SVEP envisages BRC to be one stop facility for enterprise promotion in the block. For this there should be constant improvement in the services provided by BRC. In order to understand the areas where the BRC requires improvement, a grading of BRC should be conducted every year and based on the results of the grading interventions should be planned to improve the BRC. There should be follow up on the aspects where the scores are lesser. The BRC grading should not be conducted by stakeholders who are directly connected to the BRC like Mentor, BPM SVEP, BEPC or CRPs-EP. The grading process should be conducted by any professional either from the PIA or from the SRLM for example, FC from NRO or YP livelihood from DMMU.

The following are the section-wise details and instructions to facilitate the BRC Grading Process

1. Master Sheet
   To be filled by Monitoring Team after grading format is collected from all BRCs. Parameters to be filled are listed below:
      1. % entrepreneurs attained Domain skill training
      2. % entrepreneurs attained soft skills training
      3. % entrepreneurs attained Performance Improvement Programme
      4. % entrepreneurs went on exposure visits
      5. Credit Services provided (Other than CEF)
      6. % entrepreneurs provided registration services
      7. % entrepreneurs provided Fixed Asset Purchase services
      8. % entrepreneurs provided packaging and labelling services
      9. % of entrepreneurs provided raw materials purchase services
      10. % entrepreneurs provided with legal formalities services
      11. % entrepreneurs provided Marketing support

   Collects information of highest scores attained in selected headings which will be used to calculate percentile achievement.
   Since the parameters are used for calculating scores in BRC Services sheet, the Total Possible Scores for this section will be determined only after the Master Sheet details are   collected

2. **BRC Services-**
   Section requires few data points to be collected before beginning the Grading Process which are listed below (Source of data provided in brackets):
   1. Number of Enterprises Planned for Grounding (From Annual Action Plan)
   2. Number of Enterprises Grounded (Total of OTFs collected / Updated MIS)
   3. Number of Food Based Enterprises (Total of OTFs collected / Updated MIS)
   4. Number of Udyog Aadhar eligible enterprises (Total of OTFs collected / Updated MIS))
   5. Number of Local Markets Planned (Annual Action Plan/Joint Action Plan)
   6. Number of Entrepreneur meetings planned (Annual Action Plan/Joint Action Plan)

   BRC Services Sheet Contains 3 Sub Sections
   Sub Section 1- Mobilisation, Orientation and Capacity Building of Entrepreneurs
   Sub Section 2- Viability Study and Business Plan Preparation
   Sub Section 3- Handholding Support to Enterprises- 1 Year of Enterprise Support

   I. **Sub Section 1- Mobilisation, Orientation and Capacity Building of Entrepreneurs**
      a. **SHG Orientation**
      b. **Triggering Meeting**
      c. **GOT**
      d. **EDP**
   Details to be filled by the assessor (Source of data provided in brackets) are:
   - **Planned Number** – Total number of meetings planned
   - **Planned Attendance** - Total number of participants expected
   - **Actual Number** – Total number of meetings conducted
   - **Actual Attendance** – Total number of participants attended

Details which are auto-calculated are (formulas given in brackets)

- **Planned Conversion Rate-** Expected conversion rate from initial Meeting to the next

(eg. Planned Attendance Triggering/Planned Attendance SHG Orientation X 100)

- **Coverage-** Comparison of Actual Number of Meetings against the Plan prepared

(eg. Actual No: /Planned No: X 100)

- **Actual Conversion Rate-** Actual rate of conversion from initial Meeting to the next

(eg. Actual Attendance Triggering /Actual Attendance SHG Orientation X 100)

- **Grading Base-** Compares the Actual Conversion Rate against the Planned Conversion Rate. The value returned is always a number less than or equal to 100

(Actual Conversion Rate/Planned Conversion Rate X 100)

- **Bonus Points-** Extra Points awarded for scenarios where the Actual Conversion Rate is higher than the Planned Conversion Rate

(eg. If Actual Conversion Rate is higher than 200%, Bonus point of 15 is awarded, If Actual Conversion Rate is higher than 150%, Bonus point of 10 is awarded, if Actual Conversion Rate is higher than 100%, Bonus Points of 5 is awarded)

- **Score-** Calculates the Total score earned by each parameter

(Grading Base + Bonus Points)

    e. <u>Domain Skill Training</u>
    f. <u>Soft Skill Training</u>
    g. <u>Performance Improvement Program</u>
    h. **<u>Exposure Visit to Entrepreneurs</u>**

Details to be filled by the assessor (Source of data provided in brackets) are:

