

# **Kalika Self-reliance Social Centre (KSSC)**

## **Organizational Self-Assessment**

October 2020

Kalika Self-reliance Social Center

Kapilvastu, Taulihawa

## **I. CONTEXT & BACKGROUND**

The ONE-DAY Organizational Self-Assessment (OSA) Workshop, which took place in the conference hall of KSSC on 2<sup>nd</sup> week of October 2020, and which saw participation of Board of Directors, executive director, senior project managers, Admin/Finance officers, program managers and the field staff, was one of the key activities under organizational strengthening, the 5<sup>th</sup> Amplify Change Indicator of the GRANT project funded by UK-based organization, Amplify Change.

The objective of the one-day Organizational Self-Assessment Workshop was all about conducting the STRENGTH, WEAKNESS, OPPORTUNITY AND THREAT (SWOT) analyses, or rather carrying out a thorough and honest self-examination of the organization as whole by BoD and Staff members together to bring out the naked truth. The OA covered 13 key areas of the Organization that included; Governance & Leadership, Organizational Policies, Structures, Roles & Responsibilities, Partnership & Networks, Programs & Resources, Programs Implementation, Monitoring & Evaluation, Human Resource Development, Human, Physical, and Financial Resource Management, Gender & Social Inclusion, Accounting & Finance, Cash & Bank and Inventory Control of physical assets.

Nearly 7 hour long exercise created a real opportunity for the new woman leadership of the KSSC Board to get a deep insight into different facets of the Organization. The new/fresh woman leadership was elected to lead the organization in 2019 by defeating the old mindset, led usual stereotyped male leadership. For a women leadership with barely one year experience to lead the over 30 years old organization is really a formidable task. However, being fresh, new, and inexperienced, threw numerous challenges and difficulties to her leadership giving the organization a bumpy ride down the road.

The OSA workshop was a platform where policies, programs, finance, partners & networks, and physical assets were brought to the table and laid bare. Needless to say, this was a great opportunity for the new/fresh leadership and new staff to get enlightened on the different aspects and dimensions of the Organization. It was no denying a great learning exercise.

The participatory manner, debate & disagreements over issues based on one's understanding and perceptions, and limitations, difficulty as well as constraints faced by staff because of policies, rules, governance etc. were all put under radar and scrutinized.

The group exercise, their findings, power-point presentation, comments & feedbacks, debate & disagreement, subjective & objective observations, and the whole exercise were really enlightening to someone fresh and anew.

The OSA workshop had been a real brain-storming, involvement of all without fear or favor, frank & open, engrossing exercise.

It is hoped that such democratic, participatory, open and frank exercise towards self-examination with the purpose of bringing out the naked picture of the organization will inject lots of positive energy, drive and zeal, and develop a sense of ownership amongst staff and Board of Directors. The OSA workshop provided the staff an opportunity to speak out their mind, vent out the suppressed feelings & perceptions which they had buried in their chest this far.

On the whole, it was fruitful exercise for all involved, a learning opportunity to fresh/new staff and leadership, and fresh energy and impetus to the organization as whole.

## **II. APPROACH & METHODOLOGY**

### ***APPROACH***

The approach the OSA Workshop adopted was participatory. The group created for the OSA exercise had mixed representation of BoD member, senior staff, project manager, finance, and field staff. It was strategically created so to have different and diverse views and opinions. The groups were told not to wrestle for reaching a consensus before placing their findings in SWOT columns, dissenting views and conflicting opinions were welcome, and give space to every single view in the presentation. They would be discussed and debated in the floor. Besides, participatory approach, the exercise also saw kind of “no holds barred” approach. Every single member of the group was encouraged to speak out what they had buried in chest for long without fear and favor. The group exercise was allotted 2 hours of time.

### ***METHODOLOGY***

The participants were divided into THREE groups for OSA exercise. Similarly, the 13 key areas for the participants to look into were split and lumped into 3 baskets, each group receiving a basket of 3-5 areas for discussion. While one group was given policies, organizational, and governance issues, the other given program, implementation, monitoring and resource issues, and the third one was given exclusively the finance, account, cash and banking. The third working group had two finance officers in it.

The groups were also served with tips and cues to trigger discussion. For instance, as to the monitoring of the program, they could start with questions like; who does the monitoring?, what tools are used? Who prepares the report? Where does the report go? Does the monitoring exercise help the program?, so on so forth.

