FUND RAISING STRATEGY
(July 2018-June 2023)

RISDA-Bangladesh

Acronyms

BDF- Bangladesh Development Forum
CARE-Cooperative for American Relief Everywhere
CBO-Community Based Organization
CSR-Corporate Social Responsibilities
DED- Deputy Executive Director
ED- Executive Director
EOI-Expression of Interest
FRS- Fund Raising Strategy
GOB-Government
HRD- Human Resource Development
ICT-Information communication Technology
IEC-Information, Education and Communication
IGA- Income Generating Activities
IMF-International Monetary Fund
INGO- International Non Government Organization
IOM-International Organization for Migration
IT-Information Technology
JICA-Japan International Cooperation Agency
LCG-Local Consultative Group
MJF-Manusher Jonno Foundation
MOU-Memorandum of Understanding
NGO-Non Government Organization
NORAD-Norwegian Agency for Development Cooperation
PCN-Project Concept Note
PP- Project Proposal
RBFRT-RISDA-Bangladesh Fund Raising Team
RFP-Request for Proposal
RISDA-Resource Integration and Social Development Association
ROI-Return on Investment
SDC-Swedish International Development Cooperation Agency
SDG- Sustainable Development Goal
SP-Strategic Plan
SWOT- Strength, Weakness, Opportunity and Threat
TVET-Technical and Vocational Education Training
UN- United nations
UNDP-United Nation Development Program
UNHCR- United Nations High Commission for Refugees
UNICEF- United Nations Children Emergency Fund
UNIW-Union of NGOs of the Islamic World
USAID- U.S. Agency for International Development
WFP-World Food Program

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1. Introduction

RISDA-Bangladesh was established in 1993 as a development organization. At present, 320 staff members are working with RISDA-Bangladesh through 110 field offices in all over Bangladesh. The Strategic Plan of RISDA-Bangladesh for the next five years specifically for the period of July 2018 to June 2023 presented major focuses in highlighting on community development, renewable energy, skills development and microfinance support. Notwithstanding, gender and development, Information communication Technology-ICT to uplift digital Bangladesh to achieve vision 2021 of Bangladesh Government and good governance issues have been treated as cross cutting issues for all development activities of RISDA-Bangladesh.

RISDA-Bangladesh has been able to attract institutional donors to come forward and work together. During the last 5 years RISDA-Bangladesh developed partnerships with not only the Government of Bangladesh but also corporate sectors, International NGOs, UN organizations and multi-lateral donors and community based organizations. RISDA-Bangladesh, with its 25 years presence and experience in Bangladesh, has built a good image in the country and a strong relationship with different donors to go ahead with future plan and to contribute in development sectors. Due to emergence of new issues, RISDA-Bangladesh needs to respond the issues at national and local level and to fulfill those demands, RISDA-Bangladesh continues to take different interventions in line with Vision 2021 and SDG enabling to attract donors funding for poverty reduction.

RISDA-Bangladesh intends to be self- reliant towards sustainability within the next five years through developing high impact projects/programs and win-win partnership for common interests with donors, government, international agencies.

Fund Raising Strategy:

RISDA-Bangladesh has now developed a Strategic Plan for the Period of July 2018 to June 2023 for its program and priorities. This SP does not have any strategy for funding this country program. Therefore, RISDA-Bangladesh needs to have fund raising strategy to ensure flow of funds for its program and work towards financial sustainability. This fund raising strategy has been developed by taken into consideration of RISDA-Bangladesh experience, capacity and funding potentials from global and local grants market and philanthropic opportunity. This fund raising strategy has been presented explaining on what, from where and how RISDA-Bangladesh should be able to raise fund for its SP and other priorities identified in due course.

The Fund Raising Strategy (FRS) is to complement in short and long term operational plan that will be detailed out on how much grant funding the organization is aiming to achieve to finance its programs, given an analysis of the situation, how it will achieve its grant funding targets, who will be responsible, what the time schedule is and what resources are needed. So the country FRS provides means to increase efficiency and effectiveness of grants management to extend support in program, population and coverage for development works.

2. Grants Market and positioning of RISDA-Bangladesh

Contextual analysis of grants: Bangladesh, founded in 1971, has been blessed with huge funds from abroad in the form of emergency and long term aid, grants, loan along with commodity aid and technical aid. Most of these funds were disbursed through government agencies. Most of these aid, grant or loan has come from bilateral, multilateral and international agencies for certain programs and for limited period of time. The history has also evidence of unspent foreign grant returned to donor's country from government program. A significant portion as estimated about 20% of total foreign funding have been channeled through non-governmental organizations working in Bangladesh. Characteristics of donor funding to these NGOs evolved with program approach that began with charity to development. In addition, philanthropy and corporate funding have extended further funding opportunity for NGOs in social development and that from all together funding in non-government sector shows increased trend while increased numbers of Non-Governmental Organizations have put into further competition to demonstrate capacity and quality.

This increased trend of NGOs and financing from foreign aid, corporate and private agencies demonstrate positive approach to support development actors' function as fillers and parallel to the government services and facilities at grass root level. These large number of NGO's programs are on health, education, social development and financial services for savings and lending money to the clients. The NGOs make their yearly plan based on their financials sources and submit for approval to NGO bureau affairs, a government institute for monitoring of funding to NGOs sectors. NGOs/INGOs contribution is computed about 10% of total annual development cost which is accounted under external source of funding.

