

Field Facilitator's Guide

ANNEXURE Volume II

Planning and Implementing Non - Farm Livelihood Interventions
USING SVEP APPROACH



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FIELD FACILITATOR'S GUIDE

Annexures : 5

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Chapter 5: Capacity Building under SVEP

5.1: Brief about the concepts taught in TEAM A and TEAM B

#	Module Name	Duration (Days)
	Screening test	
Part-A		
A-1a	Mathematics Preparatory	3
A-1b	Introduction to Business	3
A-2a	Understanding customers	2
A-2b	Making products	2
A-2c	Pricing products	1
A-2d	Selling products	1
A-2e	Records kept in a business	1
	Part-A – Test	13
Part-B		
B-1a	Preparation (Math) – II - TBDL	1.5
B-1b	Introduction to financial statements	2.5
B-1c	Making cash flow statement, P&L statement & Balance sheet	3
B-2a	Introduction to Capital	1
B-2b	Calculation of Working capital	1
B-2c	Managing capital	1
B-2d	Determining breakeven	1
B-2e	Starting a business – TBDL	3
B-3a	Improving the business - TBDL	2
B-3b	Identifying and evaluating business opportunities – Only slides	1

5.2: Brief about TED training content

The TED module is divided into three sections as follow:

TED 1 is designed as basic orientation which includes the following content:

- a. Introduction to the project, design of activities under the project, preliminary idea of concepts behind project components.
- b. Structure of the community-based organizations and their functioning: acquainting the CRP-EP with the CBO structure present in the state – introducing the federation with the CBO
- c. Basic soft skill training- communication, leadership and teambuilding.
- d. Basic Math (Level 1): Simple operations like addition, subtraction, multiplication and division.

TED 2 is designed for the familiarity with mathematics and introduction to the enterprise ecosystem with various opportunities. The content for the module are as follows:

- a. Enterprise and its types
- b. Entrepreneur and types of entrepreneurship
- c. Entrepreneurial Competencies
- d. Principles of Business Management
- e. Vision, mission and values
- f. Role of community in enterprise development
- g. Basic Math (level 2): percentage, average, equation, BODMAS, and simple applied questions

TED 3 is the final round of training which emphasize on the importance of functioning as a resource centre, market understanding and business communication along with application of mathematics for basic business related calculations. The content for this module are as follows:

- a. Business goal setting by CRP-EP
- b. Business communication
- c. Understanding the functions of the resource centre
- d. Networking with community and its relevance for the resource centre
- e. Need for convergence
- f. Financing enterprises, interaction with bank

- g. Importance of relationship between market and CRP-EP
- h. Need for skills and institutional research; introduction to skill training centers
- i. Basic math (Part 3): Profit, cost, revenue, profitability, questions based on calculations to be undertaken under PTS
- j. Final exam

5.3 TED training content

5.4 Suggestive Integration of field practical

Content Modules	in Training Modules / Month of Implementation	Assignment/Tool to be Introduced	Notes	No: of Days required
	TED 1			
		Understanding the local economy of village	CRP-EP have to visit to panchayat/block office of own village/block and enquire about no of educational institutions, aganwadis, PHCs, Govt offices, govt schemes running in the village, tourist places, types of agricultural activities, kind of MSME in the village.	2-3 days
	Gap between trainings	Non-farm intervention and initiative in your locality	1. Identify the kind of Enterprises developed in selected 3 SHGs 2. Identify an enterprise under Production, Trading and Service type and collect basic details	2-3 days
	TED 2			

	Gap between trainings	TED 2 based assignment to begin field level engagement	1. Collect details of Enterprises identified in assignment of TED1-Competencies of an entrepreneur and Risks of business 2. CRP-EP have to visit to any one VO of the village and enquire about total no of SHGs in the village and enquire kind of income generation activities undertaken by the SHGs	
Mathematics, Introduction of Business	Team A1			
	Gap between trainings	Assignment to familiarise 4C+E	Collect details of 4C + E of the enterprises identified in TED 1 assignment	
Understanding Customers, Making Products, Pricing of Products, Selling of Products, Record Keeping	Team A2	Orient Tool 2 and Tool 3	Shortlist the most commonly occurring Business from reports shared on grounded enterprises	
	15-20 days gap between trainings	1st Practice of Tool 2 and Tool 3	CRP-EPs are not expected to fill the format, only familiarise themselves with the details in format	2 days

	TED 3	Doubt clarification on format	During the period, Mentor required to prepare complete Tools for the business type. This will be reference for further training. Professional/MCG to support the mentor in this process where required	
	10 - 15 days gap between trainings	Practice: Tool 2 - Customer and Competition Tool 3 - Production Capacity	Follow of up Team A2- Mentor and Master Trainer to identify 3 different businesses (same category) from the pool of business plans shared as part of Team A2 assignment Assignment will be done in groups (as per Checklist for Standardisation of Process)- The trainer and Mentor will be required to identify a VO and certain business types.	3 days
Financial Statements	Team B1	Feedback and doubt clearance Completion of Tool 2 and 3 based on feedback Orient Tool 4 to Tool 6	Classroom session- Groups will remain the same, each group working on the business assigned	1 day 2 hrs
	12-15 days between trainings	Practice: Tool 4- Production Capacity Tool 5- Cost Tool 6- Profit	CRP-EP groups will be required to collect data and practice the Tools for their respective businesses	4 days- Mentor to spend atleast 1 day with each group

Capital	Team B2	Feedback and doubt clearance Completion of Tool 4 to Tool 6 Orient Tool 7 to Tool 11	Classroom session- Groups will remain the same, each group working on the business assigned	1 day 2 hrs
	12-15 days between trainings	Tool 7- Sales Plan Tool 8- Inventory Planning Tool 9- Pricing of Product Tool 10- Fixed Capital Tool 11- Working Capital		7 days Mentor should spend at least 1 day with each group
Feasibility Study	Team B3	Feedback and doubt clearance Completion of Tool 7 to Tool 11 Tool 12- Business Plan Tool 1- Introduction and completion based on Team B3		2 days 2 hours
Support to CRP-EPs in grounding ME, OTP, Daybook, Opening balance sheet PTS Orientation	Month 8	Tool 13 to Tool 15		1 day
PTS and Consultation	Month 9	Tool 16 and Tool 17		2 days

5.5 NRLM VE-IT app:

Topics for Day 1

1. Introduction and installation of the demoapp
2. Purpose and utilities of theapp
3. Logging in on theapp
4. Introduction of the homescreen,
5. Sync process- Local data, syncing of data and dashboard.
6. Potential Entrepreneur Registration: Explaining all the sections and details.

Points to be Noted by the Facilitator

1. Do not indulge in a lot of details about web logins. The session should be restricted to app details and elements related to CRP-EPs.
2. The CRP-EP profile section details should be skipped and only briefly explain about the baseline since it is only for the learning process.
3. Potential Entrepreneur registration only to be done after the GOT.
4. Red star marked/Asterix entries are mandatory and cannot be left empty.
5. State, District and block details are auto-generated as per the block in which CRP-EP is registered. Any confusion arising in the mind of the CRP-EPs during the learning sessions should be clarified.
6. Only villages allotted to each CRP will be displayed on their list. The CRP-EP may work only in these villages.
7. Only SHGs that are registered with NRLM will be displayed in the list. The CRP-EP may work only in these SHGs.
8. Adhaar Number should not be skipped at any point.
9. How to select a year, month and date by selecting each separately should be explained rather than scrolling.
10. Family Profile - Enter each family member of the household separately including children.
11. Income Profile - Enter only for family members with income.
12. Credit Profile - Existing Credit history of the family should be mentioned. Rate of interest cannot be zero in this section.
13. Keep the family expenditure at least approximately close to

of the actual expenses. This affects the consumption and loan worthiness of the entrepreneur.

14. Syncing requires internet connection. The facilitator or mentor should ensure that the data has shifted from local data to sync data on the homescreen.

End of the Day Assignment

CRP-EPs should be asked to practice and sync 2 potential entrepreneur registrations.

Topics for Day 2

1. Milly of last day and Clarification of doubts
2. Follow up on any difficulties in the registrations or sync
3. Business Plan Preparation: Section 1 to 4

Points to be Noted by the Facilitator

1. In 2.0, each item should be entered separately. For Kirana or so, enter categories of items as lumpsum. Save and add more after each item.
2. Working duration - Number of active day /week /months in a year when the production happens. Select as per the time required to produce the item.
3. Unit per duration selected above. If day is selected, number of units produced/ traded per day should be entered. If week is selected, number of units produced/ traded per week and soon.
4. Utilisation - 100 per cent should be entered.
5. Other income eg - Revenue from scrap dealing cartons in a Kirana Shop, revenue from spoilt vegetables and fruits for cattle feed or manure should be entered in this section.
6. 3.1 - Enter opportunity cost even if land and building is own.
7. Enter each raw material separately. For Kirana or so, enter categories of items as lumpsum. Save and add more after each item.
8. 3.8 - Freight = Transportation charges of goods.
9. 3.9 - Holding Period - The number of days the products remain in the enterprise before being sold/spoilt.
10. Make sure various sources in 4.0 cover the total project cost displayed in right hand top corner.
11. 4.2 - Edit Bank Loan Amount into 0 if CEF is required.
12. Once finished, the mentors comment should be synched.

End of the Day Assignment

CRP-EPs should be asked to practice and sync two business plans and submit for mentor's comment.

Topics for Day 3

1. Milly of last day and clarification of doubts.
2. Follow up on any difficulties in business plan preparation or syncing
3. Discussion on comment given by Mentors.
4. Editing of Business Plans submitted yesterday based on mentor's comment.
5. Discussion on SHG/VO/CLF Appraisal.
6. Discussion on What if Analysis
7. Loan Application Process
8. Steps on BRC Approval and conditions.

Points to be Noted by the Facilitator

1. Mentor to look into the image uploaded of MoM of SHG/VO/CLF appraisal. Unless this is a clear image, business plan should not be approved for further process. Any image maybe approved in training, but this has to be explained to CRP-EPs very clearly.
2. What if analysis to have minimum number of loss scenarios (marked in red). Make changes as per required.

End of the Day Assignment

CRP-EPs should be asked to practice and sync two complete Business Plans along with SHG/VO and CLF Approvals.

Topics for Day 4

1. Milly of last day and clarification of doubts.
2. Follow up on any difficulties in business plan preparation or syncing
3. Enterprise Tracking: Discussion on Enterprise Grounding
4. Day Book Keeping

Points to be Noted by the Facilitator

1. CRP-EPs should be asked to sync after enterprise grounding to proceed for PTS.

End of the Assignment

1. CRP-EPs should be asked to practice on the entire process from start to end.

5.6 Certification of CRP-EP

Definition: It is the formal attestation process to evaluate and characterize the competencies of CRP-EPs.

Objective:

1. Evaluation of Competencies
2. Certification of CRP-EPs

Methodology:

1. The certification shall be a biennial process
2. Each CRP-EPs has to get certified twice in a standard project of 4 years. First at the initiation of the project after their training is complete. And second, at the initiation of fourth-year before beginning the preparation of exit.
3. The evaluation process for the first certification shall be classroom-based, while the second should be a combination of classroom-based as well as field-based.

The evaluation shall attest the competencies of CRP-EPs across three parameters.

	Parameter	Measurable Indicators	
A	Programmatic		
	Knowledge about SRLM, NRO, NRLM	Basic Understanding	Basic Understanding
	Knowledge about local governments and other similar organisations	Basic Understanding	Basic Understanding
	Knowledge and awareness about the local geography and CBO networks	Comprehensive Understanding	Comprehensive Understanding
	Knowledge about various processes, formats, books of records, modules, software	Comprehensive Understanding	Comprehensive Understanding
	Planning, Monitoring and Evaluation and Reporting	Basic Understanding	Comprehensive Understanding
	Knowledge about program budgets and management at BRC	Basic Understanding	Basic Understanding

B	Technical		
	Knowledge about the blockDPR	Basic Understanding	Basic Understanding
	Knowledge about TED and TEAM contents including the Participant tools	Comprehensive Understanding	Comprehensive Understanding
	Knowledge and application of Viability, Business Plans, PTS and Consultancy	Comprehensive Understanding	Comprehensive Understanding
	Knowledge about MIS, MPR	Basic Understanding	Basic Understanding
	Knowledge and flair to work on the computer and related applications	Basic Understanding	Comprehensive Understanding
C	Soft Skills		
	Knowledge of working/local language	Comprehensive Understanding	Comprehensive Understanding
	Knowledge of English	Not required	Basic Understanding
	Ability to communicate orally and in writing	Basic Understanding	Comprehensive Understanding
	Ability to mobilise and motivate	Basic Understanding	Comprehensive Understanding
	Ability to conduct training and orientation	Basic Understanding	Comprehensive Understanding

5.7 Training of CRP-EP on record keeping

Meetings:

- The CRP-EP group should participate in a minimum of 2 meetings organized by BEPC every month.
- First meeting should happen in the first week of the month and second in the second half.
- The participants of the meeting will be BEPC, CRP-EP group, BPM-SVEP, Mentor and Invitees (Block BPM, DPM, Field coordinator from NRO, etc.)
- First meeting should focus on planning and work review of the group and the second to discuss about business plans, requirement of entrepreneur from field and financial matter.
- The agenda of the two CRP-EP meeting should be as follows:

- **In every planning and work review meeting –**
 - Prayer and Welcome
 - Beginning of the meeting by CRP-EP group's president presenting the agenda, Special work given by SRLM /NRO.
 - Sharing of the minutes of previous meeting and flow of the present meeting by the Secretary of the group.
 - After the word of mouth of Secretary the work done in the previous month will be shared by the CRP-EPs in an individual presentation.
 - After the presentation by each CRP-EP there will be a review and re-planning of the work for next month in order to complete the targets.
 - After the discussion on the work plan of previous month and planning for the next month there will be discussion on submission of Business Plan for the next PAC. (Number of business plans to be submitted by each CRP-EP, details of the types of business etc.)
 - There will be discussion on CEF disbursement and repayment. CRP-EP can present the report of re-payment and raise the challenges that they might be facing.
 - CRP-EP group will present the claim report against the work done.
 - Discussion on common issues – Enterprise Performance related - Field, Group and individual if any.
 - Discussion on special activities if any (Scalable enterprises, Mela/Market, Organizing of Skill training, other department works, exposure visit etc.)
 - Any Other agenda which is not listed
 - Vote of thanks.

- **In second meeting –**
 - Prayer and welcome
 - Agenda sharing by the President
 - Presentation of reports from previous meeting by the Secretary and discussion on that.
 - Discussion on business plan (Doubt clarification etc.)
 - Salary distribution & record keeping
 - Discussion on financial issues
 - Reporting of Receipts and payments
 - Other
 - Vote of thanks.

Points to be followed by the CRP-EP group for smooth and successful meeting:

- The date and time for the meeting should be finalized and communicated to everyone well in advance.
- Attendance should be taken and Fine for late comers should be decided by the group and strictly follow.
- Quorum of the meeting should be maintained.
- Every discussion and decision made should be minitised in the minute book by CRP-EP group.
- Internal work report submission its cross checking and consolidation should be done by the group before the meeting.
- CRP-EP group can follow the sitting protocol for the meeting which is listed as follow:
 - The group should sit in a circle.
 - The President should sit in the middle, The Secretary in the right side of the President, Treasurer in the left side of the President, the Joint Secretary on the right side of the secretary and Vice President on the left side of the Treasurer .

Books of records to be maintained by CRP-EP group:

In order to smoothen the process of implementation of project activities, it becomes utmost important for the CRP-EP group to keep their books of records updated and clean. This will the help the group use it for their reference whenever they get stuck at any level.