The groups were asked to create table with 4 columns on their laptop for STRENGTH, WEAKNESS, OPPORTUNITY and THREAT for each Area under deliberation, and make power-point presentation. The groups once assigned the task were sent to different chambers with their laptop asking them to come up with their findings within 2 hours. They were asked to choose a group leader for their power-point presentation and to discuss and defend their findings over the ensuing debate and discussions.

Their presentation generated lots of interest among participants, and at times, the discussions got bit raucous calling for discipline. Some issues saw two or three conflicting opinions based on individual experience and perceptions. The OA workshop didn't go for forced consensus, rather welcomed and documented all views and opinions as they were expressed.

## **OSA WORKSHOP FINDINGS**

In this SECTION, this report picks up, document, and analyze KEY ISSUES associated with the 13 Areas of the Organization put under the radar of group deliberation and discussion and as presented by different groups. So, the report will not put on display each and every issues figuring in the presentation made by Groups A, B and C. It will rather pick up major issues needing attention, review, and revisit, plucking them off all the group presentations, and finally come up with recommendations for the way forward.

### **1. GOVERNANCE & LEADERSHIP**

#### STRENGTH

Some interesting STRENGTH that the Groups boasted of included, (i) Women leadership in Chairperson and General Secretary, (ii) whistle-blowing & safeguarding policies, (iii) Conflict of Interest declaration, (iv) democratic statute that allows BoD leadership not more than 2 terms, and (v) a non-political Board.

#### WEAKNESS

The weaknesses as pointed out by the groups include; KSSC board not inclusive, no representation of *Dalit, Muslim* and *Janjati*, women representation in Board leaves lot to desire (only 33%), no periodic review & revisit of Organizational Policies, no effort made to promote 2<sup>nd</sup> line leadership.

#### OPPORTUNITY

At least 2 important opportunities underscored by the Group include; there is a scope and space in the organization for “your issue, your leadership” and KSSC by virtue of being the lead organization in the district has the opportunity to develop itself as model resource center.

#### THREAT

The Group presentation underlined two major threats to the organization. The first being “brain drain” as there is rapid turnover among competent and qualified staff. The other being “expectation from the organization by the community & different stakeholders are often beyond the capacity of the Organization to meet” and this likely to give “negative perception” among people about the Organization.

### **2. ORGANIZATIONAL POLICIES**

#### STRENGTH

On organizational policies, the groups unanimously agreed that almost all policies are in place to enable the organization function democratically observing good governance. Two policies that were lacking i.e. safeguarding and whistle-blowing policies are drafted and approved by the Board of Directors.

#### WEAKNESSES

Interestingly, there is hardly a staff or a Board of Director who knows all. Many BoD members and staff are not aware of them or do they have read them. Many of the policies are donor driven, strings attached to funding, and hence, once the mission accomplished, they gather dust in the book shelf. This has been one of the weaknesses which were unanimously agreed upon. The other weakness as pointed out by one group is that the Organization has no policy and position paper on human trafficking and Child labor.

#### OPPORTUNITY

The policies, rules, regulations and code of conduct, if enforced in its true letter & spirit, can turn the Organization into a systematic, dynamic, transparent, and robust organization. So, everything it takes for an organization to grow, sustain, and become vibrant is very much there.

#### THREAT

The plethora of policies, rules, regulations and code of conduct which the organization boasts of can have both sides. If enforced effectively, the result is a robust, efficient and effective organization with enhanced performance. However, on the flip side, they could also be just a paper tiger, not seen, read, and observed, hence, routinely as well as repeatedly violated making a mockery of them.

### **3. ORGANIZATIONAL STRUCTURE, ROLE & RESPONSIBILITY**

#### STRENGTH

One of the key strengths underscored by the groups is that the organizational structures provided for by the policies and statute has clearly defined roles & responsibilities. The other strength pointed out by them is that the office- bearer and staff are handed job description, clearly outlining their roles & responsibilities.

#### WEAKNESSES

One major weakness underlined by the groups is that the Central Administrative Unit as shown in the Organization's Organogram is not activated and functional.

#### OPPORTUNITY

There is an opportunity to further clarify the “roles & responsibility” of the Structure, Office-bearer and the staff which would enhance the performance of organizational structures and those running it.

