

# **Start-up Village Entrepreneurship Programme (SVEP)**

## **National Rural Livelihoods Mission**

### **Guidelines for functioning of: Block Resource Centre - Enterprise Promotion (BRC-EP)**

## **Mizoram State Rural Livelihoods Mission**



**2020**

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## **Block Resource Centre for Enterprise Promotion (BRC-EP) - Formation and guidelines for functioning**

### **Vision and Scope of SVEP**

The vision of SVEP is to help the rural poor come out of poverty by helping them set up enterprises and provide supports for these enterprises till they stabilize. This will be done by providing them with business skills, exposure, loans for starting and business support during the first critical 12 months of the enterprises by using the NRLM SHGs and their federations. In order to promote self-employment among SHG members, the SRLM may make use of the project - SVEP. Under the SVEP project, a cadre called Community Resource Persons – Enterprise Promotion (CRP-EP) is trained in microenterprise development.

The SVEP shall benefit the households and communities even beyond the financial gains it provides. It shall help rural people specially the marginalized sections, women, and SC and ST communities to gain a sense of dignity and self-reliance leading to great social changes. Similarly, the wealth generated in the local economy shall have a multiplier effect resulting in strengthening the local economy and reduction in distress migration. People engaged in a range of enterprises shall create further employment and improve the market. It shall promote enterprises in the field of sanitation, drinking water, renewable energy etc. This shall offer more economic opportunities for the rural areas and bring people out of poverty

### **Objectives of SVEP**

The overall objective of SVEP is to implement the Government's efforts to stimulate economic growth and reduce poverty and unemployment in the villages by helping start and support rural enterprises.

The key objectives of SVEP are:

- a. To enable rural poor to set up their enterprises, in its proof of concept phase, by developing a sustainable model for Village Entrepreneurship promotion through integrated ICT techniques and tools for training and capacity building, enterprise advisory services and to provide loans from banks/SHG & federations.
- b. Develop local resources by training a pool of village-level community cadre (CRP EP) and build the capacity of the NRLM and SHG federations to monitor and direct the work of the CRPs-EP.
- c. Help the rural entrepreneurs to access finance for starting their enterprises from the NRLM SHG and federations, the banking systems including the proposed MUDRA bank.

#### **VISION OF BLOCK RESOURCE CENTRE -ENTERPRISE PROMOTION (BRC-EP)**

BRC-EP is a single window support system for enterprise development at the block-level. It provides the necessary information, counseling, processing of applications, documentation support, etc. to the community. The BRC-EP should utilise the services of CRP-EP/CRP-EP group to develop business plans for successful and effective micro enterprises. BRC-EP should become a venue for effective liasoning between entrepreneurs, community leaders, *bank mitra* /banking correspondents and various government nodal agencies for development of entrepreneurship in the block.

#### **1. Block Enterprise Promotion Committee (BEPC)/Block Resource Centre - Management Committee.**

BRC-EP is an institution working under the ownership of Block Level Federation (BLF) under the NRLM institutional structure for enterprise promotion. A sub-committee of BLF, Block Enterprise Promotion Committee (BEPC) will be formed to manage the BRC-EP. This committee will be working primarily for development of micro enterprises. Block Enterprise Promotion Committee (BEPC) is responsible for providing leadership for the project at the block-level.

Until the BLF is formed, *Block Enterprise Promotion Committee (BEPC) / Block Resource Centre -Management Committee* will be constituted with representation from all the Cluster Level Federations (CLF) present in the block. MzSRLM will identify and assign one CLF based on the maturity and performance as Nodal CLF. The nodal CLF will be responsible to manage the SVEP funds as per the decision made by the BEPC. This nodal CLF will have a separate bank account for SVEP fund. In no circumstances will the nodal CLF have authority to make any transactions without the approval of BEPC.

#### **Composition of BEPC /BRC-MC**

As BEPC is the livelihood subcommittee of BLF, it should have representation from all the CLFs comprising the BLF. From the executive committee of BLF, two members from each cluster should be nominated to form BEPC.

The BEPC/ *BRC-MC* should have representation from all the CLFs comprising the BLF in the SVEP block. In case BLF is not in place, two members from each CLF will form BEPC. There shall be a detailed briefing on SVEP, its components, roles and responsibilities of BEPC and selection procedures of members into BEPC, in a special General Body meeting of CLF at respective Block. Four (4) members from the General Body shall be nominated by the General Body members considering the capabilities and performance of each member. From this four nominated members, two (2) members can be selected to the BEPC by BMMU/DMMU and Professional from NRO/PIA after having personal interactions with each of the four nominated members. The personal interaction is aimed at

evaluating their aptitude and capabilities on performing the activities as BEPC under SVEP. The entire selection procedures shall be entered in Minutes book of respective CLF. The tenure of BEPC members will be concurrent to the tenure of constituent CLF member.

BEPC Chairman, Vice Chairman and Secretary shall be elected from amongst BEPC members. BEPC can also form various working groups in different areas (CEF loan repayment, purchasing, enterprise monitoring) for smooth functioning of BRC-EP. MzSRLM will appoint a BPM-SVEP to support the day-to-day activities of SVEP. In order to conduct meetings, a quorum of one more than half the total strength of BRC-EP shall be maintained. It shall be the responsibility of BPM-SVEP to ensure that quorum of BEPC is fulfilled.

\*Until saturation of CLF's formations, BEPC under Serchhip SVEP Block shall comprise of three (3) representatives (Chairman, Treasurer & Secretary of the CLF) from Tuikum CLF (Serchhip Block) and Buhzem CLF (E. Lungdar Block). Likewise under Kolasib SVEP Block, BEPC shall comprise of three (3) representatives (Chairman, Treasurer & Secretary of the CLF) from Sekibuhchhuak CLF (Thingdawl Block) and Serlui CLF (Bilkhawthlir). If there is such case where BEPC members feel the requirement of having additional member, one member from CLF EC can be nominated. This will be an Adhoc BEPC and will function until other CLFs are formed and functional. Village Organisations representatives from Non- CLF areas should be invited in the meeting when activities under SVEP are planned to be initiated in their village.

#### **Honorarium of BEPC**

BEPC members are eligible for a Daily allowance (DA) @ Rs 200 per head exclusive of Travel Allowance. TA should be reimbursed as per maxi-cab rate, hiring of vehicle is not permissible. It includes BRC review meeting, PAC meeting and other special meetings, if any, conducted at BRC office. It shall not exceed 2 such meetings in a month.

If there is any issue arises in particular village, members of BEPC are eligible for payment of field visit for supporting SVEP activities within the block @ Rs. 300 per head which is inclusive of Travel Allowance. The field visits of BEPC members should be planned and approved in the Joint Action Plan. Maximum number of days for field visit shall not exceed 1 day in a month. The payment should be released based on the work report submitted to BEPC.

### **Purpose of BEPC**

SVEP aims to address the issue of unemployment and poverty in rural areas by providing a source of stable income through the creation of microenterprises. This is done by establishing a support system for the enterprises at a regional level. In this context, the BEPC will be expected to:

- A. Function as the livelihood subcommittee of CBO structure at the block level.
- B. Identify and implement livelihood strategies for families who are part of the CBO structure, especially those belonging to marginalized and SC/ST communities.
- C. Support micro-enterprises by including them in the Micro Credit Plans/other relevant plans of CBOs.
- D. Establish BRC-EP which will act as a single-window support system for microenterprises.
- E. Act as a monitoring agency for SVEP by providing strategy development support, planning and implementing support based on knowledge of local contexts.
- F. Ensure involvement and support of the Village Council/Panchayat system in SVEP.
- G. Create sustainable enterprise development strategy with the support of schemes and projects implemented by the Central, State and Local Governments.
- H. Provide the necessary market linkage support through conducting melas, monthly/weekly markets and/or identifying existing market areas to ensure growth of the enterprises.
- I. Provide the necessary support in organizing similar entrepreneurs to form group enterprises.
- J. Provide the necessary support to establish channels for supply chain.
- K. Create and nurture avenues for marketing of products.
- L. Provide support in standardizing quality, pricing and branding of products.

### **Responsibilities of BEPC**

The BEPC is the owner of the BRC-EP and under the leadership of the elected Office Bearers is expected to create an environment which facilitates the functioning of the BRC-EP.

- A. The BEPC shall provide guidance to and supervise the activities of BRC.
- B. The elected Office Bearers shall preside over meetings of the BEPC.
- C. In order to implement SVEP through the existing CLFs in the block, the Office Bearers shall take an active role in facilitating an agreement between the CRP-EP/CRP-EP group and BEPC.
- D. The BEPC shall conduct Project Approval Committee meetings at BRC-EP to review applications for loans from the Community Enterprise Fund (CEF) from potential entrepreneurs under SVEP. The BPM-SVEP (as ex-officio), PIA/NRO representatives, BMM, DFS (as required) and CRPs-EP shall be invited members.
- E. The Office Bearers shall conduct monthly meetings with BEPC members to plan and monitor functioning of BRC-EP.
- F. The BEPC will finalise Annual/Quarterly/Monthly Action Plans with CRP-EP group, CBO representatives, BPM-SVEP and NRO/PIA. The BEPC shall conduct monthly meetings with the CRPs-EP/CRP-EP group and assess if the project progress is in alignment with the action plan formulated in discussion with CRPs-EP/CRP-EP group.
- G. The BEPC shall evaluate the performance of CRPs-EP/CRP-EP group and ensure that their payment is released every month based on the BRC-EP cost norms (Annexure 2).
- H. The Office Bearers of the BEPC shall ensure that in all the meetings, quorum of BEPC is maintained.
- I. The Office Bearers shall plan and ensure capacity building programmes for BEPC members and CBOs as per SVEP guidelines with support of BPM-SVEP and Mentor.
- J. The BEPC shall work in association with local self-government so that enterprise development activities can converge with and benefit from the programmes implemented through these institutions.
- K. The BEPC shall present the monthly progress of SVEP to SRLM with the necessary documents by attending block-level project review meetings with support from BPM-SVEP.
- L. The BEPC shall maintain documented details of enterprises by the BRC-EP.



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- M. The Office Bearers shall ensure that the members of BEPC to take up and successfully implement projects for enterprise development as and when MzSRLM floats such initiatives.

### **Relationship of BEPC with BRC-EP**

BEPC is the management committee responsible for functioning of BRC-EP. The ownership of BRC-EP lies with community institution represented by BEPC. BEPC is responsible to run BRC-EP with the help and support of CRPs-EP/CRP-EP group, who have been trained by SRLM through NRO/PIA. It is the responsibility of BEPC to manage funds for various project activities under SVEP. The BEPC should ensure that BRC-EP is functioning to achieve the objectives of SVEP and should conduct reviews and assessments required to ensure this. All records related to SVEP funds based on decisions made by the BEPC shall be maintained at the nodal CLF with the help of a bookkeeper.

### **Relationship of BEPC with CRPs-EP/CRP-EP Group**

Under the SVEP project, a resource pool of local community members called Community Resource Persons – Enterprise Promotion (CRPs-EP) are trained in providing services related to micro enterprise development. The CRPs-EP will be trained by MzSRLM with support from PIA/NRO. The BLF/Nodal CLF on behalf of the BEPC will sign an MoU with individual CRPs-EP or CRP-EP group, accredited by SRLM, to avail technical support for enterprise promotion. Once the MoU is signed, the CRP-EP group or CRPs-EP as individuals will function as a service provider of BRC-EP to promote enterprise development among members of the CBO network. The CRPs-EP/CRP-EP group will further be responsible for day-to-day functioning of BRC-EP as per the MoU.

## **2. Primary Activities of BRC-EP**

- Provide trainings and capacity building support to entrepreneurs and CBOs.
- Organize/conduct the necessary campaigns and workshops aimed at enterprise promotion.
- Act as an Information Centre for all enterprise development related activities. Market details, details on regional aspects affecting the business, details on availability of raw materials, details on equipment and machinery, updated details on suppliers/producers of materials should be available at the BRC-EP.
- Prepare business plans for enterprises in discussion with entrepreneurs identified to be supported under SVEP.