Grants market: The horizon of donors market in the global market is huge in comparing to local donors market. However, this paper has focused on specific donors who have missions and interest for Bangladesh that already demonstrated and have been growing as a grant source to support development in Bangladesh. In this category, it has been considered as International and Bilateral agencies, INGOs and Foundations who have missions in Bangladesh. In the context of International donors, those organizations having their international identity which Headquarters are abroad and their funding jurisdictions where RISDA-Bangladesh sees potentials and would like to explore the opportunities of funding in global market from those sources.

Other than these, there are donors from development agencies, INGOs and registered charity in abroad. Many of those are funding to development programs to different organizations of Bangladesh. But still some of them have not yet funded but have potentials to raise fund from them.

Grants are available in local and international markets. Local grant market includes GOB, INGOs, Foreign missions in Bangladesh (bilateral, embassies), International donors, corporate donors, foundations, individual donors, trust funds, religious opportunities and International grant market includes International donors Hqs, Bilateral agencies Hqs. INGOs Hqs. Corporate donors, foundations, individual donors, trust funds, religious opportunities,

In Bangladesh, the three sectors namely (i) Public sector, (ii) Private sector and (iii) NGO sectors are playing role in all aspects of social and human development activities in

the country. A significant amount of aid is received by the NGOs for development purposes as only Govt or only market are unable to meet the needs of the people for development. Hence Bangladesh is now regarded as one of the new emerging nations of the developing world where development program at grass root level is well recognized.

The analysis of the magnitude and cases of poverty has correctly stressed the links between investment, growth, job creation and poverty reduction; and clearly identifies key areas in which reforms are needed, public investment required, and policy process needs to be strengthened. Based on those areas, Govt goes for partnership or collaboration or MOU or call for proposals or bidding for proper allocation of the resources with different agencies.

Donors have adopted concerted approach towards greater coordination and effectiveness of development assistance in line with donor policies and procedure with focuses on different sectors. Their support to Bangladesh Govt. are in the form of pool funding in the sector of Education , Health , Capacity Building, Infrastructures building and good governance. Bangladesh Govt. major interventions are lying under poverty reduction through different sectors for which GOB receives foreign aid. Poverty reduction via five channels:
(i)   Macro stability growth projects
(ii)   Human development by capacity building
(iii)   Micro- credit based self employment
(iv)   Income transfer program
(v)   Social mobilization/empowerment at both gender and institutional level

As only Govt. approach is hardly effective to address these issues due to different factors to meet the needs of people, these have created the domain of Govt. to trespass different development activities to private/NGO sectors. Proper delivery of social services to a given target group is recognized and is actively promoted for economic growth of the country. The World Bank provides investment loans for projects, program loans and technical assistance. The World Bank, jointly with the International Monetary Fund (IMF), is increasing assistance to the Ministry of Finance. The Bank, with other Development partners, is also supporting Health, Nutrition and Population Sector Programme. In addition, NGOs are extremely active in Bangladesh. The NGOs are collaborating, on the day to day basis, with the government, donors and development agencies.

Role of Bilateral Missions in development sectors: The donor community in Bangladesh, organized under the umbrella of the Local Consultative Group (LCG), is continuously engaged in a dynamic dialogue not only with the Government of Bangladesh by Bangladesh Development Forum (BDF), but also within its own ranks. The LCG comprises a total of 16 bilateral and 7 multilateral donor institutions. It has constituted itself with a six-member Executive Committee comprising the heads-of-mission of the World Bank and the Asian Development Bank, the UN Resident Coordinator and (on a rotational basis) senior representatives of three bilateral donors. The Executive Committee is primarily intended (a) to support the LCG chair in its leadership role and (b) to improve the two way flow of information between the wider donor community and the Government – and vice versa.

Moreover, the LCG in Bangladesh has also constituted a number of thematic sub-groups (currently 21 such groups are registered as being active) which bring together donor agencies with a common interest in particular topics – sometimes with and at other times without active Government participation, depending on circumstances and protocol requirements. The role as chair and convener of these sub-groups is widely shared among the donors, thereby ensuring a very flexible and adaptable institutional "architecture" for the LCG as a whole.

Given the large number of donor institutions represented in Bangladesh, and considering the comparatively large scale of their assistance, a high level of interaction are maintained within the donor community at all times. Outside the structured framework of the BDF, the donors have generally been reluctant to take joint action to resolve common problems based on the Aid Governance initiatives. As many donors individually have the financial and manpower capacity to carry out specific analyses of development issues in Bangladesh or resolve legal/administrative problems on their own, it is in particular circumstances advantageous to launch initiatives in a "collective" manner.

The bilateral agencies support NGOs directly by seeking specific project level approval from the Government of Bangladesh. The specific project proposals and the corresponding budgets require to be approved by the concerned department of Bangladesh government. In addition, many bilateral funding supports to the government or any other government agencies, specify the percentage of funds that must be spent through the NGOs. Recent increase of bilateral funding to the government has also enhanced the flow of funds to the NGOs.

Role of Embassies in Development sector: Based on sources of resources, different embassies offer financial assistant for development purposes based on MoU between Bangladesh Govt. and Foreign Govt. The embassies country reserve some fund for development purpose to use in development or developing country and they offer those funds by bidding, call for proposals, agreement, MOU etc.

Transparency, accountability of fund received and expenditure are of important factor in providing assistance to the respective agencies by the embassies for effective utilization of the provided fund. The image and good will of the respective agency is of prime importance to the embassies as many projects fail to perform and get positive outcomes due to corruption and illegal tricks. So here is a scope to get assistance from different embassies if transparency and accountability can be maintained strictly for different projects implemented by the respective agencies.

