

ព្រះរាជាណាចក្រកម្ពុជា
ជាតិ សាសនា ព្រះមហាក្សត្រ



គោលនយោបាយប្រាក់សោធន
(ប្រាក់មូលនិធិ)
Provident Fund Policy

2024

កែប្រែលើកទី៣

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1.About BSDA

Buddhism for Social Development Action (BSDA) is a local NGO which was established on the 5th of January 2005 by seven monks founder at Wat Nokor Bachey and registered with The Ministry of Interior on July 05, 2005. BSDA does not work for any political party or promotes the religion of its members.

IDENTITY:

BSDA is a community-based organization founded on the Buddhist principles of Méttā to empower vulnerable people and to promote compassionate engagement in Social and Economic Development to contribute to the eradication of avoidable suffering.

CORE VALUES:

- **Serving the poor:** improving the livelihoods of poor families
- **Unity:** Building trust, honesty and respect for each other as a family.
- **Democratic Approach:** Promoting collective voice from community members, stakeholders and all levels of staff and engaging them in decision-making processes.
- **Innovation:** Providing a unique opportunity for people to develop their problem-solving through ICT and critical thinking.
- **Integrity and accountability:** In the management and use of aid; being accountable and transparent to communities, donors, and stakeholders.

VISION:

BSDA envisions a society where people are empowered to live independently and have livelihood security.

MISSION:

BSDA's mission is to empower and enhance the quality of life of vulnerable people, especially women, children and youth, through education, vocational training, social enterprise, good governance, livelihood and innovation programs, in partnership with others.

STRATEGIC CONCETRATIONS FOR NEXT 5 YEARS)2021-2025):

1. Integrated & Innovative Programming
2. Building strong relationships
3. Sustainable Livelihoods
4. Funding Sustainability
5. Continuing to learn and grow
6. Building staff capacity

BSDA Provident Fund Guideline

2. Overview

The BSDA Provident Fund is a voluntary saving fund where contributions from both staff and BSDA are collected, kept in a bank account under the control of the Provident Fund Trustee Committee and paid back to staff when they finish their work with BSDA.

3. Purpose

The purpose of the Provident Fund is two fold : first, to assist staff financially to make their life better and more comfortable after working for BSDA; and second, to serve as an incentive to motivate staff to work hard, honestly and to serve longer with BSDA. In this way, the Provident Fund is linked to retention of staff.

The Provident Fund shall not be used for any purpose other than set out in this guideline.

4. Membership

The Provident Fund is for all Cambodian permanent and fixed-term staff after completion of their probation period. Please refer to staff policy for the definition of “permanent staff”. Membership is voluntary without salary. BSDA staff who wants to join the Provident Fund needs to complete the application form (see Appendix 1).The mention above if Donors support, staffs are in their probation period can get the Provident Fund.

5. The Provident Fund Committee

The following apply to the administration of the Provident Fund. The Provident Fund is administered by the Provident Fund Trustee Committee (PFTC). The PFTC consists of five members as follows: Staff Representative to the Management Team, Two Representatives from Programmed Unit (PU), one Representative from Finance Unit . The Senior HR/Admin Manager is automatically a PFTC member by virtue of her/his position. The Senior HR/Admin Manager provides overall guidance to ensure the PFTC is working in line with BSDA policies.

When necessary, the PFTC may call on an external advisor from an individual who does not contribute to the Provident Fund. Elections for the PFTC are held annually. Each PFTC member agrees to serve on the Committee for a minimum of one year but three of PFTC members will be worked as volunteer for six month next and during PFTC members will recruit for new members.

The PFTC shall select one member as the Chairperson. For each PFTC meeting, the Chairperson will nominate one member as a minute taker on a rotating basis. The PFTC should meet twice in a year. A PFTC meeting must have at least three members present in order to be considered a quorum and its decisions binding. The Chairperson may call for an irregular meeting in the case of urgent matters. In the absence of the Chairperson, any member may call for an irregular meeting.

All decisions related to Provident Funds should be made by consensus. If the PFTC is unable to reach a consensus the decision will be made by majority vote. In case of a tied vote the chairperson has the casting vote. The PFTC shall have its own round stamp. All

decisions made by the PFTC should be properly stamped and signed. This stamp should be kept with the Chairperson of the PFTC.

6.Accounting, reporting and payment of funds.

The BSDA Finance Officer is responsible for calculating individual contributions made by staff plus those made by BSDA and for sending monthly statements to the bank. All calculations shall be done initially by the BSDA Finance Officer and approved by the PFTC. All financial records relevant to the Provident Fund, cheque books, payment authorizations, vouchers, etc. should be kept under the control of the Finance Officer. By the nature of the Provident Fund, no petty cash shall be held.

The Provident Fund shall be audited every year as part of the BSDA annual audit. The PFTC shall receive a copy of the section of the audit report concerning the Provident Fund. All Provident Fund members may have access to the audit report. The Provident Fund shall be kept in the BSDA Staff Provident Fund bank account in a trustworthy bank selected by the PFTC and approved by the SMT or Board.

The BSDA Staff Provident Fund is a single account. The bank will calculate monthly interest for the Provident Fund. The bank will provide monthly statements to BSDA's Finance department of the total balance of the BSDA Provident Fund. BSDA Finance officer shall confirm the statement provided by the bank.

There shall be FOUR signatories to the BSDA Staff Provident Funds accounts. They are: Operation Director, Program Director, Senior HR/Admin Manager and The BSDA Executive Director.