- **Planned Number** – Total number of meetings planned
- **Planned Attendance** - Total number of participants expected
- **Actual Number** – Total number of meetings conducted
- **Actual Attendance** – Total number of participants attended

Details which are auto-calculated are (formulas given in brackets)

- **Coverage %-** Actual Number of Meetings held compared to the Planned Number of Meetings

(Actual No:/Planned No: X 100)

- **Actual Conversion Rate-** Compares Actual Number of Participants against the Planned Number of participants

(Actual Attendance/Planned Attendance X 100)

- **% of Entrepreneurs availed services-** Calculates proportion of entrepreneurs that availed the service against total number of enterprises grounded

(eg. Actual Attendance/Number of Enterprises grounded X 100)

- **% Achievement compared to best performer-** Compares performance in the selected parameter with the Highest Scorer of all BRC Grading Sheets

(eg. % Entrepreneurs availed service/Highest Scored in Master Sheet for the Parameter X 100)

- **Score-** Score will be same as the value in Grading Base

  II.   **Sub Section 2- Viability Study and Business Plan Preparation**
      a. Viability Study
      b. Business Plan

Details to be filled by the assessor (Source of data provided in brackets) are:

- **Number of Reports-** Collect the Total Number of Reports Submitted (Business Plan Register/Count of Business Plan and Viability Study submitted to BRC)

Details which are auto-calculated are (formulas given in brackets)

- **Achievement %-** Calculates the proportion of Reports against the Total Enterprises grounded

(eg. Number of Business Plans/Total Enterprises grounded X 100)

- **Grading Base-** Returns the Value calculated in Achievement % if less than 100, or the value 100

(eg. If Achievement % is 200%, Value returned in Grading Base will be 100; If Achievement % is 70%, Value returned in Grading Base will be 70)

- **Bonus Point-** Extra Points awarded for scenarios where the Achievement % is higher than 100

(eg. If Achievement % is higher than 200%, Bonus point of 15 is awarded, If Achievement % is higher than 150%, Bonus point of 10 is awarded, if Achievement % is higher than 100%, Bonus Points of 5 is awarded)

- **Score**- Calculates the Total score earned by each parameter

(Grading Base + Bonus Points)

c. Credit Services (Other than CEF)

Details to be filled by the assessor (Source of data provided in brackets) are:

- **No: of Entrepreneurs provided with service-** Enter the total number of entrepreneurs who have been provided this service (PSC Register/Entrepreneur Register/Updated MIS)

Details which are auto-calculated are (formulas given in brackets)

- **Achievement %-** Calculates number of entrepreneurs provided with the service against the total number of enterprises grounded

(eg. No: of entrepreneurs provided with service/Number of enterprises grounded X 100)

- **Achievement % compared to highest scorer-** Compared the Achievement % against the Achievement % of the highest scorer out of all BRC grading sheets

(eg, Achievement %/Achievement % of highest scorer X 100)

- **Grading Base-** Returns value in Achievement % if value less than 100, else returns the value 100

(eg. If Achievement % is 200%, Value returned in Grading Base will be 100; If Achievement % is 70%, Value returned in Grading Base will be 70)

III. Sub Section 3- Handholding Support to Enterprises- 1 Year of Enterprise Support
a. Udyog Aadhar
b. FSSAI Registration

Details to be filled by the assessor (Source of data provided in brackets) are:

- **Numbers Facilitated-** Enter number of enterprises provided with the service

Details which are auto-calculated are (formulas given in brackets)

- **Achievement %-** Calculates the number of enterprises provided with the service against number of eligible enterprises (eg. Udyog Aadhar/No: enterprises eligible for Udyog Aadhar X 100)
- **Grading Base-** Returns value in Achievement % if value less than 100, else returns the value 100

(eg. If Achievement % is 200%, Value returned in Grading Base will be 100; If Achievement % is 70%, Value returned in Grading Base will be 70)

- **Bonus Points -** Extra Points awarded for scenarios where the Achievement % is higher than 100

(eg. If Achievement % is higher than 200%, Bonus point of 15 is awarded, If Achievement % is higher than 150%, Bonus point of 10 is awarded, if Achievement % is higher than 100%, Bonus Points of 5 is awarded)

- **Score-** Calculates the Total score earned by each parameter

(Grading Base + Bonus Points)

  c. **Registration (cooperative, P.ltd etc)**
  d. **Fixed Asset Purchase**
  e. **Packaging and Labelling**
  f. **Raw Material Purchase**
  g. **Legal Formalities**
  h. **Marketing Support**