Role of Foundations/Trusts in development sectors: Foundations, in the context of our society, are mainly family or closed circuit coalitions. These are also corporate bodies in some form and they function like NGOs. They are treated as NGOs in the official literature. They run mostly charity works without any profit motive through a trust fund.

Role of International NGOs in development sectors: Investments of foreign aid are increasing to meet the increasing demand in developing countries. The limited

capabilities of the governments have made it difficult to respond effectively to the growing needs of population at grass roots level. International NGOs are contributing a major role in development sectors of Bangladesh in parallel with public services. International NGOs are working and funding in development sector for the last two decades. The NGOs serve as international lobbyist to tackle the policies of governments, corporations and multilateral institutions. International NGOs also link up disconnected global communities, share similar problems and increase awareness of global issues, such as deforestation, loss of bio-diversity and global warning. NGOs are thus the product of the perceived and demonstrated inadequacies of the state-tied traditional model of development partnership.

Role of NGOs in development sectors: Over the years, the vast network of NGOs that have developed in Bangladesh and the experience in poverty alleviation efforts gained by them have created a unique opportunity to push forward the poverty alleviation agenda. The Government, while providing the general policy directions for development, has also recognized its limitations in bringing about sustained improvements in the lives of the poor through its own efforts. The NGOs are now considered to offer the source of a tremendous resource potential to help address the vast poverty alleviation needs. A review of the collaboration indicates three major types of arrangements: (a) sub-contract; (b) joint implementation; and (c) Government as financier of NGO projects (World Bank 1996). The most common collaboration is the sub-contracting arrangement where Government agencies enter into contracts with NGOs. Joint implementation on a partnership arrangement, where NGOs are involved either as co-financier or joint executing agency with the Government, is least practiced. In the area of microcredit there is an emerging trend for the Government to finance NGOs credit operations. Notwithstanding some deficiencies, there exists a strong realization among both the Government and NGOs, of the need to develop stronger and improved collaboration. Given the imperatives of poverty alleviation and efficacy of the NGOs in dealing with these issues, increased Government-NGO collaboration is a pragmatic way of addressing some of the poverty problems. In particular, Government-NGO collaboration in providing relief, literacy, and health care and family planning services, has a long history of success in the country.

NGOs raise fund both from private sources and Government which together accounted for 15% of overall official foreign aid. Involvement of NGOs (national or local) are observing as a key part to provide proper service delivery to a given target people. As opportunities are increased, most of the donors are now become interested to approach at national level for project funding to ensure sustainable development. As a result, NGOs are seeking for local partner and technical assistance with effective participation of local people to sustain a program. The flow of foreign fund to NGOs and rapid increase in NGO activities has given rise to become integral part for successful utilization of fund.

The local NGOs bridge the gap between local and technical knowledge in the efforts to find long-term solutions, which are widely accepted by target groups. In this way new approaches are being applied in solving problems and disseminating knowledge to other organizations through connecting them with local organizations by way of joining networks or building links with international organizations. So, scope of local NGOs to

work for development sectors in Bangladesh are become very wide and prospective due to linking up of INGOs as well as GoB.

Role of Corporate donors in development sectors: Efforts were made to institutionalize charity work and social welfare activities. Through this process, organized groups emerged based on person or interest-oriented coalitions. Such coalitions take different forms such as business house. Club, association, rotary club, financial institutions, Insurance companies etc.

Corporate Social Responsibilities (CSR) of corporate sectors influence them on how they could be best utilized in balancing the interest of shareholders with those of other stakeholders-employees, customers, suppliers, investors, communities while maximizing value or benefits and to protect themselves from Govt. tax and other limitations. Corporate bodies themselves create foundations through which they contribute a part of amount in the development sectors which are Govt tax free.

Role of Individual Donors: In the past, *Zaminders* and other members of the elite were informal groups of volunteers who response to emergencies to help victims of flood, famine and epidemics to build institutions, schools, colleges etc. Such groups ceased to function when the situation improved. With the passage of time, we observe many individual and family efforts during times of such natural disasters as floods and cyclones till today. During the devastating cyclone of November 1970, during the catastrophic floods of 1988 and 1998, during Rohingya refugee influx in 2017, cross-sections of people responded spontaneously with whatever resources they could mobilize and volunteers from all nooks and crannies rushed to the victims with disaster relief. Families who were economically better off helped the people with what they had. People survived during the transition period before any official relief assistance reaches the affected areas. This is the philanthropy attitude of people to do welfare for the country.

Current fund raising practice RISDA-Bangladesh:

During past five years RISDA-Bangladesh raised funds within the country by participating in competitive bidding and submitting project proposal in different times. Further to determine about other experiences and practices, RISDA-Bangladesh organized series of consultation and workshops with staffs and stakeholders and outcome of those consultation and workshop reveals that RISDA-Bangladesh has been inheriting fund raising practices as well as initiatives taken during past few years to raise fund for its program as follows:

Funding for pilot initiatives: RISDA-Bangladesh from its core fund, arrange some seed funds for different pilot initiative in particular to RISDA Institute of Technology, RISDA Polytechnic Institute, Agent Banking, Handicrafts and Humanitarian Response to Rohingya Refugee to demonstrate some results in the community and those results are used to seek large fund approaching donors. Prior to approach to donor, RISDA-Bangladesh maintains liaison with the donors for respective program issues.

Use of success story and IEC materials: As a part of regular documentation on RISDA-Bangladesh programs, some success stories, lessons learnt and IEC materials are

developed through various meetings, seminars, etc. Those materials are used to transform into innovative and potential projects and shared with potential donors. In some cases those innovative projects draw interest to donor and open new horizon for innovative project.

