

[Suggested agenda for the BEPC meeting \(See page number 4 here\)](#)

SUTRAS OF BEPC COMMITTEE

- 1. Conducting Regular Meetings:** BEPC should hold two meetings- One BEPC meeting and one Project Sanction Committee (PSC) Meeting. In the BEPC meeting, the committee should review the work of the CRP-EP group. Based on the plan submitted in the Joint Action Plan, the agenda of the meeting will be discussed in the next section. All members of BEPC, representatives of SRLM and PIA, CRP-EPs should attend the meeting.

There shall be at least one PSC meeting in a month. The number of PSC depends upon the number of Business plans to be appraised by the BEPC.

- 2. Optimum Utilization of CEF:** The BEPC should ensure that potential entrepreneurs who are genuinely in support of credit are given CEF; there should not be cornering of the CEF funds by a few members of the community. They should ensure that preference is given to people belonging to vulnerable sections like beneficiaries under MGNREGA, Women, SC and ST communities, and rural artisans.
- 3. Proper lending of CEF:** The BEPC must ensure that CEF has been released by following all the proper procedures as mentioned in the BRC-EP guidelines of the state. They should ensure that all the relevant documents related to appraising a business and application of CEF are available before approving the business plan in PSC.
- 4. Timely Repayment of CEF:** BEPC must ensure timely repayment of CEF to all the levels of CBO, from entrepreneur to BEPC's account. The BEPC should also inform the CBOs about defaulters of repayment and ensure recovery of repayment.
- 5. Proper Book Keeping of BRC-EP:** BEPC should appoint a Bookkeeper and ensure regular bookkeeping of the BRC. The BEPC should engage a Chartered Accountant for yearly audit of the BRC. They should also ensure that the following books of records are maintained in the BRC-EP.

- I. Minutes register for PAC and other BRC meetings
- II. Order File
- III. Registration documents

- IV. Membership of General Body
- V. Membership of Executive body
- VI. CRP EP profile
- VII. Notice file
- VIII. Receipt book
- IX. Sub voucher
- X. Payment voucher
- XI. Voucher file
- XII. Daybook
- XIII. Cashbook
- XIV. General ledger
- XV. CEF application file
- XVI. CEF Disbursement register
- XVII. CEF loan repayment register
- XVIII. CRP EP group acquittance
- XIX. Advance settlement register
- XX. BEPC Executive Body TA Form
- XXI. Asset register
- XXII. Asset movement register
- XXIII. Stationary register
- XXIV. R&D register
- XXV. Cheque issue register
- XXVI. Visitors register
- XXVII. Attendance register

WORK PLAN FINALIZATION OF BEPC

1. BEPC should provide complete support to the CRP-EP group for finalization of the Joint Action Plan. BEPC should provide inputs in terms of choosing the VOs and SHGs which are fit for enterprise promotion.
2. BEPC should also finalize the monthly action plan submitted by CRP-EP group after discussion with the CRP-EP group.
3. BEPC should review the work of the CRP-EP group every month based on the monthly plan submitted by them.
4. BEPC should try to understand the deviations in the monthly plan from the JAP submitted by CRPs-EP and also discuss the challenges faced by CRPs-EP in the field and support them in resolving the same.

SUGGESTED AGENDA FOR THE BEPC MEETING

Objective: To review BRC activities

Frequency of the Meeting: Once in a month

Quorum: At least 50% of BEPC with Office Bearers. At least 1 member from each CLF and ____% of CRP-EP Group with Office Bearers (*As decided by BEPC and CRP-EP Group*)