- Using the business plan prepared for an enterprise, help the entrepreneur to get the required financial support for the enterprise through CEF, bank loan or other sources.
- Provide the necessary handholding support to the entrepreneur after the establishment of business.
- Provide support in identifying and linking suitable markets for purchasing and selling products and services related to the enterprise.
- Conduct Performance Tracking for the established businesses for a period of at least 12 months to provide feedback on their progress and suggestions for improvement.
- Conduct the necessary activities to improve the credit worthiness and credit rating of the enterprise and entrepreneur respectively.
- Provide the necessary services to SHG entrepreneurs by charging a pre-defined consultation fee after 1 year of support.
- Work towards becoming a centre, which provides support that leverages Government Schemes and CSR projects for the development of the enterprises.

#### **BRC-EP office**

The BRC-EP shall have a sustainable revenue model so that it continues to function even after the SVEP project period of four years is completed. It shall have an office in a location in the block with good road connectivity, electricity and broadband facilities. It may also have facilities for conducting training programmes in the future.

The BRC-EP office will be under the ownership of the BEPC but the CRP-EP group may be given the responsibility of the day-to-day functioning of the office. In this scenario, the costs of functioning of the office may be partially met from the funds earmarked under Working Capital for BRC. The interest earned by the BEPC through the repayment of loans released from the Community Enterprise Fund (CEF) may also be used for this purpose.

### **3. Enterprise Development Services to be provided at the BRC-EP**

The services to be provided by BRC-EP to CBO and SRLM can be categorized in five broad areas which are detailed in the table below:

- A. Mobilisation, identification and capacity building of potential entrepreneurs
- B. Conduct Viability/diagnostic study followed by the preparation of Business Plan and providing support in accessing credit for setting up the business

- C. Provide continued handholding support for a period of 6 months to 1 year for the enterprises under SVEP
- D. Ongoing handholding support to enterprises after 1 year of support
- E. Other services provided to MzSRLM and CBOs

**Services provided by BRC-EP and roles of stakeholders**

#	Specific Activities	Nature of Service Provided by CRP-EP Group	Roles of the Concerned Agency (CBO/MzSRLM)	Roles of the CRP-EP Group
A. Mobilization, Orientation and Capacity Building of Entrepreneurs				
A1	Village-level SHG orientation on SVEP programme and for identification of entrepreneurs	CRPs-EP attending meeting of SHG to provide information	<ul style="list-style-type: none"> <li>• Concerned CLF / VO to inform the respective SHG about the meeting</li> <li>• Concerned CLF / VO to inform the CRPs-EP group about the time and place for the meeting</li> <li>• Concerned SHG to include the engagement with the CRP-EP in the agenda and record it in the minutes</li> <li>• Concerned SHG representative should sign the report prepared by the CRP-EP group on the day of the orientation itself. Any rectifications in the report should be made then</li> </ul>	<ul style="list-style-type: none"> <li>• CRP-EP group to ready the content for the orientation</li> <li>• CRP-EP group to prepare a report and get it signed by the SHG representative(s) on the day of orientation itself. Any rectifications in the report should be made then</li> <li>• The CRP-EP group should file the report to the BRC-EP in their subsequent meeting with BEPC, keeping a copy in their records</li> </ul>

#	Specific Activities	Nature of Service Provided by CRP-EP Group	Roles of the Concerned Agency (CBO/MzSRLM)	Roles of the CRP-EP Group
A2	Village-level entrepreneur triggering meeting	CRPs-EP attending meeting of potential entrepreneur	<ul style="list-style-type: none"> <li>• Concerned CLF / VO to inform the respective entrepreneur about the meeting</li> <li>• Concerned CLF / VO to inform the CRPs-EP group about the time and place for the meeting</li> <li>• Concerned VO representative should sign the report prepared by the CRP-EP group on the day of the meeting itself. Any rectifications in the report should be made then</li> </ul>	<ul style="list-style-type: none"> <li>• CRP-EP group to ready the content for the meeting</li> <li>• CRP-EP group to prepare a report and get it signed by the VO representative(s) on the day of orientation itself. Any rectifications in the report should be made then</li> <li>• The CRP-EP group should file the report to the BRC-EP in their subsequent meeting with BEPC, keeping a copy in their records</li> </ul>
A3	Delivering general orientation Training to the entrepreneurs (GOT)	CRP-EP group providing training to a batch of persons interested in entrepreneurship / existing entrepreneurs (SHG women or their family members)	<ul style="list-style-type: none"> <li>• Concerned VO's to submit the list of SHG members (or one member form the family of the SHG woman) interested in pursuing further training for starting new enterprises or improving existing businesses to their CLFs.</li> <li>• Concerned CLF to compile list at the CLF / VO level and divide the members into batches of 15 - 25 (with the help of CRP-EP)</li> </ul>	<ul style="list-style-type: none"> <li>• CRP-EP group to ready the content for the orientation</li> <li>• CRP-EP group to distribute forms to gauge the entrepreneurial interest of the participant</li> <li>• CRP-EP group to inform the members participants about the date, time, and place of training</li> <li>• CRP-EP group to prepare a report including the list of participants with entrepreneurial interest and</li> </ul>

#	Specific Activities	Nature of Service Provided by CRP-EP Group	Roles of the Concerned Agency (CBO/MzSRLM)	Roles of the CRP-EP Group
			<ul style="list-style-type: none"> <li>• Concerned CLF / VO to arrange for the place of meeting and other logistics</li> </ul>	<p>file the report to the BRC-EP in their subsequent meeting with BEPC, keeping a copy in their records.</p> <ul style="list-style-type: none"> <li>• CRP-EP group to support BRC-EP in conducting training and making arrangement for the same.</li> </ul>

#	Specific Activities	Nature of Service Provided by CRP-EP Group	Roles of the Concerned Agency (CBO/MzSRLM)	Roles of the CRP-EP Group
A4	Delivering soft-skills training to the entrepreneurs	CRP-EP providing training to a batch of potential entrepreneurs (SHG women or their family members)	<ul style="list-style-type: none"> <li>• BEPC to arrange for the place of meeting and other logistics (with the help of CRP-EP Group and CLFs)</li> </ul>	<ul style="list-style-type: none"> <li>• CRP-EP group to compile a list of interested entrepreneurs (with the help of concerned CLF) and divide the members into batches of 15 - 25.</li> <li>• CRP-EP group to ready the content for the training</li> <li>• CRP-EP group to get the list of interested</li> <li>• CRP-EP group to inform the members participants about the date, time, and place of training</li> <li>• CRP-EP group to prepare a report of the training and file the report to the BRC-EP in their subsequent meeting with BEPC, keeping a copy in their records</li> </ul>



#	Specific Activities	Nature of Service Provided by CRP-EP Group	Roles of the Concerned Agency (CBO/MzSRLM)	Roles of the CRP-EP Group
A5	Delivering business management skills to the entrepreneurs	CRP-EP group providing training to a batch of potential / existing entrepreneurs (SHG women or their family members)	<ul style="list-style-type: none"> <li>• CLF to provide a list of interested entrepreneurs to CRP-EP group</li> <li>• BEPC to arrange for the place of meeting and other logistics (with the help of CRP-EP Group and CLFs)</li> <li>• BEPC with support from CLFs to inform the members participants and CRP-EP group about the date, time, and place of training</li> </ul>	<ul style="list-style-type: none"> <li>• CRP-EP to support CLF in compiling the list and divide the members into batches of 20-30</li> <li>• CRP-EP group to ready the content for the training</li> <li>• CRP-EP group to distribute business viability / diagnosis forms to gauge viability of the businesses to arrive at a list of potential entrepreneurs requiring domain skill training</li> <li>• CRP-EP group to prepare a report of the training along with the viability check report, list of entrepreneurs requiring domain skill training and file the report to the BRC-EP in their subsequent meeting with BEPC, keeping a copy in their records</li> </ul>

#	Specific Activities	Nature of Service Provided by CRP-EP Group	Roles of the Concerned Agency (CBO/MzSRLM)	Roles of the CRP-EP Group
A6	Delivering domain skills training to the entrepreneurs	CRP-EP providing training to a batch of potential / existing entrepreneurs (SHG women or their family members)	<ul style="list-style-type: none"> <li>• BEPC to vet and approve the list of potential entrepreneurs requiring domain skill training prepared by the CRP-EP group</li> <li>• BEPC to approve the batch size and participant list prepared by the CRP-EP group</li> <li>• BEPC to arrange for the place of meeting and other logistics (with the help of CLF/BMMU/DMMU)</li> <li>• BEPC with support from CLFs to inform the members participants and CRP-EP group about the date, time, and place of training</li> </ul>	<ul style="list-style-type: none"> <li>• CRP-EP group to prepare a domain-wise list of potential entrepreneurs after conducting the business viability / diagnosis requiring skill training pertaining to the concerned CLF and get it approved by BEPC</li> <li>• CRP-EP group to divide the potential entrepreneurs in batches depending upon the domain skill</li> <li>• CRP-EP group to ready the content for the training</li> <li>• CRP-EP group to prepare a report of the training along with the list of entrepreneurs requiring domain skill training and file the report to the BRC-EP in their subsequent meeting with BEPC, keeping a copy in their records</li> </ul>

#	Specific Activities	Nature of Service Provided by CRP-EP Group	Roles of the Concerned Agency (CBO/MzSRLM)	Roles of the CRP-EP Group
A7	Facilitating domain skills training to the entrepreneurs	CRP-EP facilitating / supervising training provided by the relevant skill training institute to potential / existing entrepreneurs (SHG women or their family members)	<ul style="list-style-type: none"> <li>• BEPC to vet and approve the list of potential entrepreneurs requiring domain skill training prepared by the CRP-EP group</li> <li>• BEPC to approve the batch size and participant list prepared by the CRP-EP group</li> <li>• BEPC to approve the concerned skill training institute for training the participants (with support of BMMU/DMMU)</li> <li>• BEPC to arrange for the place of meeting and other logistics (with the help of CLF/ BMMU/DMMU)</li> <li>• BEPC to make payment to the skill training institute within the stipulated time</li> </ul>	<ul style="list-style-type: none"> <li>• CRP-EP group to prepare a domain-wise list of potential entrepreneurs after conducting the business viability / diagnosis requiring skill training pertaining to the concerned CLF / VO and get it approved by BEPC</li> <li>• CRP-EP group to divide the potential entrepreneurs in batches depending upon the domain skill</li> <li>• CRP-EP group to liaison with the concerned skill training institute for training the participants</li> <li>• CRP-EP group to inform the members participants and CRP-EP group about the date, time, and place of training</li> <li>• CRP-EP group to facilitate the training</li> <li>• CRP-EP group to prepare a report of the training and file the report to the BRC-EP in their subsequent meeting with BEPC, keeping a copy in their records</li> </ul>

#	Specific Activities	Nature of Service Provided by CRP-EP Group	Roles of the Concerned Agency (CBO/MzSRLM)	Roles of the CRP-EP Group
A8	Delivering need-based performance improvement training to the entrepreneurs	CRP-EP group providing need-based training to entrepreneurs to improve performance or for expansion of their businesses	<ul style="list-style-type: none"> <li>• BEPC to vet and approve the list of entrepreneurs requiring performance improvement training prepared by the CRP-EP group</li> <li>• BEPC to approve the batch size and participant list prepared by the CRP-EP group</li> <li>• BEPC to arrange for the place of meeting and other logistics (with the help of CLF/BMMU/DMMU)</li> <li>• BEPC with support from CLFs to inform the members participants and CRP-EP group about the date, time, and place of training</li> </ul>	<ul style="list-style-type: none"> <li>• CRP-EP group to prepare a domain-wise list of entrepreneurs (who have been availing their support for the past 06-months) requiring performance improvement training based on analysis of the training needs assessment</li> <li>• CRP-EP group to divide the potential entrepreneurs in batches depending upon the requirement and get it approved by BEPC</li> <li>• CRP-EP group to ready the content for the training</li> <li>• CRP-EP group to prepare a report of the training and file the report to the BRC-EP in their subsequent meeting with BEPC, keeping a copy in their records</li> </ul>

