





8												
9												
10												
11												

Name of CLF members visited

Signature 1.

2.

3.

4.

5.

Comments of community members:

**Form M.2: COMMUNITY MONITORING FORMAT FOR VO MEMBERS/VOLUNTEERS TEAM**

Block:

Cluster:

Village:

Date:

S.No	Name of enterprise	Name of entrepreneur	Mobile number	SHG name	CRP-EP visited during the last month	Day book filled for previous month	Consultation slip received till the second previous month	Signature of entrepreneur
1								
2								
3								
4								
5								
6								
7								

Name of VO members visiting

Signature 1.

2.

Comments:

## GUIDELINES FOR FIELD LEVEL COMMUNITY MONITORING FORMAT FOR CLF/VO AND EVALUATION

1. Every month field visit shall be conducted by concerned CLF and VO
2. The field visit for enterprise monitoring is divided into two types
  - a. Scheduled visit - done by CLF livelihood subcommittee along with MEC representative by using form M.1
  - b. Surprise visit - done by VO members/volunteers team by using form M.2
3. Minimum two villages in a cluster per month having a total of five enterprises shall be selected for monitoring; one village for scheduled visit and one village for surprise visit
4. BEPC members will fill the basic details above the table in the both the formats; columns-2,3,4,6,8 & 9 in form M.1 and columns-2,3,4,& 5 in form M.2. with the help of BPM-SVEP. Remaining data has to be filled by Cluster livelihood committee and VO office bearer in form M.1 and form M.2 respectively while visiting the enterprise on the field.
5. Formats for evaluation will be given for monitoring in the presence of the concerned BEPC members from the CLF on the CLF monthly meeting day. Filled in formats shall be submitted by the team to BMMU team in the presence of BPM-SVEP. Field level monitoring by teams shall be completed and filled in M.1 and M.2 forms shall be submitted to EC within a maximum of 15 days after receiving them.
6. BMMU team along with BPM-SVEP shall evaluate the filled in forms as per the scheme of evaluation and results shall be discussed in the CLF EC meeting along MEC group representatives. The summary of the evaluation and decision taken in the CLF EC meeting shall also be discussed as an agenda in the next BEPC meeting

## SCHEME OF EVALUATION

Scheme of evaluation is based on the four components

1. Enterprise opening date and MEC supporting date
2. MEC last visit date to the enterprise
3. Consultation slip availability
4. Day book maintenance

First three components are for assessing MEC groups working quality and the fourth component is to make the entrepreneur a responsible entity in the CLF's enterprise building ecosystem. These components have to be assessed as per the given steps of evaluation and action to be taken as per the action guideline

Steps to verify non-compliance and action to be taken:

Step	Component	Type of enterprise	Found condition in the field	Action to be taken against non -compliance
1	Verification of reported enterprise opening date and MEC supporting date	New	If enterprise opening date is found before the reported MEC supporting date	MEC shall give an explanation to CLF EC for the mistakes found. If CLF EC found the explanation not satisfactory then action shall be taken as per the 'action to be taken' table
2	MEC visited the enterprise during last month	Old/New	If MEC did not visit the enterprise during the previous month	MEC shall give an explanation to CLF EC for the mistakes found. If CLF EC found the explanation not satisfactory then action shall be taken as per the 'action to be taken' table
3	Consultation slip received till the second previous month	Old/New	If consultation slip for the second previous month is not given to the entrepreneur by MEC	MEC shall give an explanation to CLF EC for the mistakes found. If CLF EC found the explanation not satisfactory then action shall be taken as per the 'action to be taken' table
4	Day book maintenance by entrepreneur	Old/New	If completely filled day book for the previous month is not available	Counselling to the entrepreneur by community

Action to be taken:

MEC group will be held responsible in case of non-compliance in first three components mentioned in the scheme of evaluation, for day book maintenance community has to take the responsibility and counsel the entrepreneur by explaining him about the importance of day book and the necessity of consultation. Non-compliance with any of the component in the above mentioned three has to be counted as a mistake and if the number of mistakes found are more than five across scheduled and surprise inspections then 50% of the service charge paid by CLF for that component for that particular enterprises shall be refunded by the MEC group. If the number of mistakes are more than 10, then 100% service charge paid by the CLF for that component for that particular enterprise shall be paid back by the MEC group.

