



IPFES

A photograph of a mountainous landscape with terraced rice fields. The foreground shows a lush green rice field, while the background features rolling hills with terraced fields under a cloudy sky.

HANDBOOK

Management and use of Payment for forest environmental services money at the village level

Hanoi, December 2016

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ACRONYMS

ADB	Asian Development Bank
CPC	Commune People's Committee
FPDF	Forest protection and development fund
IPFES	Improving Payment for Forest Environmental Service Implementation in Vietnam
MARD	Ministry of Agriculture and Rural Development
MB	Management Board
PFES	Payment for forest environmental services
PPC	Provincial People's Committee
VNFF	Vietnam Forest Protection and Development Fund

PREFACE

The Project for Improving Payment for Forest Environmental Service (PFES) Implementation in Vietnam (IPFES project) is funded by the Japan Fund for Poverty Reduction through Asian Development Bank (ADB). The overall goal of the project is to enhance the management capacity and effectively implement the PFES policy in order to contribute sustainable management of forest resources as well as improve the livelihood of forest dwellers in Vietnam. The project has been conducted in 3 provinces: Lao Cai, Thua Thien Hue and Kon Tum.

The Handbook on management and use of PFES money at the village level is compiled by IPFES project to simplify the procedure on receiving PFES money, enhance the capacity and participation of communities in forest protection and development activities as well as effectively utilize PFES money.

The Handbook comprises of 3 chapters as follows:

Chapter 1: Management of PFES money at the village level

Chapter 2: Planning and implementing activities on livelihood development

Chapter 3: Gender integration into PFES money management

Enclosed with the Handbook, there are three appendices:

Appendix 1: Regulation on management and use of PFES money at the village level

Appendix 2: Some templates of payment documents and report for PFES money at the village level

Appendix 3: Notebook on management and use of PFES money at the village level.

The documents on management and use of PFES money at the village level are prepared based on the results of field survey, some pilot activities in Kon Tum and Thua Thien Hue province.

The Handbook on management and use of PFES money at the village level is to be applied and used within the framework of IPFES project area. During the implementation, any arising problems need to be notified to the Vietnam Forest Protection and Development Fund for producing timely guidelines and adjustments.

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PART



MANAGEMENT OF PFES MONEY AT THE VILLAGE LEVEL

1

Making the plan on management of PFES money at the village level

The PFES Money at village level is paid to i) Forest owners who are rural communities contracted for forest protection; ii) Forest owners who are households or groups of households contracted in forest protection contracts and agreed to use common funds in rural communities.

Management Board (MB) organizes village meetings to make the plan for using the PFES money after receiving the notice of the estimated amount of PFES money in the year. The steps to make the plan as follows:

Step 1 Evaluate the results of PFES money management and utilization of the village in the previous year/past 6 months

The contents for evaluation to be noticed in the village's annual review meeting include:

- The results of forest protection and management of the village in the previous year through the criteria such as the number of people involved, the number of violations to be revealed and solved, the advantages and difficulties during the implementation;
- The results of use of PFES money such as the amount used for the activities of forest protection and development for the joint activities of the village, for the activities of livelihood development of the community

Step 2 Calculate the PFES money to be used

Methods of calculating the PFES money of the village within the year as follows:

- Calculate the remaining amount in the year included cash, money in the bank, loan and the amount to get back in the year;
- Calculate the PFES money of the village in the following year (estimation) according to the announcement of Forest Protection Unit or Provincial Fund.



Step 3 Allocate the PFES money

The PFES money will be allocated for 3 major activities:

- (i) For the forest protection and development;
- (ii) For joint activities of the village
- (iii) For livelihood development

Specific activities include:

Component 1: Using PFES money for forest protection and development

a. Forest patrol

- To organize patrolling community forests (dividing into groups, defining the number of members in groups, electing leaders, etc.)
- To make forest patrol plans, organize the patrol, record time and attendance of members.
- To cross-monitor among forest protection groups.
- To calculate the forest patrol wage, numbers of payment for patrolling.
- To settle violations on forest protection: types of violation and sanctions, recording violation cases.
- To cooperate with forest owners during the implementation.
- Other contents

b. Other activities for forest protection and development

- Procurement of tools and equipment for forest patrol, forest fire fighting and prevention.
- Activities relating to the forest development such as afforestation, forest fire prevention.
- Activities to raise awareness for the community about forest protection such as panels, posters, rehearsal for forest fire fighting, etc.
- Rewarding or supporting people who have achievements or responsibilities for forest protection (not the members of the village management board), supporting the accident victims while involving in forest protection.
- Other relevant activities

Component 2: Organizing the management and utilization of PFES money for the joint activities of the village

- Structure of the village MB: number of members, names of members, term and duties of MB, etc.
- Plan and implement the joint activities of the village.
- Organize the financial management for the implementation of joint activities of the village by the MB.
- Support for members of the MB (e.g. regulation on the amount of remuneration, time of payment, etc.)
- Other contents

Component 3: Utilization of PFES for livelihood development.

a. Lending for livelihood development

- Regulations on lending: loan purpose, the maximum loan amount per person, loan interest, loan term.
- The process of reviewing borrowers, criteria of selecting the borrowers and transferring the loan to the borrowers.
- Principle of the repayment, methods to calculate the interest of loans.
- Settling the violations on loan such as the use for wrong purpose, late payment, large debts, etc.
- Regulations on the account management: account opening, account holder, request for cash management and account management.
- Capacity building activities for the economic development of households.
- Other contents.

b. Other activities for livelihood development

- The activities of joint livelihood development of the whole village such as fish farming in the pond, livestock breeding managed by communities, etc.
- Establish the livestock bank: buy livestock and handover for the households, after the female parent livestock delivers a baby and until the time of herd separation, the household will keep the baby livestock for raising and the female parent livestock will be transferred to other household. The specific regulations for the recipients are required in the minutes of seed delivery and receipt.
- Support for the poor household/household groups to implement the activities of livelihood development.