#	Specific Activities	Nature of Service Provided by CRP-EP Group	Roles of the Concerned Agency (CBO/MzSRLM)	Roles of the CRP-EP Group
A9	Facilitating need-based performance improvement training to the entrepreneurs	CRP-EP facilitating / supervising training provided by the relevant skill training institute to entrepreneurs (SHG women or their family members)	<ul style="list-style-type: none"> <li>• BEPC to vet and approve the list of potential entrepreneurs requiring performance improvement training prepared by the CRP-EP group</li> <li>• BEPC to approve the concerned skill training institute for training the participants (with support of BMMU/DMMU)</li> <li>• BEPC with support from CLFs to inform the members participants and CRP-EP group about the date, time, and place of training</li> <li>• BEPC to make payment to the skill training institute within the stipulated time</li> </ul>	<ul style="list-style-type: none"> <li>• CRP-EP group to prepare a domain-wise list of entrepreneurs (who have been availing their support for the past 6-months) requiring performance improvement training based on analysis of the training needs assessment form and get it approved by BEPC</li> <li>• CRP-EP group to divide the potential entrepreneurs in batches depending upon the skill requirement</li> <li>• CRP-EP group to liaison with the concerned skill training institute for training the participants</li> <li>• CRP-EP group to facilitate the training</li> <li>• CRP-EP group to prepare a report of the training and file the report to the BRC-EP in their subsequent meeting with BEPC, keeping a copy in their records</li> </ul>

#	Specific Activities	Nature of Service Provided by CRP-EP Group	Roles of the Concerned Agency (CBO/MzSRLM)	Roles of the CRP-EP Group
A9	Facilitating need-based performance improvement training to the entrepreneurs	CRP-EP facilitating / supervising training provided by the relevant skill training institute to entrepreneurs (SHG women or their family members)	<ul style="list-style-type: none"> <li>• BEPC to vet and approve the list of potential entrepreneurs requiring performance improvement training prepared by the CRP-EP group</li> <li>• BEPC to approve the concerned skill training institute for training the participants (with support of BMMU/DMMU)</li> <li>• BEPC with support from CLFs to inform the members participants and CRP-EP group about the date, time, and place of training</li> <li>• BEPC to make payment to the skill training institute within the stipulated time</li> </ul>	<ul style="list-style-type: none"> <li>• CRP-EP group to prepare a domain-wise list of entrepreneurs (who have been availing their support for the past 6-months) requiring performance improvement training based on analysis of the training needs assessment form and get it approved by BEPC</li> <li>• CRP-EP group to divide the potential entrepreneurs in batches depending upon the skill requirement</li> <li>• CRP-EP group to liaison with the concerned skill training institute for training the participants</li> <li>• CRP-EP group to facilitate the training</li> <li>• CRP-EP group to prepare a report of the training and file the report to the BRC-EP in their subsequent meeting with BEPC, keeping a copy in their records</li> </ul>

#	Specific Activities	Nature of Service Provided by CRP-EP Group	Roles of the Concerned Agency (CBO/MzSRLM)	Roles of the CRP-EP Group
A10	Exposure visits for entrepreneurs	CRP-EP facilitating entrepreneur visits to successful enterprises in the field	<ul style="list-style-type: none"> <li>• BEPC to vet and approve the list of entrepreneurs requiring exposure visit prepared by the CRP-EP group (with support of concerned CLF)</li> <li>• BEPC to approve the batch size and participant list prepared by the CRP-EP group</li> <li>• BEPC to approve the exposure visit (with support of BMMU/DMMU)</li> </ul>	<ul style="list-style-type: none"> <li>• CRP-EP group to prepare a domain-wise list of entrepreneurs (potential / existing) requiring exposure visit to successful enterprises pertaining to the concerned CLF / VO</li> <li>• CRP-EP group to divide the entrepreneurs in batches depending upon the type of visit required</li> <li>• CRP-EP group to make arrangements for the exposure visit (with support of BMMU/DMMU)</li> <li>• CRP-EP group to facilitate the visit</li> <li>• CRP-EP group to prepare a report of the training and file the report to the BRC-EP in their subsequent meeting with BEPC, keeping a copy in their records</li> </ul>

#	Specific Activities	Nature of Service Provided by CRP-EP Group	Roles of the Concerned Agency (CBO/MzSRLM)	Roles of the CRP-EP Group
B. Business Viability/ Diagnosis Study and preparation of business plans				
B1	Conducting viability study for new business and selecting the business	CRP-EP conducting viability analysis for each enterprise suggested by the potential entrepreneurs and share the result with the entrepreneur and BRC-EP	<ul style="list-style-type: none"> <li>• CLF / VO to spread word through the network about filling out the business viability forms</li> <li>• BEPC and concerned CLF to ensure that the potential entrepreneur has signed the business viability report before approving the CRP-EP group claim for payment</li> </ul>	<ul style="list-style-type: none"> <li>• CRP-EP group to prepare and distribute business viability study and get potential entrepreneurs to fill before domain skill training phase</li> <li>• CRP-EP group to involve the potential entrepreneur while conducting the viability check</li> <li>• CRP-EP group to explain the result of the viability check to the entrepreneur and get their signature on the report after their consent</li> </ul>



#	Specific Activities	Nature of Service Provided by CRP-EP Group	Roles of the Concerned Agency (CBO/MzSRLM)	Roles of the CRP-EP Group
B2	Conducting diagnosis study for existing business and identify issues in the business	CRP-EP conducting diagnosis study for each existing enterprise put forward by the entrepreneurs and share the result with the entrepreneur and BRC-EP	<ul style="list-style-type: none"> <li>• CLF / VO to spread word through the network about filling out the business diagnostic forms</li> <li>• BEPC and concerned CLF to ensure that the potential entrepreneur has signed the business diagnostic report before approving the CRP-EP group claim for payment</li> </ul>	<ul style="list-style-type: none"> <li>• CRP-EP group to prepare and distribute business viability / diagnosis study and get existing entrepreneurs to fill before domain skill training phase</li> <li>• CRP-EP group to involve the existing entrepreneur while conducting the diagnostic check</li> <li>• CRP-EP group to explain the result of the diagnostic check to the entrepreneur and get their signature on the report after their consent</li> </ul>

#	Specific Activities	Nature of Service Provided by CRP-EP Group	Roles of the Concerned Agency (CBO/MzSRLM)	Roles of the CRP-EP Group
B3	Preparing business plan	CRP-EP preparing business plan in consultation with the entrepreneur (new / existing) and sharing it with entrepreneur, CLF and BEPC	<ul style="list-style-type: none"> <li>• CLF / VO to check if the business plan is in the prescribed format</li> <li>• BEPC to approve for release of CEF on satisfactory vetting of the business plan and approval in a stipulated time-frame</li> <li>• Concerned CLF to monitor repayment of CEF disbursed to the entrepreneur through the VO/SHG network and</li> <li>• update BEPC.</li> </ul>	<ul style="list-style-type: none"> <li>• CRP-EP group to prepare a business plan for the enterprise after obtaining positive result from the viability / diagnostic study</li> <li>• CRP-EP group to involve the entrepreneur while preparing the business plan</li> <li>• CRP-EP group to get the entrepreneur's signature on the business plan after their consent</li> </ul>
B4	Credit appraisal of the entrepreneur	CRP-EP preparing a report assessing credit-worthiness of the entrepreneur and sharing it with the entrepreneur and CLF and VO	<ul style="list-style-type: none"> <li>• CLF / VO to ensure that the network cooperates with the CRP-EP group in sharing relevant information</li> <li>• CLF / VO to validate the credit appraisal report submitted by the CRP-EP group in the presence of the entrepreneur and the CRP-EP group representative</li> </ul>	<ul style="list-style-type: none"> <li>• CRP-EP group to conduct credit appraisal of the entrepreneur seeking information from the entrepreneur, CBO network etc.</li> <li>• CRP-EP group to get the signature of the credit appraisal report after their consent</li> </ul>

#	Specific Activities	Nature of Service Provided by CRP-EP Group	Roles of the Concerned Agency (CBO/MzSRLM)	Roles of the CRP-EP Group
B5	Sanctioning CEF to enterprises	Provide support to the entrepreneurs (new/existing) to avail CEF	<ul style="list-style-type: none"> <li>• BEPC to ensure that the application form and business plan are prepared.</li> <li>• CLF/VOs to conduct background checks on applicant at the SHG, VO and CLF level and provide necessary information before considering at the BEPC</li> <li>• BEPC to conduct a meeting to vet and approve the applications.</li> </ul>	<ul style="list-style-type: none"> <li>• CRP-EP group to help entrepreneurs to prepare the application form with the required supporting documents and information.</li> <li>• Provide clarity to BEPC on business plan.</li> </ul>
B6	Obtaining credit linkage from bank / financial institutions	CRP-EP facilitating credit linkage with financial institutions for entrepreneur to avail loan	<ul style="list-style-type: none"> <li>• BEPC to check if the business plan is in the prescribed format with support from CRP-EP group</li> <li>• BEPC to write a recommendation letter to the bank for release of loan to the entrepreneur on the basis of the business plan</li> <li>• BEPC to monitor repayment of bank loan disbursed to the entrepreneur through the SHG network and CRP-EP group</li> </ul>	<ul style="list-style-type: none"> <li>• CRP-EP group to prepare a business plan for the enterprise after obtaining positive result from the viability / diagnostic study</li> <li>• CRP-EP group to involve the entrepreneur while preparing the business plan</li> <li>• CRP-EP group to get the entrepreneur's signature on the business plan after their consent</li> </ul>

#	Specific Activities	Nature of Service Provided by CRP-EP Group	Roles of the Concerned Agency (CBO/MzSRLM)	Roles of the CRP-EP Group
C. Handholding Support to Enterprises for First 1 Year of Enterprise Support				
C1	One-time registration	CRP-EP registering the enterprise (one-time) either on paper or through mobile app	<ul style="list-style-type: none"> <li>• BEPC to ensure that the one-time registration is complete and the CRP-EP group representative and the entrepreneur have signed the document before release of payment</li> </ul>	<ul style="list-style-type: none"> <li>• CRP-EP group to register the enterprise at the time of its inception / first time it provides support to the existing enterprise</li> <li>• CRP-EP group to involve the entrepreneur in filling the one-time registration format and obtain their signature on its completion</li> </ul>

#	Specific Activities	Nature of Service Provided by CRP-EP Group	Roles of the Concerned Agency (CBO/MzSRLM)	Roles of the CRP-EP Group
C2	Support during enterprise launch / operations and continuous performance tracking of the enterprise	CRP-EP supporting entrepreneur in decision making, for eg – identification of business location, sources of raw-material, markets, purchase of fixed assets, etc. and preparing financial statements of the business	<ul style="list-style-type: none"> <li>• BEPC to ensure that the financial statements are filed on a regular basis</li> <li>• BEPC to ensure that the entrepreneur is satisfied with the services provided by the CRP-EP group</li> </ul>	<ul style="list-style-type: none"> <li>• CRP-EP group to provide necessary support to entrepreneur in setting up the enterprise.</li> <li>• CRP-EP group to ensure that the entrepreneur maintains day-books on a daily basis</li> <li>• CRP-EP group aggregate the day-book results and calculate financial statements for the enterprise at least once a month</li> <li>• CRP-EP group to make note of the meeting with the entrepreneur in a register and get it signed by the entrepreneur</li> <li>• CRP-EP group to file the profit and loss statement and the summary of advice given to the enterprise with the BEPC at least once a month</li> </ul>

#	Specific Activities	Nature of Service Provided by CRP-EP Group	Roles of the Concerned Agency (CBO/MzSRLM)	Roles of the CRP-EP Group
C3	Support for complying with legal formalities	CRP-EP supporting the entrepreneur for registration, licensing, etc,	<ul style="list-style-type: none"> <li>• BEPC to ensure that the CRP-EP group files the letter received from the entrepreneur before sanctioning payment to the CRP-EP group</li> </ul>	<ul style="list-style-type: none"> <li>• CRP-EP group to assist the entrepreneur in filling out forms for requisite legal authorisations / complying with legal formalities and in submitting the form</li> <li>• CRP-EP group to follow up with the authorities on obtaining legal permissions</li> <li>• CRP-EP group to get a letter signed from the entrepreneur upon successful completion of the work and submit it to the BEPC, keeping a copy in their records</li> </ul>
D. Ongoing Handholding Support to Enterprises				

