Voucher Program Procedures Manual

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INTRODUCTION

The BIZPRO voucher program will increase demand for commercial training services by lowering the price point and improving information available on training services. The program will also assist in re-orienting business service providers (BSPs) towards MSEs for their market signals. In order to accomplish the desired affect, the program will be of a size and scale that will require detailed instructions on how the program will be managed and implemented. As a result, this manual is designed to provide an overview of the program, a breakdown of the roles and responsibilities of participating organizations, and specific procedures and policies for implementation. The manual will also contain standard forms for organizational information/registration, agreement with BSPs and info-centers (Voucher Program Participation Agreement (VPPAs), and reporting structures. The manual is organized into an overview section that provides a program overview and voucher flow process description, and specific sections for the BIZPRO local admin offices, info-centers, and BSPs.

PROGRAM OVERVIEW

The program has four primary organizational participants, including BIZPRO, Business Services Providers (BSPs), info-centers (local NGOs), and MSEs/Individuals[1]. The effort will also be supported with international experts from DAI. BIZPRO will be responsible for the overall management of the program, including negotiating VPPAs with info-centers and BSPs, maintaining the voucher administration system database (VAS), monitoring operations to ensure fair and transparent behavior, and overseeing all funding issues. The info-centers will be responsible for publicizing the program, providing information to MSEs/Individuals on training courses and program procedures, distributing vouchers, and inputting data into the VAS. The BSPs are responsible for marketing their training programs, providing basic course and organizational information to BIZPRO, delivering training, and redeeming the vouchers following strict adherence to procedures laid out in this manual. MSEs are expected to register at info-centers, receive vouchers and use them at participating BSPs, and fill out and sign all required paperwork.

Voucher Flow Process:
Provided below is a step-by-step description of the voucher program, which follows the process from the initial start up to the MSE/individual receiving and using a voucher, to the final reporting and information tracking/dissemination step. Steps two through seven show the on-going process for each voucher that is used by a MSE/Individual. Step 1 provides and overview of the start-up activities. Following the narrative for the steps, a flow diagram is provided that graphically shows the program at the Oblast level.

Step One
The BIZPRO's Kyiv and Oblast offices will work together to establish agreements with info-centers and BSPs. BIZPRO's Kyiv and Oblast offices will also be responsible for collecting and organizing the initial information, materials and system for the program. The information, materials, and systems will be provided to the info-centers during the start of the program. The info-centers will be required to maintain and update the information and

[1] MSE/Individual indicates that entrepreneurs, including individuals interested in starting a business, and employees of MSEs will be allowed to utilize vouchers.

materials as necessary in coordination with BIZPRO. BIZPRO Oblast Office, info-centers, and BSPs will begin to publicize the program.

Step Two

An MSE/Individual will go to an info-center to register and pick up a voucher. In order to receive a voucher, he/she will have to fill out an application (provided in Annex - D). He/she will also be able to receive information on courses available through the program. The information will include course summaries, times, course duration, BSP selling the training, location, and price. MSE/Individual will have up to three months to select a course. The MSE/Individual will have to sign the back of the voucher as well as the application. Once the application is complete and the info-center checks to make sure that the voucher is going to either and individual or MSE, the voucher will be provided with program guidelines.

Step Three

The info-center will record the information from the application and voucher into the VAS. Info-centers will be required to replicate at least once a day. However, if there are a substantial number of vouchers being distributed, additional replications of the system should be performed.

Step Four

The MSE/Individual will take the voucher to one of the participating BSPs and sign up for a course. The MSE/individual will be required to cover the cost difference between voucher and the price of the training course. When the MSE/Individual enters the course they will provide the voucher to the BSP and the BSP will require the MSE/Individual to sign into the course (the sign-in sheet is provided in Annex - F).

Step Five

The MSE/Individual participates in and completes the course. Once the course is completed, the MSE/Individual will be required to fill out an evaluation form (provided in Annex - G).

