

**Terms of Reference (ToR) for the position of Financial Counselor (FC):**

The main responsibility will be to manage the Center and Plan, Organize, conduct, and Implement the Project Action plan to ensure proper, timely, and cost-effective implementation of the Centre for Financial Literacy project as per the Project Proposal / Activity Plan.

The aforesaid responsibilities will include

**Program functions:**

- Overall responsibility of project implementation as per the approved action plan and target achievement ensuring compliance to the SOP during the stipulated project period and meet the End outcomes of the project successfully.
- Lead, Mentor, and support CFL team of AFC, volunteers, community leaders/SHG leaders, and Bank Correspondents for effective implementation of the project.
- Field activities including Research, identification of Project villages, Demand/Baseline/End line survey, and compilation of data relating thereto
- Plan, organize, and conduct Mass Awareness Campaigns (MACs), Household Training (HHT) Programmes, Moholla training, community training, Digital/virtual training, Financial Linkages interventions as Trainer and Facilitator.
- Explore and adopt a suitable mode of digital/virtual program delivery to reach out to the project target population.
- Logistics arrangements for programs and other events
- Rapport building with community leaders, participants, and local stakeholders.
- Lead program organizing and community mobilization.
- Provide counseling support to the visitors of the CFL especially in absence of a Financial Counselor
- Conduct Household visits of participants for financial counseling and linkages
- Participate in capacity-building training programs
- Ensure proper display of charts, images, boards related to financial literacy in the CFL
- Participate in all Project Activities and be developed as expert Trainer
- Mentor and support AFC ineffective implementation of project activities including those not listed above
- Ensure availability of literature, Pamphlets, forms, awareness, and information materials for financial literacy and financial linkages for display/distribution.
- Ensure Covid appropriate behavior and compliance to Covid protocol as well as Covid guidelines issued by government authorities from time to time in all the project activities.
- Provide program impact feedback to HO for improvement of program delivery, content, strategy, and modules.

**Reporting / MIS functions:**

- Create and maintain MIS of Programme and participant-level data with linkage details in the computer.
- Daily data filling in Online CFL Portal and project MIS for the ongoing programs and events.
- Email operations and correspondence to ISMW HO to provide time to time updates on programs and requisite information asked
- Prepare and provide Monthly/Quarterly and Annual reports to HO and Nodal officer of the bank.

- Prepare and finalize Survey reports, Case studies, and success stories, and other project documentation.

**Office Master / Establishment functions:**

- Incharges of Center for Financial Literacy- operationalize and keep it functional.
- Custodial functions for safety, security, and maintenance/upkeep of CFL premises and all assets of CFL.
- Open and Close CFL as per the scheduled time of operations and ensure that it remains open during office hours on all working days.
- Timely renewal of insurance, compliance of other mandatory requirements, and repair/maintenance of all the equipment's/assets.
- Petty Cash management at CFL level.
- Timely payment of Rent, Electricity Bill, Internet connection charges, Telephone bill, etc.
- Ensure availability of required stationary in the CFL.
- Maintenance and settlement/reconciliation of petty cash accounts with HO on regular basis as per instructions
- Efficiently utilization of financial resources to minimize the cost.
- All Record-Keeping: Attendance Register, Asset Register, Visitor's Book, Guest Notebook, Daily Cash Book, Movement Register, Activity logbook, Filing of program/key documents & maintenance of other records and register.

**Monitoring and Control:**

- Day-to-day regular monitoring of ongoing project activities implemented in all the 3 blocks covered under the CFL.
- Ensure proper planning, implementation, budget utilization, and record-keeping of the project activities by the AFCs.
- Provide guidance and mentoring support to AFC and assist them to perform at their best.
- Ensure proper and timely compliance of the project SOP, HR, Admin, and account policies.
- Ensure high financial integrity in all the project financial transactions.
- Be vigilant to fraudulent activities, misappropriation of project funds, wasteful and inappropriate use of project assets and funds.
- Ensure and build a good reputation of the organization and maintain the same among the project target communities and stakeholders.

**Other responsibilities:**

- Any other responsibilities as may be assigned by the Senior Authorities of ISMW from time to time