#	Specific Activities	Nature of Service Provided by CRP-EP Group	Roles of the Concerned Agency (CBO/MzSRLM)	Roles of the CRP-EP Group
D1	Support during enterprise operations (after 1 year of CRP-EP support)	CRP-EP supporting entrepreneur for decision making during business operations, eg – purchase of raw-material, marketing of produce, make or buy decisions etc. and preparing financial statements of the business	<ul style="list-style-type: none"> <li>• BEPC to ensure that financial statement are prepared regularly</li> <li>• BEPC to ensure that the entrepreneur is satisfied with the services of CRP-EP</li> <li>• Entrepreneur to pay the CRP-EP group based on the terms agreed on before provision of service</li> </ul>	<ul style="list-style-type: none"> <li>• CRP-EP group to make note of the meeting with the entrepreneur in a register and get it signed by the entrepreneur</li> <li>• CRP-EP group to finalize terms of trade with the entrepreneur before rendering the service</li> </ul>
D2	Support for complying with legal formalities (after 1 year of CRP-EP support)	CRP-EP supporting the entrepreneur for licensing, etc.,	<ul style="list-style-type: none"> <li>• Entrepreneur to pay the CRP-EP group based on the terms agreed on before provision of service</li> <li>• BEPC to ensure that the CRP-EP group submits a letter from entrepreneurs to BEPC</li> </ul>	<ul style="list-style-type: none"> <li>• CRP-EP group to assist the entrepreneur in filling out forms for requisite legal authorizations / complying with legal formalities and in submitting the form</li> <li>• CRP-EP group to follow up with the authorities on obtaining legal permissions</li> <li>• A letter has to be submitted by the entrepreneur to BEPC after completion of all legal necessities.</li> </ul>

#	Specific Activities	Nature of Service Provided by CRP-EP Group	Roles of the Concerned Agency (CBO/MzSRLM)	Roles of the CRP-EP Group
D3	Performance tracking of the enterprise (after 1 year)	CRP-EP preparing financial statements (either paper-based or through mobile app)	<ul style="list-style-type: none"> <li>• Entrepreneur to pay the CRP-EP group based on the terms agreed on before provision of service.</li> <li>• BEPC to ensure the timely preparation of financial statements are being done for the entrepreneur and records are being filed (once in a month).</li> </ul>	<ul style="list-style-type: none"> <li>• CRP-EP group to ensure that the entrepreneur maintains day-books on a daily basis</li> <li>• CRP-EP group aggregate the day-book results and in calculate financial statements for the enterprise at least once a month</li> <li>• The profit and loss statement of the enterprise and advices provided to the entrepreneur by CRP-EP need to be recorded and submitted to the BEPC at least once a month.</li> </ul>
D4	Specific services provided by CRP-EP to the entrepreneur	CRP-EP rendering specific service to the entrepreneur for eg- procurement of raw material, marketing of finished produce, promotion and advertising	<ul style="list-style-type: none"> <li>• BEPC to ensure that the agreement between the CRP-EP and entrepreneur is adhered to at the CLF/VO level.</li> <li>• BEPC to ensure that Entrepreneur pays the CRP-EP group based on the terms agreed on after provision of service</li> </ul>	<ul style="list-style-type: none"> <li>• CRP-EP group to provide raw-materials to the entrepreneurs on demand in lieu of service commission</li> <li>• CRP-EP group to sell finished goods of the entrepreneurs in lieu of sales commission</li> <li>• CRP-EP group to finalize terms of trade with the entrepreneur before rendering the service</li> </ul>



#	Specific Activities	Nature of Service Provided by CRP-EP Group	Roles of the Concerned Agency (CBO/MzSRLM)	Roles of the CRP-EP Group
E. Other Services to CBOs / SRLM				
E1	Marketing initiatives	CRP-EP conducting / facilitating weekly / monthly markets for promoting SHG businesses	<ul style="list-style-type: none"> <li>• BEPC to approve the proposal submitted by the CRP-EP group after consulting with respective CLFs/VOs.</li> <li>• CLF / VO to seek necessary approvals from the concerned agencies, such as Panchayat and submit to BEPC</li> <li>• CLF / VO can seek CRP-EP assistance in arranging for the logistics</li> </ul>	<ul style="list-style-type: none"> <li>• CRP-EP group to conduct viability of marketing initiatives</li> <li>• CRP-EP group to propose the idea to CLF / VO and BEPC and get their consent</li> </ul>
E2	Data collection	CRP-EP collecting data for concerned agency in the requisite format	<ul style="list-style-type: none"> <li>• The concerned agency to establish clear terms of contract with the CRP-EP group</li> <li>• The concerned agency to release payment to the CRP-EP group within a stipulated time-frame</li> </ul>	<ul style="list-style-type: none"> <li>• CRP-EP group to establish terms of contract with the concerned agency before agreeing to render their services</li> </ul>

#	Specific Activities	Nature of Service Provided by CRP-EP Group	Roles of the Concerned Agency (CBO/MzSRLM)	Roles of the CRP-EP Group
E3	CBO Capacity building	CLF/VO/SHG Orientation CLF/VO subcommittee trainings	<ul style="list-style-type: none"> <li>• CLFs/VOs to prepare the schedule for SHG/VO orientation with support from CRP-EP group</li> <li>• Prepare the schedule for CLF/VO subcommittee training</li> <li>• CLF/VOs to make logistic arrangements with support from BEPC (if required)</li> <li>• CLF/VO representative should sign the report prepared by the CRP-EP group on the day of the orientation itself. Any rectifications in the report should be made then</li> </ul>	<ul style="list-style-type: none"> <li>• CRP-EP group to prepare the content for the orientation</li> <li>• CRP-EP group to prepare a report and get it signed by the CLF/VO representative(s) on the day of orientation itself. Any rectifications in the report should be made then</li> <li>• The CRP-EP group should file the report to the concerned CLF / VO and BEPC in their subsequent meeting, keeping a copy in their records</li> </ul>

#### **4. Other aspects with respect to BRC-EP Activities**

##### **Arrangements to be made by various stakeholders**

##### **Arrangements to be undertaken by MzSRLM for BRC-EP**

MzSRLM is to ensure that the below mentioned arrangements are undertaken and provided to the BRC-EP.

- Appoint a Block Project Manager-SVEP to assist BEPC in undertaking its activities at the block level.
- To ensure availability of necessary funds at BRC-EP for smooth implementation project activities.
- To ensure orientation about SVEP and BRC-EP operations and related formalities are completed.
- Ensure that CRPs-EP/CRP-EP groups are in place after necessary training to provide technical support for the BRC-EP.
- Ensure that a BRC-EP policy is in place to provide clarity on services offered by the CRP-EP group at BRC-EP, related cost norms and operations with support from NRO/PIA and NRLM. All the guidelines under SVEP should be followed at BRC-EP.
- BPM-SVEP to ensure that necessary physical arrangements related to BRC-EP setting up are made with the help of BEPC and NRO/PIA. Till the time BLF is formed, BRC-EP office operations can be carried out from office of Nodal CLF. However, it should be done looking at the accessibility of this office to the population of entire block. Hence, it is advisable to set up BRC at a place which is geographically accessible for all.
- Through BPM-SVEP ensure that the MoU is signed between the BLF/nodal CLF and empanelled CRPs-EP/CRP-EP group for outsourcing technical support for BRC-EP. A clear task-based payment structure for tasks under SVEP need to be in place, approved by MzSRLM.
- Ensure that the BRC-EP is acquainted with the SRLM's CBO structure and support structure.
- Create an efficient network for the BRC-EP with various departments, programmes and agencies to integrate and utilise other government schemes.
- Support BRC-EP in rolling out the SVEP VE-IT software application.
- In case if BEPC or CRP-EP group is found to undertake activities not as per those mentioned in guidelines, necessary corrective measures need to be taken.
- Ensure that all financial transactions conducted at the BRC-EP are recorded in the necessary registers with evidence and conduct a financial audit of the BRC-EP at least every 3 months.

### **Arrangements to be made by NRO/PIA with respect to the BRC-EP**

NRO/PIA is to ensure that the below mentioned arrangements are undertaken and provided to the BRC-EP.

- Deploy a Mentor at block to provide handholding support to CRPs-EP and BEPC.
- Support MzSRLM in finalizing the state level BRC-EP policy.
- Draft suitable state-level legal and policy document for the activities to be undertaken by SVEP and BRC-EP.
- Facilitate CBO in setting-up of BRC-EP and ensure timely transfer of fund to Nodal CLF/CBO..
- Provide the necessary training and skill development to the BEPC to ensure enterprise development activities are conducted effectively.
- Support BPM-SVEP in orienting nodal CLF/CBO and executing MoU for technical support with CRPs- EP, individually or as a group.
- Support BRC-EP in rolling out the SVEP VE-IT software application.

### **Arrangements made by BLF/Nodal CLF for BRC-EP**

- With the help of BPM-SVEP and NRO/PIA, understand the overall objective of SVEP including project targets, and roles and responsibilities of each stakeholder
- Draft and sign an MoU with the individual CRPs/CRP-EP group on behalf of the BEPC to handover the day-to-day functioning of BRC-EP.
- Release the necessary working capital to individual CRPs/CRP-EP group for delivering of services as BRC-EP.
- Procurement of physical infrastructure such as furniture, stationary, computer and accessories, projector, almirahs, minor repair to office, security deposit for office etc. as per community procurement manual of MzSRLM.

### **Skill Development for Project Partners**

The goals and targets of SVEP and the vision to make BRC-EP a self-sustaining service unit can only be achieved with the joint efforts of CRP-EP, BEPC, CBO, financial institutions, training institutions and other voluntary organizations. The necessary capacity building activities to attain the same need to be facilitated by MzSRLM with support from NRO/PIA.

### **Capacity Building of CRP-EP**

The first major component of SVEP implementation in the block is the capacity building of the CRPs-EP. MzSRLM will ensure that these CRPs-EP are recruited, trained and certified with the support of NRO/PIA for providing services as part of the Block Resource Centre for Enterprise Promotion.

CRPs-EP may also be involved in the data collection process for baseline survey, market potential assessment, etc. SRLM/BRC-EP may allot a subsistence allowance for the CRPs-EP during the capacity building phase, as suggested in Annexure 1.

### **Capacity Building of BEPC**

MzSRLM is to ensure that the BEPC is provided the necessary training to conduct business appraisals, credit appraisal of entrepreneurs and other responsibilities under SVEP with support from NRO/PIA. In addition to this, BEPC is to be trained about their roles and responsibilities in facilitating business development activities and services provided by the BRC-EP.

BPM-SVEP (appointed by MzSRLM) and Mentor (deputed by NRO/PIA) will provide regular handholding to BEPC.

### **Capacity Building of SHG, VO and CLF**

SHGs, VOs and CLFs need to be trained to understand the overall objectives of SVEP, specifically the role that is to be played by the CBO groups in implementing the programme. For the sustainability of the BRC-EP, the BEPC will need to be supported by the other tiers of community institutions. This support will be majorly focused on the timely release and repayment of loans from the Community Enterprise Fund (CEF) and monitoring the services delivered to entrepreneurs by the BRC-EP.

#### **4.2.4. Capacity Building of MzSRLM**

MzSRLM will ensure that staff responsible for non-farm livelihoods at the district and block-level are oriented on SVEP and are clear on their roles regarding implementation as per the guidelines approved by MzSRLM. SRLM may take the support of NRO/PIA for ensuring this.

#### **4.2.5 Capacity Building of other stakeholders like RSETI, Bank, etc.**

MzSRLM will ensure that stakeholders required for the sustainability of the project like banks/other government departments for providing financial credit to entrepreneurs, and RSETI/other training agencies for providing domain skill training are sufficiently oriented on the project. The BRC-EP will take forward the relationship with such stakeholders at the block-level after SRLM creates the linkages at the state-level. SRLM may take support from NRO/PIA for content required in orienting these institutions.