Table to calculate the fund to be paid back:

Step	Component	Found mistake in the field	Service charge paid by CLF for that particular service (A)	Total number of mistakes found (B)	Service charge paid for the mistakes made (A X B)
1	Verification of reported enterprise opening date and MEC supporting date	If found enterprise opening date is before the reported MEC supporting date	500		
2	MEC visited the enterprise during last month	If MEC did not visit the enterprise during the previous month	135		
3	Consultation slip received till the second previous month	If consultation slip for the second previous month is not given to the entrepreneur by MEC	135		
Total service charge paid for the mistakes made (Total A X B)					



Service charge to be refunded is

1. 50% of total service charge paid for mistakes made in case of 6 to 10 mistakes (50% of total A X B)
2. 100% of total service charge paid for mistakes made in case of more than 10 mistakes (100% of total A X B)

Action to be taken table

S.No	Found condition in the field (with reference to the steps of evaluation table)	Number of enterprises visited	Number of enterprises found with fault data	Type of mistake	Action to be taken
	If found enterprise opening date is before the reported MEC supporting date	5 to 10	1	Level 1	<p><b>1st &amp; 2nd time</b> - A warning shall be given to the MEC group to not repeat such mistakes</p> <p><b>3rd &amp; 4th time</b> - 25% of the service charge(25% of Rs 500 for starting an enterprise is Rs 125) paid by CLF for the particular enterprise shall be refunded by the MEC group</p> <p><b>5th time onwards</b> - 50% of the service charge(50% of Rs 500 for starting an enterprise is Rs 250) paid by CLF for the particular enterprise shall be refunded by the MEC group</p>
2 to 3			Level 2	<p><b>1st &amp; 2nd time</b> - A warning shall be given to the MEC group to not repeat such mistakes</p> <p><b>3rd &amp; 4th time</b> - 50% of the service charge(50% of Rs 500 for starting an enterprise is Rs 250) paid by CLF for the particular enterprise shall be refunded by the MEC group</p> <p><b>5th time onwards</b> - 50% of the service charge paid by CLF for the particular enterprise shall be refunded by the MEC group. A new sample of 10 enterprises of that cluster in that particular month shall be visited again.</p> <p>If the number of enterprises with fault data are more than three in the second visit then it is advised that 100% visit of the enterprises of that particular month shall be done and 50% of the service charge of the enterprises with fault data shall be paid back to CLF by MEC group</p>	

		More than 3	Level 3	<p><b>1st &amp; 2nd time</b> - A warning shall be given to the MEC group to not repeat such mistakes</p> <p><b>3rd time</b> - 50% of the service charge(50% of Rs 500 for starting an enterprise is Rs 250) paid by CLF for the particular enterprise shall be refunded by the MEC group</p> <p><b>4th time onwards</b> - It is advised that 100% field verification shall be done and 50% of the service charge paid by CLF for the particular enterprises with fault data shall be refunded by the MEC group in the cases of fault enterprise data</p>
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1	If found enterprise opening date is before the reported MEC supporting date	11 to 20	2	Level 1	<p><b>1st &amp; 2nd time</b> - A warning shall be given to the MEC group to not repeat such mistakes</p> <p><b>3rd &amp; 4th time</b> - 25% of the service charge(25% of Rs 500 for starting an enterprise is Rs 125) paid by CLF for the particular enterprise shall be refunded by the MEC group</p> <p><b>5th time onwards</b> - 50% of the service charge(50% of Rs 500 for starting an enterprise is Rs 250) paid by CLF for the particular enterprise shall be refunded by the MEC group</p>
			3 to 6	Level 2	<p><b>1st &amp; 2nd time</b> - A warning shall be given to the MEC group to not repeat such mistakes</p> <p><b>3rd &amp; 4th time</b> - 50% of the service charge(50% of Rs 500 for starting an enterprise is Rs 250) paid by CLF for the particular enterprise shall be refunded by the MEC group</p> <p><b>5th time onwards</b> - 50% of the service charge paid by CLF for the particular enterprise shall be refunded by the MEC group. A new sample of 10 enterprises of that cluster in that particular month shall be visited again.</p> <p>If the number of enterprises with fault data are more than three in the second visit then it is advised that 100% visit of the enterprises of that particular month shall be done and 50% of the service charge of the enterprises with fault data shall be paid back to CLF by MEC group</p>
			More than 7	Level 3	<p><b>1st &amp; 2nd time</b> - A warning shall be given to the MEC group to not repeat such mistakes</p> <p><b>3rd time</b> - 50% of the service charge(50% of Rs 500 for starting an enterprise is Rs 250) paid by CLF for the particular enterprise shall be refunded by the MEC group</p> <p><b>4th time onwards</b> - It is advised that 100% field verification shall be done and 50% of the service charge paid by CLF for the particular enterprises with fault data shall be refunded by the MEC group in the cases of fault enterprise data</p>
			4	Level 1	<p><b>1st &amp; 2nd time</b> - A warning shall be given to the MEC group to not repeat such mistakes</p> <p><b>3rd &amp; 4th time</b> - 25% of the service charge(25% of Rs 500 for starting an enterprise is Rs 125) paid by CLF for the particular enterprise shall be refunded by the MEC group</p> <p><b>5th time onwards</b> - 50% of the service charge(50% of Rs 500 for starting an enterprise is Rs 250) paid by CLF for the particular enterprise shall be refunded by the MEC group</p>

