



Sindh Education Foundation

Government of Sindh

Partnership Contract

(Primary, Elementary & Secondary Schools)

under

SEF Assisted Schools (SAS) Program

Contract

2017-2020

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CONTRACT

This Contract is made and entered into at Karachi on this _____ day of _____
Twenty Seventeen,

BY & BETWEEN

Sindh Education Foundation, a statutory body established under the Sindh Education Foundation Act 1992 having its Office Bungalow No 21-A constructed at Plot No 21-A, Ameer Khusro Road, Overseas Housing Society, Karachi and represented herein by its authorized officer, hereinafter referred to as the "Foundation" which expression, whenever the context so permits, shall mean and include its successors, administrators, executors, anybody acting for and on behalf of Foundation and assigns-in- interest of the one part.

AND

Mr./Ms./Mrs/ . _____, **holding CNIC number**
_____ hereinafter referred to as a "Partner"

OR

M/s. _____,
having Organization Registration number _____ **having its registered office at**
_____ **and**
represented herein by its _____ hereinafter referred to as a "Partner" which
expression shall wherever the context so admits or permits deem to mean and will include its
representatives, administrators, successors, anybody acting for and on behalf of Partner and assigns
of the other part.

For

Operating schools falling under SEF Assisted Schools (SAS) Program listed under **Schedule-III & Schedule- IV**. (Schedule-III in case of private building(s) and Schedule- IV in case of Government building(s))

AND WHEREAS to achieve the target of access to quality education for the children in different underserved/ underdeveloped areas of the province of Sindh in partnership with the private sector, the Sindh Education Foundation invited applications from private individual(s)/organization (s) and after consideration of the same on the basis of a given criteria, selected the Partner to run School under SEF SAS program of the Party of the First Part.

WHEREAS it is expedient to ensure the compliance of the agreement, to establish the terms of the contract to avoid any future ambiguity and to maintain smooth functioning; therefore in consideration of the premises and mutual covenants herein contained, the adequacy of which is hereby acknowledged and confirmed, the terms and conditions of this agreement are set-out below:

1. DEFINITIONS

1.1 In this agreement unless the context otherwise requires, the following terms shall have the following meanings:

‘**Academic Year**’ shall mean the year commencing from 1st April and ending at 31st March.

‘**Book(s)**’ shall mean the textbooks provided by the Foundation for any level or cleared by the Foundation in case of textbooks provided by the Partner

‘**Child Abuse**’ shall mean any of the event provided in clause 13.2.

‘**Dispute Resolution**’ shall mean the mechanism provided in clause 14.1 of this Contract

‘**EMIS**’, means Education Management Information System of the Foundation

‘**Events of Default**’ shall mean the events defined in Clause 12.1 of the contract.

‘**Foundation**’ means Sindh Education Foundation established under Sindh Education Foundation Act 1992

‘**Government**’ means Government of Sindh

‘**Partner**’ means any organization, body corporate and/or an individual with whom the Foundation shall make a Contract for the operation of a Partner School(s)

‘**Partner School(s)**’ means and includes the Foundation Assisted School(s) under this Contract; by whatever name they may be called/recognized.

‘**SAS**’ means SEF Assisted Schools Program.

‘**Recognized purpose**’ shall mean the purpose authorized/ recognized by the Foundation.

‘**Teacher**’ shall mean the person recruited as per the requirements/qualifications prescribed by the Foundation.

‘**Head Teacher**’ shall mean the person engaged in overall administrative and academic management of the SEF partner school.

2. CONDITIONS PRECEDENT

- 2.1 The Partner shall observe or cause to be observed following conditions precedent prior to the operation of the contract, it may be clarified that the Partner shall not claim any right without observing or cause to be observed the conditions precedent.
 - 2.1.1 The quarterly/ bi-annual per child subsidy Funds would be disbursed at the beginning of the quarter(s) through any securitized bank instruments (Demand Draft/Pay order/Cheque etc.) and subsequently through online transfer. The Partner shall open a dedicated account in the preferred bank i.e Sindh Bank. However, till the opening of new bank account in the preferred bank, the Partners may deposit funds in their existing bank account.
 - 2.1.2 Within thirty days of signing of this Contract, the Partner shall submit a clear road map for the establishment of the school based on the proposed location/site/building, projected enrollment and school development plan as per the requirements of the Foundation. The initial disbursement shall be made upon receipt of road map of the establishment of the school.
 - 2.1.3 During the school establishment phase, makeshift/temporary arrangement would be in place with a view to start the academic session so that children's academic year is not impacted. Provided, such makeshift/temporary arrangement would be subject to approval of the competent authority.
 - 2.1.4 In case the Partner fails to adhere to the conditions precedent as provided supra, the contract shall be deemed to have been breached.