## **5. Relationship of BRC-EP with other stakeholders**

### **Relationship with SRLM**

MzSRLM shall ensure that the BLF/Nodal CLF signs an MoU with the individual CRPs/CRP-EP group who have been selected, trained and affiliated by MzSRLM with support from NRO/PIA. With the signing of MoU, the CRP-EP group becomes responsible for delivering enterprise development services of BRC-EP.

SRLM shall also ensure that the following systems are in place:

### **Link CRP-EP group with CBO structure**

The BPM-SVEP shall ensure that the CRP-EP group is linked to the CBO by completion of the following activities:

- Orienting individuals CRPs/CRP-EP group on necessary aspects related to functioning of BEPC
- Introducing individual CRPs/CRP-EP group to their community cadres and CLFs
- Finalizing the contract between the CRP-EP group and BLF/Nodal CLF

### **Relationship with other government departments/schemes**

BRC-EP being a block-level centre for enterprise development shall maintain information of relevant ongoing government schemes in the block which may be leveraged for supporting entrepreneurs identified under SVEP. The BRC-EP shall also identify entrepreneurs whose funding gaps could be bridged by the available schemes/institutions in the block. CRPs-EP/CRP-EP group with support from BPM, BPM-SVEP, Mentors and block coordinators along with CLFs/BLF would take initiatives to liaison with various government departments or implementing units in the block. In this way, BRC-EP should become a platform providing technical, financial and any other necessary support required for enterprise development.

In blocks with sizeable SC/ST population, the BRC-EP with support from BPM-SVEP should work closely with the relevant officials to integrate the projects run by Central and State government for the upliftment of these communities with SVEP.

### **Relationship with other agencies, institutions**

The CRP-EP group functioning as the BRC-EP is free to provide services to enterprises/organizations outside of MzSRLM community structure.

MzSRLM/NRO can support the CRP-EP group in framing policy/guidelines for transactions with such organisations. However, the CRP-EP group has to ensure that commitments related to the functioning of BRC-EP are completed on priority. It is advised that the CRP-EP group takes up commitments outside of MzSRLM only after completion of at least two years of SVEP implementation.

### **Other support**

The BRC-EP shall work for the ultimate goal of local economic development within the block. This shall be possible only if the CRP-EP group is able to get sufficient remuneration from providing services through the BRC-EP. In order to strengthen the CRPs-EP in achieving this, MzSRLM will provide skill development, basic infrastructure, legal protection, and identify avenues for market development for the CRP-EP group. Such support shall be given based on the local situation and need.

### **Auditing of accounts**

The BRC-EP will maintain their books of accounts in the manner prescribed for the legal entities that the nodal CLF and CRP-EP group are registered as. MzSRLM shall have the right to call the books of accounts of the BRC-EP for examination, in the event of any dispute or complaints.

### **Relationship with CBO structure**

SHG members or their family members will be direct recipients of BRC services and the onus will be on them to utilise BRC services to the best possible extent. As the beneficiary belongs to the SHG network, the community institutions should take larger responsibility to ensure that services are delivered effectively.

Once the MoU is signed between the CRP-EP group and BLF/Nodal CLF, a phasing plan shall be prepared by CRP-EP group in consultation with BEPC. A phasing plan shall be prepared every six months, based on which the BRC-EP shall function. This phasing plan has to be prepared with advice from CLFs, BPM-SVEP and Block team of SRLM. The final phasing plan shall be the one approved by BEPC.

In order to carry out activities in an efficient manner, the CRP-EP group can divide six months phasing plan into a monthly action plan.

It is the responsibility of BEPC to ensure through the CLFs that phasing plan is being followed for mobilisation of potential entrepreneurs from the SHG network. BEPC should take the help of CBO structure for identifying beneficiaries, CEF repayment, monitoring of performance of CRP-EP group, and identifying bottlenecks in implementation of the project.

Progress of the project has to be reviewed monthly by the BEPC. The minutes of all such meetings has to be properly recorded. After satisfactory review of the work report submitted by CRP-EP group, honorarium has to be transferred to CRP-EP group bank account based on MzSRLM approved payment norms.

#### **6. Formats to be developed and maintained at BRC-EP**

For effective delivery of responsibilities of CRP-EP group and BEPC, the following formats have to be developed and maintained at the BRC-EP:

- CRP-EP group: work plan, work report, payment claim and supporting documents for activities completed as mentioned in Table 1 of Annexure 2
- BEPC: Minutes register of PAC/PSC and other monthly meetings of BEPC, payment register for CRP-EP group, interest-sharing register, loan sanction register, loan repayment register, cheque-issue register and cash book.
- Entrepreneur: A consolidated file has to be maintained for each entrepreneur at the BRC-EP. It should contain details of trainings received, entrepreneur appraisal, business plan, loan application, loan utilization certificate, monthly financial statements and consultation slips.
- SHG/VO/CLF: Register with orientations conducted by CRPs-EP at the respective levels, entrepreneur appraisal, loan sanction and loan repayment register, enterprise register with details of enterprise

Records have to be maintained on all trainings given under SVEP to all levels of the CBO structure, CRPs-EP, and entrepreneurs at the BRC-EP and at concerned recipient level.

#### **7. Payment norms for the services provided by BRC-EP**

- It is necessary for the CRP-EP group to enter into an agreement with BLF/Nodal CLF before rendering services or conducting activities as the BRC-EP. A CRP-EP is not a permanent or salaried employee of the BRC-EP.
- During the period of CRP-EP capacity building before beginning their activities from BRC-EP, BEPC/SRLM may allot a specific amount as subsistence allowance for the CRPs-EP.
- BEPC will review the activities undertaken by the CRPs-EP every month and will disburse the remuneration in alignment to the rates prescribed for each activity to the individual CRPs-EP/CRP-EP group.



### **Rates for services of BRC-EP**

The service charges to be paid to individual CRPs-EP/CRP-EP group under SVEP for the services provided to SHG entrepreneurs are detailed in Annexure 2.

### **Source of funds for providing remuneration to CRP-EP group's services to BRC-EP**

The payment for individual CRPs-EP/CRP-EP group is included in the SVEP project fund for each block. Based on the services rendered by the CRP-EP group, the service charge to be paid to the individual CRPs-EP/CRP-EP group will be released by BLF/nodal CLF only as per the direction of the BEPC. In addition to this, the CRP-EP may also seek remuneration directly from the entrepreneurs for delivering specific services as per rates specified in Annexure 3. In case of insufficiency of funds available under the earmarked heads for remunerating the above-mentioned activities, the interest accrued from repayment of loans from CEF may be used to finance the same.

During the project period, entrepreneurs from SHG network may avail the services from CRP-EP at either no cost or for a very marginal fee for at least 1 year since their inclusion under SVEP. However, after the 1 year support, the entrepreneur is required to pay the prescribed fees to the CRP-EP for the services availed and the CBOs are required to ensure that entrepreneur pays for such services. BEPC, CLFs and MzSRLM is required to provide all the necessary support for such activities so that the BRC-EP may become a self-sustaining service provider.

### **Charges paid by entrepreneurs (outside CBO network)**

The entrepreneurs who are not part of the CBO structure but are availing the services of BRC-EP are required to pay for the services directly. The rate for such services may be fixed by the CRP-EP group in consultation with MzSRLM. The rate of services for SHG entrepreneurs detailed in Annexure 2 can be referred for the same.

## **8. Work progress and review of BRC-EP**

### **Review by BEPC**

- BEPC should conduct monthly review of CRP-EP group at BRC-EP based on targets set as per phasing plan.
- CRP-EP group should submit monthly work report to BEPC.
- BEPC should ensure that the nodal CLF/BLF makes payment to CRP-EP group based on activities completed and rates specified in Annexure 2.

- During review meetings of BRC-EP, in addition to discussions on work plan and work report, problems faced by community in undertaking entrepreneurship and innovative business ideas should be discussed.
- BPM-SVEP and Mentor should help monitor the process of SVEP implementation

### **Review by MzSRLM Block and District Mission Management Units**

The District and Block Mission Management Units should monitor progress of SVEP via BPM-SVEP. Quarterly review meeting should be conducted at the Block & District level.

- The Block Mission Management Unit (BMMU) should include SVEP in the agenda for all review meetings. The review meeting should be attended by BMM, BPM-SVEP, Mentor, BEPC and CRP-EP group representatives. Meeting Minutes should be submitted to DMD with a copy to CEO, MzSRLM.
- The District Mission Management Unit (DMMU) should also include SVEP in the agenda for all review meetings. The review meeting should be attended by DFS, BPM-SVEP, Mentor from NRO/PIA. BEPC, CRP-EP group representatives may also be invited. Meeting Minutes should be submitted to CEO, MzSRLM.

### **Review by MzSRLM State Mission Management Unit**

- Progress report of SVEP should be regularly communicated by DMMU to State Mission Management Unit (SMMU).
- SMMU should conduct quarterly review meetings to monitor progress of SVEP, develop future plans, and discuss problems in implementation of project and new initiatives to be implemented through CRPs-EP. MzSRLM should ensure the presence of relevant district and block officials along with NRO/PIA representatives.
- SVEP has to be included as an agenda in review meetings conducted by SMMU and the progress of BMMU/DMMU in implementing SVEP.

### **Review by NRO/PIA**

- Review performance of BRC-EP through Mentor.
- Conduct quarterly review of project with help from MzSRLM at state-level.
- Mentor shall participate in all block-level review meetings. BMM, BPM-SVEP, BEPC representatives, and CRP-EP group representatives may also be invited.

## 9. Grievance redressal system

In cases problems that cannot be solved internally within the BRC-EP arise, a grievance redressal committee will examine and resolve the issue.

Details of various grievance redressal mechanisms that can be resorted to is given below:

<b>Party 1</b>	<b>Party 2</b>	<b>Grievance redressal committee</b>	<b>Final decision</b>
CRP-EP/CRP-EP group	CRP-EP/CRP-EP group	BEPC representatives and BPM SVEP	DMD/ DMMU
CRP-EP/CRP-EP group	Entrepreneur	BEPC representatives and BPM -SVEP	Block Mission Director (BMD) in their respective Block
CRP-EP/CRP-EP group	BEPC	BPM-SVEP, BMM, BMD	DMD/DMMU
CRP-EP/CRP-EP group	BPM-SVEP	BEPC representatives, CRP-EP group representatives, DFS, BMD	DMD/DMMU
CRP-EP/CRP-EP group	Block Mission Management Unit	CRP-EP group representatives, BPM-SVEP, BEPC representatives, DFS, BMD,	DMD/DMMU
CRP-EP/CRP-EP group	District Mission Management Unit	CRP-EP group representatives, BPM-SVEP, BEPC, SMM (Non-Farm), BMD	CEO

## **Annexure 1: Formation of CRP-EP Group under SVEP - Activity Guidelines**

### **Introduction**

It is the joint responsibility of MzSRLM, CBO structure and NRO/PIA to ensure the development and successful working of microenterprises in a SVEP block. A pool of Community Resource Persons for Enterprise Promotion (CRPs-EP) shall be developed for providing technical support to these enterprises.

CRPs-EP shall be trained in business development so that they can identify and support micro enterprises. The CRPs-EP working as a group shall be capable of providing services like: identifying market potential, business plan preparation, supporting in setting up a business, development of enterprise, market identification, product diversification etc.

The CRP-EP group shall be an independent body, which provides technical support to the SRLM CBO structure. It shall work towards evolving into an enterprise service provider with its own source of revenue by the end of the SVEP project period.

### **1. Recruitment of CRP-EP**

The minimum qualifications required for the role of a CRP-EP is listed below:

- Member of SHG or family member (male/female) preferably of a SHG member
- Working knowledge of the local language
- Belongs to the age group between 18 and 45 years.
- Education qualification: should have completed and successfully cleared class X
- Interested candidates with prior business background shall be given preference
- Must show an interest in mathematics and learning about business ideas
- Should be willing to work outside of the Village/Block/District for a period of 15 days per month
- Preference to be given to female applicants

The final CRP-EP selection is done after conducting written examinations and group activities for applicants who have been vetted and recommended by the CBO/MzSRLM.