Fundraising Contract with members of UNIW: RISDA-Bangladesh senior team visited the members of UNIW for potential partnership to implement their projects in Bangladesh. It was very successful, when Rohingya Refugee influx in Bangladesh. We have built project partnership with Care Foundation, Vuslat, Turkey Dyanat Foundation, PKPU Human initiatives. Besides, RISDA-Bangladesh established partnership with Spreeha Foundation and Extend the Day of USA with personal contract.

Cost recovery on microfinance programme: Currently RISDA-Bangladesh raises fund through cost recovery of microfinance programme. It is a successful programme that project participants are paying the project cost by offering service charge.

Regular contact with current donors: From relationship and cooperation, RISDA-Bangladesh has been maintaining contact with WFP, IOM, UNHCR, Turkey Dyanat Foundation, PKPU human Initiatives of Indonesia, Spreeha Foundation of USA. Based on experience in the past and confidence on RISDA-Bangladesh, these donors further provide funds for the similar or new program as RISDA-Bangladesh has demonstrated its capability in project implementation.

Participation in bidding: In local grant market, different funding opportunities are published in electronic and print media in which RISDA-Bangladesh submits bid proposals following sequence like EOI and RFP. Institutional donors from government and international agencies publish this bidding for project funding.

Submission of Concept Note and PP: Submission of PCN and PP is one regular phenomenon that RISDA-Bangladesh has been doing. In few cases RISDA-Bangladesh submitted concept paper and project proposals to some donors with whom has long relationship.

SWOT analysis of RISDA-Bangladesh in fund raising is given below:

Strengths in fund raising (present and within the organization)	Weakness in fund raising (present and within the organization)
1. 25 years' experience for fundraising and implementation 2. Transparent financial system 3. Work in consortium approach with other NGOs 4. Quality assurance and accountability in place 5. Strategic plan demand for fund raising strategy. 6. RISDA-Bangladesh has department for fund raising	1. Absence or weak in PR materials 2. Lack of skill in fund raising 3. RISDA-Bangladesh Fundraising Department is not well equipped and prepared 4. Weak documentation in complement in fund raising

Opportunity of fund raising (present and future in externally)	Threats/Challenge of fund raising (present and anticipated external threat in fund raising
1. Reputation as well as appreciation at works for certain area 2. Relation with existing donor for recognize and referral for fund 3. Recognition by local government 4. Linkages in professional cluster in Bangladesh 5. Recognition of RISDA-Bangladesh in Media and policy makers in certain area	1. Global economic recession 2. Competition in donor market

Strategic Response to address weakness of RISDA-Bangladesh

1. RISDA-Bangladesh will develop promotional package taking into consideration of grant market and promotion.
2. Necessary training and fund raising tools will be used to improve skills in fund raising
3. RISDA-Bangladesh Fundraising Team will be equipped with necessary tools and materials as well as office automation with IT facilities.
4. The team combination and skills will be strengthened to diversify expertise in different programs and in fund raising.
5. Documentation on process, management performance and program will be strengthened to complement in fund raising

Strategic Plan of RISDA-Bangladesh: RISDA-Bangladesh has developed five years strategic plan for the period of July 2018 to June 2023 with following programs and priorities based on its experiences, roles and capacity so far acquired for its organizational and program management.

Strategic priority-1: Institutional capacity building:

Objectives: To strengthen organizational capacity to become capable for quality management and institutional governance of RISDA-Bangladesh for integrated development program.

Strategic actions:
- Revise existing organogram for further improvement of institutional governance function and management efficiencies.
- Develop policies and management tools to optimize organizational performance level.
- Strengthen fund raising and management capacity of RISDA for better program and performance with transparency and accountability to key stakeholders
- Develop capacity to conduct research on public policy and program on rights, services, resources and accesses by eligible people in order to conduct for policy change.

- Expedite office automation and modernization through development of web-portal, wifi system with internet connectivity, MIS and documentation for reporting mechanism.
- Develop a business plan to strengthen financial sustainability.
- Provide humanitarian assistance to meet emergency needs and protection of rights of the people affected by natural and human made disaster.

Strategic Priority-2: Community Development:

Objective: To empower poor and discriminated people for establishing their rights to access to public resources and services for improved life and living condition in the society.

Strategic actions:
- Organize households to form CBOs and unite their voices for collective actions and strengths to address social, political, cultural other basic rights issues dealing with public services and resources.
- Mobilize community for awareness building with necessary knowledge and information, raise voice demanding rights, accessing services and obtaining entitlements from public resources and services Knowledge and awareness building.
- Facilitate discussion and dialogue with public and private services providers to sensitize and change behavior to ensure pro-poor services.
- Provide after school tutorial classes to poor and slow learners in the school.
- Develop integrated project targeting host community and Rohynga refugee living at Kutupalong under Ukhia Upazila of Cox's Bazar district to ensure basic human rights and access to services for solar power and health care.

Strategic Priority-3: Technical Education and development

Objective: To increase employable skills through technical & vocational education and training for self or wage employment

Strategic Actions:
- Develop customized TVET courses along with necessary logistics facilities following market research and demand for employable skills in national and global market for young people.
- Conduct technical education and training at different levels following academic qualification for trade course, diploma and equivalent of BSc engineering coursses for unskilled and semi skilled young people.
- Build rapport and establish linkages with employers association, industries and individual institutes to facilitate emlpyment of skilled young people.
- Document best practices and success story on employment of skilled young people in the country and abroad.
- Facilitate policy dialogue and advocacy using evidence based best practices and success story for policy support and ammendment for skills education and speeding employment within country and abroad, if necessary.

