**TRAINING MODULES FOR THE MEMBERS OF THE MANAGEMENT COMMITTEE SET UP WITHIN THE CONTEXT OF CEREAL BANK MANAGEMENT**

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**MODULE 1: DEFINITIONS**

**Farmers' organisations**: Farmers' organisations are collective structures that take many forms (associations, cooperatives, groups, unions of groups, federations of unions of groups, etc.). All these organisations have at least one characteristic in common: they bring together people who, faced with the same problem, decide to join forces in order to solve it.

**Group:** A group is generally defined as an entity resulting from an agreement by which several natural or legal persons undertake to use all or part of their resources for a given period.

**Association:** An association is also an agreement by which natural or legal persons voluntarily and knowingly pool their abilities or activities on a permanent basis for a specific purpose other than to share profits.

**Cooperative:** A cooperative is a group of natural or legal persons facing similar difficulties who have voluntarily joined together to achieve a common goal by setting up a democratically managed and controlled enterprise. The share capital of this enterprise is formed by a contribution of equitable shares from the members. The members agree to participate actively in the running of their enterprise and to share the risks and benefits fairly.

**The Cereal Bank (CB**): This is an economic and social activity engaged in by an organised local community that handles, on behalf of its members, the collection, storage, preservation and transfer of cereals in order to ensure their food security and self-development.

**MODULE 2: THE CEREAL BANK (CB)**

1. **Status of the Cereal Bank**

The Cereal Bank (CB) is apolitical and non-denominational. It is cooperative in nature and as such, it follows the universal principles of cooperation, which are:

* Voluntary membership.
* Democratic power exercised by the members (one person, one vote).
* Equitable participation of members in the capital.
* Autonomy and independence.
* Education, training and information for management and staff members.
* Inter-cooperation (cooperation with other CBs).
* Commitment to the community, with a focus on meeting the needs and expectations of its members.
* The cooperatives contribute to the sustainable development of their communities.

1. **Benefits of the Cereal Bank**
2. Ensures food security.

Thanks to the means at its disposal, the CB makes it possible to buy cereals in favourable periods at a good price, to store them properly and to sell them at a competitive price during the lean season, hence the availability of cereals at village level and their accessibility to all.

1. Enables sale of surplus production.

The CB allows members who produce more than they need to sell this surplus grain at a remunerative price.

1. Ensures a remunerative price.

The CB allows members to sell their produce at a price that covers their production costs (remuneration of labour, inputs, etc.) and to make a profit.

1. Price stabilisation.

By having sufficient stock in the village and adopting a price that is favourable to members, the CB prevents speculation in the sale price by traders.

1. Facilitates access to seeds.

By providing locally purchased cereals, the CB allows the most vulnerable producers to obtain seeds at a lower cost.

1. Facilitates access to credit.

Although the practice of credit to members is discouraged, the GA members most in need can obtain cereals on credit, repayable over time with favourable terms.

1. **Organisational structure of the Cereal Bank**

Like any association of a cooperative nature, the main administrative and supervisory bodies of the CB are:

* The General Assembly (GA).
* The Board of Directors (BoD) or Senior Management Committee (SMC).
* The Purchases and Sales Committee (PSC).
* The Statutory Auditor or Audit Committee.

However, the CB's statutes may establish other bodies as necessary.

**Module 3: Duties of THE DIFFERENT BODIES / Roles AND RESPONSIBILITIES of CEREAL BANK (CB) MEMBERS**

**Duties of the different bodies**

1. **The General Assembly (GA):**

This is the most senior body responsible for formulating the CB's policy and programme of activities. It is composed of all the members of the CB and is sovereign in its decisions. It provides a forum for the expression of Participatory Management and Associative Democracy, since every member must participate in the General Assembly, speak out, elect leaders democratically and be elected to a position of responsibility. It comprises all the members of the Cereal Bank.

**The roles of the GA**

The roles of the General Assembly may vary according to the purpose for which it is convened.

Convened by the Chairperson of the Board of Directors, the General Assembly must meet at least four (4) times a year within the context of the Cereal Banks.

* Before commencing replenishment.
* At the end of the replenishment.
* Before commencing the transfer.
* At the end of the transfer.

At the end of the replenishment, the General Assembly asks the members of the Board of Directors and the auditors to report on the bank's state of affairs and decides on the measures to be taken with regard to any management shortcomings identified.