3. DURATION OF CONTRACT

- 3.1 Subject to clause 2.1.4, this Contract will become effective upon the date this Contract is signed by both the Parties and shall remain effective for a duration of three academic years (1st April, 2017 to 31st March, 2020) to be extendable further on satisfactory performance, unless terminated on a date prior to the date of expiry of the contract..

4. OWNERSHIP

- 4.1. The ownership of the Government buildings being used by the Partner listed in **Schedule IV** for School(s) under partnership under this contract shall remain vested in the Government of Sindh (if applicable).

5. FINANCIAL ASSISTANCE TO THE PARTNER SCHOOL

- 5.1 Foundation will be responsible to provide financial assistance to the partner school through per child/per month subsidy model during the term of this contract.
- 5.2 The Partner shall not charge any fee from enrolled student(s) in whatsoever form. Ultimate action leading to termination of contract shall be taken in case of non-compliance
- 5.3 The rate of subsidy shall be the rate defined in **Schedule – I**. It is the amount determined by the Foundation's Board of Governors (BoGs) and can be increased or decreased on any account at the sole discretion of the BoGs only.
- 5.4 In case the Foundation has supported the schools by providing the "Establishment Cost" for school establishment/ improvement of infrastructure/ provision of furniture and fixtures, the amount of such establishment cost shall be equivalent to 04 months' subsidy which will be subsequently adjusted after 18 months of such provision in equal instalments over a period of 5 years.

- 5.5 Where the Foundation will support the schools on the basis of peculiar need and evaluation by providing the “Rehabilitation Cost” for school rehabilitation/improvement of infrastructure/provision of furniture and fixtures from 2017 onwards, on the basis of request by school Partner(s). Such rehabilitation cost shall be equivalent to 05 months’ subsidy which will be subsequently adjusted from the next academic year in equal installments over a period of 5 years. Rehabilitation cost shall not be applicable to the schools given “Establishment Cost” earlier under any Program.
- 5.6 By signing the contract, the Partner warrants the Foundation that the Partner has thoroughly understood the scope of services to be performed. In case the partner fails to perform his responsibilities as envisaged under this contract then in addition to any other rights or remedies, the Foundation reserves the right to recover damages for any default or any other remedy consistent with the purposes of this contract along with the entire amount disbursed by the Foundation till date in the name of the school.
- 5.7 The partner shall notify and bring into the knowledge of the Foundation in case the Partner receives any funding (donations/grant) from any source or any form and for any use in the context of running the SEF school(s).
- 5.8 The Partner is required to maintain proper financial records of the disbursements and furnish them with the Foundation as and when required as per the formats shared by the Foundation.

6. THE STUDENTS’ PROFILES

- 6.1 The student profile shall be maintained by the Partner and communicated to the Foundation in the manner as provided in **Schedule-II** of this agreement as and when required.
- 6.1.1 The Partner shall maintain a complete profile of every student containing sufficient details about the identity of the student, date of enrollment, date of birth, name of parent/guardian, student’s (recent) photograph. Students’ profiles must be in accordance with the Foundation’s EMIS requirements and be submitted to the Foundation on annual basis.
- 6.1.2 That the Foundation shall maintain database of enrolled students on the basis of student’s profile template provided by the Foundation and filled out by the Partner through the template.
- 6.1.3 The Partner shall submit with the Foundation, the timely report of the student(s) who dropped out during the school year / academic session for updating the database. A drop-out once reported as a drop- out cannot be re- enrolled during the same academic year or academic session in the same school.
- 6.1.4 The Partner will ensure a minimum progression of 80% students in next grades annually for the same registered students as communicated to the Foundation for its EMIS.
- 6.1.5 The Partner shall maintain the attendance and GR register and present these to Foundation’s representatives at the time of school visit.
- 6.1.6 The Partner must ensure that the attendance is at least 80% of the reported enrollment submitted to the Foundation.

