential that the discussion need to be on the above alone. The agenda for the meetings is always situation based. But, the experience shows that such a discussion does help in bringing the members together for a firm cause. The nature of discussion is very important. It has to be participatory and very encouraging for every participant PLHIV to come openly on their needs, plans, observations and suggestions.

At the end of the three meetings the following decisions need to forth come on the basis of consensus:

- Number of possible membership, membership criteria
- Possible date of formation of Support-Net
- Name of the bank
- Periodicity or frequency of meetings
- Place of meetings
- Duration of meeting as it is to be called a meeting
- Format of meeting
- Amount of monthly savings
- Amount of share investment – one time
- Resolutions to such effect.

Minutes of the Meetings



3.5 Minutes of the Meetings

Any one of the participants needs to take minutes for these preparatory meetings. Assistance from DLN may be sought if necessary. The minutes is to be prepared in a format and verified. These minutes has to be kept filed safely.

3.6 Members in a Support-Net

There are 12 (10 + 2) PLHIV members in a Support-Net. 10 PLHIV members and the 2 PEPS (1 PE and 1PS, both are trained PLHIV).

There is only one member from one family

In a taluk/mandal/sub district, there are male and female Support-Nets – currently each one.

3.7 Membership responsibilities

- i. Person living with HIV can alone become a member.
- ii. Enroll as a member – he or she should be an enrolled member of DLN - and to fill in membership form.
- iii. Monthly subscription payment Rs10/
- iv. Monthly savings of rupees 100 /month
- v. Participate in the selection of representative through consensus
- vi. Participate regularly (9/12) in monthly meetings – removed if not attended 3 or more meetings continuously
- vii. Mandatory to spend at least 10 hours per month contributing to the Support Net project based activities
- viii. Ensure to bring panchayat resolution against stigma and discrimination

Membership priority is on the basis of disclosure of HIV status, ART, ART adherence

3.8 Execution of Agreement form

The Support-Net is deemed to be formed once the membership fee is and the first month savings amount is collected.

The process of forming groups normally takes five to six months.]

Once the group is formed, it takes one to one and a half years to settle to a stable pattern.

As a mark of formation of Support-Net, an agreement form is executed by the members of the Support-Net. A formal name is given to the Support-Net. There is also a resolution to record the name of the Support-Net. The Support-Net need not be registered.

The Support-Net once formed, is to hold regular monthly meeting without fail. Each member need to have 80% of attendance compulsorily.

After the execution of form, a representative of the Support-Net is selected through consensus. There is also a resolution for the selection of representative. Normally, the SNM members agree to select either PE or PS as their representative.

4. Opening of Bank account

SN has to open an S/B Account in a nationalized bank. The bank account may be opened at the nearest locality to the group. SB A/c is in the name of Support-Net. Support-Net needs the following documents to open an account with a bank.

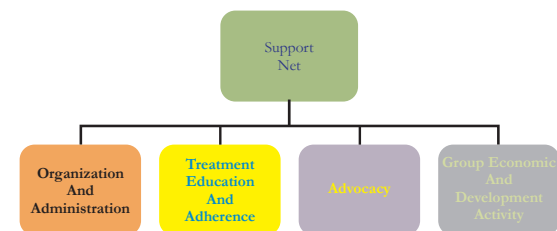
4.1 Resolution from the SN

The SN has to pass a resolution in the group meeting, signed by all members, indicating their decision to open SB A/c with the bank.

This resolution should be filed with the bank.

4.2 Authorization from the SN

The SN should authorize at least three members, any two of whom, to jointly operate upon their account. One of the three members is the president of DLN. The DLN president is one of the joint operators of the bank account. The resolution along with the filled in application form duly introduced by the representative may be filed with the bank branch.



A savings bank account passbook is issued to the SN. This bank account is in the name of SN and not in the name of any individual/s. The Support-Net may fix a person – probably the representative - in charge for the accounts.



Maintenance of registers



5. Maintenance of registers

The person in charge of accounts – the representative - is to prepare the statement of savings, deposit and balance in the bank to inform the members at every Support-Net meeting. He/she is also responsible for the account and has to submit the expenses if any – monthly once to the members. The representative is to introduce every member to the banker at the earliest possible.

5.1 Book keeping by Support-Net

Simple and clear books for all transactions NEED to be maintained. If no member is able to maintain the books, DLN accountant shall be sought for support.

5.2 Minutes Book

The proceedings of meetings, the rules of the group, names of the members, etc. are recorded in this book.

5.3 Savings and Loan Register

It shows the savings of members separately and of the group as a whole. Details of individual loans, repayments, interest collected, balance, etc. are entered here.

5.4 Monthly Register

Summary of receipts and payments on a monthly basis; updated at every meeting

5.5 Members' Pass books

Individual members' passbooks encourage regular savings. Issue individual pass book.