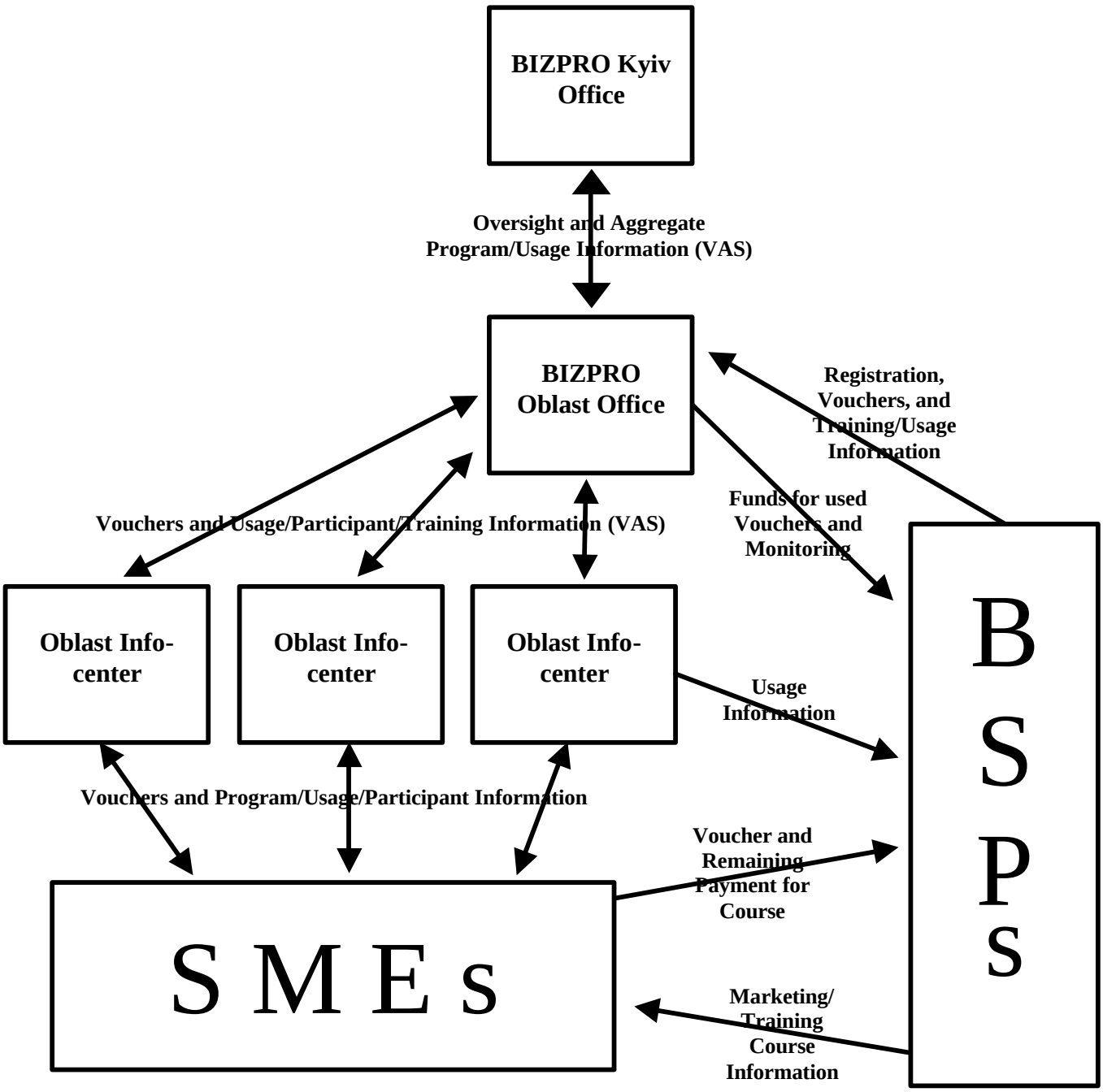
Step Six

The BSP must take the voucher, sign-in sheet and evaluation form with him/her to the BIZPRO Oblast office to redeem the voucher for cash. If all the requirements are met and the signatures match between voucher, sign-in sheet, and evaluation course, the BIZPRO Oblast office will be authorized to pay the BSP. The BIZPRO Oblast office will input the voucher and evaluation form information into the VAS.

Step Seven

The info-center will replicate their VAS at least once a day and BIZRPRO Oblast office will replicate their VAS multiple times per day to ensure the usage data is up-to-date. The info-center will disseminate the usage data to participating-BSPs and interested MSEs/individuals. The info-centers will also be required to prepare monthly activity reports for the BIZPRO Oblast office.