7. STUDENTS' ASSESSMENTS

- 7.1 That the Foundation shall undertake annual/ bi-annual assessment(s) of all the students in the Partner School(s) to assess the eligibility for continued financial assistance under this Contract. The date and time of each assessment will be communicated to the Partner at least two months in advance. The Partner shall ensure that all students enrolled in the School are available and participate in the Assessment as per given assessment schedule.
- 7.1.1 Provided if any one of the following state of affairs is observed the school shall be considered to be performing poorly:
- i. If overall students in the assessed school score on average 40% marks or lower across the assessments for that school.**
 - ii. If at least 60% of the students in the assessed school do not score 40% marks or higher across the assessments for that school**
 - iii. If 10 % or more of the students in the assessed school score 20% marks or less across the assessments for that school.**
- 7.1.2 That in the advent of first poor performance in an Assessment, the Foundation shall issue warning for improvement to the Partner. On second consecutive time of poor performance the Foundation will penalize the Partner by deducting 10% of the subsidy of the subsequent two quarters. On third consecutive time of poor performance the Foundation will make 20% deduction in the subsequent two quarters' subsidy and on fourth consecutive time of poor performance the Foundation will penalize the Partner by deducting 30% of the subsequent two quarters' subsidy.

The Foundation would terminate the Contract if the school performs poorly in the fifth consecutive assessment after evaluating different aspects of school progress and student achievements.

8. GENERAL COVENANTS

- 8.1 That the Foundation would withhold the subsidies on account of non-compliance subject to the following;
- i. submission of improper/fake students' profiles and/or any delay in the submission,
 - ii. non-existent infrastructure improvement as per the Foundation criteria,
 - iii. payment of salaries to teachers through cash instead of Bank Accounts and/or
 - iv. any other serious violations in the interest of quality education in the partner school within the stipulated period.
- 8.1.1 That the Partner shall keep updated records of student's academic progress, enrolment, school budget and expenses, assessment and administrative operations of the school and the Foundation may seek as & when required.
- 8.1.2 The Partner shall be required to submit a mandatory bi- annual/quarterly school progress report to the Foundation on various components of the school as per the Progress Format of the Foundation.
- 8.1.3 The Foundation may conduct surprise visits to gauge school performance and progress in accordance with agreed parameters stipulated in the contract.

- 8.1.4 The Partner shall provide regular feedback regarding students' progress to the respective parents/guardian, in the form of regular parent-teacher meetings.
- 8.1.5 The Partner shall maintain proper Student Report Books (in booklet/digital form) to formally/regularly document student progress and to share with the parents.
- 8.1.6 In case where any damage is caused to the life or property inside the school premises, the sole and the ultimate responsibility of such loss will be borne by the Partner.
- 8.1.7 That the Foundation reserves the right, at its sole discretion, to modify the terms of this contract at any time, with a notification to the Partner at least 30 days in advance of the effective date of such modification.

9. ENSURING QUALITY RESOURCES

- 9.1 That the Partner shall recruit teachers through a proper hiring process involving a transparent test based recruitment, which can ascertain the teacher's competencies for required levels/ subjects. As and when required the Foundation can assess the teacher's competencies through its internal assessment system. The Partner shall sign **employment contracts with the selected candidate(s)**.
 - 9.1.1 That the partner school must appoint a Head Teacher in the school with dedicated responsibilities for handling administrative and academic management of school activities through a transparent recruitment policy.
 - 9.1.2 The Partner shall make salary payments to all school staff through Bank Accounts. The Partner shall offer salaries to Head teachers and Teachers in compliance with the minimum wages policy issued by the Government.
 - 9.1.3 The Partner must ensure student centered teaching and learning techniques for facilitating modern and interactive learning environment in the schools.
 - 9.1.4 The Partner must ensure that the teachers attend training courses which would be organized by the Foundation during the period of Contract.
 - 9.1.5 For Primary Schools the Partner shall ensure provision of a minimum of three subject specific teachers (with Graduate qualification) for the subjects of English, Math and Science with experience of subject teaching.
 - 9.1.6 For Elementary Schools the Partner shall ensure the provision of a minimum of four subject specific teachers (holding graduate/ Master's degree) for the subjects of English, Math, Science and I.T. having proven competence of subject teaching.
 - 9.1.7 For Secondary Schools the Partner shall ensure provision of six subject specific teachers (Graduate/Masters) for the subjects of English, Math, Physics, Chemistry, Biology and IT having proven competence of subject teaching. Preferably all Secondary school teachers must be computer literate.
 - 9.1.8 All Elementary and Secondary schools will have separate Junior and Senior Sections. The number of subject teachers will be separate for Junior section and Senior section of Secondary and Elementary schools.
 - 9.1.9 The Partner will not hire any Government employee as a teacher in Partner schools. The Foundation may verify the status of teachers as and when required.