S.No.	Books of Records	Objective
1	Minutes of the meetings	Record of CRP-EP group meeting agendas
2	Attendance register	Records of CRP-EP meeting attendees
3	Cash book and ledger	Records of cash and bank transaction of CRP-EP group
4	Cheque issue register	Records of cheques issued in CRP-EP group
5	Salary issue register	Records of salary issued for each CRP-EP
6	Day Book	Records of monthly/quarterly transaction
7	Inward/Outward register	Records of the letter, reports, file submitted or

		received to/from BEPC
8	Activity/Movement register	Records of the daily activity of each member of CRP-EP group
9	Loan repayment register	Records of internal loan taken by CRP-EP in their group
10	Other income source register	Records of other source of income for CRP-EP group

Suggested formats for the records to be maintained by CRP-EP group:

Cash Book

Receipts					Payments				
Date	Particulars	L/F No.	Cash	Bank	Date	Particulars	L/F No.	Cash	Bank

Ledger

A/C Head :

Debit				Credit			
Date	Particulars	F.No.	Amount	Date	Particulars	F.No.	Amount

Cheque received register

Received					
Date	Cheque No.	Particulars	By Whom	Amount	Signature /Remarks

Cheque issued register

Date	Cheque No.	Particulars	To Whom	Amount	Signature/Remarks

Cheque leaves details

Date	Balance leaves(Opening)	No.of leaves received	Total No. of leaves	No. of leaves issued	No.of leaves cancelled	Balance leaves (closing)

Salary Register

Month:

Sl No.	Name	Previous Balance (A)	Present Month (B)	Contribution (C) = B x ... %	Extra deduction (D)	Net Amount (E) = A + B - C - D	Received Amount (F)	Date / Cheque No.	Balance to be paid (G) = E - F	Signature
Total										

Individual Salary register month wise

Name of the CRP EP :

Month	Honorarium	Contribution to group	Amount after contribution

Individual Day Book

Date	Revenue		Costs					Other details.	
	(BRC)	(other)	Travel	Stationary	Mobile				

Day Book (Group)

Date	Revenue		Costs					Other details.	
	(BRC)	(other)	Salary	Stationary	Meeting exp				

Receipt

Receipt No :	Date
:/...../.....	
Name of the Group , Address , Reg . No.	
<u>Receipt</u>	
<u>Purpose</u>	
Total	
Received Rs	
Only	
Name and Signature	

Voucher

Voucher	No	:
Date :/...../.....		
Name of the Group , Address , Reg . No.		
<u>Voucher</u>		
<u>Purpose</u>		
Total		
Paid		
Rs		
.....Only		
Name and Signature		

Inward Register

Date	Particulars	Mode (By hand /post/courier /Email)	From Whom	Received by	Signature

Outward Register

Date	Particulars	Mode (By hand /post/courier /Email)	To Whom	Send by	Received by	Signature

Daily Activity report

Sl No.	Name of CRP EP	1 st week							
	/..../..../..../..../..../..../..../..../..../..../..../..../..../..../..../....
		1. 2. 3. 4.	1. 2. 3. 4.	1. 2. 3. 4.	1. 2. 3. 4.	1. 2. 3. 4.	1. 2. 3. 4.	1. 2. 3. 4.	1. 2. 3. 4.
		1. 2. 3. 4.	1. 2. 3. 4.	1. 2. 3. 4.	1. 2. 3. 4.	1. 2. 3. 4.	1. 2. 3. 4.	1. 2. 3. 4.	1. 2. 3. 4.
		1. 2. 3. 4.	1. 2. 3. 4.	1. 2. 3. 4.	1. 2. 3. 4.	1. 2. 3. 4.	1. 2. 3. 4.	1. 2. 3. 4.	1. 2. 3. 4.
		1. 2. 3. 4.	1. 2. 3. 4.	1. 2. 3. 4.	1. 2. 3. 4.	1. 2. 3. 4.	1. 2. 3. 4.	1. 2. 3. 4.	1. 2. 3. 4.
		1. 2. 3. 4.	1. 2. 3. 4.	1. 2. 3. 4.	1. 2. 3. 4.	1. 2. 3. 4.	1. 2. 3. 4.	1. 2. 3. 4.	1. 2. 3. 4.

Loan Repayment Register (Individual)

Name of CRP EP :			Date of loan :	
			Amount :	
			Period :	
			Rate of Interest :	
Date	Opening Balance	Amount Paid		Balance Amount
		Principal Amount	Interest Amount	

Loan Repayment Register (Group)

Month:

Sl No.	Name of CRP EP	Opening Balance	Amount Paid		Balance
			Principal Amount	Interest Amount	
Grand Total					

Other income source register

Details of work	Source	Date of work	Work done by	Agreed Amount	Received Amount	
					Date	Amount

5.8 Blossom

Blossom Training

Session 1: Understanding the expectations and need for MECs on the training.

Time: 1 hour

Materials needed: Whiteboard, Marker, Case Study Format of data collection, chart papers and sketch pens

Learning Outcome: To know the expectations of the participants from the training and to ensure the sustainability of the group is continuing their services in their respective blocks as a team.

Methodology:

Time	Activity	Materials
05minutes	Storytelling	The story of Elizabeth attached in the Annexure
10 minutes	Interaction	White Board, Marker
30 minutes	Expectations, Conclusion, and Presentation (making airplane)	White Board and Marker
05 minutes	Distribution of data collection Format	Data collection Format
10 minutes	Data filling in the given format	

Session Notes

At the beginning of the session, the facilitator will narrate the story of Elizabeth. After the story ends the facilitator may ask the participants:

1. How was the story?
2. What are the learnings from the story?
3. How do you relate the story to this training?

After the interaction with the participants, the facilitator will draw a picture of an airplane on the board. He will again ask a few questions to the participants, they are:

1. What are your expectations for your group from the training?
2. How will you increase the earnings of your group as a service provider?
3. What are the qualities that have to be improved in your group to make it sustainable?

Based on the answers received from the participants the facilitator will write it on the board inside the airplane drawn earlier. He/ she will now explain how an airplane flies on the runway: takes off from the runway, lands in the layover and then again takes off to the final destination. The facilitator will have to question the participants about who sits on the plane. The answer expected from the participants would mainly be “a pilot” and “passengers” on which the further comparison to a MEC/CRPEP group and entrepreneurs has to be made. To initiate the discussion, the facilitator will relate two things that are important to the pilot for its passengers namely their safe journey and their destination that they wanted to travel to. Similarly, the MEC/CRPEP group has to consider the same for its entrepreneurs. The healthy running of their business and the dream that they see for their business is dependent on the consultation and the help that the group provides. Therefore, the growth of the enterprise is totally in the hands of the CRPEP group.

The facilitator will then try to emphasize the opportunities that the group can create for themselves by giving them the example of an experienced pilot. An experienced pilot receives lots of invites from different airlines. Similarly, the CRPEP group can also act as a consultant body for different organizations or external agencies once recognized by their efforts and works.

Session 2: Team Building and Leadership

Time: 2 hours 30 minutes

Materials Needed: A4 size paper, Chart Paper, sketch pens, double side gum, projector, laptop and printed materials (quotes of famous personalities)

Learning Outcome: The group will understand how with clarity in their roles, proper work division, and better leadership qualities, the group will become a service provider in their block.

Methodology:

Time	Activity	Materials
05 minutes	Introduction	
30 minutes	Group Activity	Chart papers and sketch pens
30 minutes	Conclusion of the Group activity	Board and Marker
20 minutes	Group work of Qualities of a CRPEP group	Chart Paper and sketch pens
20 minutes	Group presentations	Projector and Laptop
20 minutes	Conclusion	

Preparation before the activity:

The facilitator will have to write down 6 qualities of the following personalities (this can change according to the number of participants) in bold font on same size of paper and fold it:

1. Mahatma Gandhi

- He is known as Father of Nation
- He was a pioneer of Satyagraha
- He got recognized through his work and movement in South Africa
- He used methods of Non-Violence

- He was one of the heroes for the freedom fight of India
 - He was shot dead in 1948
2. Sachin Tendulkar
- He is known as the God of Cricket
 - He is the world-famous cricketer who is born in Mumbai
 - The first cricketer to secure double century in One day cricket
 - He played first test cricket at the age of 16
 - The cricketer who has got out the most in his 90s run
 - The cricketer who has secured the first 100 century in One day match
3. Dhirubhai Ambani
- Founder of Reliance Industries
 - He worked in Petrol pump for 8 years
 - He is one of the richest men of India
 - He got Economic times award in 2001 and Padma Vibhushan in 2016 after his death
 - He believed in the concept of more the supply, more will be the demand
 - He has two sons who are world famous Businessman
4. Amitabh Bachchan
- He is a evergreen Superstar in Bollywood
 - His wife, son and daughter-in law work in Bollywood as well
 - He has won DadaSaheb Phalke Award, Padma Vibhushan, Padma Bhushan and Padma Shree
 - He is the anchor of “Kaun Banega Crorepati”
 - His famous dialogue is- “Rishtey me to ham tumhare Baap lagte hai, naam hai Sahanshah”
 - The Bollywood film actor who is born in Allahabad
5. Mother Teresa
- She has won Nobel prize for peace in 1979
 - Her work area was in Calcutta
 - She worked for poor and needy people
 - She was known as the Saint of Gutters
 - Her original name was Mary Magdalene
 - She became Indian Citizen in 1952

The facilitator will take 5-6 pots or small bags or balloons or pot made of chart papers to keep the chits in them and place them at 5 different corners of the room (The chits should be mixed before putting in the pots).

Session Notes:

The facilitator will now discuss the activity with the participants for which they will ask the participants to stand in a circle. The facilitator will then say that Who all like gifts? What are some of the gifts that the participants have got? After this interaction the facilitator will say that today we also gift for you all but you will have to find it in the room. After that the facilitator will give the following instruction to the participants:

1. After the whistle everyone has to go and find the gifts
2. Each one of you should have only one gift with you
3. All of you should stop at the place from where you have received the gifts till you receive further instructions
4. Repeat the instructions and clarify the doubt of the participants and blow the whistle.

After this the facilitator will ensure that each of the participants has one chit with them. The facilitator will give the following instructions to the participants:

1. Each one of you has a chit which is actually a clue to understand which person/personality we are talking about
2. Without showing you chits to others, find another person who has the same answer for the clue as yours and form a group with them.
3. When you all have ensured that you have form the group with all the members in it then you will have to clap

After the group is formed the facilitator will ask the participants to ensure that there is no one belonging to another group present in their group. The facilitator will now ask each group for the answer of the person/personality for which they got the chits. The facilitator will then ask the participants to read the qualities of that person/personality one by one

After that the facilitator will ask the participants to sit in the circle with their group and give the following instructions:

1. Each group will get Chart papers and sketch pens.
2. The group will fold the chart paper into two halves. In the first half the group will write the name of the person that they got in the chits and their qualities
3. In the second half of the paper each group member will write their one quality which they think is the best in them in "Quality Name of the person Name of

their village” format. (The facilitator should encourage the participants to think and write their unique quality)

The group will be given two minutes each to present after the preparation (10 minutes). The facilitator will ask the participation to present their individual qualities like -I am Confidence name of the person from _Name of the Village).

After this the facilitator will present the PPT about the qualities of the personalities given to the participants. The facilitator will emphasize that if you listen to the work cricket then we remember Sachin, if you listen to Bollywood, we remember Amitabh similarly if the people of your village listen to CRP-EP they should remember you.

The facilitator will draw the conclusion by saying that, all of you listed your individual qualities but think about it as a CRP-EP group now. All the qualities that you listed together will become the qualities of the CRP-EP group, which will make you all more efficient as a group.

After the conclusion the facilitator will brief about another activity to the participants. In the same group the participants will be asked to list down the qualities of the CRP-EP group. They will be given chart paper and sketch pens to complete the activities and then do group presentations.

After the presentation of the group, the facilitator using the PPT will explain the qualities of the CRP-EP group. The facilitator will have to explain the points of the PPT by using small instances or stories. For example- To talk about dedication and commitment for the team, the facilitator can give the example of Sachin Tendulkar and narrate his story from the world cup match. Before one of the important matches of the world cup, Sachin got the news about the death of his father. Understanding how important the match was for his team and India he went ahead keeping aside his sorrows to play the match and was responsible for the team to win. During the winning speech he mentioned that it was difficult for him to come and play but he had to do it for his team and India.

In a similar manner the facilitator will have to explain each of the qualities in complete the session.

Session 3: Understanding MEC group as a ME(SWOT)

Time: 3 hours 30 minutes

Materials Needed: Chart Paper, Sketch Pens, Double Side Gums, Projector, Laptop

Learning Outcome: The group will be able to understand how to increase their income by reflecting on their strength, weakness, and threat.

Methodology:

Time	Activity	Materials
15 minutes	Interaction	Projector and Laptop
45 minutes	Group Work	Chart Paper, Marker,
60 minutes	Each group presentation	
15 minutes	Feedback about the presentation	White Board, Marker, Projector
45 minutes	Group Work	Chart Paper, Marker
30 minutes	Conclusion and Interaction	Projector

Session Notes

Session 4: Time Management

Time: 2 hours

Materials Needed: Chart Paper, Sketch Pens, Double side gum, projector, Laptop, 3 Empty Jars of the same size, 3 sets of an equal portion of Big Stones, Small Stones, Gravel, Sand and Water, 24 square marked printed sheets (3 per participants), PPT on time management definition

Learning Outcome: The group will understand the importance and management of time as well as multi-tasking with self-discipline to earn money

Methodology

Time	Activity	Material
5 minutes	Introduction	Projector, Laptop
30 minutes	Group Activity (Mayo Jar)	Empty Jar, Big Stones, Small Stones, Gravels, Sand and Water
10 minutes	Interaction (Conclusion of the activity)	White Board, Marker
5 minutes	Activity Introduction	24 square marked printed sheets
30 minutes	Square marked activity	24 square marked printed sheets
20 minutes	Activity presentation	
20 minutes	Presentation	Projector, Laptop, and PPT

Session Notes:

In the beginning, the facilitator will ask the following question:

1. What is Time?
2. How many hours are there in a day?
3. How many hours do we use for work (personal or professional)?

After the participants will answer these questions the facilitator will give the 24 square marked printed sheet to the participants and give the following instructions:

1. Think of the 24 square block as 24 hours of the day
2. Fold the paper such that you get four equal parts on the paper
3. Distribute the four part as 12 a.m. - 6 a.m., 6 a.m. to 12 noon, 12 noon to 6 p.m. and 6 p.m. to 12 a.m.
4. The participants will be asked to write what work they do in each hour of the day
5. The participants will keep the filled sheet with them till the next activity.

After that the facilitator will inform the participants that we will do another activity now. The facilitation will then ask participants -Who all believe that they can work efficiently? (By show of hands). If more participants will raise their hand then the facilitator will say that we will give two people a chance to prove it. The facilitator will then ask the participants to nominate two people whom they think can do the work without wasting time. (If there is no selection from the participants the facilitator will draw two names from the chits)

During the above discussion, the supporting facilitator will start preparing for the Mayo Jar activity by bringing all the materials on the table. After the selection of two the participants the facilitator will ask one of them to come ahead and give the following instruction:

- The facilitator will introduce the participants with the materials on the table. There will be 1 Empty Jar, 1 set of (pieces varying to the size of the jar) Big Stones, Small Stones, Gravel, Sand, and Water.
- The facilitator will explain to the first selected participant to fill the Jar using the available materials within 5 minutes.

The facilitator will set the timer and give direction to start the task and ask the other participants to clap for the participants who are participating.

After the first participant has completed the activity the facilitator will show the jar to all the participants and say that Jar is filled (may/may not be) but some of the materials are still on the table. The facilitator will now ask the participant to take the help of the other selected participants to fill the Jar. The two selected participants will be given 2 minutes to discuss ways to fill the Jar. The second set of Jar will be placed on the table. The facilitator will instruct the two participants to fill the Jar in 5 minutes.

After the completion of the activity the facilitator will ask the participants how many materials are left on the table this time compared to the first attempt?

The facilitator will then ask the following questions to the participants:

1. How do they like the activity?
2. Why do they think the difference has come in the first and second attempts of filling the Jar?
3. Can you all think of another way in which the Jar can be filled with all the materials in it?

The facilitator will give 5 minutes to participants to discuss the ways in which the Jar can be filled. After the discussion, the facilitator will fill the Jar using all the materials effectively and show it to the participants.

After filling the Jar, the facilitator will ask the participants:

1. What did you learn from this activity?
2. Why do you all think that I was able to fill the Jar using all the materials?
3. Is there any relation of time and work management to complete the activity?

After the discussion the facilitator will explain the participants to think of the empty jar as time and then ask the participants:

1. If the empty jar is time, then what will be the Big stones, Small stones and other materials?

The facilitator will now link the activity to utilization of time for completing the work that has to be done in Priority first, then the small work for the later part of the day etc. The facilitator will explain that the Big stones, although is a priority work but the small work should be managed along and should not be left while focusing on the big work. This should be linked to the work done by them on the field. (How time should be managed effectively to complete the work)

After completing the discussion about prioritizing and managing time the facilitator will again share the 24 squared sheet paper to the participants and ask them to fill it again thinking about the learning from the activities. (They might think of sleeping early in order to wake up on time and finish some work to reach the office or field on time and work on something important). The facilitator will now circulate the sheet for the participants to fill.

After the participants have filled the sheet, the facilitator will ask the participants to compare the sheet that they have filled before. The facilitator will ask 3-4 participants about the changes that they have made in their first and second sheet to finish the work.

The facilitator will now again give all the participants 24 squared sheet paper and ask the participants to think about their CRP-EP group. They will be briefed that they are getting only 24 hours in a day, so how will they use this time in order to earn more money and manage the work of the group efficiently.

After the discussion on the filled sheets, the facilitator will use the PPT on time management to draw the conclusion about how we should use the time efficiently in our lives.