Strategic Priority-4: Economic development:

Objective: To improve economic sustainability for better support to target people and increase livelihood opportunity of individual or group of poor people to live in the family and society with dignity and respect.

Strategic Actions:
- Design and develop agriculture and handicraft based IGA package to complement Microfinance support program.
- Establish value chain and market linkage to facilitate fair trade and obtain fair price for target people
- Establish E-communication and E-commerce services with data base on commodities, markets at different tiers to promote and monitor fair trade and value chain management.
- Facilitate extension services to primary target population and their communities at household level beyond establishing agriculture farming and home base handicrafts.
- Establish Agent banking services within the program areas where RISDA has its microfinance and renewable energy activities.

Strategic Priority-5: Resilience to Climate change

Objective: To strengthen and expand renewable energy base quality services and social business model for environment friendly economic sustainability of community and the institution.

Strategic Actions:
- Consolidate all renewable energy units for target geographic areas and establish strategic center to provide sales, installation and maintenance services, promotion and marketing and development of social business model.
- Promote and facilitate to install improved cook stove with necessary supplies of low cost, medium cost and high cost cook stove that reduce carbon emission at tier-2, tier-3 and tier-4.
- Promote and facilitate with technical support for installation of Bio-gas plant for cooking and household energy using natural resources available at household level.
- Promote and facilitate adaption of climate resilience livelihood and living condition in climate affected areas under RISDA program areas.
- Actively participate in emergency response on natural disaster that may happen in program areas.

3. Fund raising potentials and opportunities

Analysis has revealed that RISDA-Bangladesh can find plenty of opportunities to raise funds for its programs in next five years in line with Strategic Plan.

Grant market: During last three decades growth in grant market both globally and locally have created sectoral niche for social and economic development of the poor through quality programs. Despite some donors' issues like paradigm shift in program

approach from welfare to development and even towards rights and governance within programming and public and private agencies, it has been evident from the analysis that diversified funding opportunities exist from bilateral, international, multinational, foundation, corporate donors and philanthropic support from individual. Having this multi-choice and in consideration with donors' policy and priorities RISDA-Bangladesh needs to develop its fund raising approach to donor for its program priorities and policies. However, from the contextual analysis of grant market and RISDA-Bangladesh program and policy the identified potential donors are: a) some bilateral agencies, b) UN agencies, c) International Non-governmental Organizations (INGO), d) Foundations, e) corporate donors and f) philanthropist either found as individual or a group. The previous experience and partnership will be capitalized to reinstate strategic relationship for development program. RISDA-Bangladesh will explore INGOs to develop strategic partnership with a view to work together for common agenda and priority.

RISDA-Bangladesh experience and capacity: Grants growth trend in last five years and resources developed in last one decade has become great evidence and asset to contribute in its fund raising efforts. A set of tools and staff experienced in fund raising are great resource to take forward the fund raising initiatives. However, in changed context of grants market and RISDA-Bangladesh program priorities, it is imperative to strengthen staffs' capacity with appropriate skills in fund raising. RISDA-Bangladesh needs to equip its office with all logistics, tools, materials, documents and facilities so that combination of skilled staffs and logistics can be very effective in facilitation of fund raising approach RISDA-Bangladesh.

Besides these, RISDA-Bangladesh will defines different techniques and use innovative methods in funding raising taking into consideration of the donor to whom approach for funding will vary like for institutional donor has to be very professional in communication, presentation and negotiation while fund raising from individual philanthropist should follow an approach to touch his/her emotion rather than professional gill. Likewise for corporate donors, the staff will have acquired skills to deal with win-win situation to meet the social commitment as a part of corporate social responsibilities. From SWOT analysis some identified weaknesses needs to be resolved through strengthening RISDA-Bangladesh capacity and developing some tools.

Present program funding: Most of these funding are project base without certainty to continue beyond project life. This funding limited within project funding cannot be widened despite the identified needs and development opportunities in project areas. The field experiences and RISDA-Bangladesh presence has created demand from different communities for more program interventions where funding is concern to expand program coverage and intensification. Therefore, intervention and expansion of program coverage needs additional fund and organizational capacity to address emerging issues and priorities with the communities working for last many years.

RISDA-Bangladesh Strategic Plan: The Strategic Plan developed for five years have given clear strategic direction for RISDA-Bangladesh's program and projects. Moreover the Strategic Plan has widened opportunity to work in program approach rather than project approach without long term commitment and sustainable development which will only be possible for funding constantly from established source. The Strategic Plan

does not have fund raising strategy to ensure such funding flow. This missing component in funding thus is found as an opportunity to develop fund raising strategy to complement Strategic Plan with long term commitment for sustainable development.