### **2. Capacity Building of CRP-EP**

The first step towards implementing SVEP in the block is training of CRP-EP. Based on the guidelines provided, MzSRLM shall select, train and ensure the certification of CRPs-EP with support from NRO/PIA. The CRPs-EP at the end of these processes shall be able to provide the services that are expected from the

BRC-EP. MzSRLM may choose to disburse a subsistence allowance for the CRPs-EP during the capacity building period or any other period where the work of CRPs-EP is affected due to external factors, since the payments for CRPs are only activity-based.

### 3.Subsistence Allowance

<b>Subsistence Allowance</b>				
CRP-EP work year	<b>Subsistence Allowance</b>	Travel Allowance	Communication Allowance	Total
Year 1 @	Rs. 1,500	Rs. 500	Rs. 200	Rs. 2,200
Year 2 @	Rs. 1,300	Rs. 500	Rs. 200	Rs. 2,000
Year 3 @	Rs. 1300	Rs. 500	Rs. 200	Rs. 2,000
Year 4 @	Rs. 1300	Rs. 500	Rs. 200	Rs. 2,000

Note: - BRC-EP needs to devise a working mechanism so that none of the CRPs-EP consistently depends upon the subsistence allowance. A monthly performance review of CRPs-EP should be conducted regularly and for underperforming CRPs-EP the subsistence allowance can be reduced by Rs. 1000 per month. The performance review should be conducted on parameters decided by MzSRLM and PIA/NRO. Moreover, BEPC is encouraged to discontinue any allowance to CRPs-EP who continues to underperform in a quarter. The CRPs-EP should be paid subsistence allowance or task-based honorarium whichever is higher on monthly basis/ or a defined periodic basis. CRP-EPs will be given subsistence allowance of Rs. 1500 to 2500 per month during preparatory phase training period based on their grading and Rs 2000 per month (including TA & Communication allowances) will be paid as subsistence allowance during non-working times (rainy season, landslides etc.) subject to a maximum of three months per year

The following parameters are to be used to assess the performance of each CRP-EP during the capacity building phase. Different weightage is assigned to each of the parameters. The details are mentioned in the table below:

<b>Parameter</b>	<b>Unit of evaluation</b>	<b>Weightage</b>	<b>Remark</b>
Attendance	Number of days attended	40%	If the CRP-EP misses even a single session for the day, they will only be given half-day attendance
Tests/ Assignments	Depends on the total marks of the tests and assignments.	40%	Tests shall be conducted on business management concepts including mathematics that are taught in classroom. Assignments are given at the end of the training to use their classroom learnings and apply them practically.
Overall Performance in the module	Evaluated out of 10, based on soft skills exhibited during the training.	20%	Overall Performance: The CRPs-EP are assessed on (1) Time Management, (2) Participation, (3) Presentation, (4) Team Work, (5) Leadership, and (6) Attitude

#### **Process for generating grades:**

A monthly evaluation is done based on the activities conducted during that period. According to the overall percentage based on the parameters, it will automatically put the CRPs-EP under any of the three grades of A, B and C. Whoever scores less than 40% will be shown as “Unsatisfactory”.

Following will be the basis for generating the grades:

<b>Grade</b>	<b>Percentage Score required</b>
A	> =80
B	<79 to >=60
C	<59 to >=40
Unsatisfactory	<40

Mentor from NRO/PIA will support MzSRLM in generating the grades for each training. Mentors will submit the grades for each month to respective block team. The grades shall be submitted to BEPC by the Block team, who will finalize the grades and release the payment. MzSRLM should facilitate the release of subsistence allowance to CRPs-EP.

#### **4. Formation of CRP-EP Group and their Activities**

Each CRP-EP group should function according to certain legal criteria as mentioned below:

- **Partnership Deed:** The CRP-EP group shall function as a partnership firm. The partnership deed may be prepared by the CRP-EP group by referring the example of the partnership deed provided in Annexure 4.
- **Bye-Law of CRP-EP Group:** The bye-law is document detailing the daily activities and internal activities to be conducted by the CRPs-EP. This may be prepared by the CRP-EP group with reference to the Bye-Law example provided in Annexure 4.
- **Affiliation:** Each CRP-EP group is required to be approved by the MzSRLM. The affiliation may be done at the district level. The group is required to submit the details of each member in the prescribed format along with details like registered partnership deed and bye-law and bank account details. The District Mission Management Unit of the MzSRLM is required to verify the submitted details of the CRP-EP group and the District Mission Director is to provide a letter of affiliation. All financial transactions of the group must be from this approved bank account. In case of transfer of bank account, the CRP-EP group is required to notify the same with the necessary documents within 7 days of such activity.

#### **Annexure 2: Service charges for CRP-EP**

- A CRP-EP is eligible to receive Rs. 300 per day for services within the block and Rs. 600 per day for services outside the block. Transport allowance of Rs. 150 may be provided for travelling to block headquarters.
- Most of the services to be provided by CRPs-EP will not require travel outside the block. There may be some activities like start-up support and market linkage which may require travel outside the block.
  - In special cases where skill, PIP trainings, exposure visits etc. are to be undertaken outside block, CRP-EP group should get prior approval from BEPC. Respective honorarium can be claimed by the CRP-EP. For activities outside district, Travel Allowance has to be given to CRP-EP as per guideline of MzSRLM.
- The CRP-EP group shall issue a receipt of fees paid by entrepreneurs against services availed by them. The receipt of the same should be maintained at BRC-EP.

- The charges to be paid from project, and by entrepreneur, for each service provided by the CRP-EP group to entrepreneurs under SVEP is provided in Table 1 of this Annexure.
- The activities that can be included under Start-up support for enterprises with the concerned service charges to be paid are provided in Table 2 of this Annexure.
- In cases where services or activities are to be undertaken by the CRP-EP outside their respective station village within the block, additional fees of 75% maximum from CRP-EP Service charge (Table-1) shall be remunerated as a compensatory for Travel Allowance. BEPC will fixed the percentage of compensatory travel allowance in comprehend with availability of transport vehicle and distances of the village.



**Table 1 : CRP-EP service charges**

Activities	Location of work	Batch size	Days	Fee to be paid		Expected output	Documents to be submitted
				Project	Entrepreneur		
SHG orientation	Local	15-20	0.5	200	0	Completion of orientation	Orientation report
VO orientation	Local	10-15	0.5	200	0	Completion of orientation	Orientation report
Triggering meeting to identify entrepreneurs	Local	20	0.5	200	0	Identification of actual entrepreneur	Orientation report
Training to VO subcommittee/Executive committee	Local	15	1	350	0	Completion of training	Training report
Training to CLF	Local	1	1	350	0	Completion of training	Training report
Training to BEPC members	Block	All BEPC members	2	600	0	Completion of training	Training report
GOT	Local	20	1	300	0	Completion of orientation	Orientation report
Soft skill training	Local	20	2	600	0	Completion of	Training report

						training	
Viability study/check of enterprise/enterprise idea	Local	1	1	300	0	Completion of viability check in prescribed format	Report of viability check/diagnostic study
Preparation of business plan	Local	1	2	500	100	Preparation of business plan in prescribed format	50% of fee (from SVEP fund) to be paid at the time of submission of business plan; rest to be paid after submission of One Time Format (OTF)
EDP	Local	30	2	600	0	Completion of training; minimum 50% attendance from total batch size mentioned	Training report
Performance improvement training (as per requirement of entrepreneurs)	Local	20	3	900	0	Preparation of performance improvement plan and completion of list, minimum 50% attendance from total batch size mentioned	List of entrepreneurs

Loan follow up support	Local	1	1	200	100	Follow up by CRP-EP for Bank loan, to be sanctioned if the Bank loan has been provided	Copy of cheque sanctioned to the Entrepreneur/ Sanction letter provided by the Bank
Support for starting enterprise	Block HQ	1	4	1200	50	<i>-Refer Table 2-</i>	A letter from Entrepreneur acknowledging the services provided by CRP-EP
Continued support and PTS for first 6 months (1 day/month)	Local	1	6	1620	180	Timely PTS report/consultation slip	Copy of Financial statements and Consultation slip
Continued support and PTS for 7 <sup>th</sup> to 12 <sup>th</sup> months (0.5 day/month)	Local	1	3	810	180	Timely PTS report/consultation slip	Copy of Financial statements and Consultation slip
Market linkage	Block HQ	1	2	500	100	<i>-Refer Table 3-</i>	Report on markets/ activities under market linkage

\*An acknowledgement receipt to the entrepreneur in lieu of services provided to them.

**Table 2: Support to be provided for starting an enterprise by CRP-EP**

<b>No:</b>	<b>Activity</b>	<b>Nature of Service</b>	<b>Service Charge to be paid by Project</b>	<b>To be provided by the Entrepreneur</b>
1	Registering enterprises at District Industrial Centre (DIC) - Udyog Aadhar	Complete the required procedures for gaining registration certificate	Rs. 200/ business	Form Fees, Registration Fees, Stamp Paper Fees
2	FSSAI and/or other similar registrations	Providing the necessary support to enterprise until completion of registration	Rs. 250/ business	Form Fees, Registration Fees, Stamp Paper Fees
3	Lab testing of edible items	Submitting the edible items for lab testing.  Providing the necessary support until testing is completed.  Provide the detailed description of test results after completion of testing.	Rs. 200/ business	Rs. 50/ item
4	Purchase of Machinery	Purchase of machinery.  Determine the use of machinery based on the activities conducted.	Within district- Rs. 450  Outside district- Rs. 600	Rs. 100
5	Packing and Labelling	Packing and Labelling of items	Rs. 450/ item	Rs. 50/ item
6	Purchase of Raw Materials	Purchase of raw materials at reasonable prices	Within district- Rs. 450  Outside district- Rs. 600	Actual cost of travel

**Table 3: Support to be provided for Market Linkage by CRP-EP**

No:	Activity	Nature of Service	Service Charge	To be provided by the Entrepreneur
1	Taking initiative for conducting market	Organising/facilitating weekly/Festival/Monthly markets under the guidance of CRP-EP	<p>Rs. 450 for each Weekly Market organised. Minimum 8 SHG member/family owned enterprise need to be linked to the market. CRP-EP group can claim for 12 weeks support from the initiation of the market.</p> <p>Rs. 600 for each monthly market organized. Minimum 10 SHG member/family owned enterprise need to be linked to the market. CRP-EP group can claim for 6 months support from the initiation of the market</p> <p>Rs. 2700 for each festival market. Minimum 20 SHG member/family owned enterprise need to be linked to the market.</p>	
2	Providing guidance for selling of products	CRP-EP taking initiative to identify sources for availing bulk orders for an enterprise	Rs. 450/ business (on selling of products/services)	Maximum 2% of the total revenue/sales

**Annexure 3: Head-wise booking of funds under SVEP**

No	Financial Head	Activities for which fund can be used
1	Skill Building of Entrepreneurs	<ul style="list-style-type: none"> <li>i) All entrepreneur training related expenses including for Triggering meeting, GOT, EDP, Skill training and exposure visits.</li> <li>ii) Trainer fee for CRP-EP or other trainer engaged for entrepreneur trainings including Triggering meeting, GOT, EDP, Skill training and exposure visits</li> <li>iii) Fees of CRPs EP for Viability and Business plan, Loan follow up support in case of bank loan, Performance tracking support for first 6 months to entrepreneur</li> <li>iv) Cost for resource persons, resource material, licenses, certifications and resources used or developed at BRC for enhancing the support to entrepreneurs.</li> </ul>
2	Training of Community Institutions	<ul style="list-style-type: none"> <li>i) All trainings for CBOs conducted by CRP-EP to enhance their knowledge and capacity to undertake non-farm livelihood activities</li> <li>ii) Detailed trainings for BEPC members held in the block conducted by Master Trainers</li> <li>iii) Any other trainings conducted for CBO strengthening as part of SVEP</li> <li>iv) Exposure visit for CBO</li> </ul>
3	Handholding Support by CRP-EP	<p>Payment for CRP-EP for:</p> <ul style="list-style-type: none"> <li>i) Performance tracking of enterprise for second 6 months</li> <li>ii) Start-up support for enterprise</li> <li>iii) Market support for enterprise</li> <li>iv) Subsistence allowance for CRPs-EP</li> </ul>