Session 5: Importance of working through CBO in SVEP

Time: 60 minutes

Materials Needed: Chart paper, sketch pen, Double side gum, Projector, Laptop

Learning Outcome: Importance of working through CBO in SVEP as well as mobilization to bring a client in consultant relationship for the CRPEP group

Methodology:

Time	Activity	Material
5 Minutes	learning outcome	LCD, Laptop
70 Minutes	Group Formation, Discussion in the groups and presented with the old CBO Modules	Printout of CBO Modules (Old), Marker, Chart Paper
45 Minutes	Feedback and consolidation session	

Session Notes:

Facilitators will begin the class with the question of the importance/necessity of CBO mobilization in the SVEP project. The answers from the participants during the discussion will be written on the whiteboard. The facilitator will ask about the role of CBO during SHG/VO Orientation, triggering meeting, GOT and EDP.

The facilitator will draw attention to the client and service provider relationship of entrepreneurs and the CRP-EP group. The facilitator will begin by saying that the start of this relationship is from a Triggering meeting where at the end of the mobilization the CRP-EP gets a lifelong client. The facilitator will then emphasize how the CRP-EP group should maintain this relationship by providing services of packaging, labeling, marketing, a full inspection of the business before any value addition, capital arrangements of the business or at events of any change that happens in the enterprise.

In addition to that the facilitator should also inform the CRP-EP that they were able to more than 1500 clients in 4 years only because of the Community Based Organisation. In Fact, that they get paid to create these clients, therefore they should understand their role in the system.

Session 6: Introduction of new modules of mobilization

Time: 2hours 30 minutes

Material Needed: chart paper, sketch pens, double side gum, projector, laptop, printed materials of new modules

Learning Outcome: The CRPEP group will be able to learn the new modules and mobilize the CBO with its content

Methodology:

Time	Activity	Material
05 minutes	Interaction	White board, marker, Projector and laptop
55 minutes	Group discussion	SHG orientation module, CLF orientation modules, triggering meeting module, GOT module and EDP (1st day and 2nd day) module
60 minutes	Group presentation	Projector, laptop, chart paper and sketch pens
30 minutes	Doubt clearance and feedback	White board, marker, Projector and laptop

Session Notes:

Facilitators begin classes with the question of the importance / necessity of the NEW CBO mobilization module in the SVEP project. The total number of trainees is already divided into five groups and each group is getting a new module on each subject (1-CBO orientation (CL; 2- SHG orientation and triggering, 4-GOT, 5-EDP). Giving 40 minutes for the preparation of the Mock presentation, the Groups decide what to discuss and the person for the presentation. After the preparation each group is presenting their subject in the order of CDS, ADS, NHG, Triggering, GOT and EDP. After each presentation there should be a feedback session from other 4 groups and facilitator. Before the next presentation each group members have to note down the areas of importance to be given in the whole presentation and the facilitator emphasize not to

dilute any portion in the module they presented. Each group will get 10 minutes each for their presentation.

Session 7: Conflict resolution

Time: 2 hours 45 minutes

Material Needed: Chart paper, Sketch Pens, Double side Gum, Projector, laptop, Printed Materials

Learning Outcome: The CRPEP group will be able to learn what are the conflicts will be arise in a group and how to solve the conflicts.

Methodology:

Time	Activity	Material
10 minutes	Introduction	
30 Minutes	Preparation for Activity	Chart paper, Sketch Pens, Double side Gum Printed Materials
105 Minutes	Activity presentation	
20 Minutes	Feedback of the activity and conclusion the session with slide presentation	Projector, laptop

Session Notes:

The facilitator begins with interaction about their group. How is running your group / business? Relationship with BRC / BPM / DMT and internally etc. After the interaction the faculty introduce to them about this session.

Direction to the activity:

- This session starts with an activity (Drama).
- Each of the group will get a printed paper which includes a situation.
- Read well this story and prepare a drama.
- All of the group members should be participated in the activity.
- Materials will be available here.
- 30 Minutes for preparation and 15 Minutes for presentation.

Then the facilitator makes sitting arrangements of the participants in group wise with the help of the other faculties. Give the printed case study to every group and cleared their doubts.

Activity: Create a conflict and its solution according to the given situation and present through an activity.

Situation 1: DMMU / BMMU level conflict. - Identified the field issues, Take action against a CRP EP etc.

Situation 2: BRC / BPM level conflict - Identified field issue, Given mistaken report, Payment delay issue and its debating etc.

Situation 3: CBO level issues - Loan repayment issues, Fee collection issues etc.

Situation 4: Internal issues in the group - Financial issues, record keeping related etc.

Situation 5: Internal issues in the group - Misunderstanding by others, Internal group in the group etc.

After the presentation of each group the other 4 groups give feedback and add solutions if any. The facilitator notes these points for concluding the session.

After the presentation and feedback from the participants the facilitator interact with them about the conflicts happened / situations will be happen in their business/Group (internally and externally) and how to solve it. How to avoid the conflict situation etc. (Explain the story of cow dung, pigeon, cow and cat with 3 situation and story of father and 2 sons - house burns and sell). At last the facilitator concludes this session through slide presentation.

Session 8: Stress Management

Time: 2 Hours

Material Needed: Printed Material, Mic, Laptop

Learning Outcome: The participants get relief from personal stress and work-related stress.

Methodology:

Time	Activity	Material
45 Minutes	Meditation	Mike
15 Minutes	Feedback	
10 Minutes	Introduction to the activity	
20 Minutes	Fill the questionnaire by everyone	Printed material
40 Minutes	Session explain using with the questionnaire and slides	

This session starts with meditation. After the meditation the faculty collect the feedback from the participants. Then the faculty interact with them about meditation and stress. Then distribute the printed questionnaire to the participants and explain how to fill it. After that present by the participants (5-6). Then the facilitator explains the points included in the printed notes through slide presentation. Then interact the facilitator to the participants -How to affect the confidence and personal appearance of a person by stress? and how to manage stress. Conclude this session through examples and slide presentation.

Session 9: Rapport building with entrepreneur (BP and PTS quality)

Time: 2 hours 45 minutes

Material Needed: Chart paper, White paper, Marker, Projector

Learning Outcome: Ensure the quality of Viability and Business Plan (Rapport Building with Entrepreneur).

Methodology:

Minutes	Activity	Materials
5 Minutes	Introduction	LCD, Laptop
30 Minutes	Discussion in the groups on the differences according to Business Plan and PTS	Printout of 5 BPs and its PTS scenario
30 Minutes	Group Presentation and feedback 6 minutes each	Chart paper, marker
20 Minutes	Discussion on the findings to improve the quality	Chart paper, marker
30 Minutes	Group Presentation 5 minutes each	Chart paper, marker
45	Feedback and consolidation session	

Session Notes

The facilitator arrives in class with five different business plans selected from pre-collected data. The session starts with the introduction of how the business plan should be proportional to the PTS. Displays the prepared presentation after taking the feedback of the trainees. It also discusses the business plan of each business and its PTSs and also the problems (difference) found in these tools. Each group is asked to write down what they have found on the chart paper. Then the facilitator ask the groups to present their findings (the facilitator will make sure to avoid repetition in

presentation in the series like problems in the areas like Revenue, raw material purchase , market linkage, capital, formalization etc. After the first phase of presentation they all asked to chart the activities that an MEC has to do to increase the quality of the business plan to solve the founded problems, thereafter they should present their suggestions to increase the quality of Business Plans (the facilitator make ensure to avoid repetition in presentation in the series and the facilitator must have properly studied and analyzed the problems of each given business and list of activities to increase quality of Viability and Business Plan before starting this session). The facilitator concludes the session with an authentic briefing on these presentations according to the feedbacks from groups and the analysis prepared by the facilitator himself (quality of viability study, Market support, convergence with other departments, formalization should be covered in the briefing)

Session 10: Understanding scalable enterprise

Time: 2 hours 30 minutes

Material Needed: Chart paper, White paper, Marker, Projector

Learning Outcome: Understand the idea of a scalable enterprise and how to support a MEC group to these enterprises.

Methodology:

Minutes	Activity	Materials
10 Minutes	Interaction with the participants about scalable enterprises	
30 Minutes	Group work 1	Chart paper, Marker
30 Minutes	Group work presentation with a debating	
20 Minutes	Feedback and presentation with Video	Projector, Speaker
30 minutes	Group work 2-- How can MEC group scale up them	Chart paper, Marker

20 Minutes	Group work presentation	
10 Minutes	Feedback and conclusion.	

Session notes:

This session starts with an interaction with the participants about the enterprises which started by them. Sustained businesses, growth, advantages to the society etc. After the interaction start a small discussion on scalable enterprises. After 5 minutes divided in to 4 groups. Each group should be discuss based on one enterprise.

Discussion points:

Group 1 - Discuss Scalable enterprise with high investment (New).

Group 2 - Discuss Scalable enterprise with high investment (Existing)

Group 3 - Discuss Scalable enterprise with low investment (New)

Group 4 - Discuss Scalable enterprise with low investment (Existing)

After the groupwork start the debate. While debating new enterprises groups (High investment and low investment) one of the existing enterprise group will be the panel and the second group will be the audience. While debating existing enterprises groups (High investment and low investment) one of the new enterprise group will be the panel and the second group will be the audience. The facilitator gives the direction to panel team, debating team and the audience team.

After the debating the facilitator will display a video of one or two examples of scalable enterprises in different ways and conclude the first part of the session.

After that the facilitator ask them how can they scale up these enterprises? What is the role of them for that as a MEC group? These questions they will discuss in their groups. After the discussion they will present. One group (new and existing) will present and the other similar group will add their points.

After the presentation and their feedback, the facilitator will give feedback and conclude this session that they should remember these points in the fourth day session (Opportunity).

Session 11: Communication Public speaking

Time: 2 hours 30 minutes

Material Needed: A4 paper, Chart paper, Marker, Projector, Mic

Learning Outcome: Understand the participants the things to be remember while conducting / participating in a public speaking.

Methodology:

Minutes	Activity	Materials
5 Minutes	Introduction and making pairs	Written Chits
8 Minutes	One to One speech and feedback	
12 Minutes	One to Two speech and feedback	
25 Minutes	One to group speech and feedback	
25 minutes	Preparation for organizing a program / function	Chart paper, Marker
60 Minutes	Group work presentation (Programme/ Function)	Chart paper, Marker, Mic
15 Minutes	Feedback and conclusion.	Projector

Session Notes :

The facilitator starts with this session with an interaction about speech - How many of them have a previous experience in speech.

Step 1:

After the interaction give instruction to the one to one speech. Divided the participants into pairs with the support of other facilitators. Distribute the chits to all (name of flowers, animals, regular use items etc.). Tell the participants to put number 1 & 2. Then give 2 minutes for preparing them for speech. The pairs should be stand face

to face in one hand distance. After the whistle all the 1st number will start speech for 2 minutes and the 2nd number will be the listener. After that the listener will give the feedback in 1 minute. Then 2nd participant will start and 1st participant will give feedback.

Step 2:

Make small groups with 3 participants each from different pairs and tell them to put number 1, 2 and 3. While speaking one participant the others should stand face to the speaker. First speech will start from 1st number of all the group. Speech will be 2 minutes and the listeners feedback will be 1 minute. Then 2nd and 3rd.

Step 3:

Make big groups (6 - 7 members) from the phase 2 groups and tell them to put numbers internally. (Number of groups should be equal / less than the number of group members) The facilitator should prepare 6 - 7 topics (6 -7 sets according to the number of group) for speech. Then give the different topics every member in every group. That is No 1 of every group will be speech the same topics. Give 5 Minutes 4 minutes for preparation for everyone. Then 1st number of every group will go to another group and the group members will wish to him/her and welcome while the guest is coming from the other group. After the whistle all the 1st number will start speech their topics for 2 minutes. After that the group members will give feedback for 1 minute. This process will be continued till the last member.

Step 4:

Bring the participants into 3 or 4 Groups according to the number of participants. The facilitator gives different situation for each group to organize programme / function.

1. Inauguration of an enterprise by Panchayat President
2. A MEC/CRP EP group is getting an award from the Minister for best performance.
3. A MEC/ CRP EP group is giving a farewell to BPM/Mentor
4. Fund / Machinery passed for 25 enterprises from Jilla Panchayat / Block Panchayat / any other dept with the support of MEC/ CRP EP group.

Prepare them for 30 minutes - Materials, stage arrangements, and planning. Each group will get maximum 15 minutes for presentation.

After the presentation the facilitator will appreciate and give feedback to all the team. Then explain what are the common things to be remember while presenting a speech and organizing a programme through slide presentation.

Session 12: Entrepreneur Experience sharing

Time: 2 hours

Material Needed: Projector, Mic

Learning Outcome: To get an idea of expansion of a business through a real experience sharing

Methodology:

Minutes	Activity	Materials
5 Minutes	Introduce the entrepreneur to the participants by the faculty	
75 Minutes	Experience sharing by the entrepreneur	
40 Minutes	Interaction with the entrepreneurs by the participants	

The facilitator gives a small introduction about the entrepreneur to the participants. After that the entrepreneur share his / her experience from starting to till now. Idea formation, Starting, situations in the initial stage, problems faced, developing stages etc. After the presentation of the entrepreneur give time to interaction with participants and the entrepreneur. The participants ask their doubts and answer by the entrepreneur.

Session 13: Understanding the quality of consultation

Time: 2.45 Hours

Materials needed: 5 different Business Plans and its PTS, White paper, Chart Paper, Sketch Pens, White Board Marker, Projector, Laptop, PPT on PH Tool.17

Learning Outcome:

Provide consultation slip according to various situations in various businesses.

Methodology

Time	Activity	Materials
05 Minutes	Introduction	LCD, Laptop
45 Minutes	Group Activity (Difference between BP and PTS)	Chart Paper, Sketch Pens, Marker, Chart Paper
25 Minutes	Group Presentation	
15 Minutes	Feed back	White Board, White Board Marker
30 Minutes	Group work (consultancy slip preparation)	
25 Minutes	Discussion presentation	White Board, White Board Marker
15 Minutes	Feed back	PPT on PH Tool.17, White Board, White Board Marker
05 Minutes	Consolidation session	Interaction

***Preparation:** On the beginning day of the training collect one business plan and its minimum 3 months PTSs from all the participants and select 5 business plans and its PTSs for this session.

Session Notes:

In the start of the session the facilitator invites the participants to the need of quality consultancy slip in the project and after he / She explains the process of this session

and distributes the Business Plans and its PTS to each 5 groups that are already selected on the first day of the training. The facilitator then ask

Instructions

1. Prepare First year financial details of Business Plan they got and write the first 3 months PTS details in the given below format (format should draw in white board or show its PPT) in a Chart paper

Name of Business:					
Type of Business:					
Location :					
Heads	Business Plan Details	Business Plan Details	PTS Details		
	Year -1	Month wise of Year -1	Month 1	Month 2	Month 3
Revenue					
Costs					
Profit					
Profitability					

1. After completing the above work they have to prepare a presentation of the differences they found in between the data of Revenue, Costs, Profit and Profitability in the Business Plan and PTS.
2. List down all the heads and its subheads that having differences and its differences in data in other columns respectively in another chart paper as give below

Example....

Heads	Sub Heads	Difference
Cost	Wages	Monthly wages increased in PTS Rs.700per month

4. Then each group has to present their findings in the classroom and the facilitator should comment on each presentation only after asking the comments from the audience and direct them to understand the reality in the assumption and the reality on preparing the business plan and PTS.

After all presentation and its discussion, the facilitator again asks them to go back to groups

Instructions

1. Prepare a Consultation slip on the findings they got from the last group work on Business plan and PTS
2. Consultation slip contains the following areas
 - a. **What the entrepreneur to focus in the coming days**
 - b. **The suggestion to make changes on the focusing areas and how they will implement it the field.**
2. Present their finding before the audience
3. After each group present their findings the facilitator asks for comments from audience and thereafter he/ she can give comments or suggestion on the

findings

After the presentations of all groups

The facilitator brings the attention of the trainees to the **Power Point Presentation of PH Tool No.17** and discuss the areas and the need of asking questions to the entrepreneurs on each finding they have written in the Consultation Slip

Facilitator concludes the session that how MECs can make progressive impact in the life of Entrepreneur and in their businesses, they are giving consultation and the impact of good consultation leads to a long-term relationship between MEC and Entrepreneur through it possible approach for a sustainable income form the client relationship.

Session 14: Experience sharing with a consultant

Time: 1 hour

Material Needed: Projector, Mic

Learning Outcome: To get an idea of how to become a good consultant

Methodology:

Minutes	Activity	Materials
5 Minutes	Introduce the consultant to the participants by the faculty	
50 Minutes	Interaction with Consultant by the participants	
5 Minutes	Feedback	

This is an interaction session.