Note:

- *Allocation of the funds for 3 types of activities might be a particular amount of money or a percentage of the actual PFES received amount. Activities should not be allocated without village communities agreement.*
- *At least 50% of received PFES amount should be used for direct activities on forest protection and development.*
- *The loan for economic development should be integrated with other sources of loans and mobilized from contributions of members.*

Step 4

Propose activities utilizing PFES money

For forest protection and development

- The amount paid for the forest patrol activities.
- Other proposed activities (if any) in order to protect and develop forests

For joint activities of the village

- The community proposes the activities to be conducted and the amount of fund for each activity.
- Identify the priorities for the proposed activities, the criteria to sort out priorities including the urgency of activities, number of beneficiaries and suitable budget

For community livelihood development

- The amount for lending for economic development
- Other livelihood development activities (if any) such as: livestock bank, support for households, household groups to develop their livelihoods, the joint livelihood development activities of the village

Note:

- *The selection of priorities should be conducted in the form of voting. Pebbles, grains of corn, peanuts can be used as ballot and these ballots are different between men and women. In case two activities have the same priority number, the activity that has more votes from women will be selected.*
- *The resources within the village and the mobilization of the local people's contribution should be integrated during the implementation of joint activities.*

Step 5 Make a specific plan on the PFES money utilization of the village

After reaching the agreement on the list of activities, the village will discuss to develop the specific budget plan for each activity. The specific plan may be developed and agreed in the next village meetings. The specific budget plan should be developed as shown in the form below:

Table 1: Specific plan on utilization of PFES money of the village

No.	Description	Unit	Quantity	Unit price	Amount
	Total				

Note:

- *Some amount of the budget should be kept as contingency for a crisis activities during the implementation.*
- *For the activities that require advanced techniques, the village should consult various service suppliers and select the best one*

2

Financial management for PFES money of the village

2.1 Requirements on management and use of PFES village fund

- To ensure the safety of cash in financial management of villages
- All collected and disbursed amount need to have attached payment documents. Those are required to be recorded in the Notebook of the MBs of villages.
- Payments for the required materials or paying for forest patrol must have at least attendance of 2 people who are head of MB and Accountant/Cashier. Besides, it should have participation of a representative of Control Board/local residents.
- All payments must be accepted at village meetings. The MB is allowed to pay small or urgent payments, but it has to take responsibility for those payments to communities.
- All spendings need to be clearly reported to communities at the latest village meetings, public in Community Learning Center of villages and be announced via local radio if available.

2.2 Payment documents, notebook and report on receiving and using PFES money of the village

a. Payment documents

Villages should refer to some of the following payment documents for their spending. In addition, they can add some necessary documents depending on needs and capacity of communities. The payment documents should be stored carefully to keep transparency for communities and support control activities if necessary.

Table 2: List of forms on using the PFES and report in villages

Document	Form	Purpose
Loan application	Form 2.2	Household has need of capital borrowing submits to MB of village.
Application for loan extension	Form 2.3	Household has need of loan extension submits to MB of village.
Loan agreement	Form 2.4	When loan application is accepted, the MB of village signs an agreement with the household.
Receipt form	Form 2.5	When the MB does payment for people outside the village or makes an advance.
Reporting the results of management and use of PES in village	Form 2.6	Village MB report to CPC, the Control Board and village community about results of management and use of PFES money.

b. Notebook on the management of the PFES village fund

Each Management Board of village has 1 notebook on management of PFES fund to update all expenses related to PFES money (increase and decrease). The notebook needs to be kept and stored carefully in order to provide information for communities and support for monitoring task if necessary.

Table 3: List of forms on using the PFES in villages

Documents in the Notebook	Form	Usage
Monitoring form for receipt of PFES money	Form 3.1	MB records when receiving PFES money of village.
Cash tracking form	Form 3.2	Cashier uses it to monitor changes in cash of village.
Bank deposit tracking sheet	Form 3.3	MB uses it to monitor cash in bank account
Timesheet summary on forest patrol of village	Form 3.4	MB summarizes from time sheets of groups.
List of money recipients (1)	Form 3.5	When MB does payment to villagers.
List of money recipients (2)	Form 3.6	When MB uses money of village fund to buy materials for village.
Borrowers monitoring sheet	Form 3.7	MB uses it to monitor borrowers at the moment of taking out and repaying the loan.
Monitoring sheet for principal and interest amount of borrowers	Form 3.8	MB monitors principal and interest amount of borrowers monthly.

3

Open and management of bank accounts for villages

A Opening bank accounts

If villages have a large amount of PFES money (more than 50 million VND in a year) or not being far from district center, MBs should open bank accounts at the most convenient branch for communities (Lien Viet Post Bank or Agribank in districts). The reasons include:

- Being convenient when doing transactions like receiving PFES money or paying to service providers
- Ensuring cash safety when not yet having plan to use
- Being accurate and easy to control or supervise.

Procedure for opening a bank account follows guidance of the banks. Required documents include:

- Request form for opening a bank account (template of the banks)
- A copy of identity card of account owner.

Owners of bank accounts should be people who has enough health and travel capacity from the village to the bank. Heads of the MBs or accountants are preferable. In some cases, as requirement of community (e.g.: a big amount of money), account holder could be 2 members namely Head of the MB and Accountant.

When having any changes in account holder, old account owner needs to do necessary procedure with the bank which opened the account and hands over all relevant documents to new holder.

B Account management

Account holders should request the bank to provide the account statement quarterly (if the number of transactions is small, the statement should be provided every 6 months). The information in the bank statement includes the existing amount in bank account and the interest amount needs to be reported to community in the latest village meeting).

Some points need to be noted when managing bank accounts

- Account holders and accountants must register the phone number to receive information on any changes of bank account.
- Before withdrawing cash, the account holder needs to have the acceptance of the MB about the amount of money and the time of withdrawal. When the amount of cash withdrawal is big, participation of Control Board, CPCs staff and Forest Protection Unit is required.
- The withdrawn amount of money should be enough to use for activities in a short time to ensure cash safety.
- Payment for buying materials is encouraged to be done by bank transfer.

4

Cash management

When the unsettled amount of cash is big, accountant or cashier should submit it to bank account.