4	Training and Capacity Building of CRP-EP	<ul style="list-style-type: none"> <li>i) All expenses related to CRP-EP training including SVEP orientations, TED, TEAM and PTS</li> <li>ii) Any additional capacity building requirement for CRP-EP during the project period</li> </ul>
5	Setting up of BRC-EP (incl. all assets)	<ul style="list-style-type: none"> <li>i) All expenses related to BRC office set up including security deposit, procurement of furniture, computer, printer, furnishing expenses of existing building etc.</li> </ul>
6	Working Capital for BRC-EP for operating expenses	<ul style="list-style-type: none"> <li>i) Advance or loan for CRP-EP group for performing services as BRC</li> <li>ii) All expenses related to functioning of BRC office (after MoU between BEPC and CRP-EP group) including rent, electricity, water and internet charges, maintenance costs, stationery costs to be booked under working capital</li> </ul>
7A	Baseline (including tablets for CRP-EPs )	<ul style="list-style-type: none"> <li>i) Costs related to Selection of CRP-EP</li> <li>ii) Honorarium of data collectors/CRP-EP</li> <li>iii) Expenses related to training of data collector including trainer costs</li> <li>iv) Any other expenses related to PIA for DPR preparation including experts, additional resource persons.</li> </ul>
7B	Evaluation	<ul style="list-style-type: none"> <li>i) Expenses related to mid-term evaluation and any other evaluation of project progress</li> </ul>
7C	Mentor and Block Support	<ul style="list-style-type: none"> <li>i) Expenses related to Mentor honorarium, Travel costs, DA and accommodation during reviews</li> </ul>

7D	Block RSETI Cost* (if applicable)	<ul style="list-style-type: none"> <li>i) Included in CEF if RSETI not available</li> <li>ii) Expenses related to RSETI coordinator engaged at BRC if RSETI available</li> </ul>
8	CEF and Credit Guarantee Fund	<ul style="list-style-type: none"> <li>i) Loans for enterprises supported under SVEP</li> <li>ii) Following expenses can be booked under Interest received from loan repayment: <ul style="list-style-type: none"> <li>ii.a) to be shared with SHG, VO and CLF as incentive for ensuring repayment based on CEF guideline</li> </ul> to be used for BEPC admin costs including refreshments, travel allowance, sitting fees etc accountant/bookkeeper fees/salary as decided by BEPC expenses related to functioning of BRC office including rent, electricity, water and internetii charges, maintenance costs, stationery costs can also be booked under this head <ul style="list-style-type: none"> <li>payment of CRP-EP if other heads are exhausted</li> </ul> </li> <li>iii) Interest on CEF kept as Fixed Deposit to add to the CEF and be used for loans to enterprises</li> </ul>
9	Admin. Cost	<ul style="list-style-type: none"> <li>i) Salary, TA and DA of BPM-SVEP</li> <li>ii) Any other expense related to BPM-SVEP including trainings and exposure visits</li> </ul>

\*PIA/NRO shall arrange CRP-EP services as resource person on domain/soft skill training from the budget head of Skill Building of the Entrepreneurs transfer from SRLM to PIA/NRO if CRP-EPs are found suitable. CRP-EP should be trained on domain/soft skills as per their potential/capabilities by PIA/NRO for utilization of CRP-EP service



## **Annexure 4: Panch Sutra and Suggested Meeting Agenda**

### **Part I: Panch sutra for BRC**

#### Panch sutra for BEPC under SVEP

Below given are the suggestive panch sutras which shall be followed at BRC for a successful and sustainable model of functioning of BRC owned by community under SVEP in the block.

#### **1. Regular meeting**

There shall be minimum one meeting in a month for review of work based on the joint action plan (JAP) prepared at BRC. All the members of BEPC, BPM SVEP, Mentor, CRP EPs, Shall attend the meeting. Block Mission Management Unit staff will be the invitees in the review meeting. Suggestive agenda for the meeting is given in Part II.

There shall be minimum one Project Approval Committee (PAC) meeting in a month at the BRC. The number of PAC depends upon the number of business plans to be appraised in a month. The ideal number of business plans to be appraised in a PAC meeting is 15.

#### **2. Optimum utilization of CEF**

It should be ensured that the equity in the usage of the CEF and prevent cornering of the CEF funds by a few members in the community. Preference should be given the POP/Poor households identified under MzSRLM.

#### **3. Proper lending of CEF**

It should be ensured that the CEF has been released by following all the proper procedures as mentioned in the SVEP BRC guidelines of the state. Adopting any other procedures for lending the CEF will be considered improper which is against the SVEP policies and liable for immediate recovery actions.

#### **4. Timely repayment of CEF**

BEPC shall ensure the timely repayment of CEF at all levels from entrepreneur to Nodal CLF BRC account. Information on defaulted loans shall be informed to the respective CBOs and BPM(SVEP) for further actions to recover the CEF.

#### **5. Proper book keeping of BRC**

BEPC shall ensure the proper book keeping in timely manner through the BRC accountant and is liable to annual audit by Chartered Accountant. The suggestive records and formats which can be used in BRC are given in part III.

**Part II: Suggestive Meeting agenda (1<sup>st</sup> point of Panch sutra)**

*Please note: The discussions suggested below will require strict handholding support from BPM-SVEP and Mentor who will help in facilitating and guiding the discussions. The BPM-SVEP and Mentor should work towards ensuring that BEPC and CRP-EP Group is able to take an informed decision and hold productive discussions.*

I. BRC Level

1. CRP-EP Group Meeting

- **Frequency of meeting-** Once in a month- preferably before BEPC meeting
- **Quorum:** At-least\_\_\_\_% of CRP-EP Group including President and Secretary (*As decided by the group*)
- **Invitees:** Mentor, BPM-SVEP and NRO Professional
- **Chaired by:** President of CRP-EP Group
- **Minutes maintained by:** Secretary of CRP-EP Group

Suggested Agenda	Session Note	Facilitator
1. Prayer	Short prayer, not more than 2 minutes	Secretary of CRP-EP Group
2. Review of minutes from last meeting (led by Secretary)	Read out the major discussion points recorded in the last meeting	Secretary of CRP-EP Group
3. Discussions on Joint Action Plan and last month's Monthly Plan prepared and progress achieved a. Individual work progress b. Progress on Phasing Plan	<ul style="list-style-type: none"> <li>• Each CRP-EP to read out individual achievements against Monthly Work Plan prepared.</li> <li>• Group President to ensure that CRP-EP group compile details of the coverage completed during the month and compare the same against the Phasing Plan prepared for the period</li> </ul>	CRP-EP Group President
4. CEF Repayment	<ul style="list-style-type: none"> <li>• Each CRP-EP is to provide the details of CEF repayment data collected as part of their PTS (Include date of disbursement; Expected Repayment; Actual Repayment)</li> <li>• The group will be required to compile list of entrepreneurs who have paid their monthly instalments and those who have not and use</li> </ul>	President of CRP-EP Group

	the data for further meetings with CBOs.	
<p>5. Discussions on Enterprise Performance</p> <p>a. Performance trends of enterprises- business location wise, type of enterprise wise</p> <p>b. Challenges faced leading to poor performance of enterprises and points to be taken up at monthly VO, CLF and BEPC meeting</p> <p>c. Actions/Solutions to be taken</p>	<ul style="list-style-type: none"> <li>• Group is required to review the Consultation Slip prepared based on the financial statements prepared for the enterprise</li> <li>• CRP-EPs to show income ranges of enterprises based on the location of business (near markets, ample connectivity, remote area etc), type of business, etc.</li> <li>• CRP-EPs to present this data VO wise which is to be compiled for their upcoming VO and CLF meetings.</li> <li>• CRP-EPs are required to discuss the reasons behind enterprises that are not earning sufficient income based on their expected income and based on the benchmark data that VE-IT App can provide (Expected income- can use business plan as reference). If the reasons are business performance related, then the group need to discuss the suitable course of action (eg.PIP, revising business strategy- refer Tools), if it is due to societal/cultural reasons, then these need to be discussed with the CLF/VO during the monthly meetings.</li> </ul>	President to facilitate the discussion and ensure that data is compiled in the required format
<p>6. Discussion on Enterprise Potential and points to be taken up at monthly VO and BEPC meeting</p> <p>a. Opportunities identified</p> <p>b. Support required from different stakeholders</p>	<ul style="list-style-type: none"> <li>• CRP-EPs to discuss the details of Tool 1 results for their respective areas (if assigned). The group needs to review the opportunities identified and decide on those potentials that will require additional discussion and support from CBO and those potentials that will require additional financial or skill training support.</li> <li>• The list needs to be compiled by the group (VO wise) and the additional support that may be required need to be added next to each potential identified</li> </ul>	President of CRP-EP Group
7. Prepare claim format with supporting documents and verify the same within the group before	<ul style="list-style-type: none"> <li>• Group need to ensure that all the activities completed are recorded with all the necessary formats. They are required to compile these activities and record the Individual Monthly Claim Format for each CRP-EP and further</li> </ul>	President and Treasurer of CRP-EP Group

submitting for verification to Mentor and/or BPM SVEP	compile the same to record the Group's earnings for the month by recording in the Groups Monthly Claim Format. President is required to then submit this to BEPC during the BEPC meeting	
8. Review of Viability and Business Plans- Group level Verification of Viability and Business Plans to be submitted to PSC (before review by Mentor and BPM-SVEP)	<ul style="list-style-type: none"> <li>•The Business Plans prepared after EDP need to be reviewed for corrections by the Group. The Group is also required to check if the applications are substantiated with all the required formats.</li> <li>•The above activity needs to be facilitated through a Business Plan clinic where selected CRP-EPs who are experts in preparing Viability and Business Plans check each application with the respective CRP-EP before further process. The clinic will check <ul style="list-style-type: none"> <li>○ Calculations in the Business Plan</li> <li>○ If the application is complete with all required documents and formats</li> <li>○ If the assumptions taken are realistic</li> </ul> </li> <li>•The suggestions provided by the clinic need to be incorporated by the respective CRP-EP.</li> <li>•The final version of Viability and Business Plan need to be recommended and signed by the CRP-EP Group. It will then be forwarded to the Mentor and BPM-SVEP for further review.</li> <li>•Following this check, it will be distributed back to CRP-EP group who will attach the same with CEF application and present to SHG and VO for their recommendation</li> </ul>	President and Secretary of CRP-EP Group
9. Disputes within group or for specific Group member- action to be taken for redressal	Any issues to be taken up with the CRP-EP group or BEPC need to be taken as per the redressal mechanism (as suggested in guideline)	President of CRP-EP Group
10. Other discussions – Additional points to be discussed by Mentors/BPM-SVEP/BEPC/any other invitee	CRP-EP Group President to check with the invitees if any additional discussions need to be taken up. Each topic may then be facilitated by the President for further discussion.	President of CRP-EP Group

<b>Materials Required</b>	
<b>To be brought in</b>	<b>Outcome from the meeting</b>
Minutes Book	Updated with decisions of the meeting
Joint Action Plan	
Monthly Work Plan	Actual achievements to be updated next to the plan. Backlogs to be added to next month plan
Monthly Work Report (group and individual)	Activities conducted along with the necessary formats to be compiled
PTS data (with financial statements and consultation slip)	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.  CRP-EPs to maintain the compiled list of potential enterprises with the support required (skill based, market based, etc) to further proceed for discussion with BEPC, VO or CLF
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.
Viability and Business Plans	Corrected and verified Business plans along with signature and authorisation of the group will be distributed to the CRP-EPs which will be taken for recommendation from SHG and VO
Repayment Status	List of entrepreneurs, the expected instalment amount (Principal+Interest), actual instalment amount (Principal+Interest), expected instalment number, actual instalment number, expected repayment- Cumulative (Principal+Interest), actual repayment- Cumulative (Principal+Interest)

## 2) BEPC Meetings

i) **BRC Meeting-** For reviewing BRC activities

- **Frequency of 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,BMM and PIA/ NRO Professional
- **Chaired by:** Chairman of BEPC
- **Minutes 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 activities planned (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 to also provide details of backlogs if any	Leader 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 it is 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 decide to meet again for this purpose in the present month)	Chairman of BEPC
5. General update of enterprise performance (cluster wise) a. Community level	•CRP-EPs to show income ranges of enterprises (VO wise) based on the location of business (near markets, ample connectivity, remote area etc), Type of business. CRP-EPs will also discuss enterprises earning below the planned earning proposed in Business Plan and	Leader of CRP-EP Group and BEPC