Session 15: Opportunities of a MEC group

Time: 2 hours

Material Needed: Tennis Balls (for one third of participants each or 10 for 30 participants), Check list, Whistle, PPT , Chart paper, Sketch Pens, Double side Gum ,Projector, laptop

Learning Outcome: Understand the different opportunities of the MEC group in block wise

Methodology:

Minutes	Activity	Materials
5 Minutes	Introduction of the ball game	
10minutes	Ball game	Tennis / Rubber ball
15 Minutes	Feedback of the ball game, briefing about the game related with the opportunities of the MEC group	
45 Minutes	Group work (Block wise)	Chart paper, Marker / Sketch pen
30 Minutes	Group work presentation (block wise)	
15 Minutes	Feedback and conclusion	

Session Notes:

The faculty interact some common things about their work - present work, earnings from outside of the BRC etc. After the interaction the faculty say that we are going to play a game. Tell them to stand in a big round. Explain about the game. This game is just like a refresher type. They will get some Tennis / rubber balls ($\frac{1}{3}$ of the number of participants). Throw the balls to others. Should not keep balls in their hands. It should be pass to others.

(The facilitator should watch their activities while they are playing.)

After the game the faculty take feedback from them. How do they feel game? how many times have they catch balls? Who is the top and Why? Hany anybody didn't get ball? How many of them didn't move from their own standing position etc.

After the feedback and interaction, the above-mentioned questions the facilitator ask a question that is there any relation between the game and your work especially opportunity related. Then the participants give some answers. After their answers the faculty will conclude the activity with the explanation of opportunity of MEC group. The faculty will pick out some examples from the game and connect with their opportunity.

Example: You get balls from different people but didn't get from everyone. every time you couldn't catch the ball. Sometimes more than one balls came in your side - somebody could catch 2 balls at same time, somebody could catch only one and somebody couldn't catch any one of them. While catching the ball - bend down , went 2 steps back , position changed , some participants give balls to same peoples , Some people catch the ball and throw somewhere that is they concentrated only for catching the ball , some people catch the ball and while throwing call others name and throw the ball etc. Somebody ran after the ball which went outside of the boundary and she has lost 2 or 3 chances. The facilitator explains like these points and connect with their opportunities.

After that divided into block wise team (can divide them in to small groups and finally consolidated in to one answer too) and tell them to find out their opportunities , how to find out those opportunities , how to achieve , What are the changes to bring in their group meeting for that and what will be the plan for good rapport with the stakeholders. What are the capabilities do they have now and what are the areas to be improved? etc.

After the group work, they will start their presentation. After the presentation other group will give a feedback and after the presentation of entire team the faculty give feedback and conclude this session with adding if any points left by them.

Session 16: How to become a service provider Group

Time: 3 hours

Material Needed: Chart paper, Marker / Sketch pen, previous sessions group work presentations

Learning Outcome: Prepare an effective plan

Methodology:

Minutes	Activity	Materials
30 Minutes	Slide presentation (Leaky Bucket)	
5 Minutes	Introduction and direction to the group work	
90 Minutes	Group work (Block wise team)	Chart paper, Marker / Sketch pen, Previous sessions group work presentations.
40 Minutes	Group work presentation	
15 Minutes	Feedback and add points for final BP	

Session Notes:

This session is start with a slide presentation of leaky bucket. The faculty will explain the slides connected with the previous session (Opportunity) and this session.

After the slide presentation the facilitator give an introduction of the group business plan - its needs, how to prepare etc. After that the participants will be sit in the block wise for preparation of a plan. They will discuss - How they apply the ideas from the previous sessions in their service business, Diversification for sustainability of their business etc. Prepare a plan for that.

After the presentation give feedback give input for the final BP. The participants will not down the points and they will fine tune the plan in last day session.

Session 17: Day of excellence

Time: 2.30 hours

Material Needed: As required by the participants

Learning Outcome: To bring a memorable event in the training as well as increase the creativity of the participants.

Methodology:

Minutes	Activity	Materials
130 Minutes	Activity / Programme by participants	As required by the team
20 Minutes	Feedback by the participants and facilitators	

Preparation:

The facilitators prepare a list of participants (8 - 10) who are the active members to conduct the programme with a team work, creative, leadership and coordination capacity. Give an idea to them on 3rd day evening. Tell them to prepare a list of materials they needed.

This session will be conducted by the selective participants.

Session 18: Preparation of MEC Group Business Plan

Time: 1 hours

Material Needed: Chart paper, Marker / Sketch pen, previous sessions group work presentations

Learning Outcome: Prepare an effective Business plan

Methodology:

Minutes	Activity	Materials
20 Minutes	Group work (Block wise)	
30 Minutes	Group work (Block wise team) Presentation	Board marker, Projector
10 Minutes	Feedback	

Session Notes:

The participants sit in the Block wise and finalize their Business plan including the previous days suggestions. After that each block team will present their BP and the other block team and facilitator will give feedback.

Session 19: Preparation of Action Plan

Time: 1.30 hours

Material Needed: Chart paper, Marker / Sketch pen

Learning Outcome: Each Block Team will get an accurate idea in their future work

Methodology:

Minutes	Activity	Materials
5 Minutes	Interaction and direction to the group work	
75 Minutes	Group work (Block wise team)	Chart paper, Marker / Sketch pen , Previous sessions group work presentations.
30 Minutes	Group work presentation	
10 Minutes	Feedback	

Session Notes :

The facilitator interact with the participants that how to achieve the target according to their Business plan they have prepared . As a result of interaction it comes the necessity of an action plan to run their business according to their Business plan . Then give instruction to the group work . Prepare an action plan according to their Business plan .

After the group work they will present their Action plan . While presenting one block team the others will listen and then give a feedback to them .

After the presentation of the all team the facilitator will give feedback . Also suggested them to recheck and finalize action plan .

Session 20: Doubt clearance and feedback of the training

Time: 1 hour

Material Needed: Projector, Printed formats, Mic

Learning Outcome: Cleared the participants doubts and get suggestions from them to improve training in next time

Methodology:

Minutes	Activity	Materials
30 Minutes	Interaction with the participants	Mic, Projector
10 Minutes	Fill the Feedback form	Printed format
15 Minutes	Feedback presentation by the participants	Mic
5 Minutes	Feedback from the facilitators	Mic

5.9 CLF Orientation:

#	Time	Subject	Content	Methodology	Materials
DAY 1					
1	10:00 am – 10:30 am	Introduction of CRP-EP and Mentor to the participants	<ul style="list-style-type: none"> ● Introduction of CRP-EP and Mentor to CLF members by BPM/BPM-SVEP/BEPC Member ● Reference to SVEP BEPC membership and training by BEPC member ● Reference to placement of Mentor to provide handholding support to the CRPs-EP 	Interaction	PC Minutes for reference, BEPC members' presence
2	10:30 am – 12:30 am	Introduction to SVEP	<ul style="list-style-type: none"> ● What is SVEP? ● Objective of SVEP ● Components of SVEP – <ul style="list-style-type: none"> - CRP-EP: service agency - BRC: Work and committee - CEF: Application process, interest rate - VE-IT app 	classroom session	White board /white board markers
3	12:30 pm – 01:30 pm	Who is CRP-EP?	<ul style="list-style-type: none"> ● Introduction to CRP-EP ● Selection process ● Training of CRP-EPs 	classroom session	White board, white board markers

			<ul style="list-style-type: none"> Services provided by CRP-EPs 		
Lunch break (01:30 pm – 02:00 pm)					
4	02:00 pm – 02:30 pm	SVEP in your Block	<ul style="list-style-type: none"> What is DPR? 4 years target for the block CBO to facilitate target achievement with support from CRP-EP 	classroom session	white board, white board markers, BEPC Minutes, DPR Targets
5	02:30 pm – 03:00 pm	Role of CBO in SVEP	<ul style="list-style-type: none"> BEPC member and CRP-EP to tell participants about role of CLF/VO in SVEP implementation Monitoring to be undertaken at CLF/VO level CEF disbursement and loan repayment Sensitisation of participants towards promotion of entrepreneurship among SHG women 	classroom session	presentation, white board, White board markers
6	03:00 pm – 03:30 pm	Plan for next step	<ul style="list-style-type: none"> CLF leader (BEPC member) to tell the participants about the 6 months joint action plan Work in that cluster to happen as per the plan – monthly action plan to be read out Changes, if suggested to be made 	classroom session	white board, white board markers

			<ul style="list-style-type: none"> ● CRP-EP to get dates from CLF, for their upcoming VO Meetings (as per action plan) ● VO members to inform their respective VO as per the plan agreed upon 		
6	03:30 pm – 03:45 pm	Doubt clearance	<ul style="list-style-type: none"> ● Doubt clearance regarding SVEP Components 	Interaction	White board, White board markers

DAY ONE

SESSION 1

Introduction of CRP-EP to the participants

Time	10:00 am – 10:30 am
Materials required	BEPC Minutes for reference, BEPC members' presence, video/ flipchart, poster on NRLM interventions under livelihood
Activity	Familiarising the community members at CLF level with the SVEP project, its component and CRPs-EP under SVEP project
Objective	To formally introduce CRPs-EP and Mentor to CLF members by BPM/BPM-SVEP/BEPC Member
Facilitator	BEPC member

Conduct

Time	Activity	Material
30 minutes	Introduction of CRP-EP by BEPC Member/s	BEPC Minutes for reference, BEPC members' presence

Session Notes

The CRP-EP/s will attend CLF regular meeting as planned with BEPC members of the block. During that meeting, the facilitator will ask BEPC members who attended the action plan preparation session and also would have received BEPC trainings, to introduce the CRP-EP to the members of CLF.

This is done in order to give a reference to the CLF members that BEPC members are aware of the CRP-EP and the CBO is in agreement with the CRP-EP/s to promote enterprises within the block as per a set target.

The session will start with a brief introduction by BEPC on the agenda of today's meeting. BEPC members maybe asked to set the flow of orientation in the following manner:

- There is a new project being implemented in our block for SHG members to promote entrepreneurship
- I am representative of the committee at the block level that has been formed to run the project
- Today's meeting has been called to introduce the project and the resource person (in this context: CRP-EP) who will support us to avail benefits under the project
- Resource person will tell us more about the project
- We also have a Mentor Resource Person from Kudumbashree NRO, who will provide us support in implementation of the project
- We welcome them to our meeting today

After this introduction, the CRP-EP will greet everyone and introduce herself as follows:

- Name
- Village, SHG/relationship to SHG member

After this introduction, the Mentor RP will greet everyone and introduce herself as follows:

- Name
- Village, Name of SHG

A video will be shown to the participants on woman and livelihoods. CRP-EP to initiate the discussion on following points:

- What did you observe in the video/flichart?
- What were you able to relate to or recognise in the video/flipchart?
- Is anyone doing anything similar?

The discussion on the above points should be concluded with:

- Importance of a livelihood activity
- Focus on non-farm
- Interventions under NRLM to initiate livelihood practices with CBO

SESSION 2
Introduction to SVEP

Time	10:30 am – 12:30 am
Materials required	White board, white board markers, Flipchart
Activity	Orienting participants on SVEP
Objective	To make the participants aware about SVEP, its objectives, structure and components
Facilitator	CRP-EP

Conduct

Time	Activity	Material
120 minutes	Orienting participants on SVEP	White board, white board markers

Session Notes

This session will be divided into three parts. In the first part, CRP-EP will share story an entrepreneur from SHG network. The story will help CRP-EP in connecting to the second part of the session which will be on introduction to SVEP. While explaining the project and its components CRP-EP will come back to Asha didi’s story to help participants in understanding different type of support that Asha didi required and importance of BRC which will be the third part.

CRP-EP to start the sessions with story of a SHG member ‘Asha Didi’ who is an entrepreneur. CRP-EP will use the flipchart for this session.

Story of Asha Didi. While telling the story CRP-EP shall cover the following points.

- Asha didi as part of SHG network
- Asha didi’s family situation, income vs. expenditure
- Orientation meeting and training attended by Asha didi
- Business support provided to her
- Handholding support and Consultancy provided to Asha didi

With completion of story, CRP-EP will conduct a discussion with the participants. The following points should be covered in the discussion:

- Importance of SHG network
- Asha didi’s family situation and what did she do to improve it?
- What did she chose to do and why?

- What kind of support did she receive to start her livelihood activity?
- Did Asha didi make a good decision?

The above discussion will help in setting base for introduction to SVEP. CRP-EP may use the following points:

As Asha didi there are many women in our community network who want to have a reliable source of income. Hence under NRLM there is a project being started for SHG network and their families.

CRP-EP would tell the participants to pay attention to this important information she is about to give. She tell about SVEP as follows:

Introduction to SVEP:

- Start-up Village Entrepreneurship Program is a block level project to promote entrepreneurship in the rural areas initiated by Gov. of India which is being implemented by our state mission

Objective of SVEP:

- The main objective is to create non farm livelihood opportunities for the poor families to help them earn better income for their sustenance and also contribute to the local economic development of the block

Components of SVEP:

- BRC: There is an office space and a facility center dedicated for enterprise support services like skill training, enterprise start up support, knowledge on business ideas in the block under this project, which is called Block Resource Center (BRC). Here CRP-EP should reconnect with Asha didi's story. CRP-EP to highlight points from previous discussion on services availed by Asha didi for her business. As BRC is one of the most important entity in the project it is important that CRP-EP emphasises on importance of BRC, its services and how it will work as a one stop facility center for the entrepreneurs.
- CRP-EP: Didis/bhaiyas like me/us have been selected and trained in various aspects of enterprise promotion under the project in order to work as Community Resource Person for Enterprise promotion (CRP-EP)
- CEF: Like the CIF, that we get in our CBOs which may be used for multiple purposes, under SVEP there is a special fund only to be given for enterprises. It is called Community enterprise fund (CEF). Its rate of interest being 1% per month (as per state guideline)
- VE-IT App: There is one mobile application that is designed to understand the health and other status of the business, that will be used by us (CRP-EPs) to provide support to entrepreneurs

It is a community run project and therefore representatives from all CLFs have been put together to form a committee called Block Enterprise Promotion Committee (BEPC) as your representative explained earlier. This committee will monitor the roll out of SVEP project in your block, will support CBOs in identifying entrepreneurs, will provide support to entrepreneurs to avail BRC services.

SESSION 3

Who will provide BRC services?

Time	12:30 pm – 01:30 pm
Materials required	White Board, white board markers
Activity	Explaining the concept of CRP-EP and their roles
Objective	To make the participants understand who a CRP-EP is and what would they do under the project.
Facilitator	CRP-EP

Conduct

Time	Activity	Material
60 minutes	Explaining the concept of CRP-EP and their roles	White Board, white board markers

Session Notes

CRP-EP will start the session by saying that under this project, as they said earlier, they have been selected and trained in the following concepts:

- Business management
- Soft skills required for an entrepreneur
- Various types of records to be maintained by an entrepreneur
- How to start a business and help it sustain

Community resource persons for enterprise promotion (CRPs-EP) are thought of as the persons who will be experts in business management and will support potential entrepreneurs in the block in starting their enterprise and running them by regularly telling them improvement areas to increase their profits.

Roles and responsibilities of a CRP-EP will be:

- Identify potential entrepreneurs
- Provide support in identifying business opportunities
- Training entrepreneurs
- Maintaining regular contacts with entrepreneurs for constant follow up and guidance
- Keep a track of changing market dynamics (availability, prices etc.)
- Provide help in availing financial support for business from CBO, CEF and Banks
- Provide help in availing other resources of business (like machinery, linkage to market, raw material procurement)
- Develop and maintain good working relationship with local institutions such as Banks, panchayat, VO, CLF, Skill training institutes etc.

SESSION 4 SVEP in the Block

Time	02:00 pm – 02:30 pm
Materials required	White board, white board markers, BEPC Minutes, DPR Targets, Copy of Joint Action plan
Activity	Introduction to implementation of SVEP in the block. <ul style="list-style-type: none"> - Detailed Project Report (DPR), its objective, contents and target. - CRP-EP group to work with CLF - Joint Action Plan
Objective	To make the participants aware of implementation of SVEP in their block and cluster. The participants will be orientated about the DPR that has been prepared for the block, MoU of CRP-EP group with BEPC/NCLF and joint action plan prepared for the Block and their cluster.
Facilitator	CRP-EP

Session Notes

CRP-EP will start the session by telling the participants that in the block, the first thing that was conducted before starting the project was to prepare a detailed project report. This is a document that details the different aspects of the block that contribute to the enterprise potential. Following activities were conducted to prepare the DPR:

- Enterprise census
- Household survey
- Enterprise Survey
- Govt. sector demand
- FGD

Using information from all these sources, a potential number of target enterprises has been estimated and in next four years, we have to support the same. BEPC will encourage the participants (CBO members) to take ownership of this target and CRP-EP will help them complete the target.

They will then ask the BEPC members to tell the target for 4 years to the participants and also the target for year one.

BEPC members will tell the participants about MoU between NCLF/BEPC and CRP-EP group. BEPC members will further explain the participants that because BRC is a resource center for entrepreneurship, so CRPs-EP who have been trained on business management will help them in providing services of BRC to SHG network and their families. BEPC members will further inform the participants about 'Joint Action Plan' which will be prepared every six months and will be reviewed monthly in CLF meetings. This Joint action plan will be prepared based on phasing plan made for the block for the current year. The action plan prepared jointly by CLF representatives and CRP-EP group will help CRPs-EP in covering active and well functioning VOs and SHGs.