6. Functions of Support-Net

6.1 Organizational

- Organizing Support-Net meetings
- Representations at the networks and related service agencies
- Holding social and project events through community mobilization

6.2 Social

- Meetings with local stakeholders
- Formal and informal - introductory note of Support-Net and holding regular interactions with local stake holders like Panchayat leaders/ business person / and other local and link stakeholders
 - Identification of schemes/eligible members
 - Referrals

6.3 Economic

- Savings
- Savings have to be a regular and continuous habit with all the members. Group members learn how to handle large amounts of cash through savings. This is useful when they use bank loans. After saving for a minimum period of 6-9 months, the common savings fund should be used by the SN for lending to its own members. The interest is usually kept as 2 or 3 rupees per hundred rupees per month.
 - Banking
 - Internal lending

-The savings is to be used as loans for members. The purpose, amount, rate of interest, etc., has to be decided by the group itself. Proper accounts are to be kept by the SN.

- Group based economic activity
- Placement referrals

6.4 Health care

- Meetings with local stakeholders
- Introductory note of Support-Net and holding regular interactions with PHCP / ANMs / ICTC/ARTC/LAC/ GH and other local / link stakeholders

- Identification of PLHIV
- Referral for ART/OIs
- Follow up for CD4/ART/OIs

6.5 Community education

- ART education
- Positive prevention
- Social and economic opportunities

6.6 Monitoring Support-Net

- The Support-Net is managed at the taluk/mandal/sub district level, designated Support-Net officer from DLN-DPMU and local officer from SHG Federations/mandal Development officer monitor on regular basis.

Link-Government Sector



Individual Responsibilities

7. Individual Responsibilities of PEPS/SNM

PEPS

- Visit to ICTC/PPTCT/VCCTC -2 times in a month
- Visit to ARTC/LAC/ARTC/CCC/RNTCP - 2 times in a month
- Allocation of ART clients list to SNM for tracking
- Distribution of filled in TEA diary and updating.
- Holding support-net meeting for treatment education and adherence.
- Recording (files, registers etc.) and updating SNM activities once in a week
- Collection of savings and deposits amount
- Selection of group economic activities on viabilities and opportunities
- Raising capital and credit for selected economic activities
- Raising application for IGP from SNM and forwarding the same to appropriate agencies in the district.
- Consolidation of skill profile of PLHIV on quarterly basis
- Enrolment of new PLHIV
- Referral of PLHIV to ART/LAC/CCC/PHC or GH
- Referral of high risk group for HIV screening
- Issues if any referred for advocacy
- Referral of PLHIV to avail welfare schemes
- Registering and informing PLHIV death.
- Facilitating for Funeral support
- Monthly review report of SNM activities

SNM

- Referral to need based service centers for PLHIV (CCC/PHC or GH)

- Periodical referral of PLHIV to ARTC through DLN
- Follow-up on referral
- Referral of high risk groups for HIV screening to ICTC
- Follow-up of new PLHIV for enrolment within one week time
- Identifying treatment related issues at CCC/PHC/ICDS and Health Sub Centers
- Refer these issues through PEPS
- Referral to avail welfare services on demand to DLN
- Preparing a list of services available in their villages/towns (nearby) by other NGO's/CBO's /Corporates/Government
- Reporting of PLHIV death in their area
- One to one education and demonstration on treatment, adherence, positive prevention
- Enabling the PLHIV to access to different health services on need basis
- Distributing IEC materials to PLHIV
- Home visits to PLHIV
- Holding informal group meeting at PHC/HSC/ICDS (twice a month) particularly SRH needs
- Follow-up of PLHIV on ART for regular visit to ARTC
- Follow-up of PLHIV Pre-ART for visit to ARTC for health check-up (CD4 and other diagnosis)
- Follow-up on defaulter client
- Condom education, demonstration and distribution to PLHIV
- Selection of group economic activities on viabilities and potential
- Raising capital and credit for selected economic activities
- Collecting skills profile of PLHIV on quarterly basis

Annexure

A1. Support-Net Membership Form

1. Name of the applicant :

2. DLN ID No. :

3. Gender :

4. Marital status :

Single	Married	Widowhood	Separated/divorced	Other(specify)

(Tick the relevant)

5. Education :

6. Community :

SC	ST	BC	MBC	Other

(Tick the relevant)

7. Current work :

8. Approximate monthly Income, Rs. :

9. Full communication address phone :

I certify that the above information is correct to my best knowledge and request that I may be admitted as a member of Support-Net.

I agree to follow the written or unwritten rules and guidelines framed from time to time for the benefit of Support-Net. I also pay monthly subscription of Rs10/ without fail in time.

Signature of the applicant

Date :

A2. Consent Form

I hereby agree to be a member of Support-Net. I understand, as a member of the Support-Net, I am likely to reveal my HIV status and I am to speak on my behalf and my co members and other PLHIV. I agree that I do not have any objection in revealing my HIV status either by me or any other and I have confidence and willingness to bear its consequences. I join the Support-Net by agreeing to this condition.

I sign this consent form on my own with complete knowledge on its repercussions.