Details to be filled by the assessor (Source of data provided in brackets) are:

- **Numbers Facilitated-** Enter number of enterprises provided with the service

Details which are auto-calculated are (formulas given in brackets)

- **Achievement %-** Calculates the number of enterprises provided with the service against total number of enterprises

(eg. Fixed Asset Purchase/No: of enterprises grounded X 100)

- **Grading Base-** Compares the achievement % of each parameter against the best performer in that parameter

(eg. Achievement % of Fixed Asset Purchase/Achievement % of the Best Performer X 100)

- **Bonus Points -** Extra Points awarded for scenarios where the Achievement % is higher than 100

(eg. If Achievement % is higher than 200%, Bonus point of 15 is awarded, If Achievement % is higher than 150%, Bonus point of 10 is awarded, if Achievement % is higher than 100%, Bonus Points of 5 is awarded)

- **Score-** Calculates the Total score earned by each parameter

(Grading Base + Bonus Points)

  i. **Consultation Slip**

Details to be filled by the assessor (Source of data provided in brackets) are:

- **Numbers Facilitated-** Enter number of enterprises provided with the service

Details which are auto-calculated are (formulas given in brackets)

- **Achievement %-** Calculates the number of enterprises provided with the service against total number of enterprises

(eg. Consultation Slip/No: of enterprises grounded X 100)

- **Grading Base-** Returns value in Achievement % if value less than 100, else returns the value 100

(eg. If Achievement % is 200%, Value returned in Grading Base will be 100; If Achievement % is 70%, Value returned in Grading Base will be 70)

- **Bonus Points -** Extra Points awarded for scenarios where the Achievement % is higher than 100

(eg. If Achievement % is higher than 200%, Bonus point of 15 is awarded, If Achievement % is higher than 150%, Bonus point of 10 is awarded, if Achievement % is higher than 100%, Bonus Points of 5 is awarded)

- **Score-** Calculates the Total score earned by each parameter

(Grading Base + Bonus Points)

j. Local Markets
k. Entrepreneur Meets

Details to be filled by the assessor (Source of data provided in brackets) are:

- **Numbers Facilitated-** Enter number of events conducted

Details which are auto-calculated are (formulas given in brackets)

- **Achievement %-** Calculates the number of events conducted against the planned number of events

(eg. Number of Local Markets Conducted/Planned Local Markets X 100)

- **Grading Base-** Returns value in Achievement % if value less than 100, else returns the value 100

(eg. If Achievement % is 200%, Value returned in Grading Base will be 100; If Achievement % is 70%, Value returned in Grading Base will be 70)

- **Bonus Points -** Extra Points awarded for scenarios where the Achievement % is higher than 100

(eg. If Achievement % is higher than 200%, Bonus point of 15 is awarded, If Achievement % is higher than 150%, Bonus point of 10 is awarded, if Achievement % is higher than 100%, Bonus Points of 5 is awarded)

- **Score-** Calculates the Total score earned by each parameter

(Grading Base + Bonus Points)

l. Number of entrepreneurs availing paid services

Details to be filled by the assessor (Source of data provided in brackets) are:

- **Numbers Facilitated-** Enter number of entrepreneurs paying for BRC services

Details which are auto-calculated are (formulas given in brackets)

- **Achievement %-** Calculates the number entrepreneurs paying for services against the total number of enterprises grounded

(eg. Number of entrepreneurs paying for BRC services/Total enterprises grounded X 100)

- **Grading Base-** Compares the achievement % of parameter against the best performer in that parameter

(eg. Achievement % of entrepreneurs paying for BRC services/Achievement % of the Best Performer X 100)

- **Bonus Points -** Extra Points awarded for scenarios where the Achievement % is higher than 100

(eg. If Achievement % is higher than 200%, Bonus point of 15 is awarded, If Achievement % is higher than 150%, Bonus point of 10 is awarded, if Achievement % is higher than 100%, Bonus Points of 5 is awarded)

- **Score-** Calculates the Total score earned by each parameter

(Grading Base + Bonus Points)

CEF

CEF Sheet contains 1 table which collects information related to CEF applications, received, approved and disbursed along with repayment details.

    a. No: of eligible CEF loan requests
    b. No: of CEF approved
    c. No: of CEF disbursed

Details to be collected by assessor (Source provided in brackets):

- Month wise numbers of each parameter (CEF Register, Loan Tracker, BRC Accounts book, BRC Passbook)

Details which are auto calculated (formulas given in brackets)