SESSION 5

Role of CBO in SVEP

Time	02:30 pm – 03:00 pm
Materials required	White board, white board markers, Presentation
Activity	To orient CBO members on their roles and responsibilities towards the project
Objective	To give clarity to the CBO members towards identification of entrepreneurs, monitoring of activities, process of CEF disbursement and loan repayment and support to be provided to CRP-EP on field
Facilitator	CRP-EP and BEPC member

Session Notes

BEPC members with support of CRP-EP will start the session by telling the participants that as the prime beneficiary of the project is members of SHG and their families, hence

it becomes ultimate responsibility of leaders of CBO network to ensure smooth roll out of the project. Furthermore, as BEPC and CRP-EP are working in partnership, it is BEPC's responsibility to guide leaders of CBO federations to extend support to CRPs-EP on field. that beneficiaries under the project are identified in the correct way. As the members of SHG network are availing services under the project, their leaders have the responsibility to monitor the project roll out on field. Lastly, it is the responsibility of leaders of CBO network at SHG/VO/CLF to guide and support CRPs-EP on field so that they can reach to maximum women in the SHG network.

CRP-EP and BEPC member should emphasise on following points:

- Support to CRPs-EP and Mentor in identification of active VOs and SHGs for intervention
- Support to CRPs-EP in promoting word on SVEP through CBO network
- Credit support to entrepreneurs
- Monthly monitoring of Enterprises on field
- Extending support to BRC in loan repayment (in case of CEF)

SESSION 6

Plan for next step

Time	02:30 pm – 03:00 pm
Materials required	White board, white board markers
Activity	Plan for next step after the CLF Orientation
Objective	To give clarity to the CBO members regarding their immediate role after the orientation
Facilitator	CRP-EP

Conduct

Time	Activity	Material
30 minutes	Plan for next step after the CLF Orientation	White board, white board markers

Session Notes

During this session, following things shall be done:

- CLF Leader (BEPC member) and Mentor to brief the participants about Phasing plan
- CLF leader (BEPC member) to tell the participants about the 6 months joint action plan made
- Work in that cluster to happen as per the plan – monthly action plan to be read out

- Changes, if suggested to be made
- CRP-EP to get dates from CLF, for their upcoming VO Meetings (as per action plan)
- VO members to inform their respective VO as per the plan agreed upon

SESSION 7
Doubt clearance

Time	03:00 pm – 03:10 pm
Materials required	White board, white board markers or Chart paper and Sketch Pens
Activity	Doubt clarification regarding SVEP
Objective	To ensure that the participants have clarity of SVEP and its components and also the block target
Facilitator	CRP-EP

Conduct

Time	Activity	Material
10 minutes	Doubt clarification regarding SVEP	White board, white board markers

Session Notes

CRP-EP will end the session by thanking the participants to be patient in listening and that they can now ask any doubts they might still have regarding the project.

NOTE:

Same module shall be used for VO Orientation. The VO members who attended this orientation in CLF shall be asked to introduce the CRP-EPs at the beginning and also read out the decision taken at the CLF meeting regarding the VO coverage plan and target.

5.10 SHG Orientation

Session	Introduction of the participants
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Objective	To make the participants and the CRP-EP acquainted with each other
Activity	Interaction
Time	10 minutes
Materials required	VO Minutes for reference
Facilitator	CRP-EP and SHG bookkeeper

Conduct

Time	Activity	Material
3 minutes	Introduction about t training	
7 minutes	Self introduction	CLF/VO Minutes for reference

Session Notes

CRP-EP will attend on regular or specially called SHG meeting as per the Joint Action plan. In that meeting, the bookkeeper of SHG

will set the agenda for the meeting and will introduce the CRP-EP. CRP-EP will introduce herself as the community resource person and will give the reference of the VO orientation meeting that the SHG member had attended. She will tell the following:

- Name
- SHG/Relationship with SHG member
- Selection and training as CRP-EP under SVEP

CRP-EP will then ask the SHG members to introduce themselves:

- Name
- Since when part of the SHG
- Any designation held at SHG

SESSION 2

Importance of income generation activities

Preparation for the session:
For this activity, the CRP-EP should carry the poster on NRLM initiatives to make SHG members understand about the livelihood initiatives undertaken by SRLM

Session	Understanding the Importance of Income generation Activities
Objective	To make the participants contemplate on the need for indulging in some income generation activities
Activity	Group Activity, Interaction and Presentation
Materials required	A4 sheet, chart paper, double side tape, markers, Flipchart on budgeting exercise
Time	40 minutes
Facilitator	CRP-EP

Conduct

Time	Activity	Material
5 minutes	Introduction about the session	Flip Chart or Chart Paper
30 minutes	Interaction and group activity (Income and Expenditure)	A4 sheet, pen, double side tape flip chart / chart paper, Marker
10 minutes	Consolidation and Feedback Presentation	Chart Paper , Marker

Session Notes

CRP-EP will start the session with a Budgeting exercise by asking the following question:

- What do you or your husbands do?(Income)
- What all are the major expenses in your family?(Expenditure)

Income	Expenditure
Source of Income 1 - Money Earned	Name of expense incurred- Amount
Source of Income 2 - Money Earned	Name of expense incurred- Amount
Total	Total

In this exercise, CRP-EP shall use the flipchart for budgeting exercise or make

a table on a chart paper and should list down income and expenditure told by participants in the above format. At the end of the exercise CRP-EP should compare the gap between the income and expenditure observed.

With this CRP-EP should ask the following question:

- What is an income?
- What do you aspire to do for your family in the future?
- Where should the children study?
- How do you want to progress in terms of your family status?
- How to manage our household activities without an income?

CRP-EP will try to put these discussion points on separate A4 sheets/ Chart paper

- Current status of occupation, finance, family
- Aspiration for the future

Keeping the two A4 Sheets/Charts on two sides, the CRP-EP will ask the participants how they will reach from their current status to the aspiration.

- How will you bridge the gap between income and expenditure?

CRP-EP will try to consolidate the answers and then make the participants talk about various income generation sources that they can think about and also how they can do it.

- In this discussion, CRP-EP should ensure to bring out a difference between wage employment and self employment. CRP-EP shall talk to the participants on benefits of having one's own business and how it will help in sustenance.

SESSION 3

NRLM - CBO federations and its livelihood initiative

Preparation for the session:
For this activity, the CRP-EP should carry the poster on NRLM initiatives to make SHG members understand about the livelihood initiatives undertaken by SRLM

Session	NRLM - CBO federations and its livelihood initiative
Objective	To make the participants understand the objective of forming CBOs by NRLM and the livelihood initiative
Activity	Session on
Materials required	Flipchart on CBO, Poster on livelihood initiatives under NRLM
Time	30 minutes
Facilitator	CRP-EP

Conduct

Time	Activity	Material
5 minutes	Introduction	Flip chart or Chart Paper, Marker
20 minutes	Interaction about the support from the SHG, VO and CLF	Flip chart, Chart Paper and Marker
5 minutes	Consolidation	Flipchart, Poster on NRLM initiatives

Session Notes

Facilitator will explain the participant's concept of NRLM CBOs

- To reduce poverty by building strong grass root institutions of the poor
- Enabling the poor household to access gainful self-employment and skilled wage employment opportunities,
- Resulting in appreciable improvement in their livelihoods on a sustainable basis

With this objective in mind, NRLM created CBO federations, namely, SHG, VO, CLF, thus bringing poor households together to do thrift and credit.

The various activities as part of the CBOs are to strengthen the group functioning and create a strong community institution that supports the poor family in times of crisis.

One of the primary reasons for building CBO network was to spread financial literacy among women and to create a community based credit support system. As part of this, SHGs are provided with RF and CIF. RF is revolving fund used for rotation in SHG and CIF is Community Investment Fund given to CLFs which can be used by the community members for various purposes like:

- Construction of house
- Health treatment
- Education of children
- Marriage in the family
- Livelihood activities

To help poor family improve their income and create more income sources is a major aspect of NRLM (National Rural Livelihoods Mission) and hence Livelihood activities are also one component for which CIF can be used. NRLM in initial years have focussed on building a strong community network and its structure, and has now eased in to promoting livelihood activities with major focus on non-farm.

Moving on to the next objective, one major project has been launched under NRLM, called Start up Village entrepreneurship Program.

We shall learn more about this project in the next session.

SESSION 4
Introduction to SVEP

Preparation for the session:
In this session, the facilitator/CRP-EP will be actively using EC material. Hence, the one should be prepared to effectively use the flipcharts for larger participation from members. In order to deliver the session, CRP-EP should ensure to use simple language to make the community understand about the various things under the project.

Session	SVEP and its importance
Objective	To make the participants aware about SVEP, its objectives, structure and components
Activity	Interaction and Presentation
Materials required	Chart paper and sketch pens, Flipchart on SVEP
Time	30 minutes
Facilitator	CRP-EP

Conduct

Time	Activity	Material
30 minutes	Orienting participant s on SVEP	White board, white board markers

Session Notes

CRP-EP would tell the participants to pay attention to this important information she is about to give. She tell about SVEP as follows:

Introduction to SVEP:

- Start-up Village Entrepreneurship Program is a block level project to promote entrepreneurship in the rural areas initiated by Gov. of India which is being implemented by our state mission

Objective of SVEP:

- The main objective is to create non-farm livelihood opportunities for the poor families to help them earn better income for their sustenance and also contribute to the local economic development of the block

Components of SVEP:

- BRC: There is one office space dedicated for enterprise support services in the block under this project, which is called Block Resource Center (BRC)
- CRP-EP: Didis/bhaiyas/likeme/ushave been selected and trained in various aspects of enterprise promotion under the project in order to work as Community Resource Person for Enterprise promotion (CRP-EP)
- Source of fund: Under this project, our focus will be on taking help from CBO to avail credit, to tap banks for credit support for different types of businesses and finance support under the project as well. With adequate training provided to the entrepreneur and a proper business plan in place, the potential entrepreneur will be able to get sufficient support from different financial sources. As there are different sources of funds available, it is important that entrepreneurs are identified in the right way and should be linked to the best source of fund suitable for their business.
- Digitally enabled mechanism to roll out project activities.

It is a community run project and therefore representatives from all CLFs have been put together to form a committee called Block Enterprise Promotion Committee (BEPC) as your representative explained earlier. This committee will help the women from SHG network to avail services from BRC (training, loans support, ideageneration, start up support and shall also monitor functioning of the project.

Preparation for the session:	
Here, the facilitator/CRP-EP will be talking about role of CRP-EP under the project. Before the session, CRP-EP should prepare an indicative list of points to be covered for his/her reference Note: For this session, the Mentor and CRP-EP should jointly prepare the flow of the session and things to be said by CRP-EP	
Session	Who is CRP-EP? (Explaining the concept of CRP-EP and their roles)
Objective	To make the participants understand who a CRP-EP is and what would they do under the project
Activity	Interaction, Story Telling, Presentation
Materials required	Chart paper, Sketch pens, Flipchart (on Asha didi's story)
Time	30 minutes
Facilitator	CRP-EP

Conduct

Time	Activity	Material
5 minutes	Introduction	Flip Chart
10 minutes	Story Telling	Story,
15 minutes	Interaction and Presentation	Chart paper, Sketch pens, Flipchart

Session Notes

CRP-EP will start the session by saying that under this project, as they said earlier, they have been selected and trained in the following concepts:

- Business management
- Soft skills required for an entrepreneur
- Various types of records to be maintained by an entrepreneur
- How to start a business and help it sustain

Community Resource Persons for Enterprise Promotion (CRPs-EP) are thought of as the persons who will be experts in business management and will support potential entrepreneurs in the block in starting their enterprise and running them by regularly telling them improvement areas to increase their profits.

Here, CRP-EP will narrate story of an entrepreneur (Asha didi)¹ who is from SHG and is running her own enterprise supported under SVEP. After sharing the story, CRP-EP will ask the following questions to the participants:

Importance of SHG network

- Asha didi's family situation and what did she do to improve it?
- What did she choose to do and why?
- What kind of support did she receive to start her livelihood activity?
- Did Asha didi make a good decision?

The CRP-EP should stress on bringing points of support required by an entrepreneur in starting and growing a business.

With this CRP-EP should link the services availed by Asha didi to roles and responsibilities of CRP-EP, covering following points.

Roles and responsibilities of a CRP-EP will be:

- Identify potential entrepreneurs (new and existing)
- Provide support in identifying business opportunities and looking for ideas to scale up existing businesses.
- Providing initial support to entrepreneur by:
 - ★ imparting training to entrepreneurs,

¹Meet Asha Didi, she is a 32 year old woman and has been SHG member since 2016. She lives with her mother-in law, her husband and her three kids (one son and two daughters). She has been actively participating in SHG meetings which has helped her to borrow small loans when required. Recently, Asha's father-in law passed away and her mother-in law has not been keeping well. With increasing pressure of mother-in laws treatment, her husband, Mahesh is a daily wage laborer and had to start working two jobs which has been a lot of burden for him as well. With all these worries, Asha went to her SHG meeting, there she learnt about how to loan from SHG can also be taken up to start small businesses. Asha underwent a training on how to start a business and started her own cosmetics store in the village. She currently earns Rs.200-300 per day which helps her in managing her mother-in laws medicine expense. She now aspires to start a flour mill as well, so that her husband can also work independently.

- ★ making business plan for new businesses and expanding scale of existing businesses
- ★ Provide help in availing other resources of business (like machinery, linkage to market, raw material procurement)
- ★ Provide help in availing financial support for business from CBO, CEF and Banks
- Keep a track of changing market dynamics (availability, prices etc.)
- Maintaining regular contacts with entrepreneurs for constant follow up and guidance
- Develop and maintain good working relationship with local institutions such as Banks, panchayat, VO, CLF, Skill training institutes etc.

Session-6

Plan for triggering meeting

Session	Plan for Triggering Meeting
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Objective	To give clarity to SHG members regarding their immediate role after the orientation
Activity	Interaction
Materials required	A4 sheets, Chart paper, Sketch pens
Time	15 minutes
Facilitator	CRP-EP

Conduct

Time	Activity	Material
10 minutes	Interaction (Making a plan for triggering meeting)	White Board, white board markers

Session Notes

During this session, the facilitator will tell participants to do the following:

- Talk to the familymembers
- Make up your mind for starting an enterprise
- Inform your SHG if you want to start an enterprise
- A list of potential entrepreneurs to be made at SHG level
- Information shall be given by SHG or CRP-EP about the potential entrepreneurs with a list
- Potential Entrepreneurs to compulsorily come for trainings

Session	Doubt Clarification
Objective	To ensure that the participants have clarity of SVEP and its components and also the block target
Activity	Interaction
Time	10 minutes
Materials required	White board, white board markers or Chart paper and Sketch Pens
Facilitator	CRP-EP

Time	Activity	Material
		80

10 minutes	Interaction (Doubt clarification regarding SVEP)	White board, white board markers or Chart paper and sketch pens
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Conduct

Session Notes

CRP-EP will end the session by thanking the participants to be patient in listening and that they can now ask any doubts they might still have regarding the project and the next set of activities to be done.