	If found enterprise opening date is before the reported MEC supporting date	21 to 40	5 to 12	Level 2	<p><b>1st &amp; 2nd time</b> - A warning shall be given to the MEC group to not repeat such mistakes</p> <p><b>3rd &amp; 4th time</b> - 50% of the service charge(50% of Rs 500 for starting an enterprise is Rs 250) paid by CLF for the particular enterprise shall be refunded by the MEC group</p> <p><b>5th time onwards</b> - 50% of the service charge paid by CLF for the particular enterprise shall be refunded by the MEC group. A new sample of 10 enterprises of that cluster in that particular month shall be visited again.</p> <p>If the number of enterprises with fault data are more than three in the second visit then it is advised that 100% visit of the enterprises of that particular month shall be done and 50% of the service charge of the enterprises with fault data shall be paid back to CLF by MEC group</p>
			More than 12	Level 3	<p><b>1st &amp; 2nd time</b> - A warning shall be given to the MEC group to not repeat such mistakes</p> <p><b>3rd time</b> - 50% of the service charge(50% of Rs 500 for starting an enterprise is Rs 250) paid by CLF for the particular enterprise shall be refunded by the MEC group</p> <p><b>4th time onwards</b> - It is advised that 100% field verification shall be done and 50% of the service charge paid by CLF for the particular enterprises with fault data shall be refunded by the MEC group in the cases of fault enterprise data</p>
2	If MEC did not visit the enterprise during the previous month	5 to 10	1 to 3	Level 1	CLF shall counsel MEC and encourage them to visit every active enterprise at least once in a month
			More than 3	Level 2	<p><b>1st &amp; 2nd time</b> - A warning shall be given to the MEC group to not repeat such mistakes</p> <p><b>3rd time onwards</b> - 50% of the service charge(50% Rs 270 is Rs 135 per month) paid by the CLF to MEC for the particular enterprise shall be refunded.</p>
		11 to 20	1 to 6	Level 1	CLF shall counsel MEC and encourage them to visit every active enterprise at least once in a month

			1 to 12	Level 1	CLF shall counsel MEC and encourage them to visit every active enterprise at least once in a month
		21 to 40	More than 12	Level 2	<b>1st &amp; 2nd time</b> - A warning shall be given to the MEC group to not repeat such mistakes <b>3rd time onwards</b> - 50% of the service charge(50% Rs 270 is Rs 135 per month) paid by the CLF to MEC for the particular enterprise shall be refunded.
If consultation slip till the second previous month is not given to the entrepreneur by MEC	5 to 10	1		Level 1	<b>1st &amp; 2nd time</b> - A warning shall be given to the MEC group to not repeat such mistakes <b>3rd time onwards</b> -50% of the service charge(50% Rs 270 is Rs 135 per month) paid by the CLF to MEC for the particular enterprise shall be refunded by MEC group
		2 to 3		Level 2	<b>1st &amp; 2nd time</b> - A warning shall be given to the MEC group to not repeat such mistakes <b>3rd time onwards</b> - 50% of the service charge(50% Rs 270 is Rs 135 per month) paid by the CLF to MEC for the particular enterprise shall be refunded by MEC group.A new sample of 10 enterprises of that cluster in that particular month shall be visited again. If the number of enterprises with fault data are more than three in the second visit then it is advised that 100% enterprise visit of the enterprises of that particular month shall be done and 50% of the service charge of the enterprises with fault data shall be paid back to CLF by MEC group
		More than 3		Level 3	<b>1st &amp; 2nd time</b> - A warning shall be given to the MEC group to not repeat such mistakes <b>3rd time onwards</b> - 50% of the service charge(50% Rs 270 is Rs 135 per month) paid by the CLF to MEC for the particular enterprise shall be refunded by MEC group. It is advised that 100% field verification shall be done and 50% of the service charge paid by CLF shall be refunded in the cases of fault enterprise data

