

# Appendix 1

GOAL ID Number

**GB1**



Memorandum of Understanding  
Between  
GOAL Ireland (hereafter called GOAL)  
And

Name: \_\_\_\_\_, (hereafter called the 'Merchant')

In

Place: \_\_\_\_\_, Bagh Province, AJK, Pakistan

On

Date: \_\_\_\_\_

This agreement is between GOAL Ireland and \_\_\_\_\_, 'Merchant', of \_\_\_\_\_, Bagh Province, AJK Pakistan, and outlines the conditions of agreement for participation in the GOAL vouchers scheme.

GOAL will distribute vouchers to persons (hereafter called 'the beneficiary') from Bagh Province between December 2005 and January 2006. These vouchers will have a cash value of 100 rupees per voucher and can only be spent with pre-appointed merchants.

All vouchers will be distributed to 'beneficiaries' on the dates outlined in the attached addendum and will be valid for a specific period. This period is defined as being from the time the vouchers are issued to the 'beneficiary' until close of business on the following day. This period is hereafter referred to as the 'shopping period'.

Vouchers are only valid for the 'shopping period' and are colour-coded for each 'shopping period'. On the day that Merchants reclaim money for the vouchers they will be informed of the colour of the voucher for the following 'shopping period'.

**The 'Merchant' will accept vouchers only within the 'shopping period'. Any vouchers accepted after that time are not valid and will not be accepted for payment by GOAL.**

The 'Merchant' will present all vouchers to GOAL, between 9am and 3pm on the day after the 'shopping period' finishes, at either

- the District Commissioners 'Rest House' in Bagh
- Malot College in Malot

- the District Commissioners Information Office in Dhirkot.

**Only vouchers presented on the agreed day at the assigned location will be accepted by GOAL.**

All vouchers will be counted by GOAL in the presence of the ‘Merchant’ and a GOAL international staff member. A receipt will be given to the ‘Merchant’ by GOAL for the total amount of the vouchers received.

**The receipts must be presented for payment at the National Bank of Pakistan in Bagh or the National Bank of Pakistan in Dhirkot on the day following the issuance of the receipt for vouchers.**

GOAL agrees to:

- Provide a poster for display outside the ‘Merchant’ premises to indicate their participation in the program
- Inform the ‘Merchant’ when vouchers will be issued to beneficiaries. See attached addendum.
- Confirm with the ‘Merchant’ the validity of the vouchers for each ‘shopping period’.
- Receive the vouchers from the ‘Merchant’, at the predefined locations (see above), the day after the close of business of the ‘shopping period’ and issue a receipt to the ‘Merchant’ for the agreed amount due.
- **On the day after the issuance of the receipt, GOAL will pay the ‘Merchant’ with a National Bank of Pakistan cheque on presentation of the receipt at either the National Bank of Pakistan Bagh or National Bank of Pakistan Dhirkot. Please note that the National Bank of Pakistan will only cash cheques from 9am to 1.30pm.**
- Provide staff to monitor the prices of goods sold throughout each ‘shopping period’.
- Inform each ‘Beneficiary’ that the maximum change they can receive for any one transaction is 25 rupees.

The Merchant agrees to:

- Accept the vouchers from the ‘Beneficiary’ as payment for items purchased.
- Indicate on every voucher accepted what that voucher has been spent on, circling a category from the list of ten set categories on the back of the voucher. Only one category should be chosen per voucher.
- Write his GOAL ID Number on every voucher accepted.
- Charge a fair price for goods purchased with vouchers. Any merchant seen to be overcharging will be disqualified from future ‘shopping periods’ and will be subject to prosecution under the Price Control Act.
- Attempt to hold enough stock to cater for the increased amount of business on ‘shopping periods’.
- Attempt to restock their shops adequately in advance of each ‘Shopping Period’
- Maintain full business hours, i.e. 8.30am to 5.00pm during ‘shopping periods’.

- Pay a maximum of 25 rupees change on any one transaction.

Name of Merchant: \_\_\_\_\_ Date: \_\_\_\_\_

Signature: \_\_\_\_\_

NIC Number: \_\_\_\_\_

GOAL Representative: \_\_\_\_\_

GOAL Bagh, Bypass Road Bagh

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Description of Goods: \_\_\_\_\_