5.11 VO Volunteers:

SCHEDULE

#	Time	Subject	Content	Activity	Materials Required
1	10:00 am - 10:15 am	Registration	<ul style="list-style-type: none"> • Signing of participants • To make a record of the participants 	Registration sheet signing by all participants	Registration sheet, Notebook, Pen
2	10:15am - 10:45am	Welcome and Introduction	<ul style="list-style-type: none"> • Welcome to all the participants, • Explaining the objective of the training 	PowerPoint Presentation, Animation video on SVEP	Mic , LCD Projector, laptop
3	10:45am- 11.45am	Ice breaking	<ul style="list-style-type: none"> • To make the participants familiar with each other 	Tombstone obituary Game	Paper cut-sheets, sketch/pen
4	11:45 am - 12:15 pm	Objectives of SVEP	<ul style="list-style-type: none"> • What is SVEP? • What are the components of SVEP? • Stakeholders under SVEP 	Interaction, PowerPoint Presentation, Flipchart on SVEP	LCD, laptop, white board, white board marker
5	12:15 pm - 01:30pm	Importance of CBO in SVEP	<ul style="list-style-type: none"> • What is the role of SHG? • What is the role of VO? • What is the role of CLF in SVEP 	Mock Meeting, PowerPoint Presentation, group discussion	LCD, laptop, white board, white board

			project?		marker
	01:30 pm - 02:00 pm	Lunch break			
6	02:00 pm - 02:45pm	Services provided by BRC	<ul style="list-style-type: none"> • Entrepreneur Trainings • Viability check and Business Plan • Start-up support for enterprises • Hand-holding support to enterprises • Marketing, Convergence and other supports 	Concept of SVEP (Flipchart on ME development process) and BRC through Rekha's story (Flipchart on Rekha didi's story) Interactions and presentations	LCD, Laptop, White board, white board marker
7	02:45pm- 04:00pm	Roles and responsibilities of VO volunteer	<ul style="list-style-type: none"> • Ensuring SVEP agenda is made part of SHG and VO regular meetings • Ensuring implementation of ME development process • Ensuring the identification of real beneficiaries • Ensuring loan applications are passed and sanctioned according to the demand and timeline • Ensuring fund disbursemen 	Group discussion and presentation	Chart paper, marker LCD, Laptop

			<p>t is on time</p> <ul style="list-style-type: none"> • Ensuring fund disbursed is used for ME development activity • Ensuring timely repayment of CEF • Ensuring the progress of the enterprise (according to aspiratory income) • Supporting CRP-EP in market establishment and arrangements • Ensuring the quality service of CRP-EP to the entrepreneur. • Support/monitoring the financial convergence for ME • Collecting SVEP related enterprise promotion data from SHGs and preparing a report for submission to VO 		
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8	04:00pm- 04:45pm	Work/Action plan preparation	<ul style="list-style-type: none"> • Attending VO meeting • Attending SHG meeting • Collecting potential entrepreneur's list • Visiting Micro Enterprises • Preparation and Submission of reports 	Group work, discussion and group presentations	
9	04:45pm – 05:00pm	Feedback and doubt clearance	<ul style="list-style-type: none"> • Feedback about the training • Question and Answer round for queries 	Interaction	Feedback format

SESSION 1 Registration

Time	10:00 am - 10:15 am
Materials required	Registration Sheet, Confirmed list of participants who attended GOT
Activity	Registration
Objective	To register the participants
Facilitator	Mentor/BAP

Conduct

Time	Activity	Material
15 minutes	Registration of participants	Registration Sheet, Notebook, Pen

Session Notes

The participants coming in for the training should be registered in the Registration format. Mentor/BAP who is facilitating the training should make sure all participants' VO details and contact details are registered for further follow-up.

SESSION 2

Welcome and Introduction

Time	10:15 am - 10:45 am
Materials required	Mic , LCD projector, laptop
Activity	<ul style="list-style-type: none">• Welcome extended to all the participants• Explaining the objective of the training
Objective	To give a context to participants about the overall objectives of the training so that they are able to understand the sessions better
Facilitator	Mentor/BAP

Conduct

Time	Activity	Material
30 minutes	<ul style="list-style-type: none">• Welcome extended to all the participants• Explaining the objective of the training	Mic , LCD projector, laptop, Animation video on SVEP

Session Notes

The facilitator will extend a warm welcome to all the participants for taking leadership in supporting enterprise promotion in their Clusters. She/he will then give a short briefing on SVEP and objectives of the training as follows:

- Start-up Village Entrepreneurship Program is a project to promote and support entrepreneurship in rural areas through the Community Based Organization network. (SHGs, VOs, CLFs)
- For the community to make use of this opportunity for promoting livelihood generation activities in their areas, they will have to take regular monitoring and decision making in their hands
- After which the facilitator will play the animation video on SVEP for the participants to provide them with better clarity of the project.
- Then the facilitator will explain the role of Volunteers at VO level as the best agents for supporting project monitoring because they are the ones who will know

what activities are happening in the respective SHGs and what is the real situation of enterprises on field.

- The objective of VO Volunteers training is to create an understanding among the VO Volunteers on their roles and responsibilities

SESSION 3 Ice Breaking

Time	10:45 am - 11:45 am
Materials required	Mic , LCD projector, laptop
Activity	Tomb stone obituary Game
Objective	<ul style="list-style-type: none"> • To make the participants familiar with each other • To motivate the VO Volunteers regarding their work
Facilitator	Mentor/BAP

Conduct

Time	Activity	Material
10 minutes	<ul style="list-style-type: none"> • Interaction, question answer 	White Board, White board marker
10 minutes	<ul style="list-style-type: none"> • Obituary Writing 	Cut paper pieces, Pens
30 minutes	<ul style="list-style-type: none"> • Obituary message sharing 	Written obituaries
10 minutes	<ul style="list-style-type: none"> • De-briefing 	Written obituaries

Session Notes

The facilitator will ask participants the following questions:

- Has anyone heard of Mother Teresa, Mahatma Gandhi, Gautam Budha?

When participants say yes, ask them what is it that they remember about these people?
Why are these people remembered by generations after they have died?

Write down the answers that participants give, in pointers on the board. After that, tell the participants the following:

Each participant will be given a piece of paper and a pen. They have to take some time to think and write down what would they want to be written as obituary message on their tombstone. After they have written their obituaries, each participant will be asked to read it out aloud and explain what do they want and why.

Once everyone has completed reading the obitaries, the facilitator will use the following points to de-brief:

- You can influence the way people remember you by how you make them feel through your work and support
- Being a community leader is a big opportunity you have chosen to be representing
- A leader/Hero is not born. Leaders/Heroes are made. Become one and set examples for other men and women in your community
- Become the woman whose name should be enough to make a stranger be dropped at her doorstep. (Everyone in the area should know your name because of your good work, so much so that if someone come to you village asking about you, every villager should be able to drop them to your place because you are very well known)

SESSION 4 Objectives of SVEP

Time	11:45 am - 12:15 pm
Materials required	LCD projector, laptop, White board, white board marker, Flipchart on SVEP
Activity	Interaction, PowerPoint presentation
Objective	To make the participants familiar with: <ul style="list-style-type: none">• Concept of SVEP• Objectives of SVEP• Stakeholders under SVEP
Facilitator	Mentor/BAP

Conduct

Time	Activity	Material
30 minutes	Interaction, PowerPoint presentation	LCD projector, laptop, White board, white board marker

Session Notes

The facilitator will ask participants what do they know about SVEP. Prompt questions are as follows:

- What is SVEP?
- What is the objective of SVEP?
- Who are the stakeholders of SVEP?
- Is there a need for SVEP in your area?

The participants will give some answers, which shall be noted by the facilitator on the white board. After that, the facilitator will consolidate the points using the flipchart prepared on SVEP using the following points:

Definition of SVEP

'Start-up Village Entrepreneurship Programme' (SVEP) is a government-sponsored programme to promote entrepreneurship in rural areas. It is initiated by Government of India and is being implemented in the rural areas by State Rural Livelihoods Mission through Self Help Group (SHG) network.

Objective of SVEP:

The main objective is to create non-farm livelihood opportunities for the poor families to help them earn better income for their sustenance and also contribute to the local economic development of the block.

Major Components of SVEP:

- **BRC-EP:** Just like we have 'Krishi Vigyan Kendra' (KVK) in our areas to help farmers with knowledge and training in the domain of agriculture, similarly, in order to provide support to entrepreneurs in starting and supporting businesses, there will be a 'Block

Resource Center for Enterprise Promotion' (BRC-EP) setup in the block. This BRC-EP will help entrepreneurs in opportunity identification, starting up the businesses; provide required skill trainings and support in enterprise handholding.

Note: Here, the facilitator should also stress on the fact that for someone to avail BRC-EP services, entrepreneur's eligibility criteria is very important.

Criteria:

1. SHG member or immediate Family member
2. SHG member should not have an outstanding loan exceeding 25,000/-
3. Entrepreneur should be minimum 18 years of age
4. Member's SHG should have an active compliance to panchasutra/ dashasutra
5. Potential entrepreneur should have willingness to take risk and patience and eagerness to attend multiple trainings

Note: Preference may be given to entrepreneurs from socially, physically and economically challenged backgrounds

- **CRP-EP:** Didis or bhaiyas like us have been selected and trained in important aspects of enterprise promotion under the SVEP project in order to work as 'Community Resource Person for Enterprise promotion' (CRP-EP). We are just like samuh sakhi, krishi sakhi and pashu sakhi whom you seek support from. We are specifically 'sakhis' who are trained to promote entrepreneurship.

Note: Facilitator should mention that CRP-EPs will also support the businesses in the following:

1. Identifying business opportunities
2. Checking feasibility of the business
3. Analysing the business
4. Provide consultation to the business based on its health status
5. Support in required growth interventions

- **Sources of fund:** In order to start a business, Capital or fund is one of the crucial supports an entrepreneur seeks. Once the entrepreneur is certain about the idea of a business, it is important that entrepreneur should also calculate the amount to be invested in a business. With CRP-EP's support, the entrepreneur will understand the amount required to start and operate the business.

Furthermore, the entrepreneur will also be guided on different sources of funds available to access credit. Being part of CBO network, the immediate and quick access can be from CBO network. Second can be Bank loans, which may be looked into, based on the requirements of the business.

Note: Linkage with financial Institutions is an important aspect that needs to be encouraged by CRP-EPs to start the business.

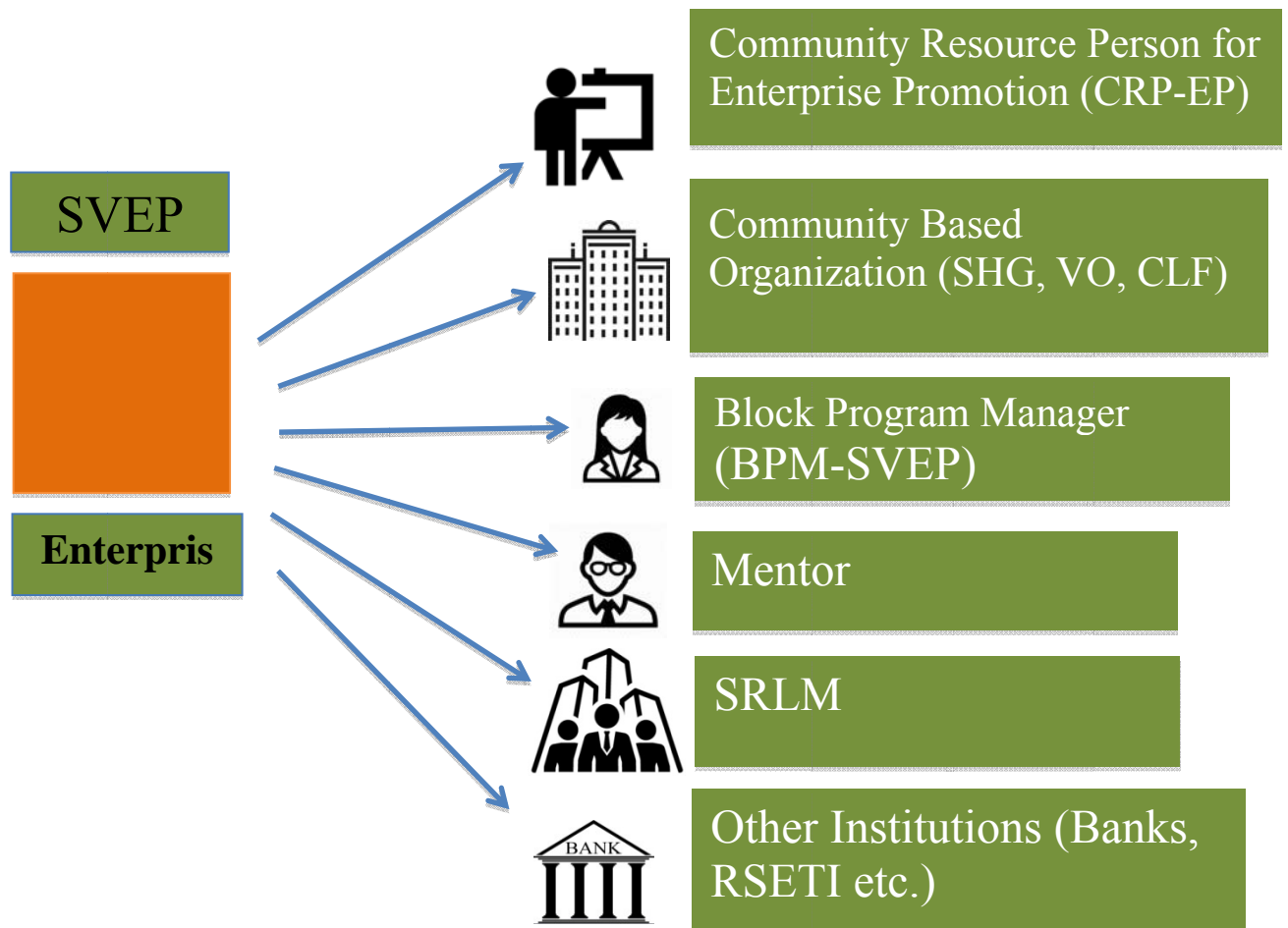
Furthermore, like the CIF, that we get in our CBOs, which may be used for multiple purposes, under SVEP there is a special fund only to be given for enterprises. It is called 'Community Enterprise Fund' (CEF). The rate of interest for CEF is 1% per month.

Note: The rate of interest is to be introduced as per the as per state guideline

- **Digitally enabled mechanism to roll out project activities.** There is a mobile application called 'Village Enterprise – Information Technology' (VE-IT) app that is designed to understand and monitor growth of the businesses and the activities under SVEP

Stakeholders involved:

Stakeholders under SVEP



SESSION 5

Importance of CBO in SVEP

Time	12:15 pm - 01:30 pm
Materials required	LCD projector, laptop, White board, White board marker, White A4 sheet and pen
Activity	Interaction, PowerPoint presentation, Mock meeting, Group discussion
Objective	To make the participants familiar with: <ul style="list-style-type: none">• Roles and responsibilities of SHG, VO, CLF and BEPC in SVEP
Facilitator	Mentor/BAP

Conduct

Time	Activity	Material
10 minutes	Group Discussion	LCD projector, laptop, White board, white board marker
30 minutes	Mock session 10 minutes – SHG 10 minutes – VO 10 minutes - CLF	LCD projector, laptop, White board, white board marker
15 minutes	Consolidating roles of SHG, VO and CLF	White A4 sheet, pen
10 minutes	Group presentation	White A4 sheet with roles and responsibilities written
10 minutes	Debriefing	White board, white board marker

Session Notes

The facilitator will divide participants into a representative structure of SHG, VO, and CLF. The participants will be asked to discuss in their groups for 10 minutes the conduct of a regular meeting keeping in mind that SVEP is their regular agenda item for review. After the group discussion, they will then be asked to conduct one mock meeting of SHG, VO and CLF respectively (for 10 minutes each).

After this the facilitator will ask the group to sit together once again and write down the roles and responsibilities of SHG, VO and CLF. The groups will then present the discussed points.

The facilitator will, in the end, debrief the session by clearly charting out the roles and responsibilities of SHG, VO, CLF under SVEP

SESSION 6

Services provided by BRC

Time	02:00 pm - 02:45 pm
Materials required	LCD projector, laptop, White board, White board marker, Flipchart on BRC and its services
Activity	Interaction, PowerPoint presentation
Objective	To make the participants familiar with: <ul style="list-style-type: none">• Different services provided by BRC to the entrepreneurs
Facilitator	Mentor/BAP

Conduct

Time	Activity	Material
45 minutes	Interaction, PowerPoint presentation	White board, white board marker

Session Notes

The facilitator will start the session using the flipchart prepared on BRC and its services and will explain the following to the participants:

What is a BRC?

Block resource centre is a 'one stop facility centre' for:

- Supporting SHG members and their families to start their own businesses
- Guiding existing entrepreneurs to scale up or diversify their products and services
- Providing handholding support for sustainability of the micro-enterprises

Services offered under BRC-EP:

● **Building Entrepreneurs and Entrepreneurial Skills:**

- Identification of entrepreneurs through NRLM SHG network
- Training to potential entrepreneurs on running business operations, skill training for business ideas
- Extending support to existing entrepreneurs through business development trainings and skill trainings
- Providing technical knowledge to all the entrepreneurs on business plan, record keeping and managing finance
- At your door step consultancy on how to keep a track of business operations

● **Start-up Support:**

- Supporting entrepreneur in decision making, for eg –identification of business location, sources of raw materials, markets, purchase of fixed assets, etc.
- Support for complying with legal formalities (registration and licensing)

● **Access to credit:**

- Establishing linkages with various financial institutions to mobilise capital for business

● **Market Linkage**

- Linking entrepreneurs with markets in and around the blocks and districts for purchase of raw materials at a competent price
- Establishing linkages with multiple markets for sale of goods and services by the entrepreneurs
- Linking entrepreneurs to new marketing platforms

● **Product development and Product diversification:**

- Skill based training to entrepreneurs for product development and diversification

- Exposure visit to similar enterprises
- Developing standard procedures and process documents for standardization of enterprises under SVEP
- **Act as a Knowledge hub:**
 - Shelf of projects under different categories of manufacturing, service and trading
 - Standard procedures for developing and promoting products under different business sectors like food, hospitality, traditional artisans, etc.
 - Information about markets, resources, inputsuppliers, skill training institutes etc.
 - Conducting Awareness Campaigns, Workshops to promote entrepreneurship
- Support for complying with legal formalities:
 - CRP-EP supporting the entrepreneur for registration, licensing (Udyog Adhaar, FSSAI), etc.
- Convergence with government schemes to convert opportunities into profitable business ideas
- Demand based paid-service to the entrepreneurs:
 - Procurement of raw material, marketing of finished products, promotion and advertising. Etc.