		2	Level 1	<b>1st &amp; 2nd time</b> - A warning shall be given to the MEC group to not repeat such mistakes <b>3rd time onwards</b> -50% of the service charge(50% Rs 270 is Rs 135 per month) paid by the CLF to MEC for the particular enterprise shall be refunded by MEC group
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3	If consultation slip till the second previous month is not given to the entrepreneur by MEC	11 to 20	3 to 6	Level 2	<p><b>1st &amp; 2nd time</b> - A warning shall be given to the MEC group to not repeat such mistakes</p> <p><b>3rd time onwards</b> - 50% of the service charge(50% Rs 270 is Rs 135 per month) paid by the CLF to MEC for the particular enterprise shall be refunded by MEC group.A new sample of 10 enterprises of that cluster in that particular month shall be visited again.</p> <p>If the number of enterprises with fault data are more than three in the second visit then it is advised that 100% enterprise visit of the enterprises of that particular month shall be done and 50% of the service charge of the enterprises with fault data shall be paid back to CLF by MEC group</p>
			More than 7	Level 3	<p><b>1st &amp; 2nd time</b> - A warning shall be given to the MEC group to not repeat such mistakes</p> <p><b>3rd time onwards</b> - 50% of the service charge(50% Rs 270 is Rs 135 per month) paid by the CLF to MEC for the particular enterprise shall be refunded by MEC group. It is advised that 100% field verification shall be done and 50% of the service charge paid by CLF shall be refunded in the cases of fault enterprise data</p>
	If consultation slip till the second previous month is not given to the entrepreneur by MEC	21 to 40	4	Level 1	<p><b>1st &amp; 2nd time</b> - A warning shall be given to the MEC group to not repeat such mistakes</p> <p><b>3rd time onwards</b> -50% of the service charge(50% Rs 270 is Rs 135 per month) paid by the CLF to MEC for the particular enterprise shall be refunded by MEC group</p>
			5 to 12	Level 2	<p><b>1st &amp; 2nd time</b> - A warning shall be given to the MEC group to not repeat such mistakes</p> <p><b>3rd time onwards</b> - 50% of the service charge(50% Rs 270 is Rs 135 per month) paid by the CLF to MEC for the particular enterprise shall be refunded by MEC group.A new sample of 10 enterprises of that cluster in that particular month shall be visited again.</p> <p>If the number of enterprises with fault data are more than three in the second visit then it is advised that 100% enterprise visit of the enterprises of that particular month shall be done and 50% of the service charge of the enterprises with fault data shall be paid back to CLF by MEC group</p>



			More than 12	Level 3	<p><b>1st &amp; 2nd time</b> - A warning shall be given to the MEC group to not repeat such mistakes</p> <p><b>3rd time onwards</b> - 50% of the service charge(50% Rs 270 is Rs 135 per month) paid by the CLF to MEC for the particular enterprise shall be refunded by MEC group. It is advised that 100% field verification shall be done and 50% of the service charge paid by CLF shall be refunded in the cases of fault enterprise data</p>
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## b. BRC Service Monitoring

Cover of ME Visit

<<Name of Enterprise>>			
<<Name of BRC>>			
District		Name of Village	
Gram Panchayat		Name of VO	
Name of SHG Applicant		Is SHG member?	
		If No, Relation with SHG member	
Name of Enterprise		Name of Entrepreneur	
Name of CRP-EP		Business Category	
Total Project Cost		Business Type	
Own		Date of PSC Approval	
CEF		Date of Fund Receipt	
Bank			
Other (Specify			
CEF Instalment amount		CEF Repayment done till date	
CEF Interest			
CEF repayment period			
Bank Loan Instalment amount		Bank Loan repayment done till date	
Bank loan interest			
Bank loan repayment period			

## BRC Records

	Number of BEPC members		
	Number of CRP-EP		
1	Does the BRC have an Action Plan for the period?	Yes	No
2	Does the CRP-EP group have a work plan for the period?	Yes	No
3	Does the BRC have record of CRP-EP group's work report for the period?	Yes	No
4	Does the BRC have a Cash Book?	Yes	No
5	Does the BRC have a ledger book?	Yes	No
6	Does the BRC have a PSC register?	Yes	No
7	Does the BRC submit a disbursement note to CLF after PSC?	Yes	No
8	Does the BRC submit a disbursement note to VO after PSC?	Yes	No
9	Does the BRC have an updated fund status for the reporting period?	Yes	No
10	Does the BRC have a CRP-EP payment register?	Yes	No