4. Strategic actions for fund raising

Strengthening RISDA-Bangladesh capacity: The pre-requisite to roll out fund raising strategy is capacity building of RISDA-Bangladesh. Therefore, identified capacity issues and opportunities have been determined as follows:

Staffing and their fund raising skills: The conventional practice in fund raising is the ED is the key player in fund raising where sometimes fund raising manager/officer or program director helps ED to this specialized jobs. But in present context, this conventional structure does not effectively and efficiently work in result based performance. Therefore, RISDA-Bangladesh has formulated a large team and core team for way forwards this fund raising strategy. The large team includes representation from all departments under the leadership of ED and supported by some senior management staff. The core team is already formulated and called RISDA-Bangladesh Fund Raising Team (RBFRT) to raising fund from external sources and from potential association of RISDA-Bangladesh. However, this RBFRT will be strengthened with clear jobs responsibilities and plans and strategies to lead fund raising initiative and coordination with program team for funding needs. The team members have acquired some basic knowledge and skills from practical working experiences and short training from different institutes. To sharpen further in fund raising corresponding to current funding environment and its management, the core team will have a) Writing skills, b) Computer and internet skills, c) Communication skills, d) Documentation skills, e) Creative thinking to response of any issue, f) Conceptualization of an idea to transform into project, g) Public Relations skills, h) Socialization skills, i) Skills in salesmanship, j) Organizing skills, k) commitment to the work on cause, l) Ability to ask and m) Retention of confidence on rejection. A component of HRD strategy of RISDA-Bangladesh will facilitate to strengthen capacity of this core team through a gradual process.

Equipping fund raising office with necessary tools and materials: Not only to strengthen team capacity is suffix in fund raising but also the fund raising unit office shall be well equipped with necessary IT facilities office automation equipment and logistics enabling to produce, communicate and present quality materials and information as well as maintain relationships with donors. The staff assigned to this fund raising unit office will acquire necessary skills in operation of office automation equipment and IT facilities for communication. An exclusive website or a section of organizational website will exclusively be designated for fund raising unit office that will update and upload necessary data, information and materials for public information with special attention for donor's audience.

Donors' mapping and data base: To know donors who are potential for RISDA-Bangladesh program funding, a market research on donors through their website information, country plans and programs, donor contact information, different promotional and information materials published by donors should be conducted. To conduct donors' mapping, the fund raising team will develop a checklist, identify contact

information of relevant desk officer at donor's office, review and capture information and data from donors website to become educated and get prepared to meet donor with set of information pack and a power point presentation. The fund raising team under leadership of either ED or senior manager will visit donors' office and meet senior staff responsible for development cooperation/program. Following this meeting and notes from the meeting and research outcome will be used to develop donors mapping with a data base in the IT system. A staff from core team will be entrusted with exclusive responsibility to update this data base and mapping. To further facilitate on donors' funding schedule, RISDA-Bangladesh will have a funding calendar on donor funding opportunities who maintain regular schedule following its country program. However, unscheduled funding opportunity through bid proposal is also found through electronic and print media which will be tracked by the core team.

Following completion of donors' mapping, data base will be established shown through a matrix bellow:

Donor's contact information	Country program and priorities	Funding allocation for country program	Eligibility to apply for funding
a. Address of Donor's office: b. Head of development cooperation/program c. Contact address and telephone, e-mail d. Concerned desk officer(s) e. Others	a. Country plan/Program/CSP: b. Duration c. Program priorities d. Funding strategy e. Others	a. Total fund allocation for country program/plan/SP. b. Nature of fund c. Component wise fund allocation d. Priorities in funding e. Others	a. Legal entity of the organization. b. Required organizational profile. c. Funding compliance d. Others:

Donor's calendar: Once the donors' data base is developed, the information about donor's funding schedule will also be identified. Based on this data and information, a donors' funding calendar will be developed to monitor and track donors' funding opportunity for different program and strategies in the country. From previous experience and donors relations it is understood that most of donors funding is offered in different quarter of the year like in January, April, July and October while some donors' may have exceptional or special time frame to float funding opportunities in different months of the year.

Promotional package and materials for fund raising: As a part of readiness to approach to donor or to present the organization and its program; RISDA-Bangladesh will have one package containing organizational profile, a brief about current programs and synopsis on specific program/projects for which funding are necessary. To write organization profile RISDA-Bangladesh will follow an outline but not limited to a) Foundation, b) Legal entity, c) Governance structure, d) Organizational capacity, e) Development programs and f) Future plans in brief. To complement this organizational

profile, some other documents like project concept paper, strategic plan, annual audit report, summary of constitution, recognition/certificate of appreciation, annual report, sample of contract agreement, authenticated information on registration with EU, USAID, etc. should also be in the promotional package.

5. Tools and techniques in fund raising

As part of organizational preparedness, RISDA-Bangladesh has identified some specific tools and techniques in fund raising. The significant tools that will be used for fund raising include: a) Project concept paper and project proposal based on strategic plan, b) fund raising plans duly assessment of current funding commitment and sources, c) a budget to invest for fund raising, d) a schedule to contact and meet donors identified for potential funding.

Approach for raising fund from any donor is critical to the success of donors' funding. Therefore, the lead staff on behalf of RISDA-Bangladesh will get prepared prior to meet donor on how to ask for a specific cause that must be effective to motivate and give further opportunity to discuss about potential cooperation. RISDA-Bangladesh core team will have specific research and information on donors to understand their interests and priorities so that the lead staff in dialogue with donor can talk in same line and language. Given that the donor's research outcome would be great resource to make right approach to right donor. The facilitation techniques for two way communication and demonstration of gratefulness for interest on RISDA-Bangladesh programs will be part of motivation techniques. At the first meeting with donor may have come out with short, medium or long term commitment which will not be an issue for development partnership rather to be considered as an opportunity of entry point in establishing formal relationships.