If the village has a big amount of money, purchasing a safe deposit box should be considered. Cashier is person to use it, and spare key should be kept by Head of the MB. The safe deposit box should be placed at house of a member in MB for safety.

PART



PLANNING AND IMPLEMENTING LIVELIHOOD DEVELOPMENT



1

Capacity building for communities on livelihood development from PFES money

1.1 Communication on the purpose of using PFES money for livelihood activity

- The activities of livelihood development are designed to improve livelihoods, and improve capacity and awareness of communities on forest protection and development.
- Create a favorable environment for the community to have better conditions for participation in forest management activities, reducing the exploitation of the forest resources of the people.
- Livelihood development is considered as a way to create income sources for communities for the implementation of forest protection and development.

1.2 Introduce some type of livelihood development

Some activities of livelihood development from PFES money in the village can be considered as follows:

1.2.1. Activities on agricultural production

Table 4: Some agricultural activities

Activities	Time of investment	Production cycle	Use of PFES money
Planting of paddy, cassava, corn, vegetables	Jan - June, Nov-Dec	3-6 months	Seed and fertilizer
Pig and sow farming	Whole year	6-24 months	Breeding animal and food, stables
Poultry farming	Whole year	3-6 months	Breeding animal and food
Cow farming	Whole year	24 months	Breeding animal and stables
Freshwater Aquaculture	Whole year	12 months	Seed and food
Goat farming	Whole year	12 months	Breeding animal

1.2.2. Activities of forestry production

Table 5: Some forestry activities

Activities	Time of investment	Production cycle	Use of PFES money
Plantation in production forest	September - December	60 months	Buy seeds, fertilizer, labor
Nursery planting	Whole year	6-24 months	Buy seeds, materials, fertilizer
Growing medicinal plants, flowers and ornamental plants	Whole year	24 months	Buy seeds, materials, infrastructure

1.2.3. Activities of services

Table 6: Some other services

Activities	Time of investment	Production cycle	Use of PFES money
Learning and implementing business (sewing, knitting, ...)	March - June	24 months	Tuition fees, initial investment for services
Processing non-timber forest products	Whole year	24 months	Initial equipment
Agricultural production	Whole year	24 months	Initial equipment

1.3 Introduce some methods of implementing livelihood development

1.3.1. Livelihood development at household scale

Households use PFES money to invest livelihood development through the activities of agricultural production, forestry, business and services. PFES source was used to invest livelihood development including:

- Fund of village to provide loans for communities.
- Wage for forest patrolling and protection paid from PFES money.
- FES money that households benefit from providing FES.
- Beside PFES money, households can combine other financial resources to implement livelihood development like savings of households, loans from bank/relatives, funding from programs/projects, etc.

1.3.2. Livelihood development at household group scale

Livelihood development at household group level is the method that households associated together to make the same products for households' livelihood development such as goat farming, corn planting, etc.



The financial source to implement livelihood development by household group include:

- Households that have PFES money source self-associate together to implement.
- Household groups proposed the management unit of village to support a part of finance from PFES money to implement models of livelihood development, with the acceptance of communities through village meetings.
- The groups of forest protection patrolling use the wage of forest protection patrolling or PFES money of the whole group to implement the model of livelihood development according to household groups.

1.3.3. Livelihood development for the village community

This is the method of village livelihood development with the benefits of all households in the village. There are two methods of using PFES money to develop livelihood for village community as follows:

- Perform livestock revolving fund: this is a popular form in community that can be called divided farming. This method is conducted in the direction that communities use PFES money to buy livestock such as buffalo, cows, goats, etc. In this method, the mother animal after the birth will be transferred to other households to continue farming, and the households will be benefited raising the baby animal.

Box 1: Management of livestock revolving fund

Ta Ngai Cho commune, Muong Khuong district of Lao Cai.

The money of forest protection of the villages was voted and lent the first time through voting of households:

- Chicken farming: each participating household received 50 hens and committed to return 5 eggs to the village after the hens deliver eggs (5 eggs equal to the initial money). The eggs were delivered to incubator and the hens were transferred to the next households.
- Pig farming: each household raise one pig with 8 kg weight of about 1 million dong value, after the sow delivered piglets, there may be two options: return the sow and keep all piglet or return one good breeding pig and keep the sow and remaining piglets.
- Corn planting: use the fund of village to buy seed, households receive seeds and return this amount after harvesting.

The return was conducted by dividing the group and unifying rotation order of seeds/breeding animal to other households. The head of women association of the village was in charge of managing the divided farming implementation. The model started in 2015 and revolved the second time until now.

(The project supported by the Global Environment Fund)

- The implementation of the village's model is based on the available assets of the village, for example, PFES money can be used to buy fish to release in the village fishpond or buy seedlings for planting in the village's forest land, etc. The money collected after selling products can be used commonly in the village as a financial fund to help households implement activities of livelihood development, at the same time to reproduce for the next cycle.

Box 2: Livelihood development from PFES money of village 3, Huong Loc commune, Nam Dong district, Thua Thien Hue province

Village 3, Huong Loc commune in Thua Thien Hue province is one of 30 villages of Nam Dong district that was allocated forest for protection and management and had long lasting benefits from forest. The village has 223 households, their living depend mainly on forestry. In 2010, Nam Dong forest ranger unit launched forest land allocation and organized meetings forest land allocation in village communities. In the first phase, only 29 households of village actively participated, most of them do not have land to produce.

Village communities conducted forest protection patrolling by themselves; invested in forest plantation, afforestation and forest enrichment, NTFPs development. Local people have been supported to protect forest by receiving 30,000 dong/patrolling day.

The village management unit organized meeting and agreed not to use this amount to pay for individuals but saved them to establish community forest protection and development fund. With the wage of more than 200 patrolling days, community established the fund with initial amount of more than 50 million dong. From this financial source together with the technical assistance and supports of project's consultants, the village management unit set up the nursery and provided seedlings for afforestation. Until 2015, 25 ha of forest was planted on the allocated barren land; 6,000 native trees were planted under the natural forest canopy (*Aquilaria crassna*, *Erythrophleum fordii*, *Hopea pierrei*, *Prunus persica*), 500 medicinal plants which are mainly *Morinda officinalis*. Also, 500 bamboo for bamboo shoots and more than 6,000 vine plants in shorelines, streams and ravines.