- 9.1.10 The Foundation will conduct teachers' assessment; date and time and place of teachers' assessment will be communicated to the Partner. In case of teachers failing in the assessment, the Partner must be required to change the teacher(s).
- 9.1.11 That the Partner should announce the admission policy at least a month in advance from starting academic session/school year.
- 9.1.12 The Partner shall register the school with the relevant authorities and must submit the documents with the Foundation.
- 9.1.13 The Partner shall reserve each classroom for only one grade as multi-grading is not allowed under the contract.
- 9.1.14 The Partner shall institute child focused co-curricular activities in the school with major focus on sports.

10. SCHOOL INFRASTRUCTURE AND LEARNING ENVIRONMENT

- 10.1 The Partner will ensure availability of adequate infrastructure in Partner School(s) for facilitating appropriate teaching and learning environment.
 - 10.1.1 The Partner shall ensure the availability of minimum 8 square feet per child proper space in each classroom within well demarked school(s) space. Primary School Classroom Size is expected to be 16*20 Sq.ft.
 - 10.1.2 The Partner shall have at least one (1) functional toilet for male students and one (1) functional toilet for female students for every 50 students enrolled in the Partner school(s). Likewise, school must have one functional toilet for the staff.
 - 10.1.3 The Partner shall provide / arrange clean and safe drinking water facility for school children and staff.
 - 10.1.4 The Partner is required to keep student teacher and student classroom ratio to 30:1 or below. In case where sizes are less than 16 x 20; the students' classroom ratio must be reduced and maintained at 20 students or less to a class depending on the class size. There must not be any crowding in the class..
 - 10.1.5 The Partner should not conduct after school hours/second shift classes within the premises of Partner School(s) unless and until the service is being extended to the students free of cost and with prior written approval from the Foundation.
 - 10.1.6 The Partner shall not conduct tuition academies or any other profit making venture within the premises of the institution declared as under this partnership contract. Further the school premises must also not be used for residential/commercial or any other use other than school purpose.
 - 10.1.7 ICT based teaching/learning shall be promoted in the classrooms. The Partner must ensure the provision of information technology i.e. Audio Visual Room/Computer Labs, etc. for enhancing quality of education in the Partner School(s).
 - 10.1.8 Science laboratories are mandatory for Elementary grades and beyond.
 - 10.1.9 The Partner shall not change Partner School(s) location without written permission from the Foundation.
 - 10.1.10 That in case of the Partner School(s) under this Contract being established in rented building/premises, the Partner shall execute written agreement of tenancy

with the landlord/lady and the period of tenancy shall commensurate with the period of this Contract.

10.1.11 The Partner will provide an undertaking that he or she is not a serving Government Teacher or a serving employee of the Government.

11. ADDITIONAL SUPPORT PROVIDED BY THE FOUNDATION

11.1 In addition to subsidy disbursement, additional support will be provided by the Foundation as under:

11.1.1 One time school establishment cost equal to four months' subsidy will be provided to the Partner for school establishment /improvement of infrastructure (construction of classrooms; washrooms; repair and renovation; establishment of IT Labs; Library; Science Labs; playground, etc.)/providing fixtures and furniture. This can also be availed by the existing school partners for their requirements to be assessed by the Foundation.

11.1.2 The Foundation will offer a grant of up to PKR 300,000 for supporting costs of science lab(s) or as approved by the BoGs from time to time for Elementary and Secondary schools.

11.1.3 The Foundation will offer a grant of up to PKR 500,000 for supporting costs of computer lab(s) equipment including computers; printers and other allied equipment or as approved by the BoGs from time to time for Elementary and Secondary schools.

11.1.4 The Foundation will provide the students' textbooks and learning materials.

12. EVENTS OF DEFAULT

12.1 The Partner shall be deemed to have committed an event of default on happening of any one or all of the events listed below. In case of default; the Foundation shall move for termination of contract by issuing 15 -days' notice to the partner.