OBLAST LEVEL VOUCHER PROGRAM DIAGRAM



BIZPRO OBLAST OFFICE ROLES AND RESPONSIBILITIES

Overview:
The BIZPRO Oblast office has primary responsibility for the Oblast program's promotion, administration and operational oversight, information management and dissemination, and voucher tracking and redemption. The Oblast office will utilize the VAS to prepare management information reports assist with the monitoring and oversight of the program. The VAS will also supply the Oblast office with usage data that will be used to feed back market trends to BSPs and MSEs/individuals. The Oblast office will be required to prepare monthly activity reports on the overall Oblast program that will track volumes and usage information for the month by BSP, and info-center.

Manage Oblast Voucher Program:
The BIZPRO Oblast office will be the first line of oversight for the project and the key responsible party for identifying problems or concerns with an Oblast voucher program. The Oblast office should closely monitor all information and reports to identify irregularities such as high correlation between info-center and a BSP, high percent of vouchers being redeemed by a BSP, low evaluation scores, high levels of expired vouchers, problematic trends (reduced usage, minimal repeat users, etc.), and other operational statistics that might indicate a concern. Based on the on-going monitoring effort, The Oblast office will communicate problems, concerns, opportunities, and possible actions to the Voucher Manager in Kyiv.

Manage VAS System:
A major part to the BIZPRO Oblast office's management responsibility is to manage the VAS systems. Management of the system includes entering data from the voucher and evaluation forms, checking data integrity (checking with info-centers to ensure data is entered correctly and replications are performed regularly), and reviewing system outputs and reports.

Promote the Overall Voucher Program:
The BIZPRO Oblast office will be responsible for working with the info-center to coordinate the overall program promotion strategy for the Oblast. The Oblast office will provide guidance and assistance to the info-centers on their promotional efforts, and implement and Oblast wide promotional effort. The Oblast office will work closely with the Kyiv office to ensure consistency with the program message.

Promote the Program to New BSP and Sign Them up to Participate:
The BIZPRO Oblast office should actively promote the program to new and non-participating BSPs. As new BSP sign up to participate, the Oblast office should prepare updated BSP participants and training course info-sheets as needed, and notify and delivery this new information to the info- centers. The Oblast office must ensure that the BSPs understand and abide by the program's guidelines.

Prepare Weekly Voucher Usage and Monthly Activity Reports:
The BIZPRO Oblast office will prepare weekly voucher usage reports. The report will aggregate the voucher information from the different info-centers in the region. The usage report will highlight market trends for BSPs to use to tweak current or develop new products. The usage report will be disseminated on a weekly basis back to the info-centers that will then on-deliver it to participating BSPs and make it available for MSEs and media sources.

The Oblast office will also prepare an internal activity report each month to identify potential problems based on data inconsistencies and trend information, propose solutions or next steps to determine if the problem is systemic or the result of impropriety, and suggest possible adjustments to the program structure.

Review BSP and Info-Center Activities to Ensure Adherence to VPPAs and Ethical Standards:
The BIZPRO Oblast office will perform regular and spot checks on training providers, and info-centers to ensure procedures are being followed and to identify any potential misunderstanding or perceived impropriety. In addition to regular and spot checks, the Oblast office will conduct reference checks with MSEs and other BSPs/info-centers to determine performance and consistent adherence to guidelines.

Redeem Vouchers from BSPs:
The BIZPRO Oblast office will be responsible for redeeming vouchers submitted by BSPs. The Oblast office will have to follow rigid procedures for redeeming vouchers that include the BSP submitting all together a signed voucher with the sign-in sheet, and signed training course evaluation. The Oblast office will have to check that the name and signatures are the same on all paperwork, and that there are no inconsistencies. Inconsistencies to watch for include, mis-match or oddity with voucher number or MSE information in the VAS, expiration date has not past, BSP not registered, and voucher holder not registered. Assuming all is in order, the Oblast office will provide payment to the BSP and have the BSP sign a receipt for accepting the payment.