At present, financial source of community forest protection and development fund still remain with value of more than 60 million dong. This amount is discussed and agreed by communities to use for rotation lending for households in the group to develop livelihood (5 million dong/household/year). With this amount, many households in the community forest management conducted the models of planting, farming to bring high economic effectiveness for the households, to solve employment for members of households.

It is expected that in 2016 the communities will exploit 15 ha of acacia, will bring financial source for the village forest protection and development fund with value of about 500 million dong. The village management unit also determined to reforestation on the area of exploiting acacia to bring higher income.

(Source: FLEGT project in the Central of Vietnam, 2015)

2

Planning livelihood development

2.1 The process of determining types of livelihood development

Step 1: List all suitable types of livelihood development

Household/household groups (hereafter called Household) discuss and provide all types of livelihood development that are suitable in their living conditions. The first criteria to be considered to create all types of livelihood development is providing income to farmers.

Step 2: Analyze and select types of livelihood development

After listing all suitable types of livelihood development, household development criteria to evaluate according to the guidelines in the part 1, household select types of livelihood development that highest meet the above criteria.

Box 3: Analyze and select types of livelihood development

In 4 types of agricultural production (growing maize, cassava, breeding cows and goats), Households of Hong Kim commune, A Luoi district, Thua Thien Hue province decided the type of breeding goats because:

- i) High economic effectiveness: no cost for feeding, a female goat could have two deliveries, about 3 baby goats per year, and can sell them at about 2 million dong/goat.
- ii) The investment amount is suitable with the household's finance (1 pair of goats has price of about 5 million dong), breeding techniques are simple, the local fields are suitable for grazing.
- iii) Goats are currently suitable to customers, easy to sell with the average price of 120,000 dong/kg.
- iv) Less diseases.

(Source: BCC project in Thua Thien Hue province)

Step 3: Analyzing strength – weakness – advantages – disadvantages for the selected types of livelihood development

Table 7: SWOT analysis

Content	Advantages/Strength	Disadvantages/Weakness
1. Buy input materials for production		
2. Arrange production/business		
3. Harvest and sell products		

Step 4: Identifying specific solutions for the selected types of livelihood development

Based on analyzing strength – weakness – advantages – disadvantages in Step 3, households define specific solutions/activities to conduct selected types of livelihood development.

For example, some solutions to breed goats for livelihood development: i) establish interest groups; ii) Make stables as correct techniques and grass planting; iii) Cooperate/sign cooperation minutes with surrounding restaurants for goat consumption when the group sell goats.

2.2 Steps of planning livelihood development

After the type of livelihood is identified, household develop the plan on livelihood development by-step instructions below. This activity should be completed by households when making production, the implementation process should reter/request assistance from communal extension workers, local forest rangers or who have knowledge of production type selected.

Step 1: Defining the willingness and making production plan

At this step, households need to define the target to be achieved and the steps/processes to perform production operations.

a. Identifying target of livelihood development



The willingness should be specific, measureable and suitable to the capacity of the group to be able to conduct in a certain period of time.

For example, the choice of raising pig for meet to develop livelihood:

- Each household can have at least 6 total pigs/1 year with the average weight from 80 kg/pig or more.
- Ensure the minimum profits of 500,000 dong/pig from pig breeding.

b. Develop plan on business production

The plan on business production is specified for each activity such as land preparation (for planting) or stables preparation (for breeding), buy input materials, conduct production and consumption of outputs.

Table 8: Plan to implement business production activities

No.	Activities	Time	Venue	Remark

Step 2: Develop financial plan

a. Calculate the cost of production

In the process of planning the production, households should calculate production costs. The costs include the cost of buying input materials, cost for loans, labor cost, depreciation and other reasonable expenses.

Table 9: Business production costs

No.	Contents	Unit	Quantity	Unit price	Amount
	Total				

b. Determine capital source for business production

After determining the expenditures and the required total amount, household should identify the capital source to carry out production and business activities, or in other words, answer the question “Where does money for business production come from?”

Capital sources may include: PFES money, loans from banks, savings and other sources such as the funding supported from programs/projects, etc.

Table 10: Capital source to implement business and production activities

No.	Capital source	Amount
1	PFES money	...
2	Savings of households/household groups	...
	
	Total	

Step 3: Analyzing effectiveness of business production

The effectiveness of business production is defined on the basis of the revenue minus expenses, called profit. Revenues are collected amount in cash after selling products of business production. Profits are higher, effectiveness of business production is greater, this is the important basis to make the business and production plan in the next cycle.

Table 11: Effectiveness of business production of household

No.	Contents	Unit	Quantity	Unit price	Amount
1	Revenue from selling products				
2	Revenue from selling byproducts				
3	Other revenues (if any)				
	Total revenue				
	Total expenses				
	Profit				

Box 4: Effectiveness of using loans of commune development fund (CDF) of FLITCH project for livelihood development

- i) Y Thieng Cil household in Dak Phoi commune, Lak district, Dak Lak province has 0.6 ha of coffee trees and 0.2 ha of rice land. His family is a poor household with income is less than 10 million dong/year. Y Thieng Cil borrows 5 million dong from CDF to take care of coffee trees (fertilizing and watering). After 1 year of harvesting, minus expenses, 20 million dong is profit, and he paid his debt and improved his life. Y Thieng Cil is willing to continue borrowing to invest in caring for coffee trees to overcome poverty, but according to the CDF regulations, capital must be rotated to other households.
- ii) The family of Mr. Tran Xuan Thu (80 years old) in Dak Ui commune, Dak Ha district, Kon Tum province was a poor household, borrowed 3 million dong from CDF to supplement capital to breed pig for meat. His family bought 11 baby pigs with a value of 8 million dong, each pig had weight of over 10 kg. Total amount of feeding them was about 4.7 million dong/month (each bag of rice bran costs 470,000 dong, 10 bags/month). It was estimated that after 3 months, each pig would have a weight of about 50 kg, his family would have profit around 1.3-1.5 million dong/month from these pigs.
- iii) The family of Mr. Pham Cong Luc, head of village 8, Dak Ui commune, Dak Ha district, Kon Tum province, borrowed 5 million dong from CDF to feed 70 chickens. Mr. Luc bought breeding chicken with the price of 40,000 dong/con = 2,800,000 dong; the remaining amount was used to buy chicken feed. After 3 months, each chickens had an average weight of 2.5 kg, his family had sold 1 quintal of chicken for meat with the price of 100,000 dong/kg. After deducting expenses, total profit was 6 million dong. According to the calculation of Mr. Luc, if there is nothing abnormal, his family would collect profit of about 20 million dong/year which for raising chickens.