#### THREAT

The Sub-Committees are not living up to their responsibility in absence of little or no knowledge on the subject matter which will mean the power that rests with the Sub-Committee shifts elsewhere threatening to undermine the check & balance.

### **4. PARTNERSHIP & NETWORK**

#### STRENGTH

One major strength of the Organization is that it has been implementing projects/programs in partnership with international organizations, Provincial and local governments. The other strength is that the Organization has affiliation with local, regional as well as various national level issue-based networks.

#### WEAKNESSES

Even as there is ample resource and opportunity to tap them at the local and provincial level, the Organization has not been able to put the required level effort into accessing and mobilizing local as well as provincial level resources. Similarly, the Organization has not made additional effort to explore new, emerging national level networks and affiliate with.

#### OPPORTUNITY

The Organization being a lead organization of the district has ample Networking/Linkages opportunity, Fund-raising opportunity, and Advocacy strength. It even enjoys the opportunity to win national level recognition.

#### THREAT

One of the threats to the Organization is complacency. Slackening effort in coordination and network building is another threat. Affiliating with networks that are politically aligned and motivated could spoil the image of the Organization.

### **5. PROGRAM & RESOURCE**

#### STRENGTH

On programs/projects and resource, the Organization has successfully implemented programs across and beyond the Lumbini province. So, there is the recognition of the Organization all over the Lumbini province. The other strength is that the Organization has implemented

projects/programs on various themes and issues over the last 3 decades. Aside from this, the Organization has the potential to generate internal resource as it owns valuable physical assets.

#### WEAKNESSES

Among weakness the groups listed are; at least bi-annual review & revisit of all programs involving BoD and all staff absolutely necessary which unfortunately is not a practice now. The other weakness is that there is no representation of BoD member in the staff meeting which creates communication gap. Poor management of resource-generating assets like; fishpond, fruit orchard, canteen and guesthouse, result in loss of revenue for the organization. The other weakness is that there has been poor effort in accessing and mobilizing local, national, and international level resources.

#### OPPORTUNITY

The Organization, given its image and credibility, is well placed to explore new programs and partnerships. The organization has huge potential to generate internal revenue from physical assets owned by the organization.

#### THREAT

Complacency as opposed to competitiveness, tardy effort in exploring new programs and partnerships may hinder growth of the organization and even cause it to shrink. Brain drain is another threat.

## **6. PROGRAM IMPLEMENTATION**

#### STRENGTH

One of the strengths in the program/project implementation is that the Organization has thematic and issue-based experience staff that has had previous experiences of working in similar themes and issues. The other strength is that the Organization has network across and beyond the districts and access & reach deep down into the community with excellent working relations with the local and provincial governments. Having worked in partnership with multiple national and international organizations like; USAID, UNICEF, Save the Children, Fair Med, Action Aid, Oxfam, Amplify Change, to name a few, it has earned good credibility and image as well as recognition.

#### WEAKNESSES

The Organization lacks Program Implementation Policy Framework. Program, at times, suffer from coordination and communication gap. The coordination with the local and provincial governments are good at individual level but not at organizational level.

### OPPORTUNITY

Long working experience, partnership with multiple donors and INGOs, thematic and issue-based projects & programs, recognition, credibility, image of the Organization across and beyond the district are social capital that the Organization can use as springboard to take long stride. There is an opportunity to sell its good points to national and international development agencies and on the strength of it explore and create larger scope and space for it.

### THREAT

Old, irrational belief systems, superstitious culture, and negative traditions amongst the rural community people are few biggest challenges and threat to the programs implemented by the organization. Since they are quite sensitive issues the basis of which is faith and traditions, they must be approached with utmost caution. There is always a threat of the Organization facing a backlash if and when any staff handled the issues close to the heart of community people without being cautious and sensitive to their belief and faith.

## **7. MONITORING & EVALUATION**

### STRENGTH

One of the strengths of the Organization on monitoring & evaluation is that the Organization has a PMU (Program Monitoring Unit) at the Board level that periodically monitors all the programs being implemented by the organization. The Organization has a well-established monitoring system and tools developed as per the project/program indicators. Members of the monitoring team use the tool to measure the progress of the project/program. Regular monitoring is carried out of all the programs under implementation. Monitoring report is produced and discussed.