Invitees: Mentor, BPM-SVEP, and NRO Professional

Chaired by: President of BEPC

Minutes to be maintained by Secretary of BEPC/Bookkeeper

Suggested Agenda	Session Notes	Facilitator
1. Prayer	Short prayer, not more than 2 minutes	Secretary of BEPC
2. Review of minutes from last meeting (led by Secretary of BEPC)	Read out the major discussion points recorded in the last meeting	Secretary of BEPC
3. Review of planned activities (ME development against Joint Action Plan and CBO Coverage against Phasing Plan) and actual achievements	The CRP-EP or representative from the group should present the achievements against the planned activities from the Monthly Work Report and Monthly Work Plan. CRP-EP or representative must also provide details of backlogs, if any.	President of CRP-EP Group
4. Review of CRP-EP work report and claim report- after verification by Mentor	The BEPC is required to review the Group Monthly Claim Report submitted by the group and check the formats attached with the claim report. Incomplete Individual Claim Reports can be rejected (if they are submitted individually). In case the group has submitted incomplete formats, then the payment for this claim will only happen in the next BEPC meeting (unless the BEPC decides to meet again for this purpose in the present month)	President of BEPC
5. General update of enterprise performance (cluster wise)	<ul style="list-style-type: none"> • CRPs-EP to show income ranges of enterprises (VO wise) based on the location of business (near markets, ample connectivity, remote area etc), type of business, etc. CRPs-EP will also discuss enterprises earning below the planned earning proposed in Business Plan and those earning more 	Presidents of CRP-EP Group and BEPC

<p>a. Community level challenges affecting enterprise performance</p> <p>b. Possible solution</p>	<p>than the planned income as per Business Plan. The CRPs-EP are also required to discuss the performance of the enterprise against the benchmark data produced in NRLM SVEP Software/App.</p> <ul style="list-style-type: none"> • Discuss the societal/cultural reasons behind the poor performance of an enterprise. BEPC must discuss possible solutions in such cases. <p>BEPC may be facilitated towards conducting the following discussions:</p> <ul style="list-style-type: none"> • Enterprises that will require additional support from BRC according to CRP-EP • Reasons for poor and/or good performance of an enterprise • Actions taken by the CRP-EP to address any performance issues during the reporting period • Plan of action that the CRP-EP plans to take for improving the performance of selected enterprises • Support that the CRP-EP will require from BEPC for any enterprise development activity planned 	
<p>6. Discussion on status of CEF repayment at CBO level</p>	<p>CRPs-EP are required to present the list of entrepreneurs (VO wise) from each CLF along with date and amount of CEF disbursement.</p>	<p>Presidents of CRP-EP Group and BEPC</p>
<p>7. Enterprise Potential-</p> <p>a. Discuss enterprise/market potential identified by CRP-EP through Tool 1</p> <p>b. Discuss potential opportunities (enterprise/market) identified by BEPC-</p>	<p>CRPs-EP are required to present a brief of their findings from Tool 1. The additional skill/CBO support requirement needs to be discussed and a plan of action needs to be finalised by the BEPC.</p> <p>Any potential opportunities identified or suggested by BEPC may also be discussed for further assessment.</p> <p>Stakeholders to be engaged and Support required from BEPC and/or community in following up with the same.</p>	<p>Secretary of CRP-EP Group and President of BEPC</p>
<p>8. Challenges and issues of CRP-EP group in conducting activities in the community-suggested solutions and actions are to be</p>	<p>CRP-EP group is required to discuss the community-based issues they face (in mobilisation, enterprise set-up, enterprise performance, etc) with the BEPC. BEPC is required to discuss possible solutions and the actions that will be taken by them or the support systems that can be made available to the Group.</p>	<p>Secretary of CRP-EP Group and President of BEPC</p>

taken by BEPC for the same		
9. Identification of issues between BEPC and CRP-EP group, redressal of the same	Refer BRC Guidelines Part 9.	Secretary of BEPC
10. Discussion on financial status of SVEP at the Block and discussions on fund requirement as required	The BEPC is required to maintain an updated record of the funds that have been received at Nodal CLF and the expenditure incurred under each head as in the reporting month. Any fund shortage or additional fund requirement needs to be finalised in this meeting and communicated to the Professional or BPM-SVEP	Treasurer of BEPC