12.1.1 If the Partner performs any function detrimental to the interest of Foundation.

12.1.2 If the Partner fails to appoint teachers as per the requirements of the Foundation.

12.1.3 If the Partner adopts some purpose not recognized by the Foundation.

12.1.4 If the Partner and / or any person working on behalf of the Partner has been found involved in child abuse.

12.1.5 If the Partner fails to retain standard of education, teaching and learning as duly agreed between the Partner and the Foundation.

12.1.6 The Partner shall not withdraw Partner School(s) from this contract in the middle of an academic session/school year. In case of withdrawal, Foundation may recover the entire subsidy for that particular academic year and establishment cost (if released) amount from the Partner.

12.1.7 If the Partner fails to install SEF sign board and logos as per requirement, this shall be construed to be a default of agreed terms and conditions. The signboard and logos have to be of the size and design as communicated by the Foundation to the Partner and the signboard is to be put up on the front side of the school's premises.

- 12.1.8 If the Partner fails to exercise due care and skill in the overall supervision of the school; and/or deviates from the approved school establishment plan and school development plan; and/or does not devote his/her time, attention and effort to the benefit of the school
- 12.1.9 If the school partner fails to supervise the school personally and assigns overall supervision or management to a third party having serious implications on school affairs, this will be construed as default and will result in termination as at 12.1.

13. **CHILD ABUSE**

- 13.1 The Foundation will not tolerate corporal punishment to the students in the Partner School(s) operated under this Contract. In case of corporal punishment or any other kind of child abuse wherein there is an evidence to show administrative weakness and negligence on the part of Partner and school staff resulting into serious physical/psychological injury to the student; the Foundation will move for immediate Contract termination without serving any prior notice to the Partner.
- 13.2 Child abuse shall mean and includes following events.
- 13.2.1 Corporal punishment of any sort whatsoever.
- 13.2.2 Use of children for personal work.
- 13.2.3 Sexual, emotional or physical abuse of the child
- 13.2.4 Distress caused to the student on account of teacher and/ or administrative behavior leading to any major harm to the student.
- 13.2.5 Any form of discrimination based on race, ethnicity, religion or gender

14. **DISPUTE RESOLUTION**

- 14.1 In case of any dispute arising out of the agreement the parties shall refer their dispute to the Managing Director of the Foundation for amicable settlement. Upon receipt of the complaint the Managing Director of the Foundation shall finalize the same within a period of 30 days after affording an opportunity of hearing to the concerned.
- 14.1.2 In case the parties fail to settle their dispute amicably the matter shall be referred to Sole Arbitrator duly appointed with the consent of the parties.
- 14.1.3 The Arbitrator shall act in accordance with the provisions of Arbitration Act, 1940 and shall pass its award.
- 14.1.4 The Courts at Karachi shall have the exclusive jurisdiction to adjudicate upon the dispute, arising between Foundation and Partner during the course or after expiry of the agreement.

15. **FORCE MAJEURE**

- 15.1 A Force Majeure event shall mean any event or circumstance or combination of events or circumstances that is beyond the reasonable control of the parties including but not limited to political events, lightning, fire, natural calamities or any other event beyond the control of the parties.
- 15.2 In case of Force Majeure event, the parties, in the interest of children, shall make reasonable diligence for the revival of Partner school(s), however, the Foundation shall not be under any obligation to revive the school.

16. **ADDRESS**

- 16.1 All the correspondence shall be made on the address provided in **Schedule V** of the agreement.

17. **CONFIDENTIALITY**

17.1 Each of the parties shall keep confidential and ensure that their employees, officers, consultants and advisors shall keep confidential all documents and their information, whether technical or commercial, supplied to it by or on behalf of the Foundation, relating to the Partner School(s) and shall not, without the consent of the other party, publish or otherwise disclosed or used the same for its own purposes otherwise than as may be required.

18. **PROPRIETARY RIGHTS**

18.1 The Foundation shall have proprietary rights over the logos and the intellectual material supplied by the Foundation and the Partner shall not have any rights whatsoever over the same.

19. **SIGN BOARDS**

19.1 The Partner shall be responsible for installing the SEF signboard as per the requirements of the Foundation, and will install the same at a prominent location near the school and at the school entrance. Failure to install the signboard in accordance with Foundation instructions will be construed as major violation of SEF contract and may lead to termination of the contract.