The tasks of the GA in relation to the transfer: the GA decides on the day for beginning the transfer, the opening time of the shop and the quantity to be sold per member.

**Rights and duties of CB members**

The members of the Cereal Bank also have rights and duties. These are detailed in the basic texts of the organisation (especially the internal regulations). In general, it should be noted that any member of an organisation including the CB has the **right to**:

* Take part in the organisation's meetings.
* Vote and be elected to the different positions within the CB's different bodies.
* Demand accountability for the assets of the CB.
* Give their views at meetings.
* Have knowledge at all times of the CB's material and financial assets.

In terms of **duties**:

It should be remembered that all members must pay their dues, acquire a membership card, participate in the work of the bank, not divulge any information that could be detrimental to the organisation, etc. **NB**: the composition of the different committees must take into account gender and vulnerability.

1. **The Board of Directors (BoD) or Senior Management Committee (SMC):**

It is appointed by the General Assembly and exercises the authority conferred upon it by the latter. The members of the Board of Directors are elected by the General Assembly from among its members for a renewable term of three years. It is composed of at least: a Chairperson, a Secretary General, and a Treasurer. The Board is answerable to the General Assembly for the management of the CB. It appoints a manager.

It comprises all the members of the Cereal Bank and is the decision-making body. All matters relating to the organisation and operation of the Bank are decided democratically before being implemented by the other bodies of the organisation.

**Composition**

The composition of the management committee: the number of people making up the Board of Directors is variable. In the case of the Cereal Bank, it is composed of five (5) male and female members. The positions to be filled are:

* Chairperson
* Secretary
* Deputy Secretary
* Treasurer
* Deputy Treasurer

**Roles**

A distinction is made between general and job-specific roles.

* **General roles**

Any decision taken at the General Assembly shall be implemented by the administrative committee.

* It ensures the smooth running of the bank.
* It is the arm, head and legs of the bank.
* It represents the bank in all meetings.
* It defends the rights of male and female members in relation to the issue of food security in the context of cereal banks.
* The members of this body organise the General Assembly to present the bank's annual balance sheet.
* **Roles by position**

**The Chairperson**

She/he convenes and chairs the meetings, ensures the smooth running of the CB, the execution of tasks by each member, the good collaboration between the members of the Board of Directors, and represents the bank externally; she/he is the authorising officer for expenses and is co-signatory. The Chairperson is the guarantor of the internal regulations. To this end, she/he is responsible for making them known to all members, for ensuring that they are respected, and in the event of violation, she/he must apply the appropriate sanctions.

### The Secretary

She/he presents the financial situation of the CB to the GA, writes up the minutes of the meetings, is responsible for record keeping and collaborates with the other board members in a collegial manner.

### The Treasurer

She/he works in a collegial manner with the other members of the Board of Directors and the Purchases and Sales Committee.

**The qualities of the members of the Board of Directors**

In order to be effective, the members of the Board, which is the implementing body for the decisions of the GA of the CB members, must have the following qualities:

* Be patient with all members.
* Be able to get around on foot for training, meetings.
* Be always available.
* Be dynamic and energetic, and therefore healthy.
* Be able to facilitate large group discussions.
* Clearly communicate the results of meetings with partners to members.
* Be able to read, write and calculate correctly, especially for the secretary.
* Be honest and transparent, not hiding anything from others.
* Be representative as regards men, women and young people: to be valid representatives in their eyes, on whom everyone can rely.

1. **The Purchases and Sales (PSC)**

The Purchases and Sales Committee (PSC) or stewardship committee carries out the various activities planned within the CB. It is appointed by and receives guidance from administrative committee.

**Composition**

It consists of two people, the treasurer and the secretary.

**Roles**

It performs many roles, as it is the body around which everything revolves, for the smooth running of the CB. As such, it must:

* Record all data related to the management of the CB.
* Carry out transfer and replenishment activities.
* Present the financial situation of the CB to the Board whenever it asks for it.
* Be the custodian of the CB's cash box and present only to the Board.
* Take out money for replenishment activities with the permission of the Board; it is therefore responsible for unaccounted for shortfalls in the cash box.
* Keep the keys to the CB.
* Carry out operations in the context of the transfer and replenishment.
* Take care of the maintenance of the shop.
* Record stock inflows and outflows.
* Be responsible for unaccounted for shortages of cereals in the shop.

1. **The auditors**

The auditors are the oversight body for the activities of the Board of Directors and the Purchases and Sales Committee. They are elected by the General Assembly to carry out periodic audits of the two bodies (Board of Directors, Purchases and Sales Committee). To this end, they may carry out physical and accounting audits without prior notice and must report to the General Assembly.

**Composition**

There are three (3) of them, all elected by the GA, and they are not part of the Board.

**Roles**

Their roles consist of inspecting the following:

* The cash box of the Purchases and Sales Committee: the funds available in the cash box and the entries in the accounting document must correspond.
* The stocks in the shop must correspond to the entries in the register of the shop’s inflows and outflows.
* The shop and its protection, internal and external maintenance of the shop, other CB tools and their condition.
* Management documents: various records maintained by the steering committee team.

For each inspection, an account is presented to the GA and, if possible, a report is written.

**The qualities of the auditors**

The auditors should not be members of the Board.

They must not be related to other members of the Board.

Preferably, they are chosen from among the respectable and respected people in the village.

They must be men as well as women.

They should be able to read, write and calculate correctly.

**Module 4: Accounting and management documents**

1. **Management documents**

**The membership register**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Date** | **No.** | **Gender** | **Last name, first name** | **Dues** | | **Comments** |
| **In kind** | **In cash** |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |

**The stock book**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Dates** | **Label** | **Inputs** | **Outputs** | **Balance** |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
| **Total** | | | |  |

**The cash book**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Dates** | **Label** | **Inputs** | **Outputs** | **Balance** |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
| **Total** | | | |  |

**The sales book**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **No.** | **Date** | **Last name, first name** | **Quantity** | **Price per unit** | **Amount** |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| **Total** | | | | |  |

**The purchases book**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **No.** | **Date** | **Label** | **Quantity purchased** | **Price per unit** | **Value of purchases** | **Advance received** | **Balance** |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
| **Total** | | | | | | |  |

**The warranted credit granting booklet**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **No.** | **Date** | **Last name, first name** | **Quantities of food guaranteed** | | | **Amount of credit received** | **Signature** |
| **Millet** | **Sorghum** | **Cowpeas** |
|  |  |  |  |  |  |  |  |
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**The minutes book**

|  |  |  |  |
| --- | --- | --- | --- |
| **Minutes No.** | | **Date:** | |
| Meeting agenda: | | | |
| **Decisions taken** | **Responsible for implementation** | | **Time limit for implementation** |
| Decision 1 |  | |  |
| Decision 2 |  | |  |
| Decision 3 |  | |  |
| Decision 4 |  | |  |
| Full names and roles of the SMC members who attended the meeting:  -  -  - | | | |
| Names of other people who attended the GA | | | |
| Total members in attendance   * Men * Women * Total | | | |
| Signatures:  Chairperson of the meeting Secretary of the meeting | | | |

1. **Accounting documents**

**Expenditure book**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Date** | **Reason** | **Amount** | **Recipient’s signature** | **Chairperson’s signature** |
|  |  |  |  |  |
|  |  |  |  |  |

**The bank transaction book**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Date** | **Label** | **Deposit** | **Withdrawal** | **Balance** |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |

**The withdrawal form (withdrawal made by the manager to the treasurer)**

Date:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Amount in words** | **Amount in figures** | **Chairperson’s signature** | **Treasurer's signature** | **Recipient’s signature** |
|  |  |  |  |  |

**The inventory sheet**

|  |  |  |  |
| --- | --- | --- | --- |
| **Designation** | **Quantity counted** | **Quantity on the stock sheet** | **Comments** |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |

**The inspection sheet**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Designation** | **Previous status** | | **Type of transaction performed** | | | **Total** | | **Normal status** | | **Comments** |
| **Stock** | **Species** | **Purchase** | **Sale** | **Amount**  **Cash box** | **Stock** | **Cash box** |
|  |  |  |  |  |  |  |  |  |  |  |
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**Module 5: Criteria for the viability of a CEREAL bank**

Like any organisation, for a Cereal Bank to function and endure, it must meet certain criteria, including:

* Establishment through proper elections of a sound management committee.
* Compliance with internal regulations.
* Regular internal review and external audit.
* Regular meetings regarding the affairs of the Bank.
* Appropriate training.
* Carrying out economic and social activities.
* Establishing an internal and external partnership.