### WEAKNESSES

One major weakness pointed out by the group is that the new members of the monitoring team are not well-informed or well aware of the content such as; objectives, goal, milestones, results etc, of the project/programs. There are lapses in the planning and preparation. Members of the monitoring team are not thoroughly briefed what the project is all about. So, they don't really know what they should look for. As a result the entire monitoring exercise suffers from lack of quality. The other weakness is that in many cases the monitoring report is not produced. And hardly a meaningful or purposeful discussion takes place at the post-monitoring phase.

### OPPORTUNITY

One of the opportunities is that almost every project/program has budget allocated for the periodic monitoring of the program. So, the resource problem is not there. Monitoring exercise offers several learning opportunities for a new member of Board who goes on monitoring. The Organization with a long experience of monitoring numerous projects implemented in

partnership with multiple donors can develop a pool of in-house monitoring experts that could be hired out for external monitoring. However, it requires good planning, preparation, tool based on indicators, and hard work and realistic report production.

#### THREAT

Weak, poor preparation, some members of monitoring team with no idea what the project is all about, shallow monitoring, sort of formality, is likely to cause serious setback to the project/program. The purpose of monitoring is to give constructive feedback to the project implementing team so as to enhance the performance leading to better results and achievements. And if it is not done in utmost sincerity, seriousness, thorough planning, tools based on indicators, and a clear purpose, producing report, then the very purpose of monitoring is defeated.

## **8. HUMAN RESOURCE DEVELOPMENT**

#### STRENGTH

On human resource development one of the strengths is that the Organization offers fair and equal opportunity to all. In most of the long-term project/programs, staffs are hired on merit basis through free competition. Major criterion of recruitment is qualification, experience, creativity, ability to work under stress, and workload bearing capacity. The other strength is that the Organization has human resource development policy in place. The Organization also has a system and mechanism to evaluate the performance of the program/project staff. There is also a provision of rewarding the best performing staff annually.

#### WEAKNESSES

The Organization has not been able to provide periodic capacity-building training, exposure to new apps, technology, and methods, exposure visits, learning opportunities, blamed at resource crunch. Project staff lacks required skill and capacity for research, surveys, studies and knowledge management etc.

#### OPPORTUNITY

The organization has the opportunity to negotiate with partners and donors on building research capacity of the staff. It can equally negotiate exposure visits and fresh training with donors. However, the Organization has yet to demonstrate that ability and tactfully negotiate to defend and promote its staff interests. The Organization is yet to present itself as a true partner in development. It has so far acted as recipient of grants and funds with little say on project/program components and more often functioned on donor's interests.

#### THREAT

Brain drain is one major threat faced by the organization. Once the project is phased out, the staffs go away looking for greener pastures.

## **9. HUMAN, PHYSICAL & FINANCIAL RESOURCE MANAGEMENT**

### STRENGTH

One of the strengths is that the Organization has policies like; financial policy, human resource development policy, financial regulation etc. in place. The other strength is that the Organization has its own office building, land, assets etc. The organization has few core staff who are paid by the organization's internal fund.

### WEAKNESSES

The Organization has no practice of carrying out periodic verification of its physical assets. On matters of observing transparency about funds, support, grants received, the organization leaves lot to desire.

### OPPORTUNITY

There is an opportunity for the Organization to identify potential source of revenue generation from among the physical assets it owns like; fish pond, fruits orchard, accommodation facility, canteen etc by effectively and efficiently managing them. On matters of transparency, the Organization has the opportunity to put out on display details of contributions made by the staff to the organization on occasions like General Assembly or general Conventions.

### THREAT

Poor management of its own potential assets for revenue generation, misuse, ill-use or disuse, lack of transparency, managerial lapses etc. will only give rise to indiscipline, carelessness, disenchantment, frustration. This would set a bad precedent, and seriously harm the organization by creating kind of anarchy and chaos in the organization.

## **10. GENDER & SOCIAL INCLUSION**

### STRENGTH

One of the strengths is that the organization is woman-led. The organization owns and follows GESI policy. Recruitments are made along the lines of GESI policy. The Board and Staff are given training on Gender & social inclusion. The organization has GESI Sub-committee. And above all, GESI figures in all the program designs of the organization. The Organization has created structures and facilities in compliance with the GESI guidelines.