(Source: CDF of FLITCH project)

3

Implementation arrangement of livelihood development activities

3.1 Arranging production activities

a. The reason of making plan on production arrangement

- Ensure the quantity of products is provided according to the plan that was developed or committed for implementation by household/household groups.

- Resources used in an optimal manner on the basis of maximum mobilization of family resources and minimize loans that have to pay interests outside.
- Production costs are minimized because of allocating to use financial source reasonably.
- Increase the activeness and prevent external impacts that affect production and business processes.
- The problems arising during the manufacturing process are detected to provide overcoming the problems.

b. The basis for making plan of production arrangement

- Plan on business production is prepared and agreed by households/household groups.
- Current financial capacity and the input demand of households/household groups.
- The seasonal calendar for production of selected type of livelihood.
- Market requirements, of which focus on the time that agricultural products are provided to the market to meet the requirements of the consumers.

c. Plan on production arrangement

Plan on production arrangement is shown in two tables of plans: i) The plan of purchasing input materials; and ii) Plan on labor assignment.

Plan on purchasing input materials:

Due to the requirements of input materials are different and in different periods, price of materials is different and financial source is not available, therefore the households or household groups should make purchasing plan as follows:

Table 12: Plan of input materials procurement

Input materials	Unit	The volume of inputs			Total
		Month.....	Month.....	Month.....	

Plan of labor allocation

Labor allocation should be planned by household/household groups in order to ensure the tasks are assigned to suitable implementers. It is noted that the labor allocation should focus on gender equality, the consistency between men and women in production and business activities.

Table 13: Plan of labor allocation

No.	Activity	Time	Venue	Implementers	Supporter

3.2 Arranging product sales



a. Reasons of planning product sales

- Agricultural production is seasonal so the price changes according to the seasonal nature of products, “seasonal products are cheaper than non-seasonable products”.
- The weather dominates the selection of different types of agricultural products for sales, thereby affecting the price of agricultural products.
- Planning for product consumption to ensure the compliance with the contracts signed with the enterprise/purchasing agents (if any).
- Planning for product sales to ensure that household/household groups are able to prepare financial source to implement family rearing for the next cycle.

b. Method of planning product sales

Household/household groups should make weekly or monthly plan of product sales on the basis mentioned above.

Table 14: Plan of product sales

Type of product	Unit	The volume of products			Total
		Month...	Month...	Month...	

4

Financial management in production for livelihood development

4.1 Principles of financial management in business production

- All expenses and revenues must be recorded in the appropriate records; invoice/document of all revenues/expenditures should be attached for the financial management of household groups.
- The information in the documents and records, especially information of money amount is not erased or edited.
- Information of revenues and expenditures of household/household groups must be recorded according to the progress of time arises.
- The records of financial management are made by the assigned person.
- Need to make financial records and accounting for each production cycle, by the end of the production cycle, profit and loss should be calculated to be a basis to make plan on business production for the next cycle.

4.2 Books and records to manage money for livelihood development

The financial management in the production activities to develop livelihood should be designed with one book to record two major contents including revenues and expenditures to perform the activities of business production.

The table of monitoring all expenditures should record all expenditures that household/household groups conducted to buy in cash, accumulated columns only made for all expenses in a production cycle. Structure of this table is as follows:

Table 15. Table of monitoring expenditures

Date/ month	Explanation	Unit	Quantity	Unit price	Amount	Accumulated expenditures

Table of monitoring expenditures records revenues that household/household groups sold and collected in cash or in-kind supports, the accumulated columns only records all revenues in one production cycle. The structure of this table is as follows:

Table 16. Table of monitoring revenues

Date/ month	Explanation	Unit	Quantity	Unit price	Amount	Accumulated revenues



PART



INTEGRATING GENDER IN PFES MANAGEMENT AND UTILIZATION

1

Concepts

1.1 Sex and gender

Sex:

The term used to refer to the biological differences between women and men (or boys and girls).

Women	Men
Having ovaries and pregnancy	Growing beard
Milk secretion for breastfeeding	Having testicles and sperm

- The difference in gender is expressed primarily in body composition, physical and physiological characteristics, reproductive functions of women and men.
- The biological characteristics of women or men are formed at birth (congenital characteristics), do not change over time (except for the intervention of the scientific advances) and these characteristics are similar between the ethnic groups and geographical regions.

Gender:

- A term used to refer to the social characteristics of women and men in social relationships. These features include the role, the position and responsibilities of women and men in social relationships.
- The difference between women and men in positions, roles and responsibilities in social relationships.
- Each community or geographical area or specific ethnic groups, will have the different expectations or views on the role, position and responsibilities of women and men in social relationships.

1.2 Gender prejudice

- The negative or biased assessment of the community about the characteristics, position, roles, responsibilities and capabilities of women and men in the social relationships.

- Gender prejudice often limits to what the community wants or allows men and women to implement in the social relations.

Examples of gender prejudice



Women do housework better than men



Men can be leader better than women

Gender prejudice is the root causes of gender inequality. For example:

- Women are not elected as the village leaders because the community does not believe that a woman can do this position;
- Women were not invited to participate in village meetings because the community thinks that they do not have the experience and cannot decide the major issues like men;
- Women are not allowed to participate in discussions and decision-making of important issues in the family (ex. land purchase) because men think that women lack of knowledge.