INFO-CENTERS, ROLE AND RESPONSIBILITIES

Overview:
The info-centers are primarily responsible for promotion, information dissemination, and voucher distribution. It is expected that there will be up to three or four info-centers per Oblast. Each info-center will have to sign an agreement (VPPA) with BIZPRO that defines their roles and responsibilities (an example info-center VPPA is provided in Annex – A). Each info-center will be provided with the voucher administration system and training to assist them in fulfilling their responsibilities. Below is a brief overview of the activity areas that each info-center will be required to perform:

Promoting the Voucher Program:
The info-centers will promote the voucher program through multiple channels (brochure distribution, word of mouth, and other PR techniques). The specific activities will be organized in coordination with BIZPRO and detailed in individual VPPAs. Associated costs will also be budgeted for in the individual VPPAs.

Distribute Information on the Program and Available Courses to MSEs/Individuals:
The info-center will be responsible for providing information on the program and available courses to the MSEs/Individuals that visit the center. The info-centers will be the primary contact with MSEs/Individuals and will be required to brief all potential voucher participants on the guidelines of the program, including: who can participate (MSEs(firm with less than 50 employees)/Individuals); how many times (three time only with a decreasing value on each voucher); signature requirements; no-transferability, time constraints on individual vouchers (three months); and aggressive monitoring and prosecution of fraud. The VAS will also contain detailed course information that would be able to be sorted in various ways, including course duration, topic/summary, BSP, location, schedule, and price. The info-center will assist the MSE/Individual in reviewing course and guidelines information, including printing out any course information for MSEs/Individuals, as needed. The info-center will also maintain printed materials for MSEs/Individuals to pick up when visiting, including the following:

- An information brochure explaining the program (prepared by BIZPRO and provided in electronic form to the info-centers) and its guidelines;
- Full listing of courses (sorted by BSP and by topic) that include times, duration, and prices; and
- Application forms for MSEs/Individuals.

Distribute Information on Voucher Usage to BSPs and MSEs/Individuals:
The info-centers will receive on an on-going basis information on the usage of vouchers from the VAS system and the local BIZPRO Office. This information is to be printed and/or copied for distribution to MSEs/Individuals and interested BSPs. For each region, info-centers will be required to deliver usage reports to participating BSPs. Info-centers may also be required to deliver usage information to various media for reporting and promotional purposes. The specifics on how usage reports will be delivered to BSPs and media will be detailed in the VPPA or during monthly meetings.

Distribute Vouchers to MSEs/Individuals:
Info-centers will be required to distribute vouchers to MSEs/Individuals. Each info-center will be provided with a target for the number of vouchers to be distributed per month, which will also include targets by gender and diversity. These numbers will be monitored at the BIZPRO Oblast Office, but info-centers will be required to track and report on the ability to meet these targets. The procedures for distributing a voucher include:

1. Info-center will brief the MSE/Individual on the program guideline before handing over the voucher and will provide each voucher holder with written guidelines
2. If the MSE understands the guidelines and wishes to participate, they will be required to fill out and sign an application
3. The info-center will check the information on the application (e.g., calling the company, and checking registration certificate and personal identification) insure that the person meets the applicable guidelines.
4. If the MSE/individual meets the guidelines, the info-center will have them sign the voucher and make a copy of the voucher, before providing the voucher to the MSE/Individual
5. The info-center will record the application and voucher information into the VAS
6. Info-centers are required to replicate at least once a day. If substantial there are numbers of vouchers being distributed during a day, additional replications should be performed.

Prepare Monthly Activity Reports:
Info-centers will be required to prepare a monthly activity report that highlights activities that are not captured through the VAS. Information can be drawn from the VAS for the report, but additional information will be required. The report's format is provided below:

INFO-CENTER MONTHLY ACTIVITY REPORTS
(Sample format)

Review of Promotional Activities:
-
Review of Information Distribution Activities:
-
Review of Voucher Distribution Targets and Activities
-
Review of VAS
-
Review and Commentary on Program
-

Promote the Participation of New BSPs in the Program and Refer interested BSPs to BIZPRO Oblast Office:
Info-centers as part of their promotional and information distribution activities should actively promote the program to non-participating BSPs. All non-participating BSPs should be referred to the BIZPRO Oblast office to register. Info-centers should provide a list ever month of BSPs that they have heard of or that have contacted them to the BIZPRO Oblast office.