<p>challenges affecting enterprise performance</p> <p>b. Possible solution</p>	<p>those earning more than the planned income as per Business Plan. The CRP-EPs are also required to discuss the performance of the enterprise against the benchmark data produced in VE-IT App.</p> <ul style="list-style-type: none"> <li>• Discuss the societal/cultural reasons behind the poor performance of an enterprise, BEPC to discuss possible solutions in such cases.</li> </ul> <p>BEPC may be facilitated towards conducting the following discussions:</p> <ul style="list-style-type: none"> <li>• Enterprises that will require additional support from BRC according to CRP-EP</li> <li>• Reasons for poor and/or good performance of an enterprise</li> <li>• Actions taken by the CRP-EP to address any performance issues during the reporting period</li> <li>• Plan of action that the CRP-EP plans to take for improving the performance of selected enterprises</li> <li>• Support that the CRP-EP will require from BEPC for any enterprise development activity planned</li> </ul>	
<p>6. Discussion on status of CEF repayment at CBO level</p>	<p>CRP-EPs are required to present the list of entrepreneurs (VO wise) from each CLF along with date and amount of CEF disbursement.</p>	<p>Leader 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>CRP-EPs are required to present a brief of their findings from Tool 1. The additional skill/CBO support requirement need to be discussed and a plan of action need to be finalised by the BEPC.</p> <p>Any potential opportunities identified or suggested by BEPC may also be discussed for further assessment. 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 to be taken by BEPC for the same</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>

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	<p>The BEPC is required to maintain an updated record of the funds that have been received at Nodal CLF and the expenditure incurred in each head as on the reporting month.</p> <p>Any fund shortage or additional fund requirement need to be finalised at this meeting and communicated with the Professional or BPM-SVEP</p>	Treasurer of BEPC

<b>Materials Required</b>	
<b>To be brought in</b>	<b>Outcome from the meeting</b>
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
Summery 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)	<p>Revised list of potential enterprises identified to be maintained VO wise.</p> <p>CRP-EPs to add the support they would require (skill based, market based, etc) to further proceed with the identified potentials.</p>
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.



**PSC-** Reviewing and Sanctioning Business Plan

- **Frequency of 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:** Chariman 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"> <li>• Entrepreneur and enterprise basic details</li> <li>• Details of capital required and utilisation of the money as per business plan</li> <li>• Expected income as per the business plan</li> </ul>	Chairman 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	Chairman 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 asking questions regarding <ul style="list-style-type: none"> <li>• Expected profits and earnings from the business</li> <li>• Current income of the potential entrepreneur</li> <li>• Time dedicated for the business by entrepreneur</li> <li>• Sources of capital for the business</li> <li>• How/where will the capital be</li> </ul>	Chairman of BEPC

	<p>invested</p> <ul style="list-style-type: none"> <li>• Other support expected from the BRC for running the business</li> </ul>	
5. Final approval of business plan (CEF sanction included)	Business Plans approved by BEPC need to 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 is 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.	Chairman 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.	Chairman of BEPC and CRP-EP Group

<b>Materials Required</b>	
<b>To be brought in</b>	<b>Outcome from the meeting</b>
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 of 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

### **Part III: BRC Books of Accounts**

Following are the suggestive books of accounts which shall be kept in the BRC office and written by BRC Accountant.

1. Minutes register for PAC and other BRC meetings.
2. Order File.
3. Registration doc (if any).
4. Membership GB.
5. Membership EB.
6. CRP EP profile
7. Notice file
8. Receipt book
9. Sub voucher
10. Payment voucher
11. Voucher file
12. Day book
13. Cash book
14. General ledger
15. CEF application file
16. CEF Disbursement register
17. CEF loan repayment register
18. CRP EP group acquaintance
19. Advance settlement register
20. BEPC EC TA Form
21. Asset register
22. Asset movement register
23. Stationery register
24. R&D register
25. Cheque issue register
26. Visitors register
27. Issue & Receipt Register
28. Attendance register

## **Annexure 5 : Duties and Responsibilities of Accountants**

Since SVEP is being implemented under the community organizational structure, proper financial proceedings and documentation must be ensured. In order to maintain all the books of records at BRC Level, a Book keeper cum Accountant will be hired by the BEPC. Remuneration will be paid in the range of Rs. 5000-10,000 per month. He/she should be posted in SVEP Block Resource Centre with a working hour of 10am to 5pm for 15 days in a month for first 6 months from the date of joining and full time employee of BRC after 6 months from the date of joining. District Mission Director would be the appointing authority and BEPC would be the reporting authority. The eligibility criteria and selection process of accountant shall be in line with the CLF accountant under MzSRLM. Selection, training and deployment of BEPC accountant shall be the responsibility of District Mission Director and should be deployed within 45 days of BEPC formation. Honorarium of Accountant shall be booked under the Admin cost, during the project period. The honorarium for post project period shall be booked under Working capital of BRC EP.

The performance of accountant may be evaluated once in every year by a joint committee of all members of BEPC, BPM (SVEP) and Mentor from PIA/NRO during the project period. If the performance of Accountant is found unsatisfactory, the committee may report the same to the District Mission Director, which leads to the termination of services of the accountant and shall appoint a new accountant.

### **Duties and responsibilities of Accountants of SVEP Block Resource Centers**

#### **1) BEPC**

##### **BEPC Registration (if required)**

- Registration of BEPC under the Societies Registration Act.
- Documentation and maintaining of files as per demand and requirement under Societies Registration Act
- Timely renewal of registration and preparation of necessary documents required for annual renewal of registration.
- Ensuring the annual auditing of accounts as per the guidelines of Societies Registration Act.
- Ensuring timely money transfers, accounting and auditing and making sure that they are authenticated by the concerned authority.

### **BEPC /BRC-MC Fund Utilization**

- Maintaining savings bank account with auto swipe facility in the name of OBs of Nodal CLF for SVEP activities.
- Follow-up of fund allocation and utilization with respect to the decisions made in the BEPC meetings.
- Maintaining receipts and expenditure statement within the respective heads and he/she should present before BEPC meeting during the first monthly meeting.
- Disbursement of sitting allowance of BEPC committee members as per BEPC guidelines against their attendance.
- All the registers and documents should be written and maintained as required by the guidelines.
- Any expenditure or fund allocation should only be prepared after receiving written authentication from the Member Secretary of BEPC.
- Expenditures, fund allocation and balance amount under each heads as prescribed by the guidelines should be recorded.

### **Maintenance of funds at BRC**

- Ensure that all payments are made as per the guidelines, viz Payment for services provided by the CRP-EP via BRC. He/she shall disbursed and recorded under the respective financial heads.
- Fund to claims authenticated by BEPC shall be allotted only after rectification/ ensuring of adequate documents. Claims without adequate proofs and documents have to be reverted back to the committee and concerned officials.
- All transactions including daily expense have to be recorded with their necessary receipts, vouchers etc.
- Value of all assets and properties purchased during setting up of Block Resource Center have to be recorded.

## **1) Community Enterprises Fund (CEF)**

### **2.1) CEF Allocation**

- Verify the allocation of the fund to VO/SHG/Entrepreneurs by the Project Approval Committee (PAC) decisions.
- Ensure that all the required documents mentioned under the guidelines are present for Community Enterprises Fund, permitted by Project Approval Committee.
- Details of the enterprises that aren't qualified for CEF due to lack of records and documents have to be informed to the BEPC and concerned officials.
- Ensure that Agreements have been signed between the member of SHG availing loan and BEPC.
- The route of CEF fund flow will be from NCLF-CLF-VO-SHG-SHG Member. Advisory will be issued from the Nodal CLF in the same way so that all the community bodies are aware of the fund approval.

- The loan repayment will start from SHG Member-SHG-VO-CLF-NCLF. Demand schedule will be issued by Nodal CLF and will be passed on to the other CBO bodies in the same flow as that of fund.
- The CEF shall be allocated to the SHG member only via cheque or deposit to bank account
- Group enterprises have to be allotted CEF to the bank account in their group's name.
- To take necessary steps to allocate funds to enterprises that have been permitted with funds based on adequate records, within 10 working days after the approval.

### **CEF Repayment**

- Along with the compiled list of allocated CEF submitted to the VOs, the repayment chart of each enterprises including respective cost and dates have to be communicated via letter/email. The same shall be shared with BMMU as well.
- A loan repayment register has to be prepared and maintained under the responsibility and guidance of the Livelihood sub-committee at VO level.
- Information regarding monthly repayment has to be communicated via letter/email to the VOs in the form of a demand lists before the 5<sup>th</sup> of every month.
- The repayments of the respective months have to be recorded in register and in software.
- BEPC, VO and CRP EP group members have to be informed in writing, the amount to be received, received amount and balance amount etc. every month end in a Demand - Collection – Balance model.
- The list of names and details of enterprises that defaulted in monthly repayment has to be reported to BEPC committee, VO and CRP EP group in writing.
- Pressurize concerned through BEPC for repayment of loan from enterprises that have defaulted payments for more than three months.
- Recommend actions to include enterprises that have defaulted for more than 3 months under NPAs and take other necessary steps.

### **CEF Interest Share Allocation**

- Ensure that profit sharing from interest collected via CEF loans has been allocated to BRC, VOs and SHGs on every quarter based on proportions mentioned in the guideline.
- The interest calculated based on the proportion of actual repayment received has to be allocated after authentication by BEPC.

Besides this, instructions by the District Mission Director / Block Mission Director and BEPC Committee have to be duly implemented.

## Annexure -6

### Setting up of BRC

The BRC will be the nodal centre for technical support for SVEP at the Block level and a centre which provides all kinds of support for SHG entrepreneurs in the block. Block Enterprise Promotion Committee (BEPC) will be formed to manage the BRC-EP. This committee will be working primarily for development of micro enterprises. BEPC is responsible for providing leadership for the project at the block-level.

One of the Cluster Level Federations, recommended by MzSRLM will be designated as nodal CLF. The nodal CLF will be responsible to manage the SVEP funds as per the decision made by the BEPC. This nodal CLF will have a separate bank account for SVEP fund. In no circumstances will the nodal CLF have authority to make any transactions without the approval of BEPC.

NRO/PIA will transfer the funds for Setting up Block Resource Center to respective Nodal CLF. Setting up of BRC should be jointly discussed and agreed by both MzSRLM and NRO/PIA before disbursement of fund.

Suggested list of items that BRC-EP will require are mention below.  
Additional items may be added as per availability in the Block.

Items	Qty	Unit	Unit cost	Total cost	Suggested Specifications
Steel Almirah	2	number	15000	30000	As per MzSRLM Procurement norms for Block
Office Chairs	As per CRP-EP Nos.	10	2000	20000	
Office table	5	number	6000	30000	As per MzSRLM Procurement norms for Block
Plastic Chairs	35	number	500	17500	As per MzSRLM Procurement norms for Block
Ceiling Fan	2	number	1500	3000	As per MzSRLM Procurement norms for Block
Sign Board & other display materials	2	number	3000	6000	As per MzSRLM Procurement norms for Block
White Board with Stand	2	number	2500	5000	As per MzSRLM Procurement norms for Block



Notice Board	1	number	1500	1500	As per MzSRLM Procurement norms for Block
Printer	1	number	15000	15000	Monochrome multifunction laser printer
Desktop Computer	1	number	25000	25000	DualCore Processor, 4GB RAM, 500 GB to 1 TB Harddrive
Laptop	1	number	35000	35000	2 GHz processor, 4GB RAM, 1 TB Harddrive
Projector	1	number	25000	25000	HDMI port, 1080p resolution, >2000 lumens
Inverter with Battery	1	number	20000	20000	1500V to 2000V (Sine Wave)
Setting up of Broadband connection with Wifi facility	1	number	5000	5000	Wifi modem (including Installation charges)
Water Purifier	1	number	12000	12000	(Including Installation charges)
Renovation/Repair of Building	1			250000	
<b>Total</b>				<b>500000</b>	