1.3 Gender roles and division of labor

Production role:

Including activities to generate income, to help the prosperity and economic development of the family and society. Both men and women are involved in the implementation of production role, but between women and men have different roles as laborers.



Family rearing role:

Is the activity of reproduction and regeneration of labor, including having children, raising children, caring for family members, housework, recreation, etc.

Community role:

The activities that take place outside the family to meet the needs of the community, these activities do not bring income to family like the activities of recreation, festivals, village road construction, meetings, exchange of information, keeping order and public sanitation. This role is also relating to the management and preservation of the resources for public consumption such as fuel, forest, water resources, etc.

Table 17. Gender roles

Gender role	Characteristics	Examples
Production role	Including activities to generate income, to help the prosperity and economic development of the family and society	Plowing, sowing, harvesting, purchasing, etc.
The roles of (family rearing) reproduction, raising and caring	Activity of reproduction and regeneration of labor	Having children, raising children, caring for family members, housework, etc.
Community role	The activities that take place outside the family to meet the needs of the community, these activities do not bring income to family	Neighborhood meetings, meetings of women association, meetings to exchange information, attend festivals, etc..

1.4 The gender equality

- Man and women have equal position and role, are facilitated to promote their capacities for the development of the community, the family and have equal benefits from that development. (Law on Gender Equality 2006)
- Gender equality is not the exchange of role or function of men for women and vice versa.
- Gender equality is the recognition, acceptance and respect for the differences between women and men in the implementation of the role of production, reproduction, political role and the community.



- Gender equality is to create conditions and opportunities for both women and men to maximize their capabilities and potentials to jointly develop and ensure that both women and men benefit equally in the development process.
- When mentioning gender equality, it means the equality in the following aspects:
- Equality of opportunity: men and women; boys and girls must be facilitated and have equal opportunities for the different aspects of life such as employment, education, recreation, entertainment, etc.
- Equality of rights: Both women and men or boys and girls must have fundamental rights as stated in the laws and policies of the State, such as the right to vote, right of inheritance and rights of land ownership, etc.
- Equality of benefit: women and men, boys and girls must be equally benefited from the achievements of the working and developing process. There is no discrimination based on gender.
- Equality of position: women/girls and men/boys have right to be equal position. Women do not have to depend on men. Opinions of both genders are considered.

1.5 Gender equity

- Being a process of equal treatment for men and women based on the recognition of the different characteristics of men and women.
- Gender equality is understood as a reasonable treatment for men and women; or between boys and girls, by noting the differences and creating conditions based on the differences between women and men on needs, accessibility and controlling of resources, capabilities to decide as well as the influencing factors.

2

Gender equality in the management and use of PFES money

2.1 Gender equality in the management and use of PFES in village

Members of Management board

- Members of the PFES money management Board at village should be selected in village meetings, with the participation of both men and women.
- Member of the Management Board of the PFES village money, required to have both men and women. If the MB has three people, at least one person must be women. Encouraging women to hold positions as heads, deputy heads or position has final decision of the board.

Planning

- The planning meeting on PFES money using of the village, must have the participation of both men and women, the poor, women-headed households, single women households.
- Regulation must specify a minimum percentage of women/men participate in planning meetings.
- The time and venue of the planning meeting is to arrange for suitable for women and men, the poor, single women, women headed households to participate (as held in the central location of the village, on time suitable for both women and men).

- Reports (e.g. report results using PFES money), the statistics need to split the data by sex. Minutes of the meeting notes must specify the number of male and female participants.

Management and use of PFES money

- Men and women have the same role in the decision to use the PFES money, the decision should be performed by the method of voting or vote.
- The use of PFES to procure products/items required the participation of both men and women.
- Women and men have equal opportunities in the use of products/items procured from the village PFES money.
- Encourage and priorities of poor women, single women, women headed households borrow money from the PFES fund to invest in developing production.
- Report on the results of management and use of the PFES money in village meetings, with clear information, with purchase voucher attached.

2.2 Gender equality in the management and use of PFES in households

- Men and women (spouse, children) have the same role in the planning and decided to use the PFES money in the family.
- Male and female division of work and implementation based on the ability and capability of itself.
- Men and women are equal in management and benefit from the results of household production.

PART APPENDICES



APPENDIX 1: Draft regulation on management and use of PFES fund of villages

Chapter

1

GENERAL REGULATIONS

1. Utilization of PFES money

- a. To improve capacity as well as responsibilities on forest protection and development of local communities
- b. To promote activities on economic development of households in the villages
- c. To strengthen participation, management, supervision and monitoring the forest protection and development tasks of communities and stakeholders.

2. Principles on management and use of PFES money

- a. To ensure the democracy and transparency as regulated in Ordinance No.34 of the National Assembly on grassroots democracy at commune, ward levels.
- b. Every household in the villages have equal roles, benefits and responsibilities on forest protection and management as well as use and management of PFES money.
- c. PFES money is mutually received, managed and decided to use by communities.

3. Sources of PFES fund under management of villages

- a. PFES fund of villages is from contracted amount for forest protection and management between community with CPCs (the Communal People's Committee) and forest owners;
- b. PFES fund is from PFPDF (Provincial Forest Protection and Development Fund) or directly from (Forest Environmental Service) FES users
- c. Other sources: other sources in villages (e. g. investment support for village communities to co-manage the buffer zone SUF 40 million VND/village/year), in case of no private agreement, will be encouraged to use as this Regulation after at least 75% of households agree in meetings

1. Organization in charge of PFES fund

- a. The Management Board (MB) of PFES village fund has ... people, in which, at least 1 woman. It comprises of Head of Board, Deputy Head, accountant, cashier and ... members
- b. The MB of village is elected by community through meeting among households.
- c. Term of operation is 2.5 years
- d. In case members in the MB violate the Regulation or cannot participate in by objective conditions, a village meeting is required for re-election.
- e. CPC makes decision on establishment of the MB based on request of village