### WEAKNESS

In spite of the GESI policy, some social and cultural practices, which have roots in traditions, observed by staff and Board members at home and their community, clashes with the policy. So, it is yet to be fully embraced and demonstrated through behavior and practices.

#### OPPORTUNITY

Having been put through GESI training several times, and conducted advocacy across the community along GESI lines, the Board and Staff has the opportunity to internalize GESI principles, and adapt to it, and demonstrate it in practices at home through behavior and practices.

#### THREAT

The one biggest threat to GESI is the antiquated belief, negative traditions, superstitious values, and girl/woman hostile culture.

### **11. FINANCE & ACCOUNTING**

#### STRENGTH

Among several strengths, one of them is a clear financial policy. The other is, petty cash range between Rs 5000 and 25000. Although there is a clear provision of releasing 70% budget in advance for program implementation, flexibility is observed and when it deemed necessary, 100 % budget released with approval from the Program Coordinator. There is a provision in the financial policy for Purchase and Sale Sub-Committee. Internal and external auditing takes place on time.

#### WEAKNESSES

There is a clear provision in the financial policy that all advances taken for the implementation of the program activities must be settled within 7 days from completion of the activities, however, the discipline is seldom observed. Since the Organization is also operating in different districts of the province, an amendment in the financial policy is warranted to allow more time for the settlement of the advance. The financial policy also needs to be reviewed and revisited and special provisions created for one-off programs implemented in response to the emergencies. Although the financial policy clearly provides for payment above Rs. 5000/ through bank transfer, however, there have been instances of cash payment above Rs, 5000/.

#### OPPORTUNITY

Since the Organization is democratically run in accordance with statute, policies, rules and regulations, there is always an opportunity to bring about necessary amendment to policies through discussions, debate and consensus. So, there is an opportunity to correct anomalies in the policies.

### THREAT

In lack of advance software, apps and technologies, the Organization is feared to be reduced into a dogmatic organization lacking dynamism.

## **12. CASH & BANK**

### STRENGTH

Nearly always, barring exceptions, payments above Rs, 5000/ is made through bank transfer in compliance with the financial policy. Provident fund account is in operation.

### WEAKNESSES

Contrary to the financial policy provisions, payment above Rs 5000/ made for buying materials and services to implement program activities in the community. Bank accounts of all field staff need to be opened in the banks situated close to the community where programs being implemented so that the bank transfer provision in the financial policy could be strictly complied.

### OPPORTUNITY

Weaknesses pointed out above could be corrected. There is ample opportunity for it.

### THREAT

There is a threat to the financial policy implementation cause of necessary breach of it. As for instance, there is the provision of making all payments above Rs 5000/ through bank transfer. But, few sound suppliers with quality supply have no bank accounts.

## **13. INVENTORY & VERIFICATION**

### STRENGTH

All goods, materials, commodities purchased by the Organization are mandatorily inventoried before stored. Assets, properties in the name of the Organization are renewed annually and insured. A logbook is maintained to manage motorcycles and to check possible abuse of them. There is asset register in the organization. There is also a Loan Asset Register to keep records of assets loaned out to the staff and Board members.

### WEAKNESSES

Physical verification of Organizational assets must be carried out twice, bi-annually and annually. But, this is not the practice. Once verification is complete, unwanted assets and properties prone to damage must be disposed off through auction. It is not done in timely manner, occupying space and causing damage to assets and properties. The Loan Register needs to be updated every six months which is not done.

### OPPORTUNITY

There is an opportunity to the Organization to safely and properly maintain assets and properties which could be a source of revenue generation by renting them out or even using them in other project/programs. Revenue could also be generated through auctioning them off.

### THREAT

One of the threats is that once the project/program phased out and assets like motorbikes dumped in the organization, the Organization has to find resource to pay for insurance and renewal until it is able to dispose them off through auction. That drains down the small resource the organization saves. Whereabouts of some assets recorded in the Asset Register remains unknown.

## **RECOMMENDATIONS FOR THE WAY FORWARD**

KSSC, a over 3 decade old, lead organization with long experience working with multiple national and international donor agencies, partners, on various thematic issues as well as emergency responses, with network across and beyond district, carrying a remarkable recognition, credibility and image, has many good things to talk about.