Signature of the member applicant

Signature of the witnesses

Date

A3. Agreement form

[TO BE STAMPED AS A GENERAL POWER OF ATTORNEY]
 INTER-SE AGREEMENT TO BE EXECUTED BY THE MEMBERS OF THE SUPPORT-NET GROUP

THIS AGREEMENT made this day of 19 . BETWEEN

1. Shri/Smt/Kum.....Son/Wife/Daughter of.....aged _____ years residing at.....and

2. Shri/Smt/Kum.....Son/Wife/Daughter of.....aged _____ years residing at.....and

3. Shri/Smt/Kum.....Son/Wife/Daughter of.....aged _____ years residing at.....and

4. Shri/Smt/Kum.....Son/Wife/Daughter of.....aged _____ years residing at.....and

5. Shri/Smt/Kum.....Son/Wife/Daughter of.....aged _____ years residing at.....and

; and

.

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.

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12. Shri/Smt/Kum.....Son/Wife/Daughter of.....aged _____ years residing at.....

who are members of the group, hereinafter referred to collectively as “The Support-Net (SN) Members” which expression shall, unless repugnant to the context or meaning, include every members of the said SN and their respective legal heirs, executors and administrators.

WHEREAS all SN members are residents of taluk ----- of the State ----- and are known to each other.

WHEREAS the SN members above named have joined voluntarily together and formed the SN with intent to carry on savings and credit and other economic activities as well as

beneficiary measures for mutual benefit subject to the terms and conditions hereinafter appearing:

NOW THEREFORE THIS AGREEMENT WITNESSETH THAT :

1. Each member of the SN shall save a sum of Rs.100/- (Rupees one hundred only) or such sum as may be decided by the Group, on weekly fortnightly/monthly basis which shall be deposited with the authorized member of the group.

2. Each member shall strive for the success of the SN and shall not act in any manner detrimental to the business interests of the SN.

3. The SN members shall be jointly and severally liable for all the debts contracted by the SN.

4. All assets and goods acquired by the SN shall be in the joint ownership of all the members of the SN and shall ordinarily be in the constructive custody of such member as may be authorized by the Group and shall be kept at the place of business at which shall not be changed without consent of the SN members.

5. The SN members hereby duly elect and appoint Shri/Smt/Kum. as , -----

Shri/Smt/Kum. as ----- and the DLN president Shri/Smt/Kum..... as the mentor and guide [by whatever name designated] to look after and manage the day to day affairs of the SN's activities and also act in their name and on their behalf in all matters relating thereto. The authorized representatives may however, be removed at any time by majority vote of the members and new representatives elected.

6. Each of the SN members hereby agrees to abide by and ratify all such act, deeds and things as the authorized representatives may do in the interest of the said activities.

7. The FIRST TWO authorized representatives shall take decisions in the day to day working of the SN and each representative shall actively involve herself or himself and co-operate in looking after the day-to-day affairs of the SN activities in particular to attend to the following activities.— Every member of the SN hereby authorizes the representatives to apply for the loan on behalf of the SN and execute necessary agreements/documents on behalf of the SN for the purpose. The authorized representative may collect loan amounts from the bank on behalf of SN, deposit the same in the savings account of the SN for on lending to members in accordance with the decision of the SN and also deposit recovery of loan installment from members in the loan account/s of SN with the bank.

8. The SN members hereby specifically authorize the representatives:-
(i) To open Savings, Fixed Deposits and other accounts in (.....) bank approved by the SN and operate the same under the joint signature of any ONE of the following authorized representatives.

Shri/Smt/Kum.....
and Shri/Smt/Kum.....
and the DLN President.....

(ii) To keep or cause to be kept proper books of accounts of the savings, made by the SN Members, loans granted to them and the recoveries made from them and render every year the full accounts to the SN members for their approval and adoption;

(iii) To receive all payments due to the SN and issue requisite receipts or acknowledgements for and on behalf of the SN;

(iv) To institute and defend on behalf of the SN members any legal proceedings and safeguard the interests of each member of the said SN and for this purpose engage or disengage any lawyer or advocate or agent and incur the necessary legal expenses in connection therewith.

9. In the event of death of any of the members of the SN, his/her legal heirs or nominated person shall be entitled for the benefits and be liable for the obligations of the deceased member under this agreement.

10. It is agreed that no new person shall be inducted as a member of the SN without consent of all the existing members.

IN WITNESS WHEREOF the aforesaid members of the SN have set their respective hands hereunto at the place and on day of month year first herein appearing.

Name of member SN Signature/s/Thumb of the impression

- (1)
- (2)
- (3)
- (4)
- ..
- ..
- (20)

WITNESSES :

- (1)
- (2)

(Note: The SN shall not consist more than 12 persons).



A4.Support-Net Meeting Format – a guideline

1. The title of the meeting
2. Venue
3. Place
4. Date
5. Purpose of the meeting
6. Number of member participants
7. Other Persons participating in the meeting if any
8. Guest persons if any
9. Activities in the meeting
10. Decisions or resolutions if any
11. Action plan if any
12. Responsibilities by