BSPs ROLES AND RESPONSIBILITIES

Overview:
BSPs will primarily be responsible for registering with BIZPRO (an example BSP VPPA and registration form are provided in Annex – B and C), marketing their services to voucher holders, and following simple procedures to redeem accepted vouchers. Of these responsibilities, the most important requirements are the redemption criteria. BIZPRO will not deviate from these rules and will actively pursue a remedy if any fraud or collusion is identified and proven by a BSP. Specific requirements for BSPs are provided below:

Sign-up with BIZPRO:
BSP must sign an VPPA and provide corp-cap/training course information (course information forms are provided in Annex – E) in order to participate. It will be only through this requirement that BIZPRO can ensure acceptance of their vouchers and equitably promote all training courses available through the program. All info-center will have available sign-up and BIZPRO contact information.

Promote Training Course to Voucher Holders:
BSPs will be expected to actively promote their services directly to MSEs/individuals. The BSP will be able to disseminate written promotional materials through any info-center, as well as promote their courses through traditional media. The voucher will not be able to be used in conjunction with any other price discounts on training.

Deliver Training Courses:
BSPs will be required to take the voucher before the course begins. They will also be required to check the participant's identification against the name on the voucher and the required sign-in sheet before the participant attends the course. The name and signatures on must match or the voucher will not be redeemable. At the end of the course, the BSP must have all voucher holders fill-out and sign an evaluation form (provided in Annex -G). It is expected and preferred if the training does not include only voucher holders.

Redeem Voucher with BIZPRO:
The BSP must take the voucher (with their original seal on it), sign-in sheet, and evaluation form to the BIZPRO Oblast office in order to redeem the voucher. The BIZPRO Oblast office will match signatures and name to ensure all procedures were followed properly. Assuming the procedures were followed, the BIZPRO Oblast office will provide cash/wire transfer to the BSP.

Learn and Adapt Course Offerings Based in Usage Information:
All participating BSPs will be provided with critically important information on how the vouchers are being used. This information will be available through the information centers and/or delivered to them directly. It is expected that BSPs will be able to use this information to track what MSEs are willing to pay for, including what characteristics (price, schedule, topics, duration, location, etc.) are important to MSEs. The information will be sorted multiple ways and trend analyses will also be made available for BSPs to use to design future products.

Refer MSEs/Individuals to Info-center:

When MSEs/Individuals request information about the voucher program, BSPs should refer them to an info-center.

Attention! Participation in the Voucher Program does not automatically guarantee that entrepreneurs will choose your trainings. BIZPRO will provide general advertisement of the Voucher Program and all participating Providers through the Centers. However, your own advertisement of short-term trainings will significantly increase your chances to attract entrepreneurs!

Annex A -- Voucher Program Participation Agreement

Between the BIZPRO Project and the Info-Center "…"

According to this agreement the "…." agrees to participate as a Program Info/Voucher Distribution Center in the BIZPRO voucher program that will facilitate the delivery of training services to a selected group of micro and small enterprises (MSEs)/Individuals. By agreeing to participate in this program, the "…" takes the responsibilities to perform the following activities:

- Work with BIZPRO Local Voucher Administrator (LVA) to identify qualified training organizations;
- In collaboration with LVA and other Info-centers publicize the program in order to attract MSEs/Individuals to participate in the voucher program;
- Work with training organizations to develop a flyer that describes the training courses available, the costs of each course, and process for signing up for a course;
- Provide to MSEs/Individuals information about the training courses (price, schedules, duration, location, target audience, goals and tasks, content summary, and evaluation), voucher usage (by topic, BSP, price, duration, and schedule), and BSPs;
- Provide to BSPs information about voucher holders preferences, uses of vouchers, evaluations of training courses, trainers and BSPs;
- Screen and select MSE/Individual (entrepreneurs, including individuals interested in starting a business and employees of MSEs. Criteria for MSEs – the number of employees should not exceed 50 persons) participants through the use of a participant application form;
- Distribute vouchers to selected MSEs/Individuals;
- Insure that all vouchers (as well as all applications) must be signed on the back by the MSEs/Individuals that will use them;
- All information from the applications and distributed vouchers should be recorded into the VAS at least once a day;
- Track the participants selected for this program from initial information form through to the completion of the training;
- In collaboration with LVA oversee the proper use of vouchers and approve the voucher redemption through spot checks and insuring that the trainers redeem vouchers with proper back-up (sign-in sheet and evaluation sheet);
- Prepare monthly activity reports that highlight activities that are not captured through the VAS, including review of the following: promotional activities, information distribution activities, voucher distribution targets and activities, VAS, and commentary on program.