Use of different approach for different donors: As mentioned earlier that in fund raising technique different approach needs to be used for different types of donors as follows:
- ➢ Institutional donors: - Professional application following guideline and format
- ➢ Foundation – Logical presentation focusing on tangible benefit to your community.
- ➢ Corporate donors – Demonstrate win-win opportunities.
- ➢ Charity – Align with their causes and objectives
- ➢ Philanthropist – A case for support
- ➢ Individuals – A good cause to touch emotion

Further to above approach, following guideline will be followed to raise fund from different types of donors:

Institutional donors: The institutional donors hold large segment of funds in grants market. Institutional donors include: Bilateral agencies like USAID, UKaid, NORAD, SDC, etc. International donors like UN Agencies, World Bank, JICA, etc. INGOs like CARE, Plan, Concern World Wide, etc. These INGOs are also considered as grant makers because they raise fund globally to spend money locally in different countries. To approach for funding to these institutional donors, one must have to be well prepared and competent professionally to approach for funding considering following steps:

- Learn about their funding policy, schedule and country priority.
- Validate with your programs and projects.
- Prepare an action plan well ahead to submit PP.
- Develop and submit PP following guideline and format.
- Follow-up and respond query, if any.
- Make a professional presentation, if you meet donor.
- Make your stand-point and show how the contribution can impact at micro and macro level

Foundations: Private owned fund or properties are the major funding sources for foundation. However, sometimes government and corporate bodies form foundation to channel their funds through institutions for fulfillment of certain agenda. Foundations are mostly interested to see their contribution is used for certain tangible benefit including infrastructure for institutional development. There is increased trend in numbers foundations in current global grant market. These Foundations have their own policies following which they set their priorities for funding in development sectors. Therefore, to seek funding from foundation one must approach with following steps with self preparedness:
- Know on why and how they give NGOs.
- Identify your cause align with their priorities and interests.
- Contact and submit application.
- Meet with foundation authority with a PP.
- Host a visit of foundation authority.
- Further consultation and follow-up.
- Be associate with foundation and its cause

Corporate donors: In global grants market corporate donors have now been well recognized for their significant roles in social development taking into consideration of their corporate social responsibilities. These corporate donors mostly look for opportunity of social development where they can find win-win situation for promotion and building image of corporate agencies. Sometimes corporate bodies channel certain percentage of earned profit to their own foundation for contribution in social/human development. To explore grants from any corporate body one must consider following steps:
- Know about their current practices, interests and business.
- Make a brief presentation about your cause.
- Show that the partnership could create a win-win opportunities.
- Submit a short PP with implementation and management strategies.
- If agreed, organize an event to launch the project.
- Establish relationship and explore another opportunity of cooperation.

Individual donor/philanthropist: In the society there are people who are emotionally motivated to contribute for individual or social development. To approach those individual donors, one must have preparedness with certain cause to touch their emotional heart and mind. Sometimes this grants/donation may be small in size or very big which depends on the ability of donors and the nature/size of your cause. Following are the different techniques used to approach to raise funds from individual donors:
- Direct Mail
- Door to door collection

- Organize fund raising event
- Appeal through IT
- Membership
- Legacies and memorials.
- Religious events
- Gift box at public place.
- Lottery
- Donation on purchase of Consumer product:

Sponsorship: RISDA-Bangladesh has its sponsorship program through which fund is raised for certain causes from individual, institutional and group of people. To make efficient in fund raising through sponsorship approach RISDA-Bangladesh needs to follow some tools and techniques as follows:
- Identify causes of individual or group of people potential for sponsorship in line with RISDA-Bangladesh policy and priority.
- Cluster those causes of individual or groups under different category.
- Prepare customized sponsorship communication package for each category specified to individual or group.
- Identify potential sponsors corresponding to those categories and approach them using those sponsorship communications.
- Develop sponsorship data base to maintain sponsorship fund and relationship between sponsored and sponsors.

Other techniques: Regardless of characteristics and types of donors some other recognized and established techniques are used to raise fund from people or organizations who contribute funds for certain causes. To use these techniques one should have well prepared to approach donor through public appeal or any other tools and methods for fund raising. Some significant techniques are suggested bellow to raise fund from individual or institutes:
- Public Appeal
- Organizing events
- Street collections
- Participation in bidding
- Enlistment/ shortlisting with various organizations
- Corporate partnership for branding
- Development of Donor's consortium
- Developing resource base: Enterprise/ entrepreneurship
- Networking
- Participation in project consortium

Return on Investment (ROI): It is essential to realize that to raise fund from different types of donors in global and local grant market, RISDA-Bangladesh needs to invest resources in the form of money, human resources and logistics so that there must have Return on Investment (RoI). This investment will be more effective if efficient human resources are engaged to use these proposed techniques with necessary tools and materials with right plans and strategies on time.

6. Management of fund raising initiatives

Team management and coordination: Formulation of core team has already been described in RISDA-Bangladesh capacity building strategy for fund raising. Therefore the other important component is to cooperate and coordinate among the large and core team. Program staff being involved in program planning, implementation and monitoring will be responsible for identifying potential program that needs funding support. On the other hand members of core fund raising team will be able to inform about potential funding opportunities for specific thematic areas or donor's priority so that program staff will identify and design project/program in line with funding opportunities. The large team including core team will meet monthly basis for coordination and sharing progress to-date.

Approach to donor: The fund raising staffs will explore potential donor corresponding to program and donors priorities in the country or abroad. Based preliminary contact information and donor's requirement, the fund raising team will communicate through e-mail or postal mail with the potential donors when a set of promotional package and concept paper will be sent. Follow-up and response should be obtained by fund raising focal person and coordinate to hold a formal meeting or e-conversation when program, fund raising and management team will attend to brief and clarify any queries and further discuss about expectation on project design so that the fund raising team with assistance from concern program team can develop project proposal and submit to the identified donor by the country director.