<b>To the Entrepreneur</b>				
<b>BRC Services/Training</b>				
	SHG/VO/CLF Meeting	Family Member	CRP-EP	Other
1 How did entrepreneur find out about starting/expanding business?				
2 How many trainings did you receive?	1	2	3	4
3 Did entrepreneur attend training where different types of businesses were explained to entrepreneur	Yes	No		
4 Did entrepreneur attend training where Potential customers, Capability required, Capital required, Costs in business and Competition of business were discussed?	Yes	No		
5 Did entrepreneur attend training where record maintenance and Daybook keeping and Consultation services from CRP-EP was explained	Yes	No		
6 Was a Viability Study conducted for the business?	Yes	No		
6.1 If No, Why?				
6.2 If Yes:				
6.2.1 Was entrepreneur supported in understanding local demands for the business?	Yes	No		
6.2.2 Was entrepreneur supported in finalising products for business?	Yes	No		
6.2.3 Was entrepreneur briefed about Costs and Profits of business?	Yes	No		
6.2.4 Was the entrepreneur provided support in determining the capital and investment requirements of her business?				
7 Was Business Plan prepared for Business?	Yes	No		
7.1 If No, Why?				
8 Did entrepreneur attend PSC (where her business plan was approved)?	Yes	No		
8.1 If No, Why?				
8.2 If Yes:				
8.2.1 Was the entrepreneur provided with an agreement to sign?	Yes	No		
8.2.2 Was the entrepreneur provided with a repayment schedule?	Yes	No		
<b>Business set up</b>				
1 Was the entrepreneur provided support in finalising location for the business?	Yes	No	Not Applicable	
2 Was the entrepreneur provided support in identifying source and/or procuring raw materials for the business?	Yes	No	Not Applicable	
3 Was the entrepreneur provided support in identifying market options for her products/services	Yes	No	Not Applicable	
4 Was the entrepreneur provided support in registering the enterprise and/or procuring licenses for the enterprise (if applicable)?	Yes	No	Not Applicable	
5 Was the entrepreneur provided support in procuring machinery and/or assets for her enterprise?	Yes	No	Not Applicable	
6 Was the entrepreneur provided support in raising capital for setting up her business?	Yes	No	Not Applicable	
7 Was the entrepreneur provided support in advertising and creating publicity for her enterprise?	Yes	No	Not Applicable	
8 Was the entrepreneur provided an accounting format to record her daily transactions?	Yes	No		
<b>Enterprise Functioning</b>				
1 Entrepreneur maintain a Day Book and records daily transactions				
2 How frequently does the CRP-EP visit the entrepreneur?	Twice a month	Once a month	Once in 3 months	Other (Specify)
3 Entrepreneur receives advice from CRP-EP based on the Day Book data	Yes	No		
3.1 If no, Why?				
3.2 If yes:				
3.2.1 Entrepreneur is briefed about her monthly profits by CRP-EP	Yes	No		
3.2.2 Entrepreneur is briefed about her monthly Costs by CRP-EP	Yes	No		
3.2.3 Entrepreneur is briefed about her monthly take home income by CRP-EP	Yes	No		
3.2.4 Entrepreneur is briefed about the working capital requirement for the upcoming period by the CRP-EP	Yes	No		
3.2.5 Entrepreneur is made aware of the losses she has incurred (if any)	Yes	No		

## SHG Record Verification

<<Name of Entrepreneurs whose ME is visited as part of CBMS of reporting period>>						
<<Name of SHG>>						
1	How many entrepreneurs from SHG?					
2	Is the Fund Receipt of CEF inititised in SHG records?	Yes	No			
3	Does SHG track CEF (disbursement and repayment)?	Yes	No			
4	Does SHG have a separate register to track CEF?	Yes	No			
5	What process is followed by SHG for CEF disbursement?	Transferred to SHG Applicant	Transferred to Entrepreneur	Cash to SHG Applicant	Cash to Entrepreneur	Other (Specify)
6	What process is followed by SHG for receiving CEF repayment?	Transferred to SHG account	Cash paid to SHG	Other (Specify)		
7	What process if followed by SHG for forwarding CEF Repayment?	Tranferred to VO	Transferred to CLF	Transferred to BRC	Trasferred to CRP-EP	Other (Specify)
8	When does SHG take action against defaulter?	1 month default	2 months default	3 months default	Other (Specify)	
9	Action taken by SHG in case of Default					