2. Criteria for selection and duties of the MB

a. Criteria for selection of MB members

- Being qualified, capable and reputable for community;
- Having adequate time and good health;
- Be enthusiastic and active;
- Understanding about bookkeeping and cash management

b. Duties of the MB

- Conducting forest protection activities;
- Receiving, managing and using PFES fund;
- Opening and managing the bank account of village at the most convenient bank for transactions of communities (if necessary);
- Bookkeeping and recording payment documents related to PFES;
- Reporting on the receipt and use of PFES fund of village to community and CPC.

c. Tasks of the Head of the Management Board:

- As the representative of village community, signing contract for forest protection;
- Representatives of the Management Board to work with relevant parties about the PFES money;
- Take responsibility for results of management and use of PES money;
- The account holder of deposits village PFES money in the bank;
- Organize meetings on planning management and using PFES money;

- Use PFES money to follow Plan agreed by community;
- Report on the results of management and use of the PFES money in monthly meetings, with the CPC and forest owners.

Chapter 3

MANAGEMENT AND USE OF PFES VILLAGE FUND

1. Management of PFES village fund

a. Fund allocation to village activities

PFES fund is used for: (i) Forest protection and development activities; (ii) Joint activities of villages; (iii) Economic development for communities.

b. Regulation on management of PFES fund in villages

- All payments must to be recorded in the fund management notebook of the village with attached documents and reported to community.
- When the unsettled amount of cash is big, it needs to submitted it to bank account.

2. For forest protection and management

a. Forest patrol

- The village sets up groups of forest patrol. Each group has one leader and secretary.
- All qualified households (having good health, enough time and enthusiasm) has right to join the forest patrol groups.
- Each group patrols the forest times/month with recording in the timesheet and getting wage.

b. Other forest protection and development activities

- To purchase equipment/tools for forest patrol and forest fire prevention.
- Activities related to forest development like forest plantation, costs relating to forest fire control.
- Activities to raise awareness of community on forest protection such as billboards, posters, trainings on forest fire prevention and control.
- Giving a commendation for people having achievements on forest protection (not members of the MB of villages) and support for people having any difficulties when doing forest protection activities.

3. For joint activities of villages

a. Activities to be paid

- Tea break cost in village meetings
- Cost for repairing small establishments or purchasing equipment for villages
- Support cost for the MB.
- Other activities agreed by the villages.

b. Use of PFES fund for joint activities

Joint activities are planned in the village meetings. These activities need to ensure their positive impacts on forest protection and development task

4. Economic development loan for households

a. General regulations

- Repayment of the principal and interest amount: Principal:; Interest:
- The date of repayment and lending: the ...day of every month at the village venue
- The MB of village approves the borrowers after getting consensus of community at the meeting
- Eligible borrowers must be trustworthy, have plan on wise use of the money and commit to repay both principal and interest as regulation.
- Loan purpose is for economic development activities of households
- Loan amount is not over ... million VND/time.
- Loan term: not over months.
- Interest rate: ... %/month
- Repayment: Interest is repaid.... Principal is repaid....
- Date for collecting principal and interest and date for lending: on the of a month at village hall.
- Authority to certify borrowers: Management Unit of village will certify borrowers after discussing with community at village meeting.
- The MU reports the updated amount of money monthly so that households submit loan applications and the list of borrowers.

b. Regulations when borrowers are in breach of contract

- In case borrowers do not use the loan in the proper purpose, if the purpose is still suitable for economic development of households, revision in the loan contract is required. If the use is not suitable for economic development purpose, the loan will be returned.

- In case borrowers repay late due to objective risks such as disaster, diseases in agricultural production, the village will review to extend the loan not over ... months. In the time of loan extension, the interest is still calculated as usual.
- In case borrowers repay late in normal situation, when paying the interest late at the 1st time, they will be reminded at the village meeting. Since the 2nd late payment, they have to pay the interest amount at %/month for the loan and be reminded in the village.

Chapter

4

REPORTING, MONITORING, COMMENDATION AND SANCTIONS

1. Reporting results of forest protection and development

a. Cooperation with and report to forest owners

- To contact with (via phone or face-to-face meeting) local forest ranger before patrolling forest.
- Group leaders are responsible for reporting to the MBs of villages and local forest ranger on results of forest patrol monthly (except unexpected cases).

b. Reporting results of management and use of PFES money

- Results of management and use of PFES money are reported to communities at village meetings or local radio (if any) by the MBs.
- The MBs report results of forest patrol, situation of receipt, use and management of PFES fund to CPCs and forest owners quarterly.

2. Monitoring management and use of PFES money

a. The Control Board

- The Control Board (CB) is elected by community in village meeting and comprises of 3 people, in which at least 1 woman.
- Members of the CB should be reputable people, not have blood relationship with members of the MB and are always enthusiastic to take part in village's activities.

b. Duties of the Control Board

- To monitor procedures for receipt and use of PFES fund of the village;
- To check bookkeeping system including payment evidences and notebooks as well as inventory cash
- When finding any problem, to report to community, CPC and Forest Protection Units.

3. Commendation

In the implementation process, individuals having good results in use and management of the PFES fund or forest protection activities are elected for reward by village community. The commendation is taken out from the fund of the village.

4. Sanctions

- Loss of money of PFES village fund: to reimburse the lost amount
- Households who do not follow the regulations are reminded and criticized in front of all households in the village.
- Other violations:

5. Implementation arrangement

- a. The Regulation will be revised and supplemented if more than 75% of households agree with.
- b. The Regulation on receipt, management and use of PFES village fund was agreed at the meeting dated..... and will be effective since.....until having any revision or adjustment.

**CERTIFICATION OF CPC
CHAIRMAN**

**Representative of village community
Village head**

APPENDIX 2: Some templates of report of payment documents for PFES money in village level

Form 2.1

PLAN ON USING THE PFES FUND OF ... VILLAGE IN ...