SESSION 7

Roles and responsibilities of VO Volunteers

Time	02:45 pm - 04:00 pm
Materials required	LCD projector, laptop, White board, White board marker
Activity	Interaction, PowerPoint presentation
Objective	To make the participants familiar with: <ul style="list-style-type: none"> ● Different services provided by BRC to the entrepreneurs
Facilitator	Mentor/BAP

Conduct

Time	Activity	Material
45 minutes	Interaction, PowerPoint presentation	White board, white board marker

Session Notes

After explaining the services offered by BRC, the facilitator will ask the participants about their understanding on the roles and responsibilities that they will have to take up. The facilitator will write down the responses of the participants on the board. Then the facilitator will consolidate on all the points and conclude the following as the roles and responsibilities of VO volunteers which are the following:

- Ensuring SVEP agenda is made part of SHG and VO regular meetings
- Ensuring implementation of ME development process
- Ensuring the identification of real beneficiaries
- Ensuring loan applications are passed and sanctioned according to the demand and timeline
- Ensuring fund disbursement is on time
- Ensuring fund disbursed is used for ME development activity
- Ensuring timely repayment of CEF
- Ensuring the progress of the enterprise (according to aspiratory income)
- Supporting CRP-EP in market establishment and arrangements
- Ensuring the quality service of CRP-EP to the entrepreneur.
- Support/monitoring the financial convergence for ME
- Collecting SVEP related enterprise promotion data from SHGs and preparing a report for submission to VO

SESSION 8

Work and Action plan preparation

Time	04:00 pm - 04:45 pm
Materials required	LCD projector, laptop, White board, White board marker, Chart paper, Sketch pens
Activity	Group activity, Group presentation and Discussion
Objective	To help the participants understand the preparation of work plans
Facilitator	Mentor/BAP

Conduct

Time	Activity	Material
20 minutes	Group Activity	Chart paper, sketch pens
15 minutes	Group Presentation	LCD projector, laptop, White board, white board marker
10 minutes	Consolidation and Discussion	White board, Marker

Session Notes:

- The facilitator will divide the participants into small group (based on their numbers) and will ask them to prepare work plan for themselves according to their understanding about the work
- After the groups have prepared the work plan, they will be asked to do a group presentation
- After the group presentation is completed the facilitator will consolidate on the points that everyone should add or were missing in the work plan. The facilitator can conclude the session by using the following points should be a part of VO Volunteer's work plan:

- o Attending VO and SHG meeting- To ensure that SVEP as an agenda is being discussed in VO, SHG meetings.
- o Collecting potential entrepreneur's list- Ensuring on collecting the details of real beneficiaries for enterprise promotion activity and submitting it in VOs/CLFs
- o Visiting Micro Enterprises- Conducting physical verification of enterprises and monitoring the quality of services offered by BRC through CRP-EP group are reaching them or not.
- o Preparation and Submission of reports- Submission of report about the work done in a month including number of SHG/VO meetings attended, discussions that happened during meeting, challenges faced by entrepreneur, number of enterprises visited , details about the enterprise visited etc.

SESSION 9

Feedback and Doubt Clarification

Time	04:45 pm - 05:00 pm
Materials required	Feedback format
Activity	Interaction
Objective	To clarify the doubts of the participants
Facilitator	Mentor/BAP

Conduct

Time	Activity	Material
15 minutes	Interaction	Feedback Format

Session Notes:

- The facilitator will conduct a quick recap by asking question about project, work of VO volunteers etc.
- The facilitator will clarify the queries of the participants (if any)
- The facilitator will extend a vote of thanks for participation at the end.

5.12 BEPC Module:

BEPC module-1

- Introduction to SVEP
- Understanding on Pillars of SVEP
- Understanding of BRC-EP
- Role of CBO in enterprise promotion
- BRC are a service provider
- Function of a CRP-EP group
- BEPC meeting
- PSC meeting
- ME development process

BEPC module-2

- Business plan appraisal
- Viability
- CEF application process and documents
- Business plan appraisal
- Book keeping and records to be maintained
- Sources of fund
- CEF: norms and provisions
- CEF Repayment
- Interest Sharing

Sl. No	Time	Subject	Content	Activity	Material
DAY 1					
1	30 minutes	Registration	<ul style="list-style-type: none"> ● Signing of participants <p>To make a record of the participants</p>	Registration sheet signing by all participants	Registration sheet. Book Pen
2	One hour	Ice-breaking	<ul style="list-style-type: none"> ● To make the participants familiar with each other 	Laddu Game Laddus will be distributed to all participants	Laddu, Serving Tray, Tissue paper
3	2 hours	Experience of CBO in livelihood or ME development	<ul style="list-style-type: none"> ● Responsibilities as a community leader ● Achievement in enterprise development as a leader ● SWOT Analysis ● How to start a business with the help of CBO 	Ball game, group activity, presentation	Small Plastic balls, paper cuts, sketch pen , one small basket
4	2 hours	DPR and Opportunity Identification	<ul style="list-style-type: none"> ● Content ● Available resources in the block ● Business opportunities based on the resources ● Requirements of the business ● Resources and its utilisation based on DPR ● Target as per DPR 	Rangoli activity, group discussion, presentation	Six rangoli colours, Chart Paper, LCD, laptop

DAY 2					
5	2 hours	SVEP and its function	<ul style="list-style-type: none"> • What is SVEP • Structures • CBO roles in SVEP • NCLF and its role • BEPC's leadership in the ME development • BRC as service provider Centre • CRPEP selection 	Through Rekha's story Interactions and presentations	LCD, Laptop, White board, white board marker, Flipchart on Rekha didi's story, Animation video on Introduction to SVEP
6	1 hour	BEPC members recognition	<ul style="list-style-type: none"> • Who are they? • How are they formed? • What are their duties? • How the account handled by the BEPC • Beneficiaries of CEF • What is the ME development process under SVEP 	Group discussion and presentation	Chart paper, marker, Poster on BRC and Roles and responsibilities of BEPC,
7	2 hours	BRC and CRP-EP firm in SVEP	<ul style="list-style-type: none"> • CRP-EP is a business firm • Roles and responsibilities of CRP-EP • What are the services provided by the CRP-EP through BRC • What are the supports from CRPEP to 	Interaction with a CRP-EP (Selection, trainings, how they start an enterprise during the training period, status of that ME) Group formation and leadership Duties and work	Photos, videos etc, Poster on CRP-EP group, Animation video on BRC services

			<p>develop ME in their Block</p> <ul style="list-style-type: none"> ● BRC and its procurement ● As an owner of BRC, the responsibilities of BEPC 	division	
DAY 3					
8	2 hours	BEPC meeting / PAC meeting	<ul style="list-style-type: none"> ● To know how the BEPC and PAC meeting are conducted ● What are the agenda for discussion ● Who will write the decisions ● Agreement between CLFs and CRPEP ● Books records 	Mock meeting session Discussion and decision making	White papers, Pen, Agreement copies Books and record from the BRC, Animation video on mock PAC
9	2 hours	ME development process	<ul style="list-style-type: none"> ● To understand the step by process for ME development in SVEP ● Importance for CBO training ● GOT, EDP trainings ● Credit appraisal ● Viability checking ● Business plan ● PTS ● Hand holding support by the CRPEP ● Monitoring by the CBO 	Dream Tree method (SHG members are the roots and the leaves and fruits are the entrepreneurs and enterprises).What is the process to develop a successful entrepreneur and enterprise	Chart paper, white paper, sketch pens, gums, double side gum, envelop, Flipchart on ME development process and Snapshot of ME development

10	20 minutes	Feedback and conclusion	<ul style="list-style-type: none"> To ensure that the participants had clarity on the roles and responsibilities under SVEP 	Interaction	
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Session notes for Module 1

Day 1

1. Registration

Time: 30 mins

Material: Registration sheet, Book and pen

Activity: Registration

Conduct:

Time	Activity	Material
30 mins	Registration of the participants	Registration sheet

The block representative will ensure that the registration sheet is filled with all the participants and ensure that the sheet has to be signed for the next three days of the training by the participants

2. Ice breaking session

Time: 30 mins

Material: Laddu, Serving Tray, Tissue paper

Activity : Laddu Game

Objective: To reduce participants' inhibition and to make them understand the importance of sharing knowledge and resources

Expected Outcome: The participants will be able to interact with each other and the facilitators and will experience the happiness that comes from sharing. This will help them relate to the larger objective of the project and their role in it.

Conduct

Time	Activity	Material
5 mins	Introduction	
5 mins	Activity (distributing laddus)	Laddu, Serving Tray, Tissue paper
20 mins	Briefing	

Session notes:

The facilitators will introduce themselves to the participants and ask them all to sit in a circle. The facilitator will present a serving tray with tissue papers and laddus and ask the participants to take one laddu each in a tissue paper. Then they will be asked to share the laddu with other people in the group. After the sharing, the participants will be asked to sit back in the circle. The facilitator will ask the group to check how many portions of laddu does each one have in their tissue paper. After the laddu sharing, the facilitator will ask the participants the following questions:

1. What did you feel about the activity?
2. Do you relate this activity with any message?
3. At last how much laddu in your tissue?

Debriefing:

The facilitator will conclude the session by consolidating all the points shared by the participants and will explain to them that the problem of poverty prevails in our society which divides people into haves and have not's. This can be reduced if each individual decides to share whatever possible, for example – knowledge, resources etc. This will not only give them happiness and satisfaction but will also make the society better. In the similar manner, whatever they learn in the training and whatever information or benefits they get from the project, being the leaders of the community organizations, they should share it with the other members equally. In this way the community can together work towards betterment and growth of their people.

Note to facilitator:

The facilitator should take care that the participants do not eat the laddus before sharing and should motivate them to share with more people, especially those they don't know before.

3. Experience of CBO in livelihood and ME development

Time: 1 hour 30 mins

Material: Balls with activity chits (depending on the number of participants), A4 Sheets, Sketch pens

Activity: Ball Game

Objective: To make the CBO understand their role in livelihood and ME development activities as leaders

Expected Outcome: The participants will be able to understand the need for developing micro-enterprises to enhance the income of their family.

Conduct:

Time	Activity	Material
10 mins	Introduction	
5 mins	Ball distribution	Balls, A4 sheets, sketch pens
15 mins	Group discussion	
40 mins	Group presentation (8 groups)	
20 mins	De-briefing	

Session notes:

The facilitator will take different color balls equal to the number of participants and write the names of activities that happen in CLF, namely

- CIF
- MCP
- Bank linkage
- Social Committee
- Procurement committee
- Health Risk Fund (HRF)
- Loan repayment and finance committee
- CHNCC (Community Health and care centre)

Two balls will have the same activity written on it. The facilitator will put these balls in a large bowl. The participants will be asked to pick the ball each with activity which they understand well.

The facilitator will ask the participants to form groups depending on the activity. Facilitator has to ensure that each participant has a partner for their selected topic so as to engage them in a discussion. These groups will be given the task of discussing the activity according to the following questions:

1. What is the activity? Explain
2. How is the activity implemented through CBO?
3. What is the result of the activity?

The participants will have to make a chart to present their discussion points. There will be one SRLM official present in the session and will observe the participants' presentations carefully.

Debriefing: The exercise is meant to make the participants understand their role in enterprise development and livelihood activities. The participants will discuss what they did as a community leader in that particular activity. This discussion will help them to come up with SWOT analysis on individual level. After each presentation, the SRLM official with the support of the facilitator will point out the gaps and differences in the activity explained by the groups. There will be a comparative learning process initiated by the facilitator.

Note to facilitator:

The facilitator needs to have good knowledge on the subjects which the participants will discuss. He/ She will have to identify and brief the participants regarding the gaps between their role and the individual contribution towards it. A discussion prior to the session with the SRLM official will help in understanding the structure and details of the block.

4. Identification of business opportunities

Time: 1 hour 50 mins

Material: Colours, chart paper, chalk, A4 sheet

Activity: Rangoli Game

Objective: To make the participants aware of the scope of enterprises that can be understood by knowing local needs and resources in the block.

Expected Outcome : The participants will be able to get an idea about the local resources in their block through group discussion and will be able to develop motivation to use the available opportunities for setting up enterprises.

Conduct:

Time	Activity	Material
10 mins	Introduction	
15 mins	Group discussion	
60 mins	Mapping exercise	Rangoli colours
10 mins	Opportunity spotting	
15 mins	Debriefing	

Session notes

The facilitator will start the session by asking the participants the following question:

- Why does anyone start a business?

The participants will respond with different answers. The facilitator will point out that the major reasons will lead people to start the business are the following:

- They need Money
- They have the skill
- They want to work from home/on their own
- They have an idea
- There is no competition in that business

The facilitator will explain to the participants that there are some basic things that need to be considered before starting a business. The participants will then be asked if they know their area/cluster/village/block geographically. after dividing them in groups which can be according to their clusters or village, they will be given the task of discussing the geographical area and create a pictorial representation of the same on an A4 sheet. The instructions for this activity will be:

1. Discuss the area with everyone and create a map of the block
2. Mark the following,
 - Institutions: Schools, colleges, hospitals, post office, CLF, other government and private buildings etc.
 - Natural resources: Rivers, ponds, trees, agricultural area etc.
 - Markets: Weekly, Monthly, big markets
 - Households
 - Roads: Main, village, National Highways, Connections

After the group discussion, the participants will be given rangoli colors and asked to make the map on the group using rangoli colors.

Rangoli Game

The instruction for this would be as follows:

1. All participants of a group will be asked to stand in a circle
2. They have to imagine one institution (temple/mosque/church/panchayat office etc) as the center of the cluster
3. Around that centre point the participants will mark the local commodities, rivers, offices and roads in the map

Note: All the specified markings need to be in different colour.

- *Institution buildings: Red*
- *Roads: White*
- *Households: yellow*
- *Natural Resources: Green*
- *Markets: blue*

After making the map, all participants will be asked to take a round of the map and observe the different colored markings. They will have to explain in detail the resources marked. Then, they will be asked to look at the opportunities areas for starting an enterprise and mark it with pink.

Participants are then asked to gather together and observe the rangoli and write their points on board/chart:

- How did you feel about the exercise?
- What information do you get from the rangoli?
- What are the chances to start business near the areas related to resources?
- What are the opportunities to start business according to family conceptions?
- What are the opportunities that can be seen with available resources and family support?

Debriefing: The facilitator will conclude the session by explaining that there has been a detailed project report (DPR) prepared for the block and it includes data on the available natural resources, the household consumption, existing markets for the available resources, and the government schemes in the block. The facilitator will have to describe these 4 sectors with the use of rangoli. He/she concludes that in less time, in a small hall we have been able to identify many opportunities. In actual village, there will be much more. There will be an awareness talk on what all resources they have in their village. Based on the activity the facilitator will ask the participants to note down the opportunities that have been identified and discuss it in their meetings so that it can be further worked upon by the MEC group

Note to the facilitator:

The facilitator should be aware of the DPR for the particular block to have a brief knowledge of the geographical structure of the block and the possible business that can be started in it.

5. SVEP and its functions

Time: 1 hour 10 mins

Material: Chart paper, picture cuttings, Animation video on introduction to SVEP, Flipchart on Rekha didi's story

Activity: Mock Session

Objective:

- To explain the objectives and function of SVEP
- To orient about the components of SVEP
- To give a brief introduction about the involvement of NCLF in SVEP

Expected Outcome: The participants will get an idea about SVEP, its objective and components, and will also be able to understand about the involvement of NCLF in enterprise promotion.

Conduct:

Time	Activity	Material
10mins	Interaction (Playing animation video on introduction to SVEP)	Animation video on introduction to SVEP
30 mins	Introduction to SVEP – (Sharing Rekha didi's story)	Flipchart on Rekha didi's stories
30 mins	Promoting enterprises under SVEP	

Session notes:

The facilitator will begin the session by playing the animation video on 'Introduction to SVEP'. After showing the video the facilitator will ask the participants how the opportunities can be identified and made use of as learned in the previous session. After getting a few responses, he/she will explain what all resources are present and what the gap is. He/she will tell that SVEP is a project that joins the opportunity and resources to fill the gap and further contributes in creating livelihood opportunities by promoting entrepreneurship.

Then the facilitator will use the flipchart on Rekha didi's story to talk about SVEP in detail. Using the flipchart the facilitator will narrate the story of Rekha, who works hard and gathers money to buy a car so that she can fulfil her dream of visiting the Taj Mahal. She hires Ramesh as the

driver who can also repair the car in case of damage or an emergency. Ramesh uses an App in his mobile phone to look for directions to reach Taj Mahal and finally, Rekha is able see the Taj Mahal. The facilitator will use this story to explain to the participants the components of SVEP projects like BRC, CEF, MEC, VE-IT App, and CBO at the helm of it.