On the other hand, however, the old organization is increasingly feared to become a victim of complacency and stereotypes. In the changing context, donor's priorities and preferences rapidly shifting, cut-throat competitions seen lately amongst civil society organizations to bag programs and resources, proactive and aggressive marketing of one's achievements and adding selling points to one's works, global bidding and competitions, and mobilizing resources at the local level as well as generating revenues from one's own physical assets, KSSC has no choice but to rise up to the challenges and smarten its pace to adapt to the changes. If it doesn't, someone else will take lead leaving it trailing behind.

In view of the challenges KSSC faces as regards getting programs and winning trust of donor agencies, national and international partners, changes rapidly taking place in the development sector globally, new preferences and priorities, it is absolutely imperative that KSSC keeps its house not only in order but also keeps it smart, clean, transparent and attractive from donor's perspectives.

Here are few things that it could do to increase its competitive edge and comparative advantages over others.

1. KSSC without wasting time should go for membership drive, distributing membership to young, dynamic, creative individuals along the lines of gender and social inclusion principles. The Organization must rise above fear, inhibitions, anxiety, and bring on board more people who could substantially contribute to the growth and expansion of the organization. The KSSC must strive to achieve representation in its Board from different caste groups, faith groups, ethnicity, gender, and excluded as well as discriminated groups to live up to the spirit of social inclusion.
2. The Organization being led by a woman is undoubtedly a feather on its cap. However, gender gap and gender imbalance is still a glaring issue in the organization's apex body, the Executive Board. The organization has made the constitutionally guaranteed 33% representation from women but it still leaves lot to desire in terms of equality. The organization must strive to redress the gender imbalance, and pave way for more energetic, smart and dynamic women and girls.
3. The elected new Board of Directors must be handed a list of "role, duties & responsibilities" that the Organization expects them to perform. Equally, they must be

thoroughly briefed on some key policies of the organization, besides projects/programs being implemented by the organization.

4. KSSC needs to build close rapport with all the local governments (municipalities) as well as provincial government at the organization or institutional level for sustained relationship. KSSC cannot afford to rely on any individual staff or Board Member's personal rapport or influence as such influence or rapport is short-lived pushing the Organization into crisis.
5. KSSC needs to expedite its effort in exploring partnership with national and international donor agencies & development partners on various thematic issues as outlined in its Strategy Paper. It needs to set aside both resource and expertise to do the job by adapting to the donor's development preferences and priorities. It must identify its own competitive edge over others and comparative advantages and go for national and international biddings.
6. KSSC must develop a permanent program monitoring system and mechanism. A scientific as well as an objective monitoring of the programs is desired. For an effective and purposeful monitoring of the programs, the Monitoring Team must be prepared with knowledge on the program such as; program objectives, goal, results, milestone, activities, and so on. Similarly, they must have tool in hand with objectively verifiable indicators to examine and to verify the results and achievements. The Monitoring Team must come up with a report of the monitoring carried out within 3 days of the monitoring conducted. KSSC must set up a practice of the Monitoring Team discussing its findings with the program/project implementing team once the report is produced.
7. KSSC while in the process of entering into a partnership with the national and international partner for implementing a short-term or long-term project must demonstrate capacity and ability to negotiate with the partner in favor building research capacity of the organization. KSSC needs to build capacity of some of its staff on research and surveys. In every project/program it negotiates with the donor or partner, KSSC must lay emphasis on developing research capacity of the organization.
8. KSSC needs to initiate an immediate effort in managing its physical assets and properties such as; accommodation facility, canteen, fishpond, fruit garden etc. and ensure optimum utilization of those assets and properties in generating revenue for the organization.
9. Transparency, good governance, and rule of law are gems in the crown of an organization that ensures its growth, success, and sustainability. KSSC has all the policies it needs in place to observe the aforesaid good qualities of an organization. However, there have

been anomalies, exceptions, and even breach of policy provisions. KSSC must immediately revisit and review all of its policies, and bring about amendments in those policies where it is so required to ease hurdles & constraints so as to pave way for their honest and sincere implementation. Violation of policy invites anarchy, indiscipline and chaos. It shouldn't be tolerated at any cost. Policies must be complied with, and hence, changes must be brought about to make them workable.

10. KSSC must initiate process to auction off its unwanted assets handed over to it by partners at the phase out of the project. It must do so, for they occupy space in the store, long-term storing cause damages, and put extra cost of insuring and renewing bikes etc.