- **Total-** Sum total of values entered for all months
- **% of Loans Disbursed-** Compared the number of loans disbursed against the number of loans approved

(eg. No: of Loan disbursed/No: of loans approved X 100)

    d. CEF Amount disbursed
    e. Planned loan disbursals
    f. Loan principal to be received
    g. Interest to be received
    h. Loan principle received during month
    i. Loan interest received during month
    j. Non-Performing Assets (Bad debts for more than 90 days)

Details to be collected by assessor

- Enter month wise details for each parameter (CEF Register, Loan Tracker, BRC Accounts book, BRC Passbook)

Details which are auto-calculated (formulas given in brackets)

- **Total-** Sum Total of values entered for all months

- **Recovery Rate-** Compared total of repayment received against total repayment supposed to be received at BRC (eg. (Loan Principle Received + Loan Interest Received / Loan Principle to be received + Loan interest to be received) X 100)
- **% of NPA-** Compares Total NPA against total CEF disbursed (eg. NPA/CEF amount disbursed X 100)
- **Score-**
  - % Loan Disbursed- provides scores to the highest % of Loans Disbursed- if loan disbursed is 100%, score is 20; if loan disbursed is >=90%, score is 15; if loan disbursed is >=80%, score is 10; if loan disbursed is >=70%, score is 5; all below this is scored 0
  - Recovery Rate- provides scores to the highest % of Recovery- if Recovery is 100%, score is 20; if Recovery is >=90%, score is 15; if Recovery is >=80%, score is 10; if Recovery is >=70%, score is 5; all below this is scored 0
  - % NPA- provides scores to the Lowest % of NPA- if NPA is 0, score is 20; if NPA is <=5 score is 15; if NPA is <=10, score is 10; if NPA is <=15, score is 5; all above this is scored 0

Engagement with Stakeholders

Contains Table to collect information with regard to Meeting conducted, participation in the meetings, community engagement and Interest sharing among CBOs.

a. **BEPC Meeting**
b. **PAC Meeting**
c. **CRP-EP Meeting**
d. **Community Monitoring**

Details to be collected by assessor (Source provided in brackets):

- Month wise number of meetings or visits (planned and actual) along with participants (expected and actual)- (Source: Minutes Book, Attendance Register)
- Enter number of reports required and actual number of reports submitted in the same of Community Monitoring (Record of reports collected in BRC)

Details which are auto-calculated (formulas given in brackets)

- **Achievement-** Average Number of Meetings conducted and Average Participants calculated (eg. Average of Number of CRP-EP Meetings)
- **Score-** Compares the actual average numbers against the planned average (eg. Actual Average number of meetings conducted/Planned average number of meetings X 100)
- **Bonus-** Extra Points awarded for scenarios where the Score is higher than 100

(eg. If Achievement % is higher than 200%, Bonus point of 15 is awarded, If Achievement % is higher than 150%, Bonus point of 10 is awarded, if Achievement % is higher than 100%, Bonus Points of 5 is awarded)

e. **Dedicated BPM-SVEP Available (Yes/No)**

Details to be collected by assessor (Source provided in brackets):

- Enter Yes or No answers into the cells to indicate whether or not a BPM-SVEP was appointed by the SRLM (Minutes Book)

Details which are auto-calculated (formulas given in brackets)

- **Achievement**- Takes count of the months when BPM was present
- **Score**- Allots 10 points in cases where BPM was present for all 12 months and 0 for all other instances
- **f. Amount of Interest shared with SHG**
- **g. Amount of Interest shared with VO**
- **h. Amount of Interest shared with CLF**
- **i. Amount of Interest received by BRC**

Details to be collected by assessor (Source provided in brackets):

- Enter month wise details of Interest eligible to be shared and actual amount of interest shared in the case of SHG, VO and CLF. Enter details of interest to be received by BRC per month and actual amount received in the case of BRC (Cash book/BRC Ledger/BRC Passbook)

Details which are auto-calculated (formulas given in brackets)

- **Achievement-** Calculates the interest shared/received against the interest eligible to be shared/received *(eg. Sum of Interest shared to SHG/Amount of interest eligible to be shared to SHG X 100)*
- **Score**- Provides higher score to higher achievement- if Achievement is 100%, score is 20; if Achievement is >=90%, score is 15; if Achievement is >=80%, score is 10; if Achievement is >=70%, score is 5; all below this is scored 0

3. BRC Set-up

Collects details of basic requirements under BEPC, CRP-EP Group and BRC Office set up

Details to be collected by assessor:

- Provide Yes or No answers to the following questions based on observations, communication with the BRC stakeholders.