By agreeing to act as a Program Info/Voucher Distribution Center, the "…", will be responsible for completing the above activities in a timely manner and in full coordination with BIZPRO.

Agreed to by:

_____

Joe Welsh
Chief of Party,
BIZPRO

Agreed to by:

_____

Name

Annex B --Voucher Program Participation Agreement

Between BIZPRO and BSP "…"

According to this agreement, the BSP agrees to participate in BIZPROs voucher program for the delivery of training services to a selected group of MSEs. By agreeing to participate in this program, BSP agrees to the following activities:

- Provide training course info-sheets in a form developed by BIZPRO;
- Accept the vouchers as if it was cash for the purchase of training services (i.e., to reduce the overall cost to the voucher holder by the aVPPAnt of the voucher);
- Deliver training services completely and without bias to the voucher holders;
- Have all voucher holders sign-in and show personal identification before being admitted to the training course (the trainer will not be reimbursed for the voucher if the signature on the back of the voucher does not match the sign in sheet or if there is no note transferring the voucher to another employee);
- Stamp the voucher once the voucher holder has been admitted into the course;
- Require all voucher holders to prepare a course evaluation at the end of the course;
- Deliver the stamped vouchers along with sign-in sheets and evaluation forms to the BIZPRO Local Voucher Administrator for redemption; and
- Promote training courses to voucher holders/MSEs/individuals.

Reimbursement of vouchers for cash will be performed through the BIZPRO Local Voucher Administrator.

Agreed to by:

_____
BIZPRO

Agreed to by:

_____
BSP

Annex C -- BSP Registration Form

BSP Registration Form		
Name of Company:		
Company Address:	Telephone:	
Number of years in business:		Email Address:
Number of years providing training services for a fee:		Number of Staff:
Other Services Offered (e.g., consulting):		

Annex D -- MSE/Individual Application

QUESTIONNAIRE FOR PARTICIPANTS				
Name:	Sex: M F			
Home Address:				
Name and Address of Business:				
Title:	Telephone:			
Type of Business:	Number of Employees:			
	Individual	2 - 10	10 - 50	
Association Affiliation:				
Description of Training Services Wanted:				
Received Voucher:	First-tier	Second-tier	Third-tier	
How did you hear about the voucher program?:	Word of VPPAth	Media	Info-center	BSP
Date:	Signature:			

Annex E -- Training Course Info Sheet

Organization: _____

Contact Person and Phone Number: _____

COURSE TITLE

(one for each course that will accept vouchers for payment)

Form	Course/Training
Targeted Audience:	
Goals and Tasks:	
Duration:	
Class Times and Dates:	
Venue/Location:	
Price:	.
Content Summary:	

Annex F – Training Course Sign-in Sheet

BSP: _____

Training course: _____

Trainer: _____

Date: _____

#	Trainee Name	# of Voucher	Signature
1			
2			
3			
4			
5			
6			
7			
8			
9			
Total Number of Trainees (including non-voucher holders):			

Stamp of organization

_____
Director's Signature

_____
Director's Name

Annex G - Training Course Evaluation Form

Dear training course participants, your unbiased evaluation of training will help us in our work!

1) Name of Training Organization:				
2) Name of Course Attending:				
3) Name of trainer/s:				
4) Date of Training:		5) Duration of training:		
6) Please rate the overall training:				
Very poor	Poor	Fair	Good	Excellent
7) Please rate the trainer				
Very poor	Poor	Fair	Good	Excellent
8) Please rate the training facilities:				
Very poor	Poor	Fair	Good	Excellent
9) Please rate the materials and handouts:				
Very poor	Poor	Fair	Good	Excellent
10) Please indicate the most important factor(s) in choosing this course:				
BSP/Trainer	Content/Topic	Schedule	Duration	Price
11) How did you hear about the course?:				
Voucher program	Word of VPPAth	Advertising	Direct from BSP	
12) Is this the first training that you have paid for?:				
Yes			No	
13) Having completed this training, are you more or less likely to pay for another training?:				
More			Less	
12) Additional comments about the training:				
Please print your name		Signature		Date

Annex H - Voucher