Materials Required	
To be brought in	Outcome from the meeting
Minutes Book	Updated with decisions of the meeting
Joint Action Plan	
Monthly Work Plan	Actual achievements next to the plan. Next month plan to be present with backlogs
Monthly Work Report (group and individual)	Activities conducted along with the necessary formats compiled
Summary of PTS data- Cluster and VO level	VO wise PTS brief to be prepared which is to be discussed at VO and CLF meetings.
Village Survey (Tool 1)	Revised list of potential enterprises identified to be maintained VO wise. CRPs-EP to add the support they would require (skill based, market based, etc) to further proceed with the identified potentials.
CRP-EP Group payment format and supporting documents	Based on the work report prepared, Individual as well as group claim format need to be compiled with all the necessary supporting documents and formats.

SUGGESTED AGENDA FOR THE PSC MEETING

Objective: Reviewing and sanctioning of the Business Plan

Frequency of the Meeting: Minimum once in a month

Quorum: At least 1 representative from each CLF with Office Bearers of BEPC and respective CRP-EP with Office Bearers of CRP-EP Group

Invitees: Entrepreneur, CRP-EP Group, Mentor, BPM-SVEP, and NRO Professional

Chaired by: President of BEPC

Minutes maintained by: Secretary of BEPC/Bookkeeper

Suggested Agenda	Session Note	Facilitator
1. Prayer	Short prayer, not more than 2 minutes	Secretary of BEPC
2. Review of verified Business Plans submitted by CRP-EP group	CRP-EP should be able to provide a brief about the Business Plan which may include (but not limited to) <ul style="list-style-type: none"> • Entrepreneur and enterprise basic details • Details of capital required and utilization of the money as per business plan • Expected income as per the business plan 	President of BEPC
3. Verification of supporting documents in case of CEF application	BEPC should be allowed the time to review the business plan to check if the necessary recommendations are attached with the application	President of BEPC
4. Discussion with applicant and supporting CRP-EP on the Business Plan prepared	BEPC should be allowed to discuss the business plan with the potential entrepreneur. The entrepreneur should be aware of the capital being used in his/her business and the expected income. BEPC should be facilitated to ask questions regarding <ul style="list-style-type: none"> • Expected profits and earnings from the business • Current income of the potential entrepreneur 	President of BEPC

	<ul style="list-style-type: none"> • Time dedicated for the business by entrepreneur • Sources of capital for the business • How/where will the capital be invested • Other support expected from the BRC for running the business 	
5. Final approval of business plan (CEF sanction included)	Business Plans approved by BEPC must be recorded in the PSC Register by the bookkeeper/CRP-EP	Bookkeeper of BEPC
6. Providing necessary official communications to CBOs regarding the PSC decisions and directions to be followed in furtherance to the same	BEPC and CRP-EP group are required to compile the list of enterprises approved during the PSC (CLF wise) and draft a letter notifying the CLFs regarding the same and the actions that will be expected from them.	Presidents of BEPC and CRP-EP Group
7. Providing necessary official support in facilitating Bank Loan for selected Business Plans	In the case of Bank Loan applications, BEPC is required to draft a recommendation letter to the bank with details of the enterprises which require bank loan support. This will be added to the bank loan application format otherwise prepared.	Presidents of BEPC and CRP-EP Group

Materials Required	
To be brought in	Outcome from the meeting
Minutes Book	Updated with decisions of the meeting
Business Plans	Sanctioned/approved Business Plans to be maintained for each entrepreneur along with the entrepreneur id
PSC Register	Update the details of entrepreneurs who have been approved for SVEP support- Maintain details with CEF and without CEF in the register
Letter to CLF	Letters signed and sealed by BEPC to be forwarded to respective CLFs
Covering Letter to Bank	Detailed letter with enterprise list and BEPC's recommendation