Table 1: Situation of PFES fund of the village at the beginning of year

No	Description	Amount (1,000 VND)
1	Deposits	
2	Cash	
3	Lending money	
4	Principal amount of loans needs to collect in the year (estimated)	
5	Interest amount needs to collect in the year (estimated)	

Table 2: Fund allocation for activities of the village

No	Description	Amount
1	For forest patrol and forest protection activities	
2	For joint activities of village	
3	For livelihood development activities	
	Total	

Table 3: Activities consuming the village fund

No.	Description	Unit	Quantity	Unit price	Amount
	Total				

Table 4: Lending plan

No.	Number of times for lending	Duration	Amount	Estimated number of borrower

Date... month... year...

Prepared by
(Sign here)

Head of Management Board
(Sign here)

PRODUCTION/BUSINESS PLAN OF HOUSEHOLDS

Table 1: Development of production/business plan

TT	Activities	Time	Location	Note

Table 2: Business cost

No	Description	Unit	Quantity	Unit price	Amount
	Total				

Table 3: Sources of capital for business production

No	Source of capital	Amount
1	PFES fund	
2	Others	
	Total	

Table 4: The effectiveness of group business activities

No	Description	Unit	Quantity	Unit cost	Amount
1	Revenue from selling product 1				
2	Revenue from selling product 2				
	Revenue				
	Cost				
	Profit				

PFES MONEY USING PLAN AT VILLAGE LEVEL... YEAR.....

THE SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

LOAN APPLICATION FORM

To: Management Board for forest protection and PFES fund of ... village

Applicant:

Status Middling Not poor Near poor Poor

Address:villagecommune.....district.....province.....

Heir's name: Relationship with borrower:.....

Address:villagecommune.....district.....province

1. Required loan and repayment details:

- Loan purpose:.....
- Required loan:..... VND. In which, household has:..... VND.
- Proposed amount:..... VND. Date loan required:.....
- Loan term:... months. Interest payment frequency:..... month/time.
- Repayments

Time						
Amount (VND)						

2. Kế hoạch sử dụng vốn:

Description	Unit	Quantity	Unit price	Amount (VND)

I declare to use the loan as right purpose, repay the loan and interest fully and timely as the above request. I am fully responsible for the commitments under the Law and village community.

Date...month... year..

The borrower The heir
(Sign here)

Certification of the Management Unit

To agree to lend or not? Yes No

Accepted loan amount:

If no, reason:

Date.....

Management Unit
(Sign here)

THE SOCIALIST REPUBLIC OF VIETNAM
 Independence – Freedom – Happiness

Contract No .../...

LOAN CONTRACT

This contract is made on.....

Between:

Lender (Party A): The Management Board of ...village,.....commune,..district,
province

Mr./Ms./Mrs.:Position: Head of Management Board
 As representative

Borrower (Party B): Mr./Ms./Mrs.:..... ID No.:issued on.....in

Address:villagecommune.....district.....province.....
 The heir’s name:..... ID No.:issued on.....in.....
 Address:villagecommune.....district.....province

LOAN TERMS

Article 1: Conditions for loan

1. Loan amount: Party A will make available to Party B a loan of:VND.
 (Amount in words:.....)
2. Loan term: from..... to.....
3. Interest rate: ... % from..... Payment method:
4. Repayment:

Time						
Amount (VND)						

Article 2: Responsibilities of Party B

1. To use the loan for
2. To repay the principal and interest amount fully and timely as the loan contract.
3. To commit to not have activities which negatively influence on forests

Article 3: Rights of Party A

1. To be allowed to use methods for collecting repayment of principal and interest amount as regulations.
2. To collect the loan before due time or terminate the lending when Party B does not use the loan in the proper purpose or do have any actions violating to forests or biodiversity corridor.
3. To be able to apply measures for violation cases as Regulation on management and use of PFES village fund (hereafter called as the Regulation).

Article 4: Attached documents

1. The Regulation is required to be accompanied with this contract.
2. Other relevant documents are contract components and are effective as value of the contract.

Article 5: Disputes

1. All disputes arising during the contract implementation shall be settled on the basis of equal negotiation between two parties as stipulated by accompanying documents of this loan contract.
2. In case of failure of negotiation, two parties have the right to sue under the law.

Article 6: Contract validity

1. This contract comes into force since signature day.
2. This contract terminates when Party B fully repays both principal and interest amount to Party A.
3. This contract will be liquidated when terminating.
4. This contract is made in duplicate with the same legal status, each party retains a copy.

Party A
(Sign here)

The heir
(Sign here)

Party B
(Sign here)

RECEIPT

Date... month... year...

Number:

Name of payer:

Address:

Name of payee:

Address:

Content/Reason:

.....

Amount:(Amount in words)

.....

Payer
(Sign here)

Payee
(Sign here)

**REPORT ON MANAGEMENT AND USED OF PFES MONEY AT VILLAGE/
FROM ... TO**

Unit: 1,000 VND

No	Content	Result			Remark
		Beginning balance	Increase in period	Balance at end of period	
A	Village funding source				
1	PFES money receiving from...				
2	PFES money receiving from...				
3	Interest from bank account				
4	Interest when lending				
B	Use of PFES money				
1	Using PFES money for forest protection and development				
1.1	Patrol and protect forests				
1.2	Other activities for forest protection and development				
2	Expenses for of common activities of the village				
2.1	Activities...				
2.2	Activities....				
3	Economic development activities				
3.1	For economic development loans				
3.2	Other activities aimed at economic development				
C	Remaining Money of the village				
1	Cash on Hand				
2	Bank deposits				
3	Ongoing loans				

Date...Month... Year ...

Bookkeeper
(Name, Signing)

Accountant
(Name, Signing)

Hear of MB
(Name, Signing)

MONITORING SHEET FOR ORIGINAL AND INTEREST AMOUNT OF BORROWERS

Unit: VND

No	Full name	Amount (VND)	Content	Month...		Month...		Month...	
				Repayment	Debt	Repayment	Debt	Repayment	Debt
			Original						
			Interest						
			Original						
			Interest						
			Original						
			Interest						
			Original						
			Interest						
			Original						
			Interest						

Head of Management Board
(Sign here)

Accountant
(Sign here)



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