19.2 The content and design of the signboard will be provided by the Foundation which must be printed without amendments. In case the Sign Board is lost because of any reason or gets damaged, the Partner will be responsible for replacing the signboard within one week with a new one.

20. **NON TRANSFERABILITY**

20.1 The Contract is nontransferable, in case if the Partner transfers the school to a third party or abandons the school, the Contract shall stand cancelled automatically and SEF will take over the school premises given the investment of public money in the school. In such condition, Foundation shall make stop gap arrangements, as deem appropriate, leading to subsequent appointment of new operator. The investment, if any, incurred by the Partner, shall be taken into consideration by the Foundation for compensation, in case of verifiable evidence.

20.2 Only in rare cases, in the interest of students the Foundation may consider the transfer of school to successor in circumstances beyond the control of original applicant after examining the peculiar circumstances of the applicant seeking such transfer and its implications. However, this shall be subject to the limitations provided in Clause 20.1.

20.3 The Partner shall not change the name of the Partner School as given in this Partnership Contract without serving the prior notice to the Foundation.

21. **TERMINATION OF THE CONTRACT**

21.1 Notwithstanding to the modalities provided in the Contract, Foundation may before the completion of academic year, serve a 3 months' notice in writing with regard to the termination of this contract.

21.1.1 The notice under clause 21.1 shall be effective after complete handing over and taking over with regard to the materials supplied by the Foundation.

21.1.2 Only in rare cases, after securing the interest of students the Foundation may consider the withdrawal of the school by the Partner in circumstances beyond the control of original Partner after examining the peculiar circumstances of the School

and the area. The Partner however would be required to serve a notice period of 03 months for such withdrawal.

21.1.3 After termination of the Contract the Partner shall not use the logo, name, material and/or the intellectual property transferred to the Partner during the currency of Contract.

22. **RENEWAL OF CONTRACT**

22.1 The Contract will be renewed after three years based on the performance of the Partner School as envisaged under this Contract.

22.2 In case the Partner fails to perform in accordance with the parameters pertaining to Education Outcomes and/or Learning Environment as envisaged in the chapters 7 and 10 of the contract respectively. The Foundation reserves the right to not to renew its contract with the Partner.

23. **LANGUAGE**

23.1 The language of the Contract shall be English however the parties may use Urdu or Sindhi for further communication.

IN WITNESS WHEREOF THE PARTIES ABOVE NAMED HAVE PUT THEIR HANDS ON THE DATE & PLACE MENTIONED ABOVE.

SINDH EDUCATION FOUNDATION

PARTNER

Witness

Witness

SCHEDULE-I REFER ARTICLE 5.3

The Partner shall be entitled to PKR 700/- per-child per-month subsidy provided by the foundation for Grades Kachi - V.

The Partner shall be entitled to PKR 1000/- per-child per-month subsidy provided by the Foundation for Grades 6-8.

The Partner shall be entitled to PKR 1200/- per-child per-month subsidy provided by the Foundation for Grades 9-10.

That the Foundation shall calculate the subsidies on the basis of following: -

(E): Reported Enrolment based on latest submitted student profiles.	Foundation will have annual/ random Student Profiling activity conducted. Subsidies will hence be calculated quarterly/ bi-annual subsidies are calculated as (E*S).
(S): Per student subsidy amount	In case where regular Attendance/ Head Count has been observed below 80% subsequent quarterly subsidies are calculated as (A*1.25=S).
(A): Attendance	The coefficient of 1.25 allows for the possibility that at any given time, some students may be absent on the visit day although they regularly go to school on other days.

SCHEDULE-II REFER ARTICLE 6.1

The Partner shall maintain a complete profile containing sufficient details about the identity of the student, date of enrollment and monthly progress made by student in various subjects and the details of the activities performed by the student.

SCHEDULE-III

List of Schools Attached

District	Individual/Organization Name	Level	Phase	S.Code	Taluka	UC	Village

SCHEDULE-IV

List of Government School(s)

S#	School Name	SEMIS	Village/Site	UC	Taluka	District
1						

SCHEDULE-V REFER ARTICLE 16.1

Sindh Education Foundation Bungalow No 21-A constructed at Plot No 21-A, Ameer Khusro Road, Overseas Housing Society, Karachi