Monitoring of fund raising initiatives: Plans and strategies determined as a part of fund raising will need regular monitoring to see how the initiative deliver results when any support may be needing for effectiveness in fund raising. The RISDA-Bangladesh Fund Raising Team will some tools and method to conduct process monitoring and progress monitoring following this fund raising strategy so that records from this monitoring would become useful for lessons learning of the team.

Documentation and Reporting on fund raising progress and performance: To report is necessary for assessment magnitude of results obtained in fund raising. In this fund raising mechanism will have some established documentation process from different source of information and data in course of fund raising strategy. With these data and information, periodic report will be produced and shared in monthly coordination meeting and other forums relevant to fund raising and financial sustainability.

Annexure-1: List of top 20 donors

Sl	Name of Present Donor
1	Government Ministries and Departments
2	Turkiye Diyanet Foundation
3	PKPU Human Initiatives, Indonesia
4	International Organization for Migration (IOM)
5	Care Foundation, Turkey
6	Vuslat Association, Turkey
7	World Food Program (WFP)
8	Bangladesh NGO Foundation
9	Sudokkho (UK Aid)
10	Bangladesh NGO Foundation
11	Spreeha Foundation, USA
12	Extend the Day
13	BRAC
14	Infrastructure Development Company Limited
15	Shahjalal Islami Bank Ltd
16	Gryhayan Tohbil, Bangladesh Bank
17	UCEF
18	Muslim Aid Bangladesh Field Office
19	Helen Keller International
20	Public Welfare Foundation UK

Annexure-2: List of top 20 highest potential donors

SL	Name of Potential Donors
1	UNHCR
2	UNICEF
3	UNDP
4	Palli Karmo Sahayok Foundation (PKSF)
5	Social Development Foundation
6	Manusher Jonno Foundation (MJF)
7	Save the Children
8	Plan International
9	Action Aid Bangladesh
10	Start Fund Bangladesh
11	Oxfam
12	German Embassy
13	Japan embassy
14	Australian Embassy
15	Islamic Development Bank (IDB)
16	World Vision
17	Concern Bangladesh
18	Practical Action Bangladesh
19	Centre for Disability and Development (CDD)
20	CARE Bangladesh

Annexure-3: Job descriptions for Head of Fundraising Team

01. Compile and maintain a database of international and local donor organizations (international foundations, bilateral and multilateral agencies and private corporations offering donations).
02. Regularly monitor donor websites and identify and inform donor opportunities matching the work of the organization.
03. Maintain a website and regularly update it with information about organization's work.
04. Writing concept notes, project ideas and project proposals and ensure their timely submission.
05. Develop business plans to generate income from various sources.
06. Undertake online research and build contacts with potential individual donors and raise funds for the activities of the organization.
07. Maintain relationships with existing donors and respond to their requests regularly and keep updating them about the work of the organization
08. Improve and develop communications material for the organization such as brochure, website, success story, case study, annual report, DVD, poster, etc.
09. Organize or provide assistance in organizing any fundraising events for the organization.
10. Undertake local/overseas tours to strengthen network & relationship with potential donors for effective resource mobilization.
11. Suggest other innovative ideas for effective resource mobilization.
12. Carry out any other responsibility assigned by the Executive Director.

Annexure-4: Action Plan for fund raising activities

Sl	Interventions	Frequency	Responsibility	Checked by
01.	Formation of Resource Mobilization Team (RMT)	One	International Desk	Executive Director
02.	Organize Meeting of RMT.	Monthly	International Desk	Executive Director
03.	Prepare a data base for potential donor agencies and update it monthly basis.	One	International Desk	Executive Director
04.	Pursue with the selected donors through Email and telephone.	As per need	DED/ID	Executive Director
05.	Prepare Project Completion Report and submit to donors and legal authorities.	As per need	DED/ID	Executive Director
06.	Prepare Project EOI Documents and submission to the selected donors.	As per need	DED/ID	Executive Director
07.	Prepare Project Concept Note and submission to the selected donors.	As per need	DED/ID	Executive Director
08.	Prepare of Project Proposal and submission to the selected donors.	As per need	DED/ID	Executive Director
09.	Collect Letter of Intent to process with NGO Affairs Bureau.	As per need	ID	Executive Director
10.	Prepare Newsletters and arranging printing	Quarterly	DED/ID	Executive Director
11.	Prepare Annual report and arranging printing	Annual	DED/ID	Executive Director
12.	Prepare Brochure and arranging printing	Annual	DED/ID	Executive Director
13	Website development and update	As per need	DED/ID	Executive Director

Annexure-5: Fundraising Expense Budget

Line Items	Year 1	Year 2	Year 3	Year 4	Year 5
Salaries	20,00,000	20,00,000	20,00,000	20,00,000	20,00,000
Office costs	30,000	30,000	30,000	30,000	30,000
Mailings	10,000	10,000	10,000	10,000	10,000
Newsletters	2,00,000	2,00,000	2,00,000	2,00,000	2,00,000
Annual report	1,00,000	1,00,000	1,00,000	1,00,000	1,00,000
Donor proposals	50,000	50,000	50,000	50,000	50,000
Website development	50,000	50,000	50,000	50,000	50,000
Special events	2,00,000	2,00,000	2,00,000	2,00,000	2,00,000
Donor database	30,000	30,000	30,000	30,000	30,000
Professional development	2,00,000	2,00,000	2,00,000	2,00,000	2,00,000
Total Expenses	29,70,000	29,70,000	29,70,000	29,70,000	29,70,000