Details auto-calculated

- Yes is allotted 1 score and No 0. Total of all Yes provides the total score for the section

Table below provides possible sources for data to be collected in this section:

BEPC / BRC-MC	**Source**
Is BEPC committee formed?	MoU
Is the committee aware of its duties and functions?	Mentor, BEPC members
Does BEPC meetings happen regularly every month with representation from all CLFs?	Minutes Book
Is BEPC recording minutes of all meeting decisions with signatures from all members?	Minutes Book
Is BEPC committee engaging in action plan of CRP-EP group?	JAP and Work Report of CRP-EP Group
Is BEPC committee regularly paying CRP-EP group for services rendered as per cost norms?	CRP-EP Group work report and payment register
Is BEPC verifying work report of CRP-EP group against action plan before releasing payment?	Mentor, BEPC
Is BEPC able to make decisions without support from Mentor, BPM-SVEP?	Mentor, BPM-SVEP, BEPC
Is BEPC committee able to understand business plans to the extent to take decision on CEF / Bank loan?	BEPC, Mentor, BPM SVEP
Are SHG-VO-CLF levels engaging in identification of entrepreneurs and monitoring of enterprises?	BEPC, CRP-EP, BPM SVEP
Is nodal CLF performing financial transactions on behalf of BEPC without delay?	Minutes book and BRC Passbook
Is bookkeeper appointed at nodal CLF and trained?	
Is proper records related to BEPC functioning maintained at BRC?	Registers maintained at BRC- "Refer Formats against Processes document"
Does BEPC know how much repayment from CEF loans is due every month?	Loan register
Is BEPC able to identify defaulters and pressure SHGs to ensure repayment?	Loan register, Minutes Book

CRP-EP group	
Does the BRC has sufficient no of CRPs-EP selected, trained and active on field?	CRP-EP required (AAP) and CRP-EP present (Minutes Book and CRP-EP Register)
Does all CRPs-EP in the BRC hold necessary skill set required under SVEP after training?	CB requirement of CRP-EP (AAP)
Is the CRP-EP group able to manage work division in the group?	Work Report, CRP-EP payment register
Is Mentor able to clear doubts regarding nature of service to CRPs-EP?	CRPs-EP
Does the CRP-EP group have a business plan?	BRC
Is CRP-EP group earning revenue from SVEP as per business plan?	Business Plan (If available)
Is CRP-EP group able to provide all services expected from BRC to entrepreneurs?	Work Report
Is CRP-EP group getting paid as per SVEP guidelines by entrepreneurs? (for business plan, market linkage, etc.)	CRP_EP payment register
Is CRP-EP group submitting records for service provided to the BEPC?	Records maintained "Refer Formats against Processes document"
Is CRP-EP group following a plan for ensuring saturation of SHG network in 4 years during mobilisation?	JAP

BRC Setup	
Is office space with good connectivity available exclusively for BRC in the block?	Observation
Are all assets required for BRC purchased?	Observation- Refer Asset required for BRC

| Is Mentor able to clear doubts regarding BRC functioning? | Questions to Mentor |
| Is Professional able to clear doubts regarding BRC functioning? | Questions to Professional |

4. **Score Sheet**

Contains details of Maximum scores possible for all sections and the score of the particular BRC (except BRC Services where maximum scores will be determined after identifying highest scorers).

5. **Summary Sheet**

Demographic Details

Indicators	Population of Block (DPR)	Entrepreneurs supported by SVEP
Females		
SC		
ST		

Section I- BRC Services:

Observations/Comments (Sub-Section wise) - Provide explanation/note for instances where scores are higher or lower than general average

Include administrative or State level issues or initiatives that has helped or damaged project/process

New Initiatives Taken (Sub Section wise)

Section II- CEF

Observations/Comments (Section and Sub-Section wise) - Provide explanation/note for instances where scores are higher or lower than general average

Include administrative or State level issues or initiatives that has helped or damaged project/process

New Initiatives Taken (Section and Sub Section wise)

Section III- Engagement with Stakeholders

Observations/Comments (Section and Sub-Section wise)- Provide explanation/note for instances where scores are higher or lower than general average

Include administrative or State level issues or initiatives that has helped or damaged project/process

New Initiatives Taken (Section and Sub Section wise)

Section IV- BRC Set up

Observations/Comments (Section and Sub-Section wise)- Provide explanation/note for instances where scores are higher or lower than general average

Include administrative or State level issues or initiatives that has helped or damaged project/process

New Initiatives Taken (Section and Sub Section wise)