Two of the above four signatories are required for all cheques or withdrawal or Transferring slip. The bank book and documents shall be kept in the safe with the Operation Department of BSDA.

7.Contributions in BSDA

វិភាគទានប្រាក់BSDA ទទួលពីម្ចាស់ជំនួយ (ករណីមាន) CONTRIBUTION (FROM DONORS)	ការវិភាគទានប្រាក់របស់សមាជិក បុគ្គលិក/STAFF CONTRIBUTION
10%	5%
<p>សំគាល់: ករណីនិយោជិតមិនគោរពឬ ល្មើសនឹងគោលនយោបាយ និយោជិតនោះមិនត្រូវទទួលបានវិភាគទានពីអង្គការ BSDA ឡើយ។</p> <p>If employees do not follow to policy , employees will not get provident fund from BSDA.</p>	

BSDA can borrow this money for BSDA' activities or any need, this is approved by PFTC and Senior Management Team(Voting: 50+1).

8. Disbursement

All Provident Fund members should receive their Provident Fund entitlement on the last day of their service with BSDA. In the case of the member's death, his or her Provident Fund shall be paid to his or her beneficiary as the member has specified in the Application Form. Any Provident Fund member who resigns from BSDA (break the rule) of service will only be entitled to receive their contribution to Provident Fund plus interest on their contribution.

All BSDA contributions (principle plus interest earned on BSDA's contributions) are transferred back to BSDA accounts.

Provident Fund member who is dismissed from BSDA under the terms of the BSDA Staff Policy Disciplinary Procedures may not be entitled to receive the full contribution made by BSDA on her/his behalf. Full payment will not be made, for example, where there has been misuse of BSDA funds or property and/or there has been serious effect to BSDA's image. In such cases, the Management Team shall check the staff member's performance appraisal record and decide what proportion of BSDA's contribution should be retained.

9. Start date

This Provident Fund Guideline came into effect from signature. Staff entry to the scheme is thus calculated according to their years of service with BSDA or the date s/he joins Provident Funds.

10. Changes to the guideline

As and when there is a need to amend or change anything in this guideline, the PFTC shall discuss these issues in the staff meeting, reach a consensus and make suggestions for change to the Senior Management Team. After Management Team agreement the suggested changes shall be put before the Board for approval. No amend mentor change to the guideline is effective without Board approval.

All provisions contrary to this policy shall be abrogated.

Signed on behalf of the Board



Mr. Kurt Bredenberg

Chairman of Board of Director of BSDA

Date.....01...../ May /2024



Signed on behalf of the SMT, Staff

Ms. Chhon Srors

Executive Director of BSDA

Date...01..../ May /2024



អង្គការសកម្មភាពព្រះពុទ្ធសាសនាដើម្បីអភិវឌ្ឍន៍សង្គម

Appendix 1

ទម្រង់ចូលសមាជិកភាពប្រាក់សោធន (មូលនិធិ) Provident Fund Membership Application Form

ឈ្មោះ/Name: Sex.....Date of Birth...../...../.....

ថ្ងៃខែឆ្នាំកំណើត/Date of Birth:

លេខប័ណ្ណសម្គាល់ខ្លួន/ID Card No.: កាលបរិច្ឆេទកំណត់/Date Issued:

អាសយដ្ឋាន/Resident Address:

លេខទូរស័ព្ទ/Telephone: E-mail.....

ឈ្មោះអ្នកទទួលប្រាក់សោធននិវត្តន៍ជំនួស ករណីបាត់បង់ជីវិត អង្គការ BSDA នឹងបើកជូនអ្នកទទួលតាមភាគរយដែលបានសរសេរក្នុងលិខិតនេះ/Name of beneficiaries to the BSDA Provident Fund. In the event of your death BSDA will pay only to the beneficiaries as per the share you state here.

ល.រ No	ឈ្មោះ Name	ភេទ Sex	សាច់ញាតិ Relationship	កាលបរិ កំណើត DoB	ទីលំនៅ/Permanent address /Phone Number	(%) ភាគរយ/share percentage

ខ្ញុំយល់ព្រមទាំងស្រុងជាមួយនីតិវិធីប្រាក់សោធននិវត្តន៍អង្គការ BSDA / I agree to comply with the BSDA Provident Fund Procedure.

Date: ____/____/____

Date: ____/____/____

ហត្ថលេខា/Applicant

ឯកភាព/Approved by: _____



អង្គការសកម្មភាពព្រះពុទ្ធសាសនាដើម្បីអភិវឌ្ឍន៍សង្គម

Appendix 2

**ទម្រង់ស្នើសុំប្រាក់សោធន (មូលនិធិ)
Provident Fund Assistance Request Form**

ឈ្មោះ/Name of member: No:

តួនាទី/Position:

សមតុល្យប្រាក់/Provident Fund balance as of \$:

ចំនួនថវិកាស្នើសុំ/Amount requested:

ថវិកាជាអក្សរ/Amount in words:

មូលហេតុស្នើសុំ/Reason for requesting assistance:

.....

.....

.....

.....

.....

Date :/...../20.....

ហត្ថលេខា

Signature of Applicant

សំណើត្រូវបានយល់ឬមិនយល់ព្រម/The request is approved / not approved:

PFTC Member : (Signature) Name:

..... (Signature) Name:

..... (Signature) Name:

កាលបរិច្ឆេទ/Date payment made: ចំនួន/Amount:

ទទួលបានដោយ/Received by: : (Signature) Name:

ចំណាយដោយ/Paid by: : (Signature) Name: