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KARAK CHAMBER OF COMMERCE: ORGANIZATIONAL ASSESSMENT AND RECOMMENDATIONS

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KARAK CHAMBER OF COMMERCE: ORGANIZATIONAL ASSESSMENT AND RECOMMENDATIONS

KARAK CHAMBER OF COMMERCE EVALUATION

SUSTAINABLE ACHIEVEMENT OF BUSINESS EXPANSION AND
QUALITY (SABEQ)

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CHAMBERS OF COMMERCE AND INDUSTRY IN IRBID &
KARAK

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INTRODUCTION

Karak Chamber of Commerce is the organizational framework for a group of commercial, industrial and services institutions. It aims at strengthening cooperation among those institutions as well as serving their interests. It is the only organizational entity that represents the commercial sector facilities and is the primary link between the government and business owners; thus contributing to economic prosperity and creating the appropriate environment for developing economic activities across various sectors. The Chamber seeks to remove obstacles that hinder development and program implementation faced by all stakeholders; as well as raise awareness of the sector's growing role.

To this end, and to bring the commercial sector in Karak Governorate to the desired level, a Chamber of Commerce was established in Karak in 1951, to carry out a range of tasks and services, which are consistently delivered to help its affiliates serve their interests and develop, expand and manage their businesses.

Business Associations in Jordan, including Chambers of Commerce and Industry, were identified as SABEQ's entry point for developing the sectors they represent and are considered to be a vehicle for cooperation between private organizations, as well as a platform to identify and address issues with a common voice. Regional Chambers of Commerce and Chambers of Industry are considered to be key players in the process of achieving local economic growth, mainly in Irbid and Karak.

InsTran's main aim is to induce institutional transformation by enhancing the relevancy of these Chambers to the level where they would be a partner in achieving SABEQ's goals in Irbid & Karak.

MAIN OBJECTIVES

Since membership is mandatory in those Chambers, sustainability is not an issue. However, relevancy is an important factor and a key goal that the Chambers should be concentrating its efforts and resources on to achieve it. The efficiency and effectiveness of these efforts could be measured in terms of revenue ratios and the degree of satisfaction among members.

The key objective of this assignment is to conduct a thorough organizational audit of the regional Chambers of Commerce and Industry, utilizing SABEQ's Benchmark Assessment Tools to:

1. Assess their structures, systems, procedures and resources in relevance to their strategic plans and membership goals.
2. Recommend specific changes and potential technical assistance that would enhance the Chamber's relevancy to its members and regions.

METHODOLOGY

In order to study the status of the Karak Chamber of Commerce in terms of the institutional framework and its strengths and weaknesses, and to come up with recommendations that would contribute to Improving the performance of this Chamber, SABEQ has formed a specialized work team to achieve the objectives of this study.

Recommendations suggested would assist in achieving the intended goals of participating in economic decision-making by developing the commercial sector in the Governorate, serving the interests of its affiliates and contributing to the formulation of economic, financial and investment

regulations and policies. This in turn would affect the performance of the commercial sector and would increase its contribution to local community development while improve living standards.

The following comprises the methodology used:

- Reviewing the evaluation tools and mechanisms proposed by SABEQ Program and then revising those tools to be adopted to evaluate the Chamber in accordance with its current state (Appendix 1- Evaluation Tools). The evaluation tools include the following criteria:
 - Leadership Criterion, which includes:
 - Strategic Planning.
 - Promoting democratic culture and values which contribute to achieving the Chamber's mission and strategic goals.
 - Follow-up and evaluation mechanisms.
 - Human Resources Management Criterion
 - Recruitment policies.
 - Job descriptions and classifications.
 - Capacity building and training.
 - Compensations and staff incentives.
 - Administrative development.
 - Relations with workers.
 - Processes and Procedures Criterion
 - Managing and streamlining processes.
 - Chamber's relationship with members and affiliates.
 - The Chamber's role in supporting women in the commercial sector.
 - Building relationships with partners.
 - Continuous improvement and development.
 - Advocacy and Lobbying.
 - Knowledge Management Criterion
 - Financial Management Criterion
 - Market Study Criterion
- Reviewing all the available documents related to the Chamber's work, such as the laws, regulations, instructions, work plans and bulletins issued by the Chamber, in order to learn about the goals, tasks and services offered by the Chamber and its role in serving the interests of its affiliates and networking between different institutions (Appendix 2- Provisional Law No. (70) of 2003).
- Studying the experiences of other similar Chambers in Jordan, such as Jordan Chamber of Commerce and Amman Chamber of Commerce, as well as Chambers outside of Jordan.
- Holding meetings with the Chamber's Chairman, some members of the Board of Directors, Chamber's Director General, a number of Chamber's employees, heads of Committees of the Board, the Sectors Committees and a random sample of the General Assembly, taking into consideration:
 - affiliate's class and sector, in order to be aware of the services provided by the Chamber, the satisfaction degree of the services, the procedures for providing them, development proposals
 - Chamber's role in representing and defending the interests of small businesses,

- Familiarity with the Chamber's plans, strategies, future orientations and the goals they seek to achieve (Appendix 3- List of Interviewees).
- Analysis of the Chamber's 2006 Budget (Appendix 4- Scanned copies of the budget of 2004, 2006).

DESCRIPTION OF THE CHAMBER'S STATE

A descriptive study of the status of the Chamber was conducted, using the above mentioned methodology adopted by the Team. The Chamber's current status was analyzed in order to reach results. Proposals and recommendations that aim to assist the Chamber achieve its goals, serve its affiliates and contribute in developing the commercial sector in the Governorate will be prepared in light of these results.

To this end, the Chamber was studied in terms of the following:

THE CHAMBER COMPOSITION

THE CHAMBER'S BOARD OF DIRECTORS

The Board of Directors consists of 11 members, including the Chamber's Chairman. Members are elected according to the guidelines set forth in the Chambers of Commerce Provisional Law of 2003. The Board of Directors works voluntarily without pay. They meet once a month to discuss various issues related to the commercial sector, the local community as well as incoming and outgoing correspondence of the Chamber. Under the Law, the Chamber's Chairman and members have the right to nominate themselves over and over.

THE BOARD'S TASKS

According to the Chambers of Commerce Provisional Law 2003, the following comprises the Chamber's main tasks:

- Managing the administrative and financial affairs of the Chamber.
- Implementing the Chamber's goals and tasks.
- Following up all the financial issues in terms of disbursement decisions, the balance sheet, financial accounts and the annual report, and submitting them to the General Assembly for approval.
- Appointing the Chamber of Commerce employees, setting their salaries and their employment terms and terminating their services.
- Discussing the decisions on recruiting graduate and undergraduate trainees in the Chamber and their financial rewards.
- Participating in the committees of the Board of Directors.
- Discussing and reviewing the minutes of the previous Board meetings and following up its resolutions.

- Discussing and responding to correspondence between the Chamber, Amman Chamber of Commerce and the rest of the chambers of commerce in the Kingdom.
- Communicating with the Central Bank for cash transactions and exchanging currencies that the Chamber may need.
- Communicating with the International Chamber of Commerce and participating in the relevant local, regional and international meetings and conferences.
- Discussing the relevant laws, expressing opinion and views, as well as submitting proposals to reduce the negative effects of some laws.
- Organizing exhibitions.

THE BOARD'S MAIN COMMITTEES

The Board of Directors has two technical committees:

- Procurement Committee, which meets periodically.
- Arbitration Committee, which meets as needed.

THE SPECIALIZED SECTORAL COMMITTEES

Commercial sectors are not classified. The Chamber seeks to standardize the names of professions to produce accurate and precise data on the commercial activities. Hence, there are no specialized committees.

GENERAL ASSEMBLY

The Chamber has about 1525 affiliate members to date, who, according to the Chamber's Board of Directors, account for about 50% of the total number of merchants in the Governorate covered by the Chamber's services. This is due to a lack of commitment by the Municipalities to the Professional Licensing Law of 1999, which is a challenge to the Chamber despite raising this issue with the Municipality more than once. The Chamber is currently working to create a mechanism to activate the Professional Licensing Law. The number of members is expected to exceed 1800 by the end of 2007 (according to the Chamber's Director) through cooperation with all of Karak's Municipalities.

THE CHAMBER STAFF

The Chamber's total staff is 13 employees comprised as follows: Chamber Director, Assistant Director, Accountant, Computer Specialist, Secretariat, two messengers and 6 guards.

The Chamber's staff enjoys the following benefits:

1. Social Security.
2. Thirteen monthly salaries.

However, staff is not covered by medical insurance and doesn't have access to any capacity building and training programs.

CHAMBER MEMBERSHIP

Under the Chambers of Commerce Law, the Chamber is a member of Jordan Chamber of Commerce, where it is represented by the Chamber Chairman.

THE CHAMBER TASKS AND SERVICES

The services offered by the Chamber under the Chambers of Commerce Provisional Law of 2003 are:

- Issuing Certificates of Origin for various products and approving invoices, signatures, guarantees and commercial documents.
- Offering the necessary training to develop trade, businesses and small enterprises.
- Contributing to the promotion of investment in its geographical jurisdiction.
- Participating in serving the local community.
- Resolving disputes that arise between its members or between them and the merchants, or between the members of the other chambers of commerce, either by a friendly settlement or by arbitration.
- Membership and membership renewal services.
- Submitting recommendation letters to the embassies to grant visas to merchants.
- Issuing membership cards to member merchants.
- Expressing opinion on draft laws and regulations related to trade and submitting proposals it deems appropriate.

SERVICES OFFERED TO CHAMBER'S AFFILIATES

- Organizing meetings and conferences with the Governorate and the Municipality to discuss the problems faced by the city's merchants, such as repairing the sidewalks of some streets or closing certain streets in other areas and its impact on the commercial activity.
- Holding meetings between merchants and the relevant officials to discuss the latest developments in the areas of legislations, policies and procedures which affect the performance of the commercial sector (such as holding meetings on the new Income Tax Law, Sales Tax Law and the Labor Law), expressing opinion on these legislations and making their voices heard by the officials directly.
- Providing guarding services to the main commercial markets through the Chamber's cooperation with Karak Municipality and public security organs.
- Networking commercial relations with the other countries by helping merchants to obtain franchises.

THE NATURE AND QUALITY OF THE ACTIVITIES UNDERTAKEN BY THE CHAMBER

- The Chamber offers several activities that aim to improve the commercial performance, including:
 - Circulating information to all the affiliates to inform them about training courses held by Amman Chamber of Commerce.
 - Inviting corporate executives in the Industrial City, honoring them with medals and plaques on different occasions expressing appreciation and respect.
 - Karak Chamber of Commerce is one of the contributors in preparing to hold the South Investment Conference, which aims at attracting investments to the South Region.

THE SERVICES OFFERED BY THE CHAMBER TO THE INDUSTRIAL SECTOR

- The Chamber reached an agreement with the Ministry of Trade and Industry to certify certificates of origin through a subordinate office of the Ministry in the Industrial City, so that the exporter won't have to go to Amman for this purpose.
- Communicating with the factories in the Industrial City through inspection visits to examine working conditions, meet workers and identify the obstacles faced by investors and find ways to overcome them.

KNOWLEDGE MANAGEMENT AND DISSEMINATION

Knowledge management represents the processes which help the Chamber generate, acquire, organize, use and disseminate knowledge; in addition to transferring important information and expertise of the Chamber, which are necessary to carry out various administrative activities, such as decision-making, problem solving, learning and strategic planning. Knowledge is classified into two basic categories:

- Tacit knowledge is the skill which people carry in their minds and is, therefore, difficult to transfer to others. This knowledge may be technical or cognitive. In this framework, the Chamber appointed an assistant for the Chamber's Director in order to document the managerial skills, experience and expertise, since the Director will be retiring by the end of this year.
- Explicit knowledge is the available information stored in the Chamber's archive, including booklets on policies, procedures, documents and processes and operation standards. Often, people can access and use these booklets, and share it with other employees through seminars, meetings and books. The study of the current status of the Chamber revealed that the Chamber runs a regular archiving system of the correspondence and keeps a record of membership subscriptions for internal session, which does not enable the Chamber to recover receivables due from affiliates outside the Board sessions. The Chamber also keeps files of the Members of the General Assembly.

As for publications such as informational bulletins, advertisements and periodicals, the Chamber misses any publication that introduces the Chamber, its activities and services offered to the commercial sector in particular, and to the community in general as well as a publication laying out the available investment opportunities in the Governorate.

THE CHAMBER'S ROLE IN SERVING LOCAL COMMUNITY

The Chamber supports local community activities by participating in organizing various activities and initiatives, including:

1. Providing aid and donations to charities and cultural organizations.
2. Providing financial assistance to several public schools.
3. Providing financial support to needy students.
4. Participating in public activities and events, in addition to local and national events.
5. Finding jobs for the workers of the Governorate in the factories operating in Karak, by circulating information about available job opportunities in coordination with Karak Directorate of Labor, the Industrial City in Karak and factories' managers in the City.
6. The Chamber encourages young people to work in sectors and professions previously not considered as a result of the culture of shame, such as bakeries, restaurants, construction and agriculture.

THE CHAMBER'S FINANCIAL PERFORMANCE

THE CHAMBER'S REVENUES

The Chamber's total revenues grew by 31.2% to JD75, 053 in 2006 compared to JD57, 273 in 2005. The following comprises the Chamber's main revenue sources:

1. General revenues account for 97% of total revenues. These include:
 - a. Subscription and registration fees (37%),
 - b. Fees of approving invoices and certificates of origin (29%),
 - c. Guarantees fees (14%),
 - d. Guarding fees (17%),
2. Investment profits from rental properties owned by the Chamber (3%)

THE CHAMBERS EXPENDITURES

Total expenditures in 2006 amounted to JD53,000, of which JD35,000 were general and administrative expenditures. Salaries of employees and guards were the main source of expenditures, amounting to 72% of the general and administrative expenditures and 48% of the total expenditures. The contribution of Karak Chamber of Commerce to the Jordan Chamber of Commerce's budget amounted to 18% of total expenditures. The remaining expenditures were in the form of contributions to Social Security, the Savings Fund and depreciations. It is worth noting that the Chamber recorded a surplus of JD 22.318 in 2006 up from a deficit of JD 693 in 2005.

THE FINANCIAL RATIOS

1. Revenues/Expenditures: Total revenues in 2006 covered 142% of the total expenditures which reflects the Chamber's effective mechanism of collecting revenues.
2. Liquidity Ratios: They measure the enterprise's short-run ability to pay its maturing obligations.
 - Current Ratio (Current Assets/Current Liabilities): This ratio measures the company's short-term debt-paying ability; i.e. the ability of the company to settle its current liabilities by selling its current assets. In 2006, the current ratio was 24% compared to 262% in 2005. This means that there was a considerable decrease in the Chamber's ability to sell its current assets in order to cover its current liabilities. In principle, the ratio should be at least 1:1 to enable the Chamber to pay for its maturing liabilities by liquidating its short-term assets.
 - Liquid Assets Ratio (Current Assets/Total Assets): This ratio measures the proportion of liquid to total assets. In 2006 the ratio amounted to 3% down from 40% in 2005 indicating that 3% of total assets in 2006 stood ready to cover short-term liabilities.
3. Profitability Ratios: These ratios measure the degree of success or failure of a given enterprise or division for a given period of time.
 - Net Surplus Margin: This ratio measures the net surplus as a percentage of revenues. In 2006 the net surplus margin was improved to 30% compared to -1% in 2005 reflecting the Chamber's movement from a small deficit in 2005 to a substantial surplus in 2006.

4. Return on Investment (ROI)

The ROI (Net Profit/ Average total Assets) measures the overall surplus that could be generated from the total assets. In 2006 this ratio amounted to 24% compared to -1% in the year 2005 indicating a higher profitability of the Chamber's investments.

Table 1: Financial Indicators (in JD)

Karak	2005	2006
Current Assets	28,093	2,554
Total Assets	71,037	93,203
Current Liabilities	10,727	10,575
Equity	60,310	82,628
Total Equity & Current Liabilities	71,037	93,203
Revenues	57,273	75,053
Expenditures	57,966	52,735
Net Surplus/ (Shortage)	(693)	22,318
Net Working Capital	17,366	(8,021)
Revenue/Expenditure Ratio	99%	142%
Current Ratio	262%	24%
Liquid Assets Ratio	40%	3%
Net Surplus /(Shortage) Margin	-1%	30%
ROI	-1%	24%

RESULTS

The analytical study of the current status of Karak's Chamber of Commerce examined a number of criteria which were addressed in detail to measure the Chamber's performance in achieving the goals for which it was established and in fulfilling its functions as stipulated in the Law. These criteria are:

LEADERSHIP CRITERION

Leadership criterion is one of the most important criteria which indicates the Chamber's ability to mobilize resources and contribute to achieving results and goals. It measures the existence of a realistic strategic plan and executive work programs that maximize the Chamber's contribution in achieving its goals. Moreover; it reflects on the Chamber's role in promoting a democratic culture that supports good governance with an optimal use of the Chamber's resources. This is all coupled with the existence of a system to evaluate the Chamber's performance, its cooperation with other institutions and how it deals with risks.

STRATEGIC PLANNING

The Chamber's strategic planning process was studied in terms of whether a comprehensive strategic plan with a vision, mission and strategic goals existed. This was done to determine if the Chamber's vision and mission were reflected in a well thought out strategy.

From the interviews that were conducted and the documents that were obtained, it was found that the Chamber lacks a strategic plan. Any strategy procedures do not go beyond the review of the monthly financial position, discussing incoming and outgoing correspondence and taking day to day managerial decisions. There are no major strategic discussions whether on medium or long term policies, plans and programs.

PROMOTING DEMOCRATIC CULTURE AND VALUES WHICH CONTRIBUTE TO ACHIEVING THE CHAMBER'S MISSION AND STRATEGIC GOALS

The Chamber's Board is democratically elected according to the guidelines set forth in the Law. It represents the interests of the General Assembly. The Board of Directors works voluntarily without any compensation. The Board has two technical committees:

- An active Procurement Committee.
- Arbitration Committee activated upon need.

FOLLOW-UP AND EVALUATION MECHANISMS

It is clear that the Chamber does not have a clear and approved follow-up and evaluation mechanism, nor a system to monitor, measure, analyze and prepare the report on the actual performance of all key outputs, as a result of:

- A weak institutional planning process.
- Absence of the job descriptions that define functions and duties of workers.
- Absence of specific functions of the Board's Committees.

HUMAN RESOURCES MANAGEMENT CRITERION

Human resources are the basis and instrument of the production process. The interviews that were conducted were aimed at identifying the Chamber's efforts in building human capital and creating a supportive environment that encourages excellent performance by workers, in addition to measuring the Chamber's effectiveness in terms of:

- Identifying the needed human resources.
- Developing training and development programs for employees to meet the Chamber's needs.
- Implementing fair and transparent policies on recruitment, rewards and compensations, in addition to the plans to motivate employees.
- Designing and implementing programs to increase employees' satisfaction and help in staff retention.

RECRUITMENT POLICIES

The meetings revealed that:

- The Chamber does not have clear recruitment policies which ensure and guarantee that the needs of the institution are met in a timely manner in terms of competent employees with the skills necessary to fulfill the requirements of the job.
- There is no salary scale to ensure fairness and credibility in determining the salaries of workers.
- All the decisions related to recruiting, salaries, and terminating services, bonuses and rewards are documented in the minutes of the Board meeting.

It is worth noting that there is a sense of job security among the Chamber's employees, since there are work contracts between the Chamber and its employees.

JOB DESCRIPTIONS AND CLASSIFICATIONS

The absence of written and detailed Job Descriptions and classifications to select and appoint employees and define their duties and references indicates a certain lack of professionalism. It should be noted here that the Chamber Director is the immediate supervisor in charge of running the administrative and technical affairs, which represents a kind of delegation of powers, without being concentrated in the hands of the Chamber President or Board members.

TRAINING WORKERS AND IMPROVING THEIR EFFICIENCY

There is no approved mechanism to train the workers and improve their efficiency. Employees reported that they are not offered training programs. It is also worth mentioning that the Chamber's budget does not include allocations for training. (Source: Chamber's 2006 Budget).

COMPENSATIONS AND STAFF INCENTIVES

There are no transparent and effective policies for the compensations and incentives that help to increase workers' productivity and raise the quality of performance by motivating the employees to seek excellence in achieving the Chamber's strategic goals.

RELATIONS WITH WORKERS

Workers in the Chamber have friendly relationships with the Board of Directors, which helps in unrestricted channels of communication and creates a comfortable working environment. Despite this, there is no transparent mechanism to analyze employees' needs, deal seriously with complaints and regularly measure the employees' satisfaction.

PROCESSES AND PROCEDURES CRITERION

MANAGING AND STREAMLINING PROCESSES

The Chamber offers many services and activities in an easy and accessible manner. But the Chamber's employees do not have processes maps that show the inputs, requirements and procedural steps of each operation. They rely on their expertise and memory in this area. There is no mechanism to regularly monitor the implementation of these processes in order to ensure the optimal use of human resources in offering services in a timely and cost-effective manner.

CHAMBER'S RELATIONSHIP WITH MEMBERS AND AFFILIATES

The Chamber has no mechanism to measure the members' satisfaction, or the extent to which employees seek to obtain feedback from members and use it to improve their performance in meeting members' needs and expectations. There is no suggestion or complaint box through which the opinions of members and affiliates can be monitored to be efficiently and transparently addressed.

BUILDING RELATIONSHIPS WITH PARTNERS

The Chamber has positive relations with all the official and civil institutions in the Governorate. The Chamber is represented in several councils and committees established by these institutions, in addition to the Chamber's relations with the local community, through supporting several official and civil society institutions, based on its belief in social responsibility towards society. However, the Chamber needs to institutionalize and use this relationship to reflect its role.

It is worth mentioning that the Chamber works in coordination with other institutions, such as the Jordan Chamber of Commerce, particularly in the area of promoting public policies and defending the interests of the private sector.

CONTINUOUS IMPROVEMENT AND DEVELOPMENT

THE FOLLOWING WAS SUGGESTED BY THE INTERVIEWEES:

- The Chamber does not have medium or long-term strategic plans, or annual work plans about financial activities and costs and specific timetables. In order to improve performance and the level of services offered by the Chamber to meet members' needs and expectations, the Chamber should constantly seek to provide services with improved efficiency, effectiveness and timing. The Chamber should also seek to achieve the following:
 - Linking the Chamber electronically with Jordan Chamber of Commerce.
 - Providing merchants with training skills to train merchants in commercial and administrative areas, accounting and applicable English language. The Chamber can utilize its hall which is suitable for training.
 - Conducting workshops that revolve around economic development and legislations of interest to affiliates (Sales Tax and how to calculate it).
 - Computerizing membership data to develop consistent data on Members. Currently, every year, Members get a new membership number while renewing their membership. With computerizing the database of Members, there will be consistent information for each Member.
 - Developing an administrative and accounting program related to the nature of the Chamber's work (computerizing the Chamber's activities).

- Upgrading and standardizing the names of professions to produce accurate and precise data on the commercial activities at a Governorate level¹.
- Creating an inventory control system for furniture and supplies in an organized manner.
- Creating a mechanism that ensures collecting all fees due from merchants (cooperating with the Municipality).
- Imposing fees on requests to adjust or change the merchant's profession (upgrading instructions and regulations) to increase the Chamber's revenues.
- Creating new income sources for the Chamber through high-yielding investment projects.
- Publishing a periodical that describes the Chamber's activities and the available investment opportunities in the Governorate.
- Improving employees' conditions and develop a salary scale and job descriptions and classifications.
- Holding courses for employees that are related to the nature of their work in the Chamber, which will improve employees' performance.
- Creating a health insurance system that covers Board members, employees and merchants.
- Developing a specific mechanism to keep records, files, correspondence and files on previous sessions, in an organized manner to make them easily and quickly accessible when needed.

LOBBYING

The good relations the Chamber has with the members and different partners, and the positive relations with civil society institutions, enabled it to lobby support and build alliances. This facilitated and encouraged more sectors to participate in the issues related to the commercial sector, through the activities that are aimed at decision-makers. This role becomes more evident when it comes to new economic draft laws and regulations, imposing taxes and international agreements. Yet, the Chamber does not have a clear strategy on ways of advocacy and lobbying to reach policy-makers with the aim of influencing change.

KNOWLEDGE MANAGEMENT CRITERION

Implementing a sound strategy to manage knowledge, develop knowledge resources, disseminate relevant information in a timely manner and provide them to the concerned members and institutions, helps in utilizing the Chamber's information and expertise in the different administrative activities, such as decision-making, problem solving, learning and strategic planning.

Yet, interviews showed that the Chamber has no strategy for managing knowledge, and that it keeps its documents and records by regular archiving.

FINANCIAL MANAGEMENT CRITERION

This criterion aims to:

- Identify financial management.
- Look at budget preparation.

¹ This could be transferred at a Jordan level through Jordan Chamber of Commerce.

- Allocate the necessary funds to achieve the goals of the strategic plan as well as design and implement accounting systems to ensure financial accountability and transparency.
- Enable the Chamber to optimize the use of the available resources and analyze the financial performance to upgrade and improve budget preparing and financial management.

The interviews and the documents available showed that the Chamber does not prepare an annual budget that contains the expected expenditures and revenues and the programs and projects that will be implemented during the coming year at least. All it does in this regard is prepare a monthly financial position by the accountant which shows the Chamber's financial situation. It is then submitted to the Board of Directors, and accordingly, the Chamber's expenditures and activities are determined. This implies:

- Absence of financial planning.
- The Chamber's inability and ineffectiveness in preparing the budget and allocating the necessary funds to achieve its goals.

Expenditure is allocated in accordance with the financial regulations. The General Assembly supervises the administrative and financial work of the Board of Directors. An external auditing office examines the Chamber's budget in implementation of the articles of the Chambers of Commerce Provisional Law.

With respect to procurement, the Procurement Committee is responsible for procuring supplies and services from external sources. The guidelines allow the Chairman to spend up to JD50. Any expenditure that exceeds JD50 should be submitted to the Board of Directors for approval.

MARKET STUDY CRITERION

Market studies are essential to clarify the possibility of project's success in offering their products or services to as many consumers as possible, and the project's ability to continue and sustain the work. Although the Chamber has been established for a long time, its services are minimal and it does not provide data and information on the local and national commercial sector.

Moreover; the Chamber lacks studies and researches in general, especially those related to the commercial sector, such as economic feasibility studies and studies on market analysis of various goods and services. Among the Chamber's personnel, there are specialists in the field of conducting specialized researches and studies which helps to develop the commercial sector in the Governorate. Currently, there is no mechanism to assess the needs of Members.

CONCLUSION

Karak's Chamber of Commerce provides its services to strengthen the capacity of the private sector in Karak Governorate, through a set of functions and services in order to increase the economic, commercial and industrial activities.

In addition, the Chamber has a role in expressing opinion and presenting perceptions on the various local regulations and laws related to the commercial activity, and strengthening relations and cooperation with local, regional and international entities to benefit from exchanging expertise and information.

The results of the institutional evaluation implemented by SABEQ's team of experts revealed that the Chamber seeks to achieve its goals and serves the interests of its affiliates and those of the local community members, as well as seeks to harness its potentials and the expertise of its managers. The evaluation results indicate the following:

- The Chamber enjoys positive relations with all the official and civil institutions in the Governorate. The Chamber is represented in several councils and committees established by these institutions, which helps it to play a key role in the economic decision-making process at the governorate level.
- The Chamber represents the industrial sector in the Governorate, provides the necessary support to it and provides factories with needed workforce.
- The Chamber has good relations with the local community, through supporting several official and civil society institutions, based on its belief in social responsibility towards society.
- Despite the budget surplus, the Chamber did not upgrade computer systems and office equipment in the Chamber to help create an appropriate working environment to employees and affiliates.

In order to maximize the Chamber's role in achieving its institutional and national goals and serve the interests of its affiliates and the commercial sector in the Governorate, it is essential to highlight the most important challenges facing the Chamber in achieving its goals, which emerged during the evaluation process, and the need to address them. These challenges include:

- Weakness of the institutional structure, since the work is not based on a clear strategic vision and plan, in addition to the absence of organizational structure that should clarify the chain of commands, the relations between the different units and job descriptions and classifications.
- Weak performance in serving the affiliated members of Karak's Chamber of Commerce in terms of providing data, information and studies that would contribute to the investment decision-making in the Governorate.
- Absence of planned and continuous training programs for its affiliates that keep pace with the latest developments in business environment.

PROPOSALS TO IMPROVE THE CHAMBER

In light of the outputs of the evaluation study, the following pillars are suggested for the process of development and improvement that should be adopted to assist the Chamber in developing and institutionalizing its work. The Chamber would be better equipped in serving its affiliates and playing a key role in developing the commercial sector in the Governorate in general. These pillars are:

FIRST: DEVELOPING THE CHAMBER'S INSTITUTIONAL STRUCTURE BY:

- Preparing a strategic plan, that defines the Chamber's future vision, strategic orientations and role in achieving the national and local goals, and preparing annual implementation work plans.
- Developing an organizational structure which clarifies the chain of command, the relations among the different units, tasks at various levels and job descriptions, so as to guarantee role distribution and authority delegation and decrease centralization.

- Activating the Chamber's main Committees and the Sectoral Committees and defining their tasks to enable them to play a key role as a link between the Chamber and the affiliates.
- Creating institutional mechanisms that assist the Chamber in identifying the needs of its affiliates, monitor their problems and suggestions, such as establishing a suggestion box, and holding periodic meetings between Board of Directors members and the affiliates to discuss the obstacles and problems facing the commercial sector in the Governorate.

SECOND: STRENGTHENING INSTITUTIONAL CAPACITY BY:

- Providing excellent training services to the Chamber's affiliates to improve their efficiency and productivity to achieve the desired development of the private sector enterprises.
- Providing training services to the Chamber's employees since training, rehabilitation and development activities are among the most important services that demonstrate the Chamber's ability to support and encourage private sector enterprises.
- Developing an electronic information system that helps to provide accurate and complete information about the commercial and other sectors. This is deemed useful to the Chamber's affiliates, investors, researchers and those working in the fields of trade, industry and production. In turn, they would be able to prepare periodic reports and studies on various economic issues at the macro-economic level and economic sectors, and at the Governorate level, in collaboration with the universities, scientific institutions and research centers, and also benefiting from the university students trainees.
- Creating and developing communication plan to market the Chamber's activities and services to the commercial sector in particular, and to the community in general. This could be done through informational bulletins, advertisements and periodicals that explain the Chamber's activities and the available investment opportunities in the Governorate.
- Offering support to upgrade and standardize the names of professions to produce accurate and precise data on the commercial activities.
- Offering the necessary grant to upgrade computers in the Chamber, computerize work, archive records, files, correspondence and minutes of meetings, in an organized manner to make them easier and more accessible when needed.

APPENDICES

APPENDIX 1- EVALUATION TOOLS

APPENDIX 2- PROVISIONAL LAW NO. (70) OF 2003

APPENDIX 3- LIST OF INTERVIEWEES

APPENDIX 4- SCANNED COPIES OF THE BUDGET OF 2004, 2006

APPENDIX 1- EVALUATION TOOLS

Definitions for the Association Criteria

<p>Definitions</p>	<p>Business, professional and philanthropic associations bring together like-minded people with shared aspirations who volunteer their time, talent, and money to strive for a common vision of the future. Their leaders attempt to create their vision by designing agreed-upon missions to accomplish sets of strategic objectives. With the assistance of paid professional employees, these dues-paying members and/or volunteer workers of these non-governmental organizations realize their objectives by carrying out activities through democratically elected policy boards and working committees and by interacting with other groups within the civil society or within particular market sectors. The purposes of their actions are to take advantage of mutual opportunities or to solve common problems.</p> <p>Business associations include organizations with members in the industrial, trade, technology, financial, service, and retail sectors that are dedicated to improving the nation's business climate, thereby assisting their members grow and prosper.</p> <p>Professional associations, often called societies, include organizations whose members have professional certifications, i.e. medical doctors, lawyers, engineers, etc., and are dedicated to improving the individual members' skills, knowledge, and technology.</p> <p>Philanthropic associations, often called non-governmental organization (NGOs), include charitable, educational, community development, health, and similar groups whose strategic objectives are carried out by volunteer workers and paid staff.</p> <p>Dues-paying members refer to interested individuals who invest their money in an association and serve also as unpaid personnel. Often these members willingly help achieve the strategic objectives of the organization, investing their time, talent, and money by serving on boards and committees and working on programs, projects and events.</p> <p>Volunteer workers refer to interested individuals who are unpaid personnel who willingly help achieve the strategic objectives of the organization by serving on boards and committees and working on humanitarian programs, projects and events.</p> <p>Board of directors refers to a group of members who are democratically elected by the general assembly of the association's membership. These directors have the leadership, the oversight, and the fiduciary responsibilities for the conduct of the association's performance. Decisions are made by the rule of law and a majority vote as established by the bylaws of the association.</p> <p>The chief elected volunteer officer, usually given the title of Chairman of the Board or sometimes President, is democratically elected by the general assembly of the membership or by the board of directors and serves as moderator for board meetings.</p> <p>The chief staff officer (CSO) usually has one of the following titles: president, executive director, general manager, executive vice president, or similar titles. The CSO is the top-paid executive officer hired by the board and is in charge of maintaining the organization's philosophy and administering the policies and programs established by majority vote of the board of directors and by the general assembly of the membership. With an employment contract approved by board, the CSO serves at the pleasure of the board and acts as an equal partner with the chief elected volunteer in recommending policy and administering programs of the association.</p> <p>The staff refers to paid employees of the association who are hired, supervised, and assigned exclusively by the CSO to help the volunteers achieve the organization's strategic objectives that are created and approved by the board and the membership.</p>
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A. Purpose of Association Leadership Criterion and Sub-Criteria

Criterion: Association Leadership

Purpose	<p>This criterion examines the association leadership's ability to mobilize resources and successfully contribute to member-centered, results-oriented goals. It assesses the extent to which the association has:</p> <ul style="list-style-type: none"> • developed a logical, realistic strategy to guide actions and maximize contribution to the association's goals; • created and maintained a democratic culture that supports good governance and the full utilization of the association's resources; and • developed and implemented a system for monitoring and evaluating associational performance, collaboration with other associations, and risks.
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Sub-Criterion 1: Strategic Planning

Purpose	<p>This sub-criterion examines the association's strategic planning process, including its vision, mission, and strategic objectives. It assesses to what extent the association's vision and mission act as effective guides for the association's policies and actions. It assesses the effectiveness of the design, review, implementation, and utilization of the strategic plan. It also assesses whether the leadership has correctly identified the strategic objectives of the association's membership to which it contributes, and to what extent the vision, mission, and strategic plan are in line with these strategic objectives.</p>
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Sub-Criterion 2: Democratic and Supportive Culture

Purpose	<p>This sub-criterion examines the association's democratic culture. It assesses the leadership's effectiveness in setting and reinforcing suitable core values for the association and empowering the staff to achieve their potential in order enhance the association's ability to achieve its mission and strategic objectives.</p>
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Sub-Criterion 3: Monitoring and Evaluation

Purpose	<p>This sub-criterion examines the association's system for monitoring and evaluating its performance and contribution to the strategic objectives of the association's membership. It assesses how effectively the association reviews and evaluates its performance, identifies opportunities and areas of improvement, makes decisions, and follows through on these decisions to enhance the association's ability to help its membership. It assesses how effectively it collaborates with other associations to coordinate outputs to achieve these common goals. It also assesses how effectively the association manages major threats.</p>
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B. Association Leadership Assessment Factors

B1. Sub-Criterion 1: Strategic Planning

Factor 1: Vision and Mission

Purpose	<p>Defining why the association exists helps its staff employees and members understand how their own individual and team roles contribute to achieving output targets and member-centered, results-oriented objective. The vision acts as a compass to guide the association, offering a clear, succinct expression of what an association wants to become. The mission statement identifies the association's essential purpose (i.e. key roles and responsibilities) and outlines how it intends to fulfill this purpose.</p>
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Specific Questions for Client	No	To some extent	To a great extent	Yes
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<ul style="list-style-type: none"> • Is the association a mini-democracy? • Does the association have a written vision and mission statements? <p>if no, move to factor 2 : strategy</p> <ul style="list-style-type: none"> • Is the vision well-conceived and clearly written? • Does the vision statement outline standards of excellence that contribute to achieving the association's strategic objectives in a member-centered, results-focused, and transparent manner? • Was the association's vision decided upon in a systematic and democratic way and with wide member and staff participation and agreement? • Does the association's professional management embrace and support this vision? • Does the chairman of the board or the chief elected volunteer embrace and support this vision? • Has the vision been published and made available to the association's key stakeholders? • Can the association demonstrate that key stakeholders support the vision? • Can the association cite specific examples of how the vision statement helps in making particular decisions, initiatives, or actions? • Does the mission statement accurately define why the association exists? • Does the mission statement outline broadly how the association intends to fulfill its role and purpose? • Is the mission statement consistent with both the association's vision of excellence and its strategic objectives? • Was the association's mission decided upon systematically and with wide member and staff participation and agreement? • Does the professional management embrace and support the mission? • Has the mission statement been published and made available to its key stakeholders? • Can the association demonstrate that key stakeholders support the mission? • Can the association cite specific examples of how the mission helps in making key decisions? 				
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Factor 2: Strategy

Purpose	A well-developed strategic plan helps the association achieve specific, measurable targets and assists in outlining the actions and timeframe for accomplishing them.
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Specific Questions for Client	No	To some extent	To a great extent	Yes
<p>1. Does the association have a written strategic plan? if no, move to B2. Sub-Criterion 2: Supportive Culture:Factor 1: Values</p> <p>2. Does the strategic plan incorporate underlying objectives that clearly link the association's outputs to the members' goals?</p> <p>3. Has the association prioritized these objectives in a manner that is consistent with the vision and mission?</p> <p>4. Does the association's strategic plan include specific, measurable output performance targets and a specific timeframe for accomplishing them?</p> <p>5. Does the association use the strategic plan as a guide when allocating resources, delegating responsibilities, and creating detailed work plans to produce the targeted outputs?</p> <p>6. Does the strategic plan have clear objectives with detailed action plans?</p> <p>7. Is the strategic plan the result of consultation with the association's staff?</p> <p>8. Is this strategic plan supported by the professional management?</p> <p>9. Is this strategic plan embraced and supported by the chief elected volunteer officer?</p> <p>10. Has the association's strategic plan been published and made widely available to its key stakeholders?</p> <p>11. Can the association demonstrate that key stakeholders support the strategic plan?</p> <p>12. Is the strategic plan reviewed regularly to determine what, if any, changes are required for the association to better achieve its objectives?</p> <p>13. Does this review process generally result in changes to the strategic plan?</p>				

B2. Sub-Criterion 2: Supportive Culture

Factor 1: Values

Purpose	The association's values are those ethical standards, personal values, and work attitudes that the organization's leaders want to encourage among its members and its paid employees. These values enhance the association's ability to achieve its vision, mission, and strategic objectives by fostering a democratically operated organization with a culture of excellence.
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Specific Questions for Client	No	To some extent	To a great extent	Yes
1. Has the association adopted a set of clearly defined core values?				
2. Are policy boards and committees using democratic parliamentary procedures a core value and a institutional methodology of the association?				
3. Are these core values appropriate for fostering a culture of excellence and promoting member-centered, results-focused, and transparent governance?				
4. Does the association actively promote the application of these core values?				
5. Do key stakeholders understand and approve of these core values?				
6. Do these core values permeate the on-the-job performance of the association's staff?				

Factor 2: Staff Empowerment

Purpose	An association can <i>empower</i> its staff to contribute as effectively as possible to achieving member-centered, results-focused strategic objectives by <i>motivating</i> employees to strive for excellence and by ensuring that they have the <i>opportunities</i> and resources to do so.
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Specific Questions for Client	No	To some extent	To a great extent	Yes
<ol style="list-style-type: none"> 1. Do the association's leaders recognize and systematically acknowledge excellent staff performance by individuals, committees, and task forces? 2. Are employees authorized and encouraged to respond quickly—subject to clear guidelines and with appropriate accountability reporting—to member needs and concerns? 3. Does the association have a transparent, merit-based system of promotion and salary increases for the paid staff? 4. Do the leaders think that employees generally feel that they are appreciated? 5. Do the leaders actively encourage employees to be innovative and <i>creative</i> in seeking to achieve the association's strategic objectives? 				

B3. Sub-Criterion 3: Monitoring and Evaluation

Factor 1: Achievement of Output Targets

Purpose	An association’s leadership needs to know the extent to which it has actually achieved the output targets identified in its strategic plan (in terms of both quality and quantity) in order to determine how to improve performance.
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Specific Questions for Client	No	To some extent	To great extent	Yes
<ol style="list-style-type: none"> 1. Has the chief staff officer (CSO) set performance targets for each of its key outputs to achieve in the current planning period or financial year? 2. Has the CSO sub-divided these targets into sub-targets for each of the various areas of management and staff responsibility? 3. Are these targets disseminated to the association’s committee chairs and to the staff? 4. Does the association have a system to monitor, measure, analyze, and report the actual performance of each key output, both on a regular basis and if unusual performance is observed? 5. Does the association regularly inform its directors, members and key stakeholders—and the general public—about its output performance? 				

Factor 2: Strategic Partnerships

Purpose	Effective cooperation with key allies and other stakeholders is often critical to achieving the association's strategic objectives. Associations work with other organizations to achieve mutual objectives, with private-sector members and non-members to facilitate economic growth, and with civil society to clear obstacles and ensure results. Encouraging this collaboration at committee and staff levels within the association helps leverage the association's impact by combining and aligning its efforts with its strategic partners.
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Specific Questions for Client	No	To some extent	To great extent	Yes
1. Has the association's leadership accurately identified its key stakeholders?				
2. Have the directors and the CSO accurately identified and understood the nature of stakeholder interests in its outputs?				
3. Does the CSO meet regularly with principal stakeholders, including partner associations, to keep them well informed and seek their feedback on the association's activities, operational performance, current issues, policies, and any significant risks?				
4. Does the CSO also encourage staff employees to network with their counterparts in other associations and with colleagues in the public and private sectors to promote collaboration and cooperation?				
5. Is this coordination guided by formal arrangements?				
6. Where possible and appropriate, does the CSO maintain continuous communication with stakeholders about policy changes to avoid needlessly surprising them?				
7. Has the association's leadership generally succeeded in avoiding surprising its stakeholders?				
8. Does the CSO have a systematic way to evaluate the potential and actual benefits of partnerships with other entities?				

Factor 3: Threat Management

Purpose	Threat management helps an association identify, understand, prioritize, and manage the major threats to its ability to produce results and contribute most effectively to its mission and strategic objectives.
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Specific Questions for Client	No	To some extent	To great extent	Yes
1. Has the association clearly identified the major risks to its outputs or to its members, such as legal, regulatory, or financial risks?				

Persons to Contact

- Chief Elected Volunteer, usually the Chair of the Board or the President
- Chief Staff Officer, usually called Executive Director
- Members of the Board of the association
- Committee Chairs of the association
- Random selection of paid staff at different levels of the association
- Random selection of dues-paying members of the association

C. Leadership Assessment Indicators

C1. Sub-Criterion 1: Strategic Planning

No.	Indicators	Poor		Fair			V. Good			Excellent		Total Score
		1	2	3	4	5	6	7	8	9	10	
Factor 1: Vision and Mission												
1	The association's <i>vision</i> describes <i>what it wants to become</i> , captures its aims of excellence in carrying out its role, is consistent with its strategic objectives, and is supported by the chief elected volunteer officer and the membership.											
Factor 2: Strategy												
1	The association's strategic plan accurately defines its strategic objectives, outputs, and relative priorities, and is consistent with the association's vision and members' interests.											

C2. Sub-Criterion 2: Supportive Culture

No.	Indicators	Poor		Fair			V. Good			Excellent		Total Score
		1	2	3	4	5	6	7	8	9	10	
Factor 1: Values												
1	The association's <i>core values</i> are appropriate, focused on achieving excellence, and promote member-centered, results-focused, and transparent governance.											
2	These core values are widely understood and embraced by all levels of the association, and permeate the on-the-job behavior of the association's entire staff.											
Factor 2: Staff Empowerment												
1	The association's staff employees generally believe that they have been delegated enough responsibility and authority to fill their role in achieving the association's strategic objectives.											
2	The association follows a staff management <i>philosophy</i> that consistently recognizes and acknowledges excellent staff performance, encourages staff to be innovative and creative in achieving the association's strategic objectives, and understands the importance of creating opportunities for staff to realize their full <i>potential</i> .											
3	The association's staff promotion and appointment system is transparent and merit -based.											

C3. Sub-Criterion 3: Monitoring and Evaluation

Factor 1: Achievement of Output Targets											
1	The association uses performance targets as a transparent basis to direct and assess the performance of each of its key output types at all levels within the association.										
2	The association's output performance targets are specified clearly in terms of both:										
	<ul style="list-style-type: none"> Quality standards; and Quantity standards based on transparent, realistic assumptions 										
3	The association systematically monitors, assesses, and reports on its output performance, both regularly and on an exceptions basis.										
Factor 2: Strategic Partnerships											
1	The association's leadership has identified and built alliances with other organizations with similar strategic objectives.										
2	The CSO works closely with principal stakeholders, including partner associations, keeping them well informed and seeking their cooperation on the association's activities and current issues.										
3	The CSO encourages members and staff employees to network with their counterparts in other associations to promote teamwork and cooperation.										
Factor 3: Threat Management											
1	The association has identified and understands the major threats to its ability to achieve its mission and strategic objectives.										
2	The CSO has a strategy for managing these threats with a clearly documented strategy and plan of action.										

Leadership Scored Items

Sub Criterion 1: Strategic Planning

Factor 1: Vision and Mission

Score Definition

- 0 Does not exist:** The association has no vision or mission statement.
- 1-2 Poor:** The association has a vision and/or a mission statement, but they are vague and reveal little about what the association wishes to become or its broad strategy for fulfilling its purpose. They are either unwritten/unofficial or not well written. They are inconsistent or unconnected with the association's strategic objectives, and do not place a clear emphasis on excellence. The staff was not involved in the development of the vision. The staff is largely unaware of the association's vision and mission, and the association has not made an attempt to promote any understanding of how they relate to individual roles. There is little or no awareness of them outside the association.
- 3-5 Fair:** The association has written vision and mission statements that mention specific objectives, values, and actions, but may be vague in defining the association's guiding purpose or present an outdated overall strategy. The vision and mission were developed largely by the leadership, with little or no participation from the staff. The association has made some attempt to promote these documents within the association's membership, but there is still widespread misunderstanding and/or disinterest among general members. There is little or no awareness of them outside the association.
- 6-8 Good:** The association has clear vision and mission statements that capture the association's aims of excellence and its broad strategy for fulfilling its role. These documents are generally consistent with the association's current legal mandate. The process by which the vision and mission were conceived was generally inclusive, involving some staff of the association. The association promotes these documents within the association, and members generally understand and accept them. There is some awareness of and support for the vision among key stakeholders. The leaders demonstrate some understanding of the need to enact the vision and mission by using them as a guide in decision-making.
- 9-10 Excellent:** The association's vision and mission are the compass that guide the association. They are well-conceived, clearly written, and up-to-date. They capture the association's aims of excellence in carrying out its role, clearly outline how the association intends to fulfill its purpose, and are consistent with its strategic objectives. They are clearly supported by the membership and the key stakeholders. The documents were created through a participatory process within the association, and there is widespread awareness, understanding, and acceptance of the vision and mission among the staff and the general membership. The association can demonstrate how the vision and mission statements guide the association by citing examples of how the vision has informed recent decisions, initiatives, and actions.

Factor 2: Strategy

Score Definition

- 0 Does not exist:** The association has not defined its objectives or developed a strategic plan.
- 1-2 Poor:** The association has a plan, but it is not strategic or useful for decision-making, having failed to define specific objectives and timeframes for meeting them. It is not clearly linked to the vision and mission. Little or no attempt has been made to review or update the plan.
- 3-5 Fair:** The association has a strategic plan and its mission is broken down into specific objectives, but they may not be prioritized, and their link to specific outputs may be unclear. Some committees within the association have developed more detailed work plans that elaborate on specific objectives of the strategic plan, but this practice is not institutionalized. The plan was developed with limited participation of the staff and members, which are generally aware of the strategic plan but uncertain as to how it affects their work. The strategic plan is not well-known outside the association. The association may review its strategic plan, but on an irregular basis, and the results of the review may be only marginally useful for updating the plan.
- 6-8 Good:** The association has a strategic plan that breaks down the association's mission into specific objectives, including measurable performance targets and a timeframe for meeting them. It was developed with some participation from the staff and members are generally aware of its purpose and its impact on their businesses. The staff generally understands the objectives toward which they are working, and most committees within the association have more specific action plans. The association has made some attempt to publicize it among key stakeholders. The association reviews the plan on a fairly regular basis with fairly useful results, which are used to some extent to update the plan.
- 9-10 Excellent:** The association's strategic plan effectively translates the association's vision and mission into tangible, realistic objectives. It clearly outlines and prioritizes specific objectives, and defines measurable performance targets. The association uses the strategic plan and associated action or work plans to decide on output targets for the planning period, allocate resources, and delegate responsibilities. The strategic plan was developed with the participation of the staff and is understood and supported throughout the association's membership. The association's leaders thoroughly review the strategic plan on a regular basis, and use the results of this review to update the plan and enhance the association's ability to achieve its objectives.

Sub-Criterion 2: Supportive Culture

Factor 1: Values

Score Definition

- 0** **Does not exist:** The association does not have shared values, written or understood, or the values are wholly inappropriate and foster a negative, uncooperative work environment.
- 1-2** **Poor:** There is some evidence of shared values among the staff and the membership, but core values do not exist at the associational level and there is little attempt on the part of leadership to foster them.
- 3-5** **Fair:** The association has some identifiable core values, but they may not be in writing or clearly defined. The staff may be aware of these values, but not yet have a common understanding of them. While these values may influence individual performance, they are not well-developed or widely accepted enough to help make decisions.
- 6-8** **Good:** The association has a written set of official core values that are appropriate for fostering excellence. The values are well-known, widely understood, and generally accepted among the members and the staff. Most values are well-reflected in performance at both the individual and associational level. The association makes an effort to promote these core values among the staff and the membership and stakeholders are aware of them.
- 9-10** **Excellent:** Core values that promote excellence permeate performance of the association. These values are clearly defined in writing, and are appropriate for an association that strives to be member-centered, results-focused, and transparent in its governance. The leadership embodies these values, the staff consciously embraces them, and the members approve of them. These values guide decisions as well as day-to-day actions, and define interactions among staff as well as between staff and the members.

Factor 2: Staff Empowerment

Score Definition

0 Does not exist: ??

1-2 Poor: The chief staff officer (CSO) has little understanding of the need to empower his or her staff and makes little effort to ensure that employees are able to contribute effectively to achieving the association's objectives. Employees are unmotivated. They report feeling constrained and unable to perform their jobs effectively. This is true particularly for those who deal with members or the general public on a daily basis. They do not feel encouraged to develop their potential or contribute in a meaningful way to improving associational performance. Personal prejudices permeate the promotion system.

3-5 Fair: The CSO understands to some degree the need to delegate sufficient responsibility and resources to the staff, but decision-making authority is still largely concentrated in the CSO, compromising the association's efficiency. Staff employees are able to perform their jobs with a certain degree of effectiveness and may generally have the appropriate resources to do so, but do not feel particularly encouraged to be creative or innovative in seeking to achieve the association's objectives. The CSO offers some opportunities to develop staff potential, but these do not typically include opportunities for enhancing their ability to make decisions or solve problems. The CSO has no policy for systematically acknowledging and rewarding excellent staff performance, and recognition is given inconsistently. The promotion system is theoretically merit-based, but in practice personal prejudices still play a role.

6-8 Good: The CSO understands the importance of empowering staff, and has made significant efforts to delegate authority and deploy resources to enable staff to contribute more efficiently and effectively. The CSO generally encourages staff to take the initiative when faced with new challenges, and seeks to acknowledge and reward excellent performance. The CSO has made an effort to create a variety of opportunities for employees to develop their potential. Promotions and appointments are awarded largely based on merit.

9-10 Excellent: The association's employees are innovative, creative, and proactive in helping the association meet its objectives. They have sufficient authority and resources to carry out their responsibilities effectively, and feel empowered to take calculated risks. They feel that their efforts are appreciated by the leaders of the association. They have the opportunity to develop their potential in a variety of ways, including offering skill-building training and enabling staff to participate in projects that broaden their experience and understanding of the association's work. The board and the CSO have developed equitable and motivational ways to acknowledge and reward excellent staff performance. The promotion system is sufficiently transparent to prevent bias and avoid the perception of favoritism.

Sub-Criterion 3: Monitoring and Evaluation

Factor 1: Achievement of Output Targets

Score Definition

0 **Does not exist:**

1-2 **Poor:**

3-5 **Fair:**

6-8 **Good:**

9-10 **Excellent:**

Factor 2: Strategic Partnerships

Score Definition

0 **Does not exist:**

1-2 **Poor:**

3-5 **Fair:**

6-8 **Good:**

9-10 **Excellent:**

Factor 3: Threat Management

Score Definition

0 **Does not exist:**

1-2 **Poor:**

3-5 **Fair:**

6-8 **Good:**

9-10 **Excellent:**

A. Purpose of Human Resource Capital Criterion and Sub-Criteria

Criterion: Association Human Resource Capital

Purpose	<p>The Human Resource Capital criterion examines the association's efforts to build and maintain a supportive environment that encourages excellent performance from paid staff employees. It assesses how effectively the association:</p> <ul style="list-style-type: none">• plans workforce supply to meet current and anticipated demand for paid staff;• implements paid employee training and development programs that meet the association's needs;• applies fair and transparent employment policies and implements reward/compensation schemes to motivate its paid employees; and• designs and implements programs that promote employee satisfaction and retention.
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Sub-Criterion 1: Management

Purpose	<p>This sub-criterion examines the association's recruitment, selection, supervisory, and placement policies. It assesses the extent to which these policies are designed to employ qualified human resources in the appropriate jobs in a timely fashion. It assesses how well the association uses results-based job descriptions to plan activities such as recruiting, training, and evaluating employees. It also assesses for paid employees the accuracy, transparency, and fairness of salary scales and job grading, compensation and rewards policies, results-based employee performance appraisal systems, and other workforce policies and practices.</p>
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Sub-Criterion 2: Planning

Purpose	<p>This sub-criterion examines the association's human capital forecasting and planning procedures and policies. It assesses how accurately the association anticipates future staffing needs to ensure that the available workforce is sufficient for meeting the objectives of the strategic plan.</p>
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Sub-Criterion 3: Training and Development

Purpose	<p>This sub-criterion examines the association's programs for enhancing the skills and competencies of its workers, as well as its paid staff. It assesses how accurately the association identifies training and development needs, and to what extent these needs are prioritized to help the association achieve results. It also assesses how effectively training and development programs are designed, implemented, and reviewed to enhance the association's overall performance and productivity.</p>
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Sub-Criterion 4: Workers and Paid Employee Welfare

Purpose	<p>This sub-criterion examines the association's strategies for enhancing paid staff employee satisfaction and retention. It assesses how well the association identifies and addresses employee needs and concerns, and the extent to which these efforts help motivate the employee to continue working for the association.</p>
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B. Human Resource Capital Assessment Factors

B1. Sub-Criterion 1: Management

Factor 1: Volunteer Committee Job Descriptions

Purpose	Most associations do not have enough financial resources to pay a sufficient number of employees to do all the work that needs to be done, so volunteers, usually from the association's membership, are recruited, trained, and motivated to carry out selected tasks in the organization's strategic plans. These volunteers usually accomplish their assigned responsibilities by participating on committees. These committees are often managed and supported by paid staff with the volunteers doing a large percentage of the actual work. Clearly written committee job descriptions are useful tools for recruiting and selecting association volunteers for committees and for special events.
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Specific Questions for Client	No	To some extent	To a great extent	Yes
<ol style="list-style-type: none"> 1. Has the association written and officially adopted a clear, detailed, results-based job description for each committee and/or event? 2. Do all volunteers receive their job descriptions at the beginning of the program or project? 3. Does the association use the committee job descriptions to help plan volunteer policies? 				

Factor 2: Job Descriptions and Classifications of Paid Staff

Purpose	Clearly written job descriptions are essential tools for recruiting and selecting association staff employees, conducting fair and accurate performance appraisals, and identifying training needs. In both large and small associations, a fair, transparent, and accurate job classification system that grades positions according to an overall scale is crucial to effective human capital planning, transparent salary grading, and fair recruitment and promotion.
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Specific Questions for Client	No	To some extent	To a great extent	Yes
<ol style="list-style-type: none"> 1. Has the board of directors established a clear, unambiguous policy that the chief staff officer has exclusive supervisory responsibilities for all paid employees of the association? 2. Has the association written a clear, detailed, results-based job description for each paid staff position? 3. Do all employees receive their job descriptions at the beginning of their employment? 				

Documents Required	<ul style="list-style-type: none"> • Job description • Job classification table
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Factor 3: Employment of Paid Staff

Purpose	Excellent employment policies ensure that the association's staffing needs are filled in a timely manner by applicants whose talents, competencies, and skills match the job requirements, and that the process is in compliance with the association's strategic objectives as well as applicable legislation.
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Specific Questions for Client	No	To some extent	To great extent	Yes
1. Does the association with a relatively large staff routinely attempt to recruit from within to fill vacancies before searching for applicants from outside the association?				
2. Does the association circulate notices of job vacancies, including the timeframe for recruitment, among the staff?				
3. Does the association encourage qualified staff to apply for these jobs as a means of career advancement and/or improving/diversifying their skills?				
4. Does the association have a set of clear procedures for recruiting and selecting potential candidates and placing new employees?				

Documents Required	<ul style="list-style-type: none"> • Job analysis • Recruitment policy • Selection methods and forms
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Factor 4: Performance Appraisal of Paid Employees

Purpose	An accurate and transparent appraisal system that measures employee performance against reasonable, tangible objectives is helpful in meeting those objectives. Regular, results-based performance appraisals provide feedback that the association can use to improve its performance and employee satisfaction, and also help identify opportunities for rewarding excellent performance.
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Specific Questions for Client	No	To some extent	To great extent	Yes
<ol style="list-style-type: none"> Does the CSO conduct a regular, results-based performance appraisal of all employees? Does the association with larger staffs provide training to help both supervisors and employees better understand and administer the performance appraisal process? Are employees notified of performance appraisal results in a timely manner? Do the results of performance appraisals have a clear effect on an individual's career progression? Does the CSO use the results of performance appraisals in giving promotions? Does the CSO have procedures for addressing poor employee performance? 				

Documents Required	<ul style="list-style-type: none"> Performance appraisal guidelines Performance appraisal forms
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Factor 5: Compensation and Incentives for Paid Employees

Purpose	Transparent, equitable, and effective compensation and incentive policies improve employee productivity and boost performance quality by motivating employees to strive for excellence in achieving the association's strategic objectives.
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Specific Questions for Client	No	To some extent	To great extent	Yes
<ol style="list-style-type: none"> Has the association established a system for rewarding excellent employee performance? Are the association's job grading scale and salary ranges fair and transparent? Are employees' salaries based on their job grade, educational qualifications, experience, and workload? Does the association have transparent, equitable, and merit -based policies and standards for promoting individuals? 				

Documents Required	<ul style="list-style-type: none"> Reward system Compensation schemes Salary scale Job grading
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B2. Sub-Criterion 2: Planning

Factor 1: Forecasting

Purpose	Forecasting helps the association's CSO and chief financial officer anticipate future requirements for paid employees. For paid employees these forecasts may include promotions, retirement, and resignations.
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Specific Questions for Client	No	To some extent	To a great extent	Yes
<ol style="list-style-type: none"> 1. Does the CSO forecast the need for paid staff using the strategic plan and other operational plans? 2. Does the association keep a computerized record of the talents and the qualifications of current paid staff? 3. Does the CSO regularly compare paid staff assignments with the priorities of its strategic plan to determine the number and quality of staff the association needs to meet its strategic objectives? 4. Does the CSO use forecasting to develop training to help paid employees to perform new assignments, tasks, or jobs? 5. Does the CSO take into account the objectives of the strategic plan when deciding which positions to prioritize when hiring paid employees? 				

Documents Required	<ul style="list-style-type: none"> Organization Chart List of vacant jobs
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B3. Sub-Criterion 3: Training and Development

Factor 1: Paid Employee Training

Purpose	Well-designed and implemented employee training programs enhance overall organizational and individual performance, optimize employee productivity, and help ensure continuous employee satisfaction and performance improvement.
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Specific Questions for Client	No	To some extent	To great extent	Yes
<ol style="list-style-type: none"> 1. Does the CSO assess training needs of the association's paid employees? 2. Does the CSO or a designee regularly gather and consider feedback from employees and their supervisors on training needs? 3. Are employee training plans based on the association's strategic plan? 4. Does the CSO focus special attention on training employees who deal with members? 5. Does the CSO consider both formal training and informal methods, such as coaching and mentoring, when developing plans to address training needs? 6. Does the association staff balance the training needs of individual employees with those of the association when planning training and career development programs? 7. Does the CSO regularly evaluate the results of training programs? 8. Does the CSO use the results of employee performance appraisals in assessing training needs? 9. Does the CSO include funds for staff training in the association's budget? 				

Documents Required	<ul style="list-style-type: none"> • Training needs analysis • Training plan • Training budget
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B4. Sub-Criterion 4: workers and paid Employee Welfare

Factor 1: Employee Relations

Purpose	Caring programs and open communication channels improve employee welfare and maintain a healthy work environment, contributing to employee satisfaction, well-being, and motivation.
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Specific Questions for Client	No	To some extent	To great extent	Yes
<ol style="list-style-type: none"> 1. Does the CSO take employee complaints seriously and consider them fairly? 2. Does the CSO encourage employees to contribute ideas for improving workplace conditions? 3. Does the CSO analyze key program results to identify elements of the work environment and employee support climate that need to be improved? 4. Do the association's board and CSO analyze employee needs to plan and establish caring programs that are appropriate for improving employee welfare? 5. Does the association board allocate sufficient funds to implement caring programs? 				

Documents Required	<ul style="list-style-type: none"> • Wellbeing programs for employees
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Factor 2: Employee Retention

Purpose	Maintaining a positive, appreciative, and supportive work environment that contributes to the wellbeing, satisfaction, and motivation of the staff is essential for reducing staff turnover. Retaining high-performing volunteers and employees is critical to the association's continual improvement.
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Specific Questions for Client	No	To some extent	To great extent	Yes
<ol style="list-style-type: none"> 1. Does the CSO regularly attempt to measure the level of employee satisfaction? 2. Does the CSO have procedures for monitoring employee satisfaction on an ongoing basis, such as a feedback or suggestion program or a policy of conducting regular field visits? 3. Are the association's human capital management policies and procedures designed to improve employee retention and decrease the rate of turnover? 4. Has the association identified those key positions in each department that are critical to fulfilling the association's mission? 				

Documents Required	<ul style="list-style-type: none"> • Statistics of employee turnover • Employee satisfaction survey
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Persons to Contact

- Chief Staff Officer (CSO)
- Personnel Manager
- Financial Manager
- A random selection of staff at different management levels

C. Human Resource Capital Assessment Indicators

C1. Sub-Criterion 1: Management of Volunteers and Paid Staff

No.	Indicators	Poor		Fair			V. Good			Excellent		Total Score
		1	2	3	4	5	6	7	8	9	10	
Factor 1: Volunteer Committee Descriptions												
1	The association's board has adopted clear job descriptions for each committee that it has established.											
2	Training programs have been developed that are specialized to meet the demands placed upon the association's volunteers.											
Factor 2: Employment of Paid Staff												
1	The association recruits internally to utilize existing skills and competencies, motivate staff to strive for excellence, and provide employees with opportunities for advancement.											
2	The association recruitment and selection criteria determines proper selection of potential candidates (including reference checks).											
3	The association carries out needs assessments and job analyses to determine the number and quality of staff needed.											
4	The association updates job classifications.											
5	The association has established recruitment and selection policies that are linked to the association's strategic objectives.											
6	The association internally circulates lists of vacant jobs reflecting the expected period of recruitment.											
Factor 3: Performance Appraisals												
1	The performance management system includes feedback to all employees on the level of their performance to encourage them to enhance future performance levels.											
2	Appraisals are periodically conducted and results are communicated.											
3	Assessed information on level of performance is used to determine promotion and/or training needs.											

Factor 4: Compensation and Incentives for Paid Employees										
1	The association has established and implemented reward systems and incentive programs that consider employee welfare and performance-based results.									
2	The association has aligned reward systems and compensation schemes with performance-related results, and motivated employees toward fulfilling the association's and individual needs.									
3	The association examines and regularly updates reward systems, incentive programs, and compensation schemes to ensure alignment with the association's priorities and desired outcomes.									
4	The association links pay and other compensation schemes with a performance-based management system, workload, and level of responsibilities.									
5	The association has adopted clear criteria to be considered in identifying job titles when preparing the employment budget rather than creating titles to respond to personal interests.									

C2. Sub-Criterion 2: Planning

No.	Indicators	Poor		Fair			V. Good			Excellent		Total Score
		1	2	3	4	5	6	7	8	9	10	
Factor 1: Forecasting												
1	Forecasts of staffing requirements are built on strategic requirements rather than an interest to supervise a large number of staff with a low volume of workload.											
2	An inventory of the types of current qualified employees is created to effectively meet operational objectives, especially with regard to dealing with members.											
3	Strategic, operational, and financial outcomes are reviewed and become the basis for the association's human resource planning.											
4	Policies, programs, and procedures are developed to specify how employees filling each position will be fairly recruited, selected, trained, and compensated.											

C3. Sub-Criterion 3: Training and Development

No.	Indicators	Poor		Fair			V. Good			Excellent		Total Score
		1	2	3	4	5	6	7	8	9	10	
Factor 2: Employee Training												
1	Training needs are analyzed for each paid job title, per individual capacity, and at each management level, including leadership training.											
2	Paid employee training and development are addressed and associated with new employee orientation and performance improvement.											
3	A methodology is used to evaluate the results of delivered training courses, and findings are used to determine cost efficiency and measure the return on investment in training on the association's and individual performance.											
4	A supportive climate encourages the transfer of learning events into the workplace.											
5	Training and development plans are prepared according to the association's strategic plan and inputs from supervisors and individuals.											
6	The training budget is planned based on training and development priorities.											

C4. Sub-Criterion 4: Employee Welfare

No.	Indicators	Poor		Fair			V. Good			Excellent		Total Score
		1	2	3	4	5	6	7	8	9	10	
Factor 2: Paid Employee Relations												
1	The association conducts recognition and incentive programs to ensure worker satisfaction, and retention.											
2	The association secures a high level of worker satisfaction by listening to suggestions and concerns, and expressing appropriate recognition and appreciation.											
3	Key factors that affect worker morale are addressed											
Factor 2: Paid Employee Retention												
1	The association secures a high level of employee satisfaction by considering matters such as a friendly work environment and employee satisfaction.											
2	The association considers employee needs through various means, such as a suggestion program and "walk around" management.											
3	The association carries out effective communications with employees designed to improve morale and performance level.											
4	Employee retention rates are measured yearly and continuously increased.											

A. Purpose of Association Processes Criterion and Sub-Criteria

Criterion: Association Processes

Purpose	<p>The Association Processes Criterion examines the design and implementation of processes that the association uses to manage its board, committees, and staff and to deliver key programs, project, and services. It assesses how effectively the association:</p> <ul style="list-style-type: none">• manages its processes to meet its strategic objectives;• identifies member needs and expectations and designs processes to meet or exceed them;• gathers member feedback and incorporates suggestions and information into process design to improve member satisfaction; and• manages relationships with allies to help meet the association's needs.
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Sub-Criterion 1: Process Management and Streamlining

Purpose	<p>This sub-criterion examines how the association designs, implements, reviews, and improves its key activities including programs, projects, and events to ensure effective use of staff resources. It assesses how successfully the association controls costs, implements time management, integrates technology, and coordinates and tests processes to minimize, anticipate, and prevent problems and duplications.</p>
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Sub-Criterion 2: Membership Relations Management

Purpose	<p>This sub-criterion examines the association's processes for satisfying members' expectations. It assesses the association's ability to identify, anticipate, meet, and exceed member needs. It assesses how well the association understands the key elements of member satisfaction, including efficiency, transparency, and equal access to services. This sub-criterion assesses to what extent the staff gathers and uses member feedback to continually identify and act on opportunities to improve outputs. It also assesses how effectively the association manages its relationships with allied associations and other stakeholders.</p>
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B. Association Process Assessment Factors

B1. Sub-Criterion 1: Process Management and Streamlining

Factor 1: Process Design and Delivery

Purpose	By designing processes for managing committees, conducting events and advocacy, carrying out programs and projects, and for constantly monitoring their implementation, the association can enhance its ability to deliver services in a timely, cost-effective way.
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Specific Questions for Client	No	To some extent	To great extent	Yes
<ol style="list-style-type: none"> 1. Does the association staff, with committee member input, create process maps for each of its key activities, clearly defining the inputs, procedural steps, and outputs for each program, project, and/or event? 2. Does the staff test its key processes to ensure that they are designed to be trouble-free and efficient? 3. Does the day-to-day functioning of the association's key processes meet key performance requirements of the strategic plan? 4. Has the chief staff officer (CSO) studied how key processes that deliver different services affect each other? 5. Does the CSO coordinate these processes to ensure that they complement each other and contribute towards the same goals? 6. Does the association staff accurately assess the types and quantities of resources required for each key process and deploy resources based on this assessment? 7. Does the CSO encourage communication and cooperation among different departments and levels of staff to promote understanding and coordination of key processes? 8. Are procedures for monitoring and reviewing delivery results built into the process itself? 9. Does the staff person responsible for a particular process measure its results in a transparent manner and communicate the findings accurately to the CSO, the staff and involved members? 				

Documents Required	Manual of associational processes Mind Map or Flow chart (mapping) of procedural steps Feedback post-result report
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B2. Sub-Criterion 2: Membership Relations Management

Factor 1: Member Needs and Expectations

Purpose	In order to provide members with excellent service, the association needs an accurate understanding of member requirements, expectations, and preferences.
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Specific Questions for Client	No	To some extent	To great extent	Yes
<ol style="list-style-type: none"> 1. Does the association staff communicate effectively with members about its benefits? 2. Does the association staff routinely solicit member feedback to gain a better understanding of their needs and expectations? 3. Does the association staff respond to member complaints by taking action to improve unsatisfactory performance? 4. Does the association staff provide members with brochures or pamphlets about how to gain benefits and to access programs and services? 5. Does the association staff regularly update data on member needs and expectations and use this data to determine changes in the association's strategic plan? 6. Does the association staff continually update processes according to changing member needs and expectations? 7. Does the association staff anticipate members' future needs and expectations to ensure that program, project, and event processes are updated before they become obsolete or inefficient? 				

Documents Required	<ul style="list-style-type: none"> Member needs analysis Suggestion program Quality circles meetings Pamphlets/brochures Instructions on how to deal with member complaints
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Factor 2: Member Satisfaction

Purpose	Empowering staff to respond promptly and thoroughly to member inquiries and concerns is a key to member satisfaction. Maintaining open channels of communication with members ensures that their concerns are heard and understood and helps the association improve the level of programs, projects, events, and services it provides.
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Specific Questions for Client	No	To some extent	To great extent	Yes
<ol style="list-style-type: none"> 1. Has the CSO instituted training for the association's staff to better respond to member inquiries and to analyze member feedback? 2. Does the CSO ensure that the staff, particularly front-line employees, have the authority and resources they need to respond to member complaints and/or requests promptly and courteously? 3. Does the association use modern systems, such as call centers or hot-lines, to receive member inquiries? 4. Does the association respond promptly to member inquiries? 5. Does the association use a documentation system to track how it deals with member complaints? 6. Does the association staff take member feedback seriously, and apply lessons learned when redesigning processes? 7. Does the CSO encourage staff employees to submit suggestions for improving member satisfaction? 				

Documents Required	Surveys on member satisfaction Statistical report on member satisfaction Communication channels with members
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Factor 3: Continuous Improvement

Purpose	Excellence in member satisfaction entails continually searching for and identifying ways in which the association can achieve higher standards of programming and services by improving efficiency, effectiveness, and timeliness.
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Specific Questions for Client	No	To some extent	To great extent	Yes
<ol style="list-style-type: none"> 1. Do the CSO and the staff include strategies for improving member service, such as updating facilities, adding new programs and events or integrating new technology, into its strategic plan? 2. Do the board, committees, and the CSO regularly identify and follow through on opportunities for improvement in the association's processes for programming? 3. Do the CSO and staff regularly identify and follow through on opportunities for breakthrough improvement in program design? 4. Does the staff actively seek information and suggestions from members when streamlining or updating the association's processes, and use this information to anticipate and avoid potential problems? 5. Does the staff publicize the results of changes in programming processes? 6. Do the CSO and the staff regularly review and update the association's performance standards to reflect improvements in programming? 				

Documents Required	Added value model of member services Performance improvement indicators
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Persons to Contact

- Chief Staff Officer
- Chief Elected Volunteer Officer
- Staff Managers

C. Association Processes Assessment Indicators

C1. Sub-Criterion 1: Association Process Management and Streamlining

No.	Indicators	Poor		Fair			V. Good			Excellent		Total Score
		1	2	3	4	5	6	7	8	9	10	
Factor 1: Process Design and Delivery												
1	The association incorporates the changing requirements of members into program designs.											
2	Process design is tested to ensure the association has adequate capability for trouble-free and timely introduction of services.											
3	The association meets key performance requirements during the ongoing operation of key delivery processes.											
4	Resources required for each process are determined and made available to ensure quick delivery of services.											
5	The association has established effective communication channels that enhance cooperation and understanding between functional units during process delivery.											
6	Process delivery results are transparently measured and built into process design.											

C2. Sub-Criterion 2: Member Relationship Management

No.	Indicators	Poor		Fair			V. Good			Excellent		Total Score
		1	2	3	4	5	6	7	8	9	10	
Factor 1: Member Needs and Expectations												
1	Feedback from members is actively solicited through surveys and other methods to better identify member needs and expectations.		—									
2	The association's staff conducts periodic analyses of programs, projects, and events, and updates data on member expectations.	—										
3	The association's staff meets with members to solicit feedback and suggestions when attempting to improve activity design and processes.	—										
Factor 2: Member Satisfaction												
1	The association's staff makes a concerted effort to secure a high level of member satisfaction through various methods, including soliciting periodic feedback from members and promptly solving their complaints.		—									
2	The CSO and the staff have adopted a methodology whereby they can learn from mistakes during process delivery.		—									
3	Proper documentation is designed to easily deal with member complaints or comments on the level of member services.	—										
4	Employees are empowered to respond promptly to member inquiries.		—									
1	Processes of allies help to improve the association's performance.		—									

Factor 4: Continuous Improvement											
1	Rules and standard operating procedures are established and made consistent with improvement initiatives.										
2	The staff uses a feedback mechanism to continually assess and strengthen the quality of programs, projects, advocacy, and events.										
3	The board and the CSO review the processes and targets to seek continuous improvement.										
4	Procedural information is shared with members to continue the learning process.										
5	The association applies specific criteria and measurable indicators to encourage problem-solving through various tools such as quality circles meetings, regular contact with the media, and on-the-job coaching for volunteers and staff.										

A. Purpose of Association Knowledge Criterion and Sub-Criteria

Criterion: Association Knowledge

Purpose	<p>The Knowledge Criterion examines the association's knowledge management systems and strategies. It assesses to what extent the association:</p> <ul style="list-style-type: none">• understands what knowledge management entails;• uses a sound strategy for managing and improving knowledge resources;• uses its knowledge resources effectively to achieve its strategic objectives; and• disseminates timely, relevant information to members, employees, stakeholders, and other associations to build trust and cooperation.
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Sub-Criterion 1: Knowledge Operations

Purpose	<p>This sub-criterion examines the association's understanding of the key elements of knowledge management. It assesses how well the association manages its knowledge assets, including to what extent the association has accurately identified its vital knowledge assets, their relative priorities, where they are located, what the key risks to them are, and how they add value to its outputs.</p>
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Sub-Criterion 2: Knowledge Impact

Purpose	<p>This sub-criterion examines the association's strategies for developing and using knowledge assets. It assesses how effectively the association creates, captures, shares, and uses knowledge within it.</p>
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Sub-Criterion 3: Association Communications and Public Policy Advocacy

Purpose	<p>This sub-criterion examines the association's internal and external communications activities. It assesses how well the internal communication's strategy is designed and implemented to provide timely, relevant information to employees and the extent to which it enhances the association's performance. It assesses how well the external communications strategy is designed and implemented to help the association convey timely, appropriate messages to members and stakeholders.</p>
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B. Knowledge Assessment Factors

B1. Sub-Criterion 1: Association Knowledge Operations

Factor 1: Awareness and Commitment

Purpose	For a knowledge management system to be most effective for an association, the leadership and the staff must understand the concept of knowledge management (KM), and be willing and able to create, maintain, and use a KM system. The board of directors and the chief staff officer (CSO) must be committed to its use and should encourage KM activities that support and promote the association's strategic objectives.
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Specific Questions for Client	No	To some extent	To a great extent	Yes
1. Has the CSO explained the concept of KM to the staff of the association, including how good KM practices can help the association meet its strategic objectives more efficiently?				
2. Is there a general understanding of the concept of KM within the association?				
3. Does the CSO generally understand the concept of KM and the requirements for maintaining an effective KM system?				
4. Does the CSO demonstrate a strong commitment to KM policy, guidelines, and activities?				
5. Does the CSO understand the importance of promoting KM among paid employees?				
6. Are the KM responsibilities of each position clearly outlined in the job description?				
7. Is KM explicitly included as a priority in the association's mission statement and strategic objectives?				
8. Is training in the association's knowledge management systems and practices available to all the staff?				
9. Does the association actively promote good knowledge management practices (i.e., knowledge sharing) by providing employees with both resources and encouragement?				
10. Does the association encourage employees to check if knowledge already exists within the association before trying to create it or obtain it from an external source?				
11. Are individuals visibly rewarded for teamwork and knowledge sharing?				

B2. Sub-Criterion 2: Association Knowledge Impact

Factor 1: Knowledge Deployment

Purpose	Developing easy-to-use systems for capturing various types of knowledge and making it widely available is key to effective knowledge management. Allowing time and space for employees to exchange information and ideas is also critical to KM. By encouraging continuous knowledge sharing, the association can avoid spending time and effort to create knowledge or solutions that already exist, thereby improving efficiency and reducing costs.
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Specific Questions for Client	Yes	To some extent	To great extent	No
1. Does the knowledge manager have a document management and archiving system, either manual or electronic?				
2. Does this system capture important and relevant internal documents as well as those created for external use?				
3. Does the knowledge manager have a system for archiving documents after a specified period of time?				
4. Does the knowledge manager capture the vital department knowledge of its key staff to make it more accessible in the association, for example by documenting it or holding internal cross-department trainings?				
5. Are there any restrictions on access to information that is not confidential or personal?				
6. Does the knowledge manager have a means of making captured knowledge available to the association's membership and to all staff employees, such as a library or electronic file-sharing system?				
7. Does this system include measures to protect the security, confidentiality, and/or integrity of the knowledge?				
8. Does the knowledge manager have a well-structured, up-to-date "knowledge map" to guide the staff and members to the information they seek?				
9. Is this map flexible, showing the staff multiple ways to find and access information?				
10. Has the knowledge manager clearly designated the best resource(s) for particular kinds of information?				
11. Does the CSO ensure that time and space exist to stimulate ideas, exchange knowledge, and to learn?				
12. Do the CSO and the knowledge manager regularly bring staff together across normal lines of responsibility to develop and/or share knowledge?				
13. Does the CSO arrange for regular internal staff meetings on important issues or topics of broad interest or applicability?				
14. Do the CSO and the knowledge manager have an information and communications technology (ICT) strategy for identifying ICT needs and developing ICT resources for meeting the association's strategic objectives?				

<p>15. Does the association have an effective information technology system to support knowledge sharing, communication, and the association's learning?</p>				
<p>16. Are members and employees adequately trained to take full advantage of this system?</p>				
<p>17. Do association members and employees make use of information through information technology resources in their daily work as appropriate?</p>				

B3. Sub-Criterion 3: Association Communications and Public Policy Advocacy

Factor 1: Internal Communications

Purpose	A well designed and implemented internal communications strategy can enhance the paid employees' performance by keeping them well informed of current administrative and programmatic issues, helping them feel more engaged in their work, and promoting staff cooperation.
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Specific Questions for Client	No	To some extent	To a great extent	Yes
1. Does the association have an internal communications strategy?				
2. Has the association assigned responsibility for internal communications to a specific staff employee?				
3. Does the assigned employee have the skills necessary to plan, implement, and evaluate the internal communications strategy?				
4. Has the assigned employee identified the appropriate objectives, messages, target audience, tools, and assessment mechanisms for its internal communications activities?				
5. Does the CSO support internal communications efforts?				
6. Are there clear guidelines for cooperation among staff from various departments devoted to internal communications?				
7. Is the internal communications assessment process centralized, or are there clear guidelines for cooperation among staff from various departments who are devoted to communications?				
8. Does the internal communications strategy include systems for dealing with emerging crises?				
9. Is there a clear action plan for implementing the communications strategy?				
10. Does the action plan assign responsibility and define clear tasks and timelines for the creation and dissemination of communications materials?				
11. Does the association assign an adequate number of qualified employees and devote sufficient financial resources to implement the action plan?				
12. When appropriate, are internal communications tools tested prior to actual production to ensure that the most effective format and method of delivery are used?				
13. Is the internal communications strategy regularly reviewed to ensure that the objectives of the strategy are being met?				
14. Does the association use feedback from staff to improve the effectiveness of the internal communications strategy?				

Factor 2: External Communications and Public Policy Advocacy

Purpose	A well designed and implemented external communications strategy provides members and other stakeholders with timely, accurate information on association activities, programs, advocacy issues, and services. It also helps the association convey a positive image and build member and stakeholder confidence in the association’s work.
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Specific Questions for Client	No	To some extent	To a great extent	Yes
<ol style="list-style-type: none"> 1. Does the association have an external communications strategy, particularly in the arena of public policy advocacy? 2. Does the association have communications and a public policy advocacy specialists? 3. Do the communication and advocacy specialists have the skills necessary to plan, implement, advocate, and evaluate the external communications strategy? 4. Has the CSO identified the appropriate objectives, issues, messages, target audience, tools, and assessment mechanisms for the association’s external communications activities? 5. Do the board and the CSO support proactive external communications and public policy advocacy efforts? 6. Is the external communications strategy dynamic enough to capitalize on unforeseen opportunities? 7. Are the processes for planning, implementing, and assessing external communications activities centralized? 8. Are there clear guidelines for cooperation among staff from various departments devoted to external communications? 9. Is the process for implementing the external communications strategy centralized? 10. Is the process for approving external communications centralized in the CSO? 11. Does the external communications strategy include systems for dealing with emerging crises, especially in the public policy advocacy area? 12. Do the communication and advocacy employees have a well-organized KM system for researching, archiving and retrieving external communications and advocacy documents? 13. Does the action plan assign responsibility, and define clear tasks and timelines, for the creation and dissemination of external communications materials? 14. Does the association hire external service providers to carry out communications functions that the association cannot handle internally? 15. When appropriate, are communications tools tested prior to actual production to ensure that the most effective format and method of delivery are used? 				

<p>16. Is the external communications strategy regularly reviewed by the CSO to ensure that the strategic objectives of the strategy are being met?</p> <p>17. Does the association formally survey stakeholders to assess the extent to which external communications efforts help the association project a positive image, increase public awareness and recognition, and ensure that customers and other stakeholders are well informed of events, activities, or changes that will affect them?</p> <p>18. Does the association use feedback from staff and stakeholders to improve the effectiveness of the external communications strategy?</p> <p>19. Are there mechanisms, such as focus groups, in place for securing continuous feedback from stakeholders about communications activities?</p> <p>20. Does the association coordinate its communications planning with partner associations as appropriate?</p>				
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Persons to Contact

- Chief Elected Volunteer (Chair of the Board or President of the Association)
- Chief Staff Officer
- Knowledge manager for the association
- IT Manager
- Communications Manager
- Communications staff
- Random selection of association employee

C. Knowledge Management Assessment Indicators

C1. Sub-Criterion 1: Knowledge Operations

No.	Indicators	Poor		Fair			V. Good			Excellent		Total Score
		1	2	3	4	5	6	7	8	9	10	
Factor 1: Awareness and Commitment												
1	The association has full awareness and commitment from the board of directors, the CSO, and the staff to operate a KM system.											
2	The paid staff of the association uses good KM practices that help achieve the strategic objectives of the organization.											
3	The CSO generally understands the concept of KM and is willing to allot the association's resources to creating, maintaining and using such a system.											
4	The paid staff understands the importance of using and contributing to the KM system and their job descriptions include a requirement to participate.											
5	The CSO has appointed a knowledge manager, either formally or informally, and supports that paid employee in encouraging other employees and association members to contribute to the KM system.											

C2. Sub-Criterion 2: Knowledge Impact

No.	Indicators	Poor		Fair			V. Good			Excellent		Total Score
		1	2	3	4	5	6	7	8	9	10	
Factor 1: Knowledge Deployment												
1	The association encourages continuous knowledge sharing and avoids spending time and effort in creating knowledge or solutions that already exist.											
2	The association's knowledge manager has electronic management and archiving systems that capture important and relevant internal and external documents and vital departmental knowledge of key staff.											
3	The knowledge manager has a well-structured, up-to-date "knowledge map" to guide the staff and members to the information they seek.											
4	Association members and employees are adequately informed and trained to take full advantage of the KM system.											

C3. Sub-Criterion 3: Communications and Public Policy Advocacy

No.	Indicators	Poor		Fair			V. Good			Excellent		Total Score
		1	2	3	4	5	6	7	8	9	10	
Factor 1: Internal Communications												
1	The CSO has developed an internal communications strategy and has assigned responsibility for internal communications to a specific staff employee who has the skills and the motivation necessary to plan, implement, and evaluate the strategy.											
2	The paid staff employee in charge of internal communications has a clear action plan for implementing the CSO's strategy with assigned responsibility and defined tasks and timelines, for the creation and dissemination of communications materials.											
3	The CSO has assigned an adequate number of qualified employees and has devoted sufficient financial resources to implement the internal communication action plan.											
Factor 2: External Communications and Public Policy Advocacy												
1	The association has an external communications strategy and a communications or public relations person that has the skills necessary to plan, implement, and evaluate the strategy.											
2	The CSO has established clear guidelines for cooperation among staff for implementing the external communication strategy, which includes dealing with emerging crises.											
3	The association staff is implementing the external communication program by following its adopted strategy and adhering to its management's guidelines.											
4	The association has developed a list of issues for their public policy advocacy program.											
5	The association staff has developed research information that is used in their public policy advocacy program.											
6	The association staff and the board of directors have developed careful strategies to implement needed changes in public policy.											

A. Purpose of Association Finances Criterion and Sub-Criteria

Criterion: Association Finances

Purpose	<p>The Association Finances Criterion examines the association's financial decision-making process, including administration and budgeting. It assesses how effectively the association's democratically elected board of directors, who are the ultimate fiduciaries, and the chief staff officer and the chief financial officer:</p> <ul style="list-style-type: none">• develops its budget and allocates funds to meet the objectives of its strategic plan;• designs and implements accounting systems that ensure financial accountability, prevent mismanagement, and enable the association to make best use of available resources; and• analyzes its financial performance and applies lessons learned to continually update and improve budgeting and financial administration.
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Sub-Criterion 1: Planning

Purpose	<p>This sub-criterion examines the association's budget and allocation process. It assesses to what extent the association gathers sufficient, relevant information for making sound budgeting decisions, and how effectively the association develops the budget and allocates funds to achieve the objectives of the strategic plan.</p>
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Sub-Criterion 2: Implementation

Purpose	<p>This sub-criterion examines the association's financial administration system. It assesses the effectiveness of the association's accounting system for ensuring that funds are managed according to the priorities of the budget and for preventing financial mismanagement and corruption. It also assesses how well the association coordinates its purchasing and inventory activities to ensure both the continuous availability of supplies and the most efficient use of cash.</p>
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Sub-Criterion 3: Financial Assessment

Purpose	<p>This sub-criterion examines the association's system for reviewing and improving its budgeting and accounting activities. It assesses the effectiveness of the association's monitoring and evaluation system for providing continuous, critical feedback about budget performance. It also assesses how well the association applies lessons learned when updating budget priorities and revising the budgeting process.</p>
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B. Association Finances Assessment Factors

B1. Sub-Criterion 1: Planning

Factor 1: Projections

Purpose	Excellent financial management depends on the staff's ability to make accurate projections about its activities for the coming year and beyond. Directors, who have the fiduciary responsibility for the association, need reliable data about the association's expected revenues, well researched estimates of program costs, and a thorough understanding of the association's current and future strategic objectives to make sound budgeting decisions.
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Specific Questions for Client	No	To some extent	To a great extent	Yes
<ol style="list-style-type: none"> 1. Does the association receive and review sufficient information about its financial requirements, with proper methodologies and well-thought out assumptions, to enable its board of directors to make sound funding decisions? 2. Does the association receive and review sufficient information about the design, execution, monitoring and evaluation processes for its projects, programs, or activities? 3. Does the association do a cost/benefit analysis of each proposed project? 4. Does the association use the results of previous years' budgets in making current budgeting decisions? 5. Does the association use the latest projection techniques and methods to predict its financial needs? 6. Has the association identified what percentage of variation is acceptable in its financial projections? 7. Do the directors and staff managers who are not involved in making projections have confidence in the projections? 8. Does the association have a system for forecasting revenues and expenditures that is appropriate for developing projections that are relevant to the association's needs? 9. Does the current budget take into consideration potential changes to the association's strategy that might occur in future years? 10. Are variances reflected in the budget? 11. Do the directors and the CSO regularly review the budget? 				

Documents Required	<ol style="list-style-type: none"> a. Financial Projections b. Written Assumptions for Projections c. Past Three Years Financial and Budget Documents
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Factor 2: Budgeting and Allocation

Purpose	Budgeting and allocation are an open-ended process. By developing a flexible, participatory approach to budgeting and managing and monitoring the allocation of funds on an ongoing basis, the association can ensure that its funds are always being used in the most effective and efficient way.
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Specific Questions for Client	No	To some extent	To a great extent	Yes
<ol style="list-style-type: none"> 1. Is the budget prepared through a participatory process involving paid staff? 2. Does the CSO review and revise priorities throughout the budgeting process? 3. Do the association's budget drafting guidelines ensure that the budget is aligned with the priorities of the strategic plan and action plans? 4. Does the association take membership needs and expectations into consideration when developing the budget? 5. Does the association translate member needs and expectations into weighted factors to ensure that they influence budgeting decisions in an appropriate way? 6. Are new technological advancements that relate specifically to the association and its constituency taken into consideration in the budgeting process? 7. Is the rationale behind funding allocation decisions well known and understood throughout the association? 8. Does the association actively attempt to assess the effect of its allocation decisions on volunteer and employee morale? 				

B2. Sub-Criterion 2: Implementation

Factor 1: Financial Administration

Purpose	A well developed accounting system, designed according to internationally accepted standards and conventions, is essential for preventing financial mismanagement and corruption.
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Specific Questions for Client	No	To some extent	To a great extent	Yes
<ol style="list-style-type: none"> 1. Do the bylaws require the association to maintain a high standard of financial accountability? 2. Does the association have written policies and procedures for its accounting process? 3. Are the association's financial reports readily available to the membership? 4. Are these reports made available to the members in a format and style that is clear and easy-to-understand even to readers who do not have a technical background in accounting or finance? 5. Does the association review its accounting system annually to identify strengths and weaknesses? 6. Does the association's accounting system conform to the standards of international conventions of the accounting profession? 7. Does the association have an applied cost accounting system that helps identify costs and assign them to the appropriate project or activity? 				

Documents Required	<ul style="list-style-type: none"> • Financial Documents
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Factor 2: Purchasing

Purpose	A clear, well defined system for purchasing supplies and services from outside sources that involves proper documentation and recordkeeping helps the association control and monitor its expenditures.
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Specific Questions for Client	No	To some extent	To a great extent	Yes
<ol style="list-style-type: none"> 1. Does the association provide written documentation of proper purchasing methods to volunteers and staff? 2. Does the association have procedures in place to prevent fraud and corruption in the purchasing process? 3. Does the association conduct an assessment of its purchasing procedures as part of its regular auditing process? 4. Does the association's purchasing system require a paper trail for every purchase, including signed vouchers with matching numbers and receipts? 5. Does the association have clear and effective purchasing approval processes? 6. Are these processes routinely implemented at all levels of the association? 7. Does the association have a formal system for ensuring that it receives quality services and products at the best price? 				

Factor 3: Inventory Management

Purpose	Associations buy myriads of brochures, stationary, office supplies, and other printed material. Those associations involved in major trade shows, exhibitions, and events purchase displays, decorations, and other items that must be stored. Proper inventory management is critical to ensuring that the association always has adequate supplies on hand to carry out its functions. It also helps the association prevent unnecessary expenses.
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Specific Questions for Client	No	To some extent	To a great extent	Yes
<ol style="list-style-type: none"> 1. Does the association have a written inventory policy that clearly outlines what items can and cannot be placed in inventory? 2. Does the association periodically inventory its storage facilities to prevent unnecessary purchasing? 3. Does the association link inventory management to cash flow management? 4. Does the association have property insurance that covers its inventory? 				

B3. Sub-Criterion 3: Financial Assessment

Factor 1: Monitoring and Auditing

Purpose	Constant monitoring and regular auditing of the association's financial administration is a necessary safeguard against corruption and the embezzlement of members' funds. Effective monitoring and auditing systems assess the accounting staff's performance using relevant indicators and compare actual outcomes with forecasted results to provide managers with information that can be used to update priorities and improve budgeting and funding allocation systems.
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Specific Questions for Client	No	To some extent	To a great extent	Yes
1. Does the association identify key indicators that are appropriate for assessing the effectiveness of the budgeting process?				
2. Do these indicators include measurements of the quality and quantity of the products or services it provides?				
3. Do these indicators include measurements that help the association assess the value of its outputs and compare them to the expenditures?				
4. Does the association assess the accuracy of its projections at the end of each budget year?				
5. Does the association document and update these techniques and methods each year?				
6. Does the association have systems for providing managers with updated financial information throughout the budget year?				
7. Does the association prepare comprehensive budget reports comparing actual expenditures and revenues to forecasted figures?				
8. Does the association generally adhere to its budget?				

Factor 2: Recommendations

Purpose	To ensure continuous improvement in the budgeting process, the chief staff officer, the chief financial officer and the board of directors must work together to apply lessons learned from previous budget years to the current and future financial challenges that the association faces.
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Specific Questions for Client	No	To some extent	To a great extent	Yes
<ol style="list-style-type: none"> 1. Does the association's strategic plan drive its financial planning and administration? 2. Does the association's chief financial officer make formal recommendations to the association's CSO and board about improving the budgeting process? 3. Do the chief financial officer and the CSO ask the members for recommendations on how to make the association's reports more readable and understandable? 4. Does the paid staff regularly review methods of data collection to ensure that they provide information of practical value to the association? 5. Does the chief financial officer provide the association with information that is useful for justifying requests for additional dues revenue from the membership? 				

Persons to Contact

- Chief Elected Volunteer Financial Officer, usually Treasurer or Chair of the Finance Committee
- Chief Staff Officer
- Financial Manager or Chief Accountant
- A random selection of staff at different management levels

C. Finances Assessment Indicators

C1. Sub-Criterion 1: Planning

No.	Indicators	Poor		Fair			V. Good			Excellent		Total Score
		1	2	3	4	5	6	7	8	9	10	
Factor 1: Projections												
1	The board of directors receives sufficient financial projections and the assumptions for those projections in order to make sound financial decisions.											
2	The board and the CSO receive and review sufficient financial data related to the association's projects, programs, and activities.											
3	The chief financial officer causes cost/benefit analyses and revenue and expenditure projections to be made on each major project or program under consideration.											
Factor 2: Budgeting and Allocation												
1	The association has a flexible, participatory budgeting process that ensures that its funds are being used effectively.											
2.	The association monitors the allocations of funds on an ongoing basis.											
3	The CSO and the chief financial officer insure that the association's revenues and expenditures are prioritized to achieve the objectives of the strategic plan.											
4	The rationale behind association's funding allocation decisions is well known and understood by the membership and the staff and the CSO actively attempt to assess the effect of the board's allocation decisions on volunteer and employee morale.											

No.	Indicators	Poor	Fair	V. Good	Excellent	Total Score
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C2. Sub-Criterion 2: Implementation

		1	2	3	4	5	6	7	8	9	10	
Factor 1: Financial Administration												
1	The association has a well developed accounting system that meets internationally accepted standards and conventions.											
2	The association's bylaws and written policies require a high standard of financial accountability.											
3	The association has specific accounting devices to help in avoiding financial mismanagement and corruption.											
4	The association has a cost accounting system that applies revenues and costs to specific projects and programs.											
Factor 2: Purchasing												
1	The association has a clear, well defined system for purchasing supplies and services from outside sources. The system involves proper documentation and recordkeeping that helps the association control and monitor its expenditures.											
2	The association's purchasing system requires a paper trail for every purchase, including signed vouchers with matching numbers and receipts.											
Factor 3: Inventory Management												
1	The association has written policies that clearly outline what items can and cannot be placed in inventory and periodically investigates its storage facilities to prevent against unnecessary purchasing.											

C3. Sub-Criterion 3: Financial Assessment

No.	Indicators	Poor		Fair			V. Good			Excellent		Total Score
		1	2	3	4	5	6	7	8	9	10	
Factor 1: Monitoring and Auditing												
1	The chief financial officer constantly monitors and regularly audits the financial administration as a necessary safeguard against corruption and the embezzlement of members' funds.											
2	The chief financial officer has systems for providing committee volunteers and staff with updated financial information throughout the budget year and prepares comprehensive budget reports comparing actual expenditures and revenues to forecasted figures.											
3	The association generally adheres to its annual budget.											
Factor 2: Recommendations												
1	The association's strategic plan drives its financial planning and administration.											
2	The chief financial officer provides the information to the CSO and the board of directors that is useful for justifying requests for additional dues revenue from the membership or for the implementation of new non-dues revenue sources.											

APPENDIX 2- PROVISIONAL LAW NO. (70) OF 2003

قانون غرف التجارة المؤقت رقم 70 لسنة 2003

المنشور على الصفحة 3255 من عدد الجريدة الرسمية رقم 4606 بتاريخ 16/6/2003

المادة 1

يسمى هذا القانون (قانون غرف التجارة لسنة 2003) ويعمل به من تاريخ نشره في الجريدة الرسمية.

المادة 2

يكون للكلمات والعبارات التالية حيثما وردت في هذا القانون المعاني المخصصة لها ادناه ما لم تدل القرينة على غير ذلك.

الوزارة : وزارة الصناعة والتجارة .

الوزير : وزير الصناعة والتجارة .

الغرفة : غرفة تجارة الاردن .

الهيئة العامة : الهيئة العامة للغرفة .

المجلس : مجلس ادارة الغرفة .

الرئيس : رئيس المجلس .

الغرف التجارية : أي غرفة تجارية ورد النص عليها في المادة (23) من هذا القانون .

التجارة : الاعمال التجارية البرية والبحرية وفقا لاحكام قانون التجارة الساري المفعول باستثناء الصناعة والمناجم والبتروول والكهرباء .

القطاع التجاري : مجموع الشركات والمؤسسات العاملة في نوع او اكثر من انواع التجارة كما تحدد بمقتضى النظام الصادر وفقا لاحكام هذا القانون .

المؤسسة التجارية : أي شركة او مؤسسة فردية غرضها الاساسي التجارة وتعمل في قطاع تجاري معين وراسمالها المسجل خمسة الاف دينار فاكثر .

المؤسسة الصغيرة : أي شركة او مؤسسة فردية غرضها الاساسي التجارة وتعمل في قطاع تجاري معين وراسمالها المسجل يقل عن خمسة الاف دينار .

المادة 3

أ . تنشأ في المملكة غرفة تسمى (غرفة تجارة الاردن) تتمتع بشخصية اعتبارية ذات استقلال مالي واداري ولها بهذه الصفة تملك الاموال المنقولة وغير المنقولة والقيام بجميع التصرفات القانونية اللازمة لتحقيق اهدافها بما في ذلك ابرام العقود والاقتراض وقبول المساعدات والهبات والتبرعات ولها حق التقاضي وينوب عنها في الاجراءات القضائية اي محام توكله لهذه الغاية .

ب. يكون مركز الغرفة في مدينة عمان .

المادة 4

تهدف الغرفة الى تحقيق ما يلي :

أ . المشاركة في رسم السياسة المتعلقة بقطاع التجارة وفي وضع الاستراتيجية والخطط اللازمة لتنفيذها .

ب. المشاركة في تنمية التجارة وتطويرها .

ج. رعاية مصالح المؤسسات التجارية والمؤسسات الصغيرة .

د. تعزيز التعاون بين الغرف التجارية وبينها وبين الاتحادات وغرف التجارة العربية والاجنبية .

هـ. العمل على تعزيز قدرات الغرف التجارية وتنسيق جهودها .

المادة 5

تتولى الغرفة في سبيل تحقيق اهدافها المهام التالية :

- أ . تمثيل المؤسسات التجارية والمؤسسات الصغيرة والغرف التجارية امام أي جهة ، رسمية او غير رسمية ، داخل المملكة او خارجها .
- ب. المشاركة مع الجهات ذات العلاقة في عقد المؤتمرات التجارية والاقتصادية وفي الانشطة المحلية والعربية والدولية ذات الطابع التجاري والاقتصادي وتنظيمها .
- ج. القيام بالدراسات والبحوث ذات العلاقة بالتجارة ونشرها وتحديثها .
- د. جمع المعلومات والاحصاءات المتعلقة بالتجارة وتبويبها وتحديثها وتزويد التجار بها وانشاء مركز للمعلومات لتوفير احداث البرامج المتعلقة بالتجارة والاقتصاد وذلك بالتعاون مع مراكز المعلومات الاردنية والعربية والدولية وبالتنسيق مع الغرف التجارية .
- هـ. تقديم المقترحات الخاصة بالتشريعات القائمة ومشروعات القوانين والانظمة ذات العلاقة بالتجارة والاقتصاد .
- و. تقديم المشورة الفنية والتقنية التجارية منها والاقتصادية والاستعانة لهذه الغاية بالخبراء والاقتصاديين .
- ز. أي مهام اخرى ذات علاقة باهدافها .

المادة 6

تتألف الغرفة من هيئة عامة ومجلس ادارة .

المادة 7

الهيئة العامة :

تتكون الهيئة العامة للغرفة من رؤساء واعضاء مجالس ادارة الغرف التجارية واربعة ممثلين عن كل قطاع تجاري يتم انتخابهم من الاعضاء المسجلين في ذلك القطاع على ان يكون احدهم الممثل المشار اليه في البند (2) من الفقرة (أ) من المادة (14) من هذا القانون .

المادة 8

تمارس الهيئة العامة للغرفة الصلاحيات التالية :

- أ . مناقشة سياسة الغرفة المقدمة اليها من المجلس .
- ب. اقرار مشروع الموازنة السنوية للغرفة .
- ج. اقرار التقرير السنوي عن اعمال المجلس والحسابات الختامية والميزانية العمومية للغرفة .
- د. تعيين مدقق حسابات قانوني لتدقيق حسابات الغرفة وتحديد اتعابه .
- هـ. مناقشة الامور التي يعرضها عليها المجلس واتخاذ التوصيات اللازمة بشأنها .

المادة 9

- أ . تعقد الهيئة العامة اجتماعا عاديا مرة على الاقل كل سنة في المكان والزمان اللذين يحددهما المجلس ويتكون النصاب القانوني لاجتماعها بحضور ما لا يقل عن ثلثي اعضائها واذ لم يتوافر هذا النصاب خلال ساعة واحدة من الوقت المحدد للاجتماع فيؤجل الاجتماع مدة لا تزيد على خمسة عشر يوما من التاريخ المحدد للاجتماع الاول ، ويكتفى بنشر الدعوة في صحيفتين محليتين يوميتين لمرتين، ويكون النصاب للاجتماع الثاني قانونيا مهما كان عدد الحضور .
- ب. تتخذ الهيئة العامة قراراتها في اجتماعها العادي باكثرية اصوات الاعضاء الحاضرين على الاقل.

المادة 10

- أ . يجوز للهيئة العامة عقد اجتماع غير عادي للنظر في امور معينة في أي من الحالتين التاليتين :
 1. اذا راي المجلس ضرورة لذلك .
 2. بناء على طلب خطي مقدم الى المجلس من (25%) من اعضاء الهيئة العامة على الاقل ، وعلى المجلس في هذه الحالة دعوة الهيئة العامة للاجتماع خلال عشرين يوم عمل من تاريخ تسلمه لهذا الطلب شريطة ان تتضمن هذه الدعوة جدول اعمال الاجتماع .
- ب. لا يجوز البحث في الاجتماع غير العادي للهيئة العامة في غير المسائل التي عقد الاجتماع من اجلها الا اذا كانت مرتبطة بها او متفرعة عنها .
- ج. تتخذ الهيئة العامة قراراتها في اجتماعها غير العادي باكثرية لا تقل عن (75%) من اصوات الاعضاء الحاضرين .

المادة 11

يتم تبليغ الدعوة لاجتماعات الهيئة العامة بالبريد المسجل ويعلن عن ذلك في صحيفتين محليتين يوميتين ولمرة واحدة قبل خمسة عشر يوما على الاقل من موعد ذلك الاجتماع على ان تتضمن هذه الدعوة جدول الاعمال .

المادة 12

تجتمع الهيئة العامة برئاسة الرئيس او نائبه عند غيابه وفي حال غيابهما معا تنتخب رئيسا للاجتماع .

المادة 13

اذا لم تستكمل الهيئة العامة بحث جميع الامور المدرجة على جدول اعمالها ، يجوز لرئيس الاجتماع وبموافقة اغلبية الحاضرين في الاجتماع تاجيله الى موعد اخر يحدد اثناء الجلسة دون حاجة الى دعوة جديدة لاجتماع الهيئة العامة وفق الاصول المتبعة في هذا القانون .

المادة 14

مجلس ادارة الغرفة :

أ . يتولى شؤون الغرفة مجلس ادارة يتالف على النحو التالي :

1. رئيس مجلس ادارة كل غرفة تجارية او نائبه عند غيابه اذا كان عدد المؤسسات التجارية المنتسبة لتلك الغرفة التجارية يقل عن حد معين يتم تحديده بمقتضى نظام صادر استنادا لاحكام هذا القانون .
2. ممثل عن كل قطاع تجاري يتم انتخابه من قبل المؤسسات التجارية المسجلة في هذا القطاع وفق احكام هذا القانون .
3. ممثل اضافي او اكثر يختاره مجلس ادارة الغرفة التجارية يمثل عددا من المؤسسات التجارية يزيد على الحد المشار اليه في البند (1) من هذه الفقرة على ان يتم تحديد هذا العدد بمقتضى النظام المشار اليه في البند (1) من هذه الفقرة .

ب. اذا كانت المؤسسة التجارية المشار اليها في البند (2) من الفقرة (أ) من هذه المادة تعمل في اكثر من قطاع تجاري فيتم تمثيلها في قطاع تجاري واحد تختاره لهذه الغاية .

المادة 15

يشترط في عضو المجلس ما يلي :

- أ . ان يكون اردني الجنسية .
- ب. ان يكون مسددا للرسوم والاشتراكات المترتبة عليه للغرفة التجارية التي ينتسب اليها .
- ج. ان يكون رئيسا لمجلس ادارة مؤسسة تجارية عضوا في الهيئة العامة لاي غرفة تجارية او رئيسا لهيئة مديري تلك المؤسسة او احد مالكيها او عضوا في مجلس ادارتها او هيئة مديريها .
- د. ان لا يكون محكوما عليه بجناية او بجنحة مخلة بالشرف والاخلاق او محكوما عليه بالافلاس ما لم يكن قد رد اليه اعتباره .

المادة 16

- أ . تكون مدة دورة المجلس اربع سنوات .
- ب. ينتخب المجلس في اول اجتماع له من بين اعضائه الرئيس ونائبه وامينا لسر المجلس وامينا للصندوق .

المادة 17

يتولى المجلس المهام والصلاحيات التالية :

- أ . وضع سياسة الغرفة وخطة عملها والاشراف على تطبيقها .
- ب. ادارة الشؤون الادارية والمالية للغرفة .
- ج. العمل على تحقيق اهداف الغرفة ومهامها .
- د. رعاية مصالح التجار والدفاع عن حقوقهم .
- هـ. دعوة الهيئة العامة للاجتماع العادي وغير العادي ومناقشة توصياتها .

و. اقرار التعليمات المتعلقة بالشؤون الادارية والمالية للغرفة بما في ذلك التعليمات المتعلقة بشؤون اللوازم .

ز. تشكيل اللجان اللازمة لتنفيذ احكام هذا القانون والانظمة الصادرة بمقتضاه وتحديد مهام كل منها بمقتضى قرار تشكيلها .

ح. تشكيل مكتب تنفيذي للغرفة مرة كل سنتين برئاسة الرئيس وعضوية ستة من اعضاء المجلس مناصفة بين الغرف التجارية والقطاعات التجارية لتنفيذ المهام التي يكلفه او يفوضه المجلس بها .

ط. السعي لفض النزاعات التي تنشأ بين الغرف التجارية او بينها وبين المؤسسات التجارية والمؤسسات الصغيرة او أي جهات اخرى اردنية او غير اردنية بتسوية ودية او بالتحكيم .

ي. المشاركة مع الجهات ذات العلاقة في اعداد مشروعات التشريعات المتعلقة بالتجارة والاقتصاد .

ك. تعيين موظفي الغرفة وتحديد رواتبهم وشروط استخدامهم وانهاء خدماتهم وذلك وفق تعليمات يصدرها المجلس لهذه الغاية .

ل. أي امور اخرى تحقق اهداف الغرفة والقطاع التجاري في المملكة .

المادة 18

يجتمع المجلس بدعوة من الرئيس او نائبه عند غيابه مرة على الاقل كل شهر او بناء على طلب خطي يقدم الى الرئيس من (25%) من اعضاء المجلس ويتكون النصاب القانوني لاجتماعاته بحضور ما لا يقل عن اغلبية اعضائه على ان يكون من بينهم الرئيس او نائبه ويتخذ قراراته باغلبية اصوات الاعضاء الحاضرين على الاقل وعلى العضو المخالف تثبيت مخالفته خطيا مع بيان اسبابها .

المادة 19

اذا انتهت مدة المجلس وتعذر اجراء انتخاب مجلس جديد لاسباب قاهرة يقدرها الوزير ، يستمر المجلس القائم في عمله الى حين زوال هذه الاسباب وانتخاب مجلس جديد وفقا لاحكام هذا القانون والانظمة والتعليمات الصادرة بمقتضاه .

المادة 20

أ . اذا شغل مركز عضو في المجلس بالوفاة او الاستقالة او باشهار افلاسه او افلاس المؤسسة التجارية التي يمثلها او بالتخلف عن حضور ثلاث جلسات متتالية دون عذر مشروع او بفقد أي من شروط العضوية ، يحل محله وللمدة المتبقية من دورة المجلس الشخص الذي يليه في عدد الاصوات التي حصل عليها في الانتخابات او الذي يختاره مجلس ادارة الغرفة التجارية وفقا لاحكام المادة (14) من هذا القانون .وحسب مقتضى الحال ، واذا تعذر ذلك لاي سبب من الاسباب يختار الوزير من يحل محله للمدة المتبقية من دورة المجلس .

ب. 1. اذا فقد المجلس نصابه القانوني او تم حله بقرار من مجلس الوزراء بناء على تنسيب الوزير وفقا لمقتضيات المصلحة العامة ، يشكل مجلس الوزراء بناء على تنسيب الوزير لجنة مؤقتة لادارة شؤون الغرفة الى ان يتم تشكيل مجلس جديد وفقا لاحكام هذا القانون خلال المدة التي يحددها مجلس الوزراء .

2. لمجلس الوزراء بناء على تنسيب الوزير ولاسباب مبررة تمديد المدة المشار اليها في البند (1) من هذه الفقرة .

المادة 21

الشؤون المالية والادارية للغرفة :

تبدأ السنة المالية للغرفة في اليوم الاول من شهر كانون الثاني من كل سنة وتنتهي في اليوم الحادي والثلاثين من شهر كانون الاول من السنة ذاتها اما السنة المالية الاولى فتبدأ من تاريخ انشاء الغرفة وتنتهي في اليوم الحادي والثلاثين من شهر كانون الاول من السنة ذاتها .

المادة 22

تتكون الموارد المالية للغرفة مما يلي :

أ . نسبة من ايرادات الغرف التجارية يتم تحديدها وطريقة تحصيلها بموجب الانظمة الصادرة بمقتضى هذا القانون .

ب. عوائد استثمار اموالها .

ج. الهبات والمساعدات والتبرعات واي موارد اخرى ترد اليها على ان تؤخذ موافقة مجلس الوزراء عليها اذا كانت من مصدر غير اردني .

د. أي موارد اخرى يوافق عليها المجلس .

المادة 23

الغرف التجارية :

تكون الغرف التجارية في المملكة على النحو التالي :

أ . الغرف التجارية المنشأة بمقتضى قانون الغرف التجارية والصناعية رقم (41) لسنة 1949 وهي :

1. غرفة تجارة عمان .
2. غرفة تجارة اربد .
3. غرفة تجارة الزرقاء .
4. غرفة تجارة العقبة .
5. غرفة تجارة السلط .
6. غرفة تجارة جرش .
7. غرفة تجارة المفرق .
8. غرفة تجارة الكرك .
9. غرفة تجارة الطفيلة .
10. غرفة تجارة مادبا .
11. غرفة تجارة معان .
12. غرفة تجارة المزار الجنوبي .
13. غرفة تجارة الشونة الجنوبية .
14. غرفة تجارة الرصيفة .
15. غرفة تجارة الرمثا .

ب. غرفة تجارة عجلون المنشأة بمقتضى احكام هذا القانون .

المادة 24

تتمتع الغرف التجارية بالشخصية الاعتبارية وبالاستقلال المالي والاداري ولها بهذه الصفة تملك الاموال المنقولة وغير المنقولة والقيام بجميع التصرفات القانونية اللازمة لتحقيق اهدافها بما في ذلك ابرام العقود والاقتراض وقبول المساعدات والهبات والتبرعات ولها حق التقاضي وينوب عنها في الاجراءات القضائية أي محام توكله لهذه الغاية .

المادة 25

أ . مع مراعاة ما ورد في الفقرة (ب) من هذه المادة تلتزم المؤسسات التجارية والمؤسسات الصغيرة ، بما في ذلك المؤسسات في منطقة العقبة الاقتصادية الخاصة ، بالانتساب الى الغرفة التجارية التي يقع متجر أي منها في منطقة اختصاصها ، وتعتبر أي من تلك المؤسسات عضوا واحدا مهما كان عدد المتاجر التي تمتلكها في أي من انحاء المملكة .

ب. لا تشارك المؤسسات الصغيرة في بحث أي من الامور الداخلة في اختصاصات وصلاحيات الهيئة العامة للغرفة التجارية المنتسب لها بما في ذلك حق الانتخاب والتصويت .

المادة 26

أ . تهدف الغرفة التجارية ضمن اختصاصها الى تحقيق ما يلي :

1. رعاية مصالح المؤسسات التجارية والمؤسسات الصغيرة المنتسبة لها وتمثيلها لدى الغرفة .
2. توثيق اواصر التعاون بين اعضاء الغرف التجارية .
3. المساهمة في ترويج المنتجات التجارية المحلية .

ب. تتولى الغرفة التجارية في سبيل تحقيق اهدافها المهام والصلاحيات التالية :

1. اصدار شهادات المنشأ للمنتجات المختلفة والتصديق على الفواتير والتوقييع والكفالات والوثائق التجارية ، وذلك مع مراعاة قانون غرف الصناعة النافذ المفعول .
2. المساهمة او القيام بالتدريب اللازم لتطوير التجارة والمؤسسات التجارية والمؤسسات الصغيرة .

3. المساهمة في تشجيع الاستثمار في منطقة اختصاصها المكاني .
4. المشاركة في خدمة المجتمع المحلي .
5. السعي لفض النزاعات التي تنشأ بين اعضائها او بينهم وبين التجار او بين اعضاء الغرف التجارية الاخرى بتسوية ودية او بالتحكيم .

المادة 27

- أ . يتم تحديد النطاق المكاني لاختصاصات الغرف التجارية بموجب قرار يصدره مجلس الوزراء بناء على تنسيب الوزير .
- ب. للغرف التجارية فتح مكاتب لها ضمن منطقة اختصاصها المكاني وفقا للانظمة الصادرة بمقتضى احكام هذا القانون .

المادة 28

- أ . تتالف كل غرفة تجارية من هيئة عامة ومجلس ادارة .
- ب. تتكون الهيئة العامة لكل غرفة تجارية من المؤسسات التجارية المنتسبة لها والمسددة للالتزامات المالية المترتبة عليها .
- ج. تتولى الهيئة العامة لكل غرفة تجارية المهام والصلاحيات التالية :
 1. انتخاب مجلس ادارتها .
 2. مناقشة التقرير السنوي لمجلس ادارتها .
 3. اقرار الحسابات الختامية والميزانية العمومية .
 4. تعيين مدقق حسابات قانوني لغايات تدقيق حساباتها .
 5. النظر في الطلبات والمقترحات التي يقدمها اعضاء الهيئة العامة للغرفة التجارية على ان تقدم لمجلس ادارتها قبل موعد عقد الاجتماع بعشرة ايام على الاقل .
 6. الرقابة الادارية والمالية على اعمال مجلس ادارتها .

المادة 29

- أ . يتالف مجلس ادارة كل غرفة تجارية من تسعة اعضاء تنتخبهم هيئتها العامة وفقا لاحكام هذا القانون والانظمة الصادرة بمقتضاه .
- ب. تكون مدة دورة مجلس ادارة الغرفة التجارية اربع سنوات من تاريخ انتخابه وينتخب مجلس الادارة في اول اجتماع يعقده رئيسا لمجلس ادارة الغرفة التجارية ونائبا له وامينا للسر وامينا للصندوق .

المادة 30

يتولى مجلس ادارة الغرفة التجارية المهام والصلاحيات التالية :

- أ . ادارة الشؤون الادارية والمالية للغرفة التجارية .
- ب. اعداد الهيكل التنظيمي للغرفة التجارية ورفع لهيئتها العامة للمصادقة عليه .
- ج. تنفيذ اهداف الغرفة التجارية ومهامها .
- د. اعداد مشروع الموازنة السنوية والميزانية العمومية والحسابات الختامية والتقارير السنوي ورفعها لهيئتها العامة للمصادقة عليها .
- هـ. تعيين موظفي الغرفة التجارية وتحديد رواتبهم وشروط استخدامهم وانهاء خدماتهم .

المادة 31

على الرغم مما ورد في المادة (23) من هذا القانون لمجلس الوزراء ، بناء على تنسيب الوزير المستند الى توصية المجلس ، حل أي من الغرف التجارية وذلك في الحالات التي تعاني فيها من ظروف مالية او ادارية سيئة وفي هذه الحالة تؤول اموالها وموجوداتها وحقوقها والتزاماتها الى الغرفة .

المادة 32

تطبق على الغرفة التجارية الاحكام المتعلقة بالغرفة المنصوص عليها في هذا القانون والمبينة تاليا :

أ . شروط عضوية المجلس وشغورها .

ب. فقد المجلس لنصابه القانوني او حله .

ج. اجتماعات المجلس .

د. اجتماعات الهيئة العامة .

هـ. بدء السنة المالية وانتهائها .

المادة 33

احكام انتقالية :

يشكل الوزير لجانا لادارة شؤون الغرفة والغرف التجارية ، حسب مقتضى الحال ، الى حين اجراء الانتخابات المنصوص عليها في هذا القانون وخلال موعدا لا يتجاوز ستة اشهر من تاريخ نفاذ احكامه وتكون هذه المدة قابلة للتمديد بقرار من الوزير .

المادة 34

يكون الوزير هو المرجع المختص بشؤون الغرفة والغرف التجارية .

المادة 35

يصدر مجلس الوزراء الانظمة اللازمة لتنفيذ احكام هذا القانون بما في ذلك ما يلي :

أ . رسوم العضوية للغرف التجارية التي تستوفى من المؤسسات التجارية والمؤسسات الصغيرة .

ب. تحديد الموارد المالية للغرف التجارية .

ج. تحديد رسوم التصديق على الفواتير وشهادات المنشأ والكفالات والشهادات وجميع المستندات

الآخري التي تستوفى من

المؤسسات التجارية والمؤسسات الصغيرة .

د. تنظيم اعمال الغرفة والغرف التجارية بما في ذلك امورها المالية والادارية .

هـ. الاحكام والاجراءات المتعلقة باي انتخابات تتم وفقا لاحكام هذا القانون بما فيها شروط الترشيح لها والمدد الخاصة بها .

المادة 36

يصدر الوزير التعليمات اللازمة لتنفيذ احكام هذا القانون ويتم نشرها في الجريدة الرسمية .

المادة 37

أ . يلغي قانون الغرف التجارية والصناعية رقم (41) لسنة 1949 وما طرا عليه من تعديل ولا يعمل باي نص ورد في أي تشريع اخر الى المدى الذي تتعارض فيه احكامه مع احكام هذا القانون .

ب. اعتبارا من تاريخ نفاذ هذا القانون ، تعتبر الغرفة الخلف القانوني والواقعي لاتحاد غرف التجارة الاردنية وتحله محله في جميع الحقوق العائدة اليه والالتزامات المترتبة عليه ، كما تحل محله لدى أي جهة عامة او خاصة ورد النص على تمثيله فيها في أي تشريع ساري المفعول .

المادة 38

رئيس الوزراء والوزراء مكلفون بتنفيذ احكام هذا القانون .

2003 /6 /12

APPENDIX 3- LIST OF INTERVIEWEES

<i>NUMBER</i>	<i>NAME</i>	<i>DESCRIPTION/JOB TITLE</i>
1	Mr. Turky Rawashdeh	Chairman
2	Mr. Khalil Abu Fillat	First Vice-Chairman
3	Mr. Ahmad Saob	Member/ Treasurer
4	Mr. Ibrahim Ashoor	Chamber Director
5	Mr. Khalil Abed	Assistant Director
6	Mr. Mahmod Jarajra	Accounting manager

APPENDIX 4- SCAND COPIES OF THE BUDGET OF 2004, 2006

غرفة تجارة الكرك

البيانات الحسابية الختامية وتقرير مراقبي الحسابات

للسنة المالية المنتهية بتاريخ ٣١/كانون اول/٢٠٠٤

غرفة تجارة الكرك

بيان الميزانية العمومية كما هي بتاريخ ٣١/كانون اول/٢٠٠٤

٢٠٠٤		٢٠٠٣		الموجودات:
دينار	فلس	دينار	فلس	الموجودات المتداولة:
٥١	٩٦٣	٤٠	٠٠٠	الصندوق
٢٦٨٢٧	٩٥٥	١٤٧٣٥	٣١٢	البنوك
٣٤	٥٠٠	٣٤	٥٠٠	تأمينات مستردة
١٣١	٤٠٠	١٣١	٤٠٠	مساهمة في مؤسسة الصادرات
٦٠٠٠	٠٠٠	٦٠٠٠	٠٠٠	مساهمة في شركة ملح الصافي
٢٥٠	٠٠٠	١١٤٠	٠٠٠	سلف الموظفين
٠٠٠	٠٠٠	٤٦	٢١٠	ايرادات مستحقة
٧٥٠	٠٠٠	٠٠٠	٠٠٠	موجودات أخرى
<u>٣٤٠٤٥</u>	<u>٨١٨</u>	<u>٢٢١٢٧</u>	<u>٤٢٢</u>	مجموع الموجودات المتداولة

٢٠٠٤		٢٠٠٣		الموجودات الثابتة
٧٢٨٣٩	٠٠٠	٦٩٢٥٢	٠٠٠	القيمة الدفترية للموجودات الثابتة
٣٥٤٦٦	٤٣٣	٣٢٢٨٧	٩٠٩	الاستهلاك المتراكم
<u>٣٧٣٧٢</u>	<u>٥٦٧</u>	<u>٣٦٩٦٤</u>	<u>٠٩١</u>	صافي القيمة الدفترية للموجودات الثابتة
<u>٧١٤١٨</u>	<u>٣٨٥</u>	<u>٥٩٠٩١</u>	<u>٥١٣</u>	مجموع الموجودات

غرفة تجارة الكرك

بيان الميزانية العمومية كما هي بتاريخ ٣١/كانون اول/٢٠٠٤

٢٠٠٤		٢٠٠٣		المطلوبات والوفر العام:
دينار	فلس	دينار	فلس	المطلوبات:
٢٧٠٠	٠٠٠	٤٣٧٨	٠٠٠	امانات صندوق التوفير
٦٧٠٥	٣٦١	٤٩١١	٦٧١	امانات غرفة تجارة الاردن
٥٧١	٩٧٠	٤٤٣	٠٤٦	امانات الجامعات
٣١٠	٠٠٠	٤٤٠	٠٠٠	مخصص مكافأة نهاية الخدمة
١٠٠	٠٠٠	١٠٠	٠٠٠	مصاريف مستحقة
٢٩	٠٠٠	٢٩	٠٠٠	امانات اجراء الكرك
<u>١٠٤١٦</u>	<u>٣٣١</u>	<u>١٠٣٠١</u>	<u>٧١٧</u>	مجموع المطلوبات
				<u>الوفر العام:</u>
٤٨٧٨٩	٧٩٦	٤٥٣٧٢	٥٠٥	الوفر المدور
<u>١٢٢١٢</u>	<u>٢٥٨</u>	<u>٣٤١٧</u>	<u>٢٩١</u>	وفر (عجز) العام الحالي
٦١٠٠٢	٠٥٤	٤٨٧٨٩	٧٩٦	مجموع الوفر (العجز) المدور
<u>٧١٤١٨</u>	<u>٣٨٥</u>	<u>٥٩٠٩١</u>	<u>٥١٣</u>	مجموع المطلوبات وحقوق الجمعية

غرفة تجارة الكرك

بيان الإيرادات والنفقات للسنة المالية المنتهية بتاريخ ٣١/كانون أول/٢٠٠٤

دينار	فلس	الإيرادات:
٢٤٢٤٢	٠٠٠	رسوم تسجيل اشترك
٢٧٦٧	٠٠٠	رسوم شهادات
٤٤٥٥	٠٠٠	رسوم كفالات
١٢٥٤٣	٠٠٠	رسوم تصديق فواتير
١٨٣٧	٥٢٠	واردات العقار
١٠٩٣١	٠٠٠	واردات الحراسة
٤٢١	٤٤٢	فوائد بنكية
٥٧١٩٦	٩٦٢	مجموع الإيرادات

النفقات:

٣١١٤٢	٦٩٩	مصاريف إدارية وعمومية
١٠٣٧	٠٠٠	مخصص صندوق التوفير
١٦٧٩	١٥٠	مخصص الضمان الاجتماعي
٦٧٠٥	٣٦١	مخصص غرفة تجارة الأردن
٥٧١	٩٧٠	مخصص الجامعات الأردنية
٥٦٠	٠٠٠	مخصص مكافآت نهاية الخدمة
١١٠	٠٠٠	مخصص بدل اشعار
٣١٧٨	٥٢٤	استهلاكات
٤٤٩٨٤	٧٠٤	مجموع النفقات
١٢٢١٢	٢٥٨	وفر (عجز) العام الخالي منقول للميزانية

كشف المصاريف الادارية والعمومية

دينار	فلس	
٣	٨٠٠	اشتراك الجريدة الرسمية ص ٠ ب ١٤
٢٢٣	١٧٦	استهلاك الكهرباء
٤٠	٧٠٠	استهلاك المياه
٨١٠	٠١٠	فواتير ورسوم الهاتف
٤٣	١٦٥	طوابع ٠ برقيات
١٣٠٦	١٠٠	ضيافة ومقصف
٢٧٨	٥٦٣	صيانة عامة
٦١٧	٢٥٠	قرطاسية ومطبوعات
١٥٠	٦٠٠	صحف يومية محلية
٤١٩	٥٨٠	يافطات و اعلانات
١٢٧٠	٠٠٠	تبرعات ٠ مساعدات ٠ وجوائز
٢١٢	٥٠٠	تدفئة مركزية
١١٣٤٩	٧٠٥	رواتب الموظفين
٩٥٣٦	٧٧٥	رواتب الخراس
١٠٠	٠٠٠	أجور تدقيق الحسابات
٣٦٠	٠٠٠	اكراميات ومكافآت طارئة
٢٣	٠٠٠	رد رسوم مكررة
٣٤٩٤	٢٧٥	مصاريف عامة أخرى
٣٨٧	٠٠٠	خدمات الانترنت
٥١٦	٥٠٠	مصاريف خدمات الكمبيوتر
<u>٣١١٤٢</u>	<u>٦٩٩</u>	المجموع

غرفة تجارة الكرك

ايضاحات:

ايضاح (١) تم استهلاك الموجودات الثابتة كما يلي:

البيان	التكلفة	النسبة	الاستهلاك	المتراكم	القيمة الصافية
الاتاث والمفروشات	٨٠٠	١٠%	٢١٥٢	٥٧٥	١٨١٤٨
العقار	٢٠٠	٢%	٣٤٤	٨٥٨	١٧٣١٧
المجموع	٠٠٠		٥٢٤	٤٣٣	٣٥٤٦٦
	٧٢٨٣٩		٣١٧٨	٥٦٧	٣٣٧٣
					٢٢٥
					٣٣٩٩٩

*تعتبر الايضاحات جزء من الحسابات الختامية وتقرأ معها.

غرفة تجارة الكرك
الكرك - المملكة الاردنيه الهاشميه

البيانات الحسابية الختامية وتقرير مدققي الحسابات
للسنة المالية المنتهية بتاريخ ٣١ / كانون الأول / ٢٠٠٦

السادة أعضاء الهيئة العامة لغرفة تجارة الكرك المحترمين ،،،،،

بعد التحية ،،،،،

لقد قمنا بتدقيق بيان الميزانية العمومية لغرفة تجارة الكرك كما هي بتاريخ ٣١/كانون أول/ ٢٠٠٦ وكذلك بيان الإيرادات والنفقات للسنة المنتهية في ذلك التاريخ .

إن هذه البيانات هي من مسؤولية الهيئة الادارية وإن مسؤوليتنا هي ابداء الرأي حولها استنادا" على أعمال التدقيق التي قمنا بها .

لقد تم تدقيقنا وفقا" لمعايير التدقيق الدولية وتتطلب هذه المعايير التخطيط والقيام بأعمال التدقيق للحصول على تأكيد معقول فيما إذا كانت البيانات المالية خالية من أخطاء مادية . ويشمل التدقيق فحص الأدلة المؤيدة للمبالغ والإفصاحات الواردة في البيانات المالية على أساس اختباري كما يشمل التحقق من المبادئ المحاسبية المتبعة والتقديرات الهامة التي استندت إليها الهيئة الادارية ، نعتقد أن تدقيقنا يوفر أساسا" معقولا" لإبداء رأينا .

برأينا أن البيانات المالية تظهر بعدالة من جميع النواحي المادية المركز المالي للغرفة كما في ٣١/كانون أول / ٢٠٠٦ م . ونواتج أعماله للسنة المنتهية في ذلك التاريخ .

مركز بيترا للتدقيق الحسابات

محمد ابراهيم المناصره

رقم الاجازة (٤٣٠)

عمان في ٢٠٠٧/٢/١٤

غرفة تجارة الكرك

الكرك - المملكة الاردنيه الهاشميه

بيان الميزانية العمومية كما هي بتاريخ ٣١/ كانون أول/ ٢٠٠٦:

عام ٢٠٠٦	عام ٢٠٠٥	الموجودات :
فلس دينار	فلس دينار	الموجودات المتداولة :
١٣ ٤٩٠	٤٩ ٠٣٤	الصندوق
١٩٠٤ ٧٩٩	٢٦٩٥٥ ٧٥٣	البنك
١٨٠ ٠٠٠	٥٢٥ ٠٠٠	سلف الموظفين
٣٤ ٥٠٠	٣٤ ٥٠٠	تأمينات مستردة
٤٢١ ٢١٠	٥٢٨ ٦٣٠	موجودات أخرى
٢٥٥٣ ٩٩٩	٢٨٠٩٢ ٩١٧	مجموع الموجودات المتداولة
١٣١ ٤٠٠	١٣١ ٤٠٠	استثمارات:
٦٠٠٠ ٠٠٠	٦٠٠٠ ٠٠٠	مساهمة في مؤسسة تنمية الصادرات
٦١٣١ ٤٠٠	٦١٣١ ٤٠٠	مساهمة في شركة ملح الصافي
١٢٦٩٢٢ ٤٢٣	٧٥٧٤٨ ٢٠٠	مجموع الاستثمارات:
(٤٢٤٠٥ ٣٢١)	(٣٨٩٣٥ ٨٧٧)	الموجودات الثابتة
٨٤٥١٧ ١٠٢	٣٦٨١٢ ٣٢٣	القيمة الدفترية للموجودات الثابتة
٩٣٢٠٢ ٥٠١	٧١٠٣٦ ٦٤٠	(ينزل) الاستهلاك المتراكم
		صافي القيمة الدفترية للموجودات الثابتة
		مجموع الموجودات

غرفة تجارة الكرك
الكرك - المملكة الاردنيه الهاشميه

بيان الميزانية العمومية كما هي بتاريخ ٣١/ كانون أول/ ٢٠٠٦:

عام ٢٠٠٦	عام ٢٠٠٥	المطلوبات والوفير العام :
فلس دينار	فلس دينار	المطلوبات :
٠٠٠ ٠٠٠	٣٠٧١ ٠٠٠	أمانات صندوق التوفير
٩٦٧٤ ١٥١	٦٦٥٣ ٤٦١	أمانات غرفة تجارة الأردن
٧٥٠ ٤٩٧	٥٧٢ ٧٣٢	أمانات الجامعات
٠٠٠ ٠٠٠	٣٣٠ ٠٠٠	مخصص مكافأة نهاية الخدمة
١٥٠ ٠٠٠	١٠٠ ٠٠٠	مصاريف مستحقة
١٠٥٧٤ ٦٤٨	١٠٧٢٧ ١٩٣	مجموع المطلوبات
٦٠٣٠٩ ٤٤٧	٦١٠٠٢ ٠٥٤	الوفير العام:
٢٢٣١٨ ٤٠٦	(٦٩٢ ٦٠٧)	الوفير المدور
٨٢٦٢٧ ٨٥٣	٦٠٣٠٩ ٤٤٧	وفر (عجز) العام الحالي
٩٣٢٠٢ ٥٠١	٧١٠٣٦ ٦٤٠	صافي الوفر العام:
=====	=====	مجموع المطلوبات والوفير العام

غرفة تجارة الكرك
الكرك - المملكة الاردنيه الهاشميه

بيان الإيرادات والنفقات للسنة المالية المنتهية بتاريخ ٣١/كانون أول/٢٠٠٦:

الإيرادات :		فلس	دينار
رسوم اشتراك	٢٧٧٧٣	٠٠٠	
رسوم شهادات	٣٥٢٩	٠٠٠	
رسوم كفالات	١٠١٧٣	٠٠٠	
رسوم فواتير	١٨٣٠٢	٠٠٠	
واردات العقار	١٨٣٨	٥٢٠	
واردات الحراسة	١٢٤٠٨	٠٠٠	
ارباح مقبوضة	١٠٢٩	٢١٣	
مجموع الإيرادات	٧٥٠٥٢	٧٣٣	

غرفة تجارة الكرك
الكرك - المملكة الاردنيه الهاشميه

بيان الايرادات والنفقات للسنة المالية المنتهية بتاريخ ٣١/كانون أول /٢٠٠٦

٣٤٨٣٩	٩٣٥	مصاريف اداريه وعموميه
٢١٠٤	٣٠٠	مخصص الضمان الاجتماعي
١٤٤٦	٠٠٠	مخصص صندوق التوفير
٩٦٧٤	١٥١	مخصص غرفة تجارة الاردن
٧٥٠	٤٩٧	مخصص الجامعات الاردنيه
٤٥٠	٠٠٠	مخصص مكافأة نهاية الخدمه
٣٤٦٩	٤٤٤	استهلاكات

٥٢٧٣٤	٣٢٧	مجموع النفقات
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٢٢٣١٨	٤٠٦	وفر (عجز) العام الحالي
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غرفة تجارة الكرك

الكرك - المملكة الاردنيه الهاشميه

ايضاح المصاريف الاداريه والعموميه:

١٥٨٠٢	٧٠٠	رواتب موظفين
٩٣٣٠	٠٠٠	رواتب حراس
١٥٢٠	٠٠٠	تبرعات / مساعدات / جوائز
١٤٥٦	٥٠٠	مصاريف سفر ومواصلات
١٤٤٧	٦٥٠	مصاريف ضيافته ومقصف
١٢١٧	٢٠٠	مصاريف هاتف
٣٠٤	٦٨٧	مصاريف كهرباء
١١٨	٨٠٠	مصاريف مياه
٣٦	٦٠٠	اشتراكات
٣٠	٤١٠	طوابع بريديه وبرقيات
٢٨٠	٥٠٠	صيانه عامه / ابنيه / اجهزه
٨٤٣	٧٣٠	قرطاسيه ومطبوعات
١٥٠	٥٠٠	صحف محليه
٣٤٦	٤٦٠	اعلانات وياقات
٧٣٤	٥٠٠	تدفئه مركزيه
١٥٠	٠٠٠	اتعاب مهنيه
٣٨٣	٥٠٠	بدل اجازات / اشعارات / عطل
٢٦٩	٧٠٠	اشترارك في شبكة الانترنت
٢٦٦	٥٠٠	خدمه الحاسوب
١٥	٢٢٨	مصاريف بنكيه
١٢٠	٤٠٠	مصاريف عامه اخرى
١٥	٠٠٠	رد رسوم مكرره

٩٣٥ ٣٤٨٣٩

المجموع

١٥ ٢٢٨

٣٤٨٣٩ ٧٠٧

غرفة تجارة الكرك
الكرك - المملكة الاردنيه الهاشميه

٧/٧

ايضاحات :

ايضاح (١) تم استهلاك الموجودات الثابتة كما يلي :

البيان	التكلفة	النسبة	الاستهلاك	المتراكم	القيمة الدفترية
الاراضي	٥٠٥٥٤ر٢٢٣	٠٠٠	٠٠٠	٠٠٠	٥٠٥٥٤ر٢٢٣
العقار	٥١٣١٧,٢٠٠	٢ %	١٠٢٦,٣٤٤	١٩٣٧٠,٥٤٦	٣١٩٤٦ر٦٥٤
الاثاث	٢٤٤٣١ر٠٠٠	١٠ %	٢٤٤٣ر١٠٠	٢٣٠٣٤ر٧٧٥	١٣٩٦ر٢٢٥
اجهزه سريعة التحديث	٦٢٠ر٠٠٠	٠٠٠	٠٠٠	٠٠٠	٦٢٠ر٠٠٠
المجموع	١٢٦٩٢٢ر٤٢٣		٣٤٦٩ر٤٤٤	٤٢٤٠٥ر٣٢١	٨٤٥١٧ر١٠٢

— لم يجري استهلاك على بند (اجهزه سريعة التحديث) حيث القيمة ثمن كمبيوتر وملحقاته تم شراؤه في شهر كانون اول ٢٠٠٦ ولم يستعمل بعد .

ايضاح (٢) الموجودات الاخرى :

ايجار عقار مستحق وغير مقبوض	٤٦	٢١٠
طوابع واردات في آلة الشحن	٣٧٥	٠٠٠
المجموع	٤٢١	٢١٠

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