After introducing the components, the mechanism to promote enterprises of the poor is explained through another handout containing the motorcycle analogy. There are four basic functions explained using motorcycle parts: Helmet – Risk management

1. Fuel and Fuel tank – Capital
2. Ability to drive – Training
3. Front Wheel – Guidance
4. Back Wheel – Support

The facilitator needs to explain that just like driving a motorcycle, running an enterprise involves a lot of risk. Since women will have to build confidence in their families to support them in their journey it is important to have a well discussed plan before making any decision. Therefore, it becomes a necessity to take steps like a viability check and a business plan that needs to be prepared in order to be able to manage the risk that has to be taken, similar to the helmet used by a motorcycle driver. Secondly, there needs to be capital for investment and running of the business like the fuel is required for running of the vehicle. Thirdly, CBO leaders will be trained so as to prepare them with the ability to function according to the process defined under SVEP, just like anyone wishing to ride a bike has to learn how to drive one. To provide a better clarity in the possible quality enterprises that can be created, the MEC group is always present, this has been compared with the front wheel of the motorcycle which guides in moving the vehicle to a particular direction. Lastly, the back wheel denotes the support received from the CBOs without which the project will not be able to run.

After explaining about the components of SVEP the facilitator will give a brief about the role of NCLF (Nodal CLF) in the project, the responsibilities that a NCLF holds and the way in which the NCLF is selected. The SRLM official can help in explaining the process by which the NCLF was chosen in the block.

Note to the facilitator:

The facilitator will explain the session in detail and clarify the doubts. Observing the responses of the participants is one of the main roles of the facilitator here. The participants may or may not raise their queries during this session but he/she will have to clarify that all the four components are of utmost importance and are related and interdependent on each other. Failure of proper functioning of any of the components will result in the poor performance of the block under the project.

6. BEPC roles and responsibilities

Time: 1 hour 40 mins

Material: Chart paper, Bold markers, Sketch pens, double side tape, A4 sheets, Poster on roles and responsibilities of BRC

Activity: Interaction

Objective: To orient the participants regarding the responsibilities of BEPC and NCLF under SVEP

Expected Outcome: The participants will be able to get an idea about the functions that BEPC needs to undertake for enterprise promotion under SVEP

Conduct:

Time	Activity	Material
10 mins	Interaction	
1 hour	Group work	A4 sheet papers and chart papers
30 mins	Consolidation	Poster on roles and responsibilities of BRC

Session notes:

The facilitator will begin the session by telling the participants that an important role can be played by BEPC leaders in helping women in the village for starting enterprises and thus be able to improve their families' economic conditions. SVEP is a project that helps in this task. Therefore, every member of BEPC needs to know the process for this activity.

As discussed in the previous session, there are various components of SVEP. The participants will be divided into four groups and will be asked to list down the possible roles of CLF leaders and Livelihood convenors under SVEP. They will be given one hour to discuss and write down the roles. The facilitator will monitor the activity.

Debriefing: The facilitator will use the poster on the roles & responsibilities of BRC in order to conclude the session and motivate the BEPC to organize their work and facilitate in smooth functioning of SVEP. Their roles may be summarized around the following points:

Preparatory support:

- Encourage enterprise development
- Identification of potential entrepreneur
- Credit appraisal of the entrepreneur
- Support in the Application process
- Support for Business plan preparation
- To understand the needs and demands of village entrepreneurs
- Eligibility checking of SHG entrepreneurs for loan
- Opportunity identification support for Businesses

Support to start a business:

- Loan lending and repayment assurance
- Ensure training
- Checking of SHG individual passbook
- Raise discussion in VO and CLF meetings regarding enterprises
- Support market initiation and expansion
- Support the value addition of existing products
- Support identification of customers
- Support monitoring of enterprises

Note to the facilitator:

The facilitator may have to relate the structure of work and the involvement of the CLFs in other projects that run in the block while the group discussion takes place, therefore he/she should have a prior discussion about it with the SRLM official.

7. BRC and CRP EP firms in SVEP

Time: 1 hour 40 mins

Material: Chart paper, Bold markers, Sketch pens, double side tape, A4 sheets, Poster on introduction to CRP-EP, Animation video on service of BRC with an example of an enterprise.

Activity: Interaction

Objective: To orient the participants regarding the formation of BRC CRP-EP firms and its functions under SVEP

Expected Outcome: The participants will be able to get an idea about the functions that BEPC needs to undertake for enterprise promotion under SVEP

Conduct:

Time	Activity	Material
10 mins	Interaction	
1 hour	Group work	Chart paper, marker, double side gum
30 mins	Interaction	Poster on introduction to CRP-EP group
10 mins	Consolidation	Animation video on BRC with an example of enterprise

Session Note: -

The facilitator will begin the session through an interaction with the participants and will give two questions:

- What is the role of BRC in enterprise development in SVEP?
- How should we select the CRPEPs and what is their role in SVEP?

Group discussion

After the group participant presents their chart, the faculty will now use the poster prepared on introduction to CRP-EP and discuss the following points:

- CEF maintenance
- BRC office management
- Support MECs work
- Discussions and agreements with CLF
- Business plan
- Monitoring
- Consultation slip
- Innovative project ideas
- Model business Units
- Orientation to SHG,VO and CLF
- Agreement with the CEP-EPs
- Interest division

After the facilitator has briefed the participants about the CRP-EP group and their functions under SVEP, he/she will play the animation video on BRC services with an example of an

enterprise for the participants to understand the concepts in a better way. After playing the video the facilitator can clarify the doubts of the participants (if any).

Note to the facilitator:

The facilitator needs to motivate the participants to take up leadership roles as part of leaders of the community.

8. BEPC meeting/PAC meeting

Time: 2 hour

Material: White papers, Pen, Agreement copies, Books and record from the BRC, Animation video on mock PAC

Activity: Mock Session

Objective: To orient the participants on the conduct of a BEPC meeting/PAC meeting

Expected Outcome: The participants will be able to understand the structure to conduct a meeting, agendas that have to be considered and books of record that has to be maintained.

Conduct:

Time	Activity	Material
5 mins	Interaction	
30 mins	Mock Session 1	A4 papers, pen
30 mins	Mock Session 2	A4 paper, pen
30 mins	Interaction	Agreement copies. Minutes copy
10 mins	Consolidation	Animation video on mock PAC

Session Notes

The facilitator will begin the session by explaining to them about the agreements between the CLFs and the CRP-EPs and show them the copies of it.

The facilitator will help the participants to conduct two mock sessions namely BEPC meeting and PAC meeting. For the first one, he/she will assign the characters of Mentor, BPM-SVEP, NRO professional, Bookkeeper, and BEPC members and ask them to start a meeting with all the agendas for a day. The set up of the mock session should be realistic which includes their sitting

structure, the nameplates of their position and a register with the bookkeeper. The facilitator has to ensure that the conversation made during the mock session should be relatable to the actual BEPC meetings that are conducted and do not divert from the agendas.

For the second mock session, PAC meeting- the facilitator will help divide the participants and assign characters of Mentor, BPM-SVEP, NRO Professional, Bookkeeper, BEPC members, CRPEP-group and the entrepreneur and ask them to start a meeting where the CRPEPs have prepared business plans for their potential mentor which requires approval. Similar to the BEPC meeting, the facilitator has to ensure that the group does not divert from the topic.

After the mock sessions are over, the facilitator will start by explaining to them about the agreements between the CLFs and the CRP-EPs and show them the copies of it. He/she will also explain how the minutes of a meeting is recorded.

Agendas for a BEPC meeting:

- Prayer
- Review of Last meeting
- Review of activities planned for ME development against JAP
- Review of CRPEP work report and claim report
- General update of grounded Enterprise performance
- Discussion on status of CEF repayment
- Discussion of potential enterprises
- Challenges and issues of CRP-EP group
- Challenges and issues between CRP-EP group and BEPC
- Discussion on Financial Status

Agendas for PAC meeting

- Prayer
- Review of verified Business Plan submitted by the CRP-EP group
- Verification of the supporting documents (including CEF)
- Discussion with the applicant and the supporting CRPEP
- Final approval of Business plan
- Necessary communication to CBO regarding PAC decisions
- Necessary support for supporting Bank Loan

To end the session, the facilitator will show the participants the animation video on Mock PAC and clear the doubts if any.

Note to the facilitator:

While explaining about the possible agendas of a meeting the facilitator has to relate it with the mock session that was conducted.

9. ME Development Process

Time: 2 hour

Material: Chart paper, Bold markers, Sketch pens, double side tape, A4 sheets, Gum, Flipchart on ME development process, Snapshot on ME development process

Activity: Dream Tree Making

Objective: To orient the participants regarding the step by step process of developing a business under the SVEP process

Expected Outcome: The participants will be able to get an idea about the step by step process through the SVEP process

Conduct:

Time	Activity	Material
10 mins	Interaction	
1 hour	Group work Dream Tree Making by the participants and presentation	Chart paper, Bold markers, Sketch pens, double side tape, A4 sheets, Gum
20 mins	Discussion on ME development flipchart	ME development flipchart
30 mins	Discussion on Snapshot of ME development (Consolidation)	Flipchart on a snapshot of ME development

Session Notes

The facilitator will divide the participant into three groups and distribute an envelope which includes chits with the following activities of ME Development process mentioned in it:

- 1.Action Plan
- 2.CLF orientation
- 3.Vo Orientation
- 4.SHG orientation

- 5.Triggering meeting
- 6.GOT
- 7.EDP Trainings
- 8.Skill development,
- 9.Viability check
- 10.Business Plan preparation
- 11.Availing bank loan
- 12.Credit appraisal
- 13.Business Appraisal
- 14.Loan approval and distribution
- 15.ME grounding
- 16.loan repayment
- 17.One Time Profile
- 18.PTS and handholding support
- 19.Consulting
- 20.Auditing and monitoring

The facilitator will then ask the groups to draw a dream tree in a chart paper where the roots will represent the SHG families and the green leaves and fruits will represent the successful businesses. Using the chits in the envelope and markers, the participants have to show their understanding on the steps that have to be followed in a ME development process.

After the presentation of dream tree by participants the facilitator will use the flipchart on ME development process and discuss the process activities with the participants

After briefing the participants on the ME development process using the flipchart, the facilitator will show the snapshot of the ME development process to the participants in order to consolidate the session for them.

Note to the facilitator:

The sessions also aims at correcting the process if it is being followed/planned in different ways in a particular block. the dream tree that will be presented have to be observed keenly and provided feedback while discussing the flipchart.

10. Feedback and Conclusion

Time: 20 minutes

Activity: Interaction

Objective: To ensure that the participants could understand and get clarity on the sessions that was delivered.

Conduct:

Time	Activity	Material
20 mins	Interaction	

The facilitator will conclude in the session by telling them the topics and the subjects that has been taught to the participants in this session and clarify their doubts if any. He/she can then take feedback of the session contents and facilitation from the participants.

BEPC Module-2

Sl. No	TIME	SESSIONS	CONTENTS	ACTIVITIES	MATERIALS
Day 1					
1	30 minutes	Registration	To collect participant details	One to one registration	Registration forms, pens and books
2	30 minutes	Ice-breaking	To mingle with each other	TOMB game	White paper, sketch pen
3	30 minutes	Milly	To do a revision of the roles and responsibilities of the BEPC committee	Dream tree	Chart paper, Marker

4	60 minutes	Business plan concepts and its importance	<p>What is a Business Plan?</p> <p>What is its importance?</p> <p>How is it prepared?</p> <p>Who Prepared the Business Plan?</p> <p>Summary of Business Plan</p>	<p>Group discussion</p> <p>Interaction and Presentation.</p>	<p>Three Pictures of Bano. Babita and Basanti.</p> <p>Chart Papers, Marker, Double side gum, sketch pen LCD. Projector</p>
5	60 minutes	Important things in Viability and Business Plan	<ul style="list-style-type: none"> ● Details of entrepreneur ● General information about the business ● Primary objectives of the business ● Information about potential customers ● Capital investment ● Production plan ● Information about sales and marketing ● Financial analysis ● Source of fund ● Loan, interest, repayment 	<p>Group Discussion</p> <p>Interaction</p> <p>Mock presentation</p> <p>Formats discussion</p>	<p>Viability and Business plan formats</p> <p>(If it is an Existing block original viability and business plan is needed)</p> <p>LCD and Laptop</p>

			<p>details</p> <ul style="list-style-type: none"> • Cash flow • Profit and loss statement • Balance sheet 		
Day 2					
	10 minutes	Milly	<ul style="list-style-type: none"> • Revision of the learnings taught the previous day 		
6	150 minutes	CEF and its Importance	<ul style="list-style-type: none"> • CEF • Its allocation • CEF - SHG criteria for beneficiary selection • What is the prioritization when the CEF approved • Loan process: approval and repayment 	<p>Group Discussion</p> <p>Interaction and Presentation</p> <p>Ribbon game</p>	LCD, Laptop, Flip chart, poster on funds for Business, Flip chart Poster on CEF, criteria, and processes
7	80 minutes	Record Keeping for BRC	<ul style="list-style-type: none"> • Importance of Record Keeping • Registers that has to maintained 		Poster for benefits of record keeping, poster for BRC records
Day 3					
8	30 minutes	PTS and its importance	<ul style="list-style-type: none"> • Need for PTS • Who does the PTS 		Flipchart for benefits of PTS, Animation video on PTS for enterprises

9	90 minutes	Monitoring of the project activities by BEPC	<ul style="list-style-type: none"> • Monitoring of the CRP-EP work • Monitoring of enterprise performance- CBMS • SVEP mobile app 		Flipchart for CBMS
10	90minutes	Revision, Planning and Feed Back	<ul style="list-style-type: none"> • Participants feed back 		Feedback forms

Session Note:-

Day 1

4. Registration

Time: 30 mins

Material: Registration sheet, Book and pen

Activity: Registration

Conduct:

Time	Activity	Material
30 mins	Registration of the participants	Registration sheet

The block representative will ensure that the registration sheet is filled with all the participants and ensure that the sheet has to be signed for the next three days of the training by the participants

5. Ice breaking session

Time:30 mins

Material: Paper and Pen

Activity : TOMB game

Objective: To let the participant realise that in order to achieve something, hard work is important.

Expected Outcome: The participants will be able to plan properly with confidence for the implementation of the SVEP project

Conduct

Time	Activity	Material
5 mins	Introduction	
5 mins	Activity TOMB game	Paper and Pen
20 mins	Briefing	

Session notes:

The facilitator will ask the participants to imagine the scenario after their death and write down the things that they want their relatives, friends and close persons to talk about them. How was their nature, how helpful were they, and all the positive things of themselves has to be mentioned that the world would talk after they are gone.

After the activity is conducted, the facilitator will explain that in order to receive all the compliments that they have written in the paper and also want the world to remember them in that manner, they have to work hard for it, they have to be helpful to their community. Similarly, as BEPC members they have to help promote enterprises in their block and do their duties honestly and dedicatedly so that they will be called as supportive and best functioning BRC and will be remembered for the days to come.

6. Business Plan- Concept and Importance

Time: 60 minutes

Material: Pictorial chart of Bano ,Basanthi and Babita, Chart paper, Marker

Activity: Group Discussion

Objective: To understand that a clear business plan is important for starting a business

Conduct:

Time	Activity	Material
5 mnts	Introduction	LCD, Projector
10 mnts	Group division and Direction for Group work	
30 mnts	Group work	Pictorial chart, chart paper, marker, double side gum
15 mnts	Consolidation	LCD, Laptop

Session notes:

The Facilitator will display 3 pictorial charts at 3 places. The pictures will show 3 women named Babita, Bano, Basanti with 3 different situations. The participants will be divided into 3 groups and would be asked to address the following questions:

Group 1

Situation 1 – Babita is an ordinary woman and wants to improve her financial condition. There are natural resources available in her area, but she is unaware of it.

Why doesn't Babita start a business?

What are the situations that Babita should consider while starting the business ?

Group 2

Situation 2 – Bano starts a business without any knowledge of the enterprise and the support system. Her business fails.

What factors contribute to Bano's business failure?

What are the factors Bano did not follow while starting a business that resulted in the failure?

Group 3

Situation 3 – Basanti starts a business by utilizing the natural resources, support system and knowledge of the enterprise. Her business becomes successful.

What factors contributed to Basanti's success?

What are the factors Basanti followed while starting a business that resulted in the success?

The 3 groups will be asked to present their discussion points through chart paper. The facilitator will make a list of the points presented by the groups related to the ME development process and write them down on the pictorial charts. He/She will focus on the comparison of Basanti's successful business with that of Babita's and Bano's confused and failed Business. Everybody wants to earn and also start a business but how to start, whom to seek help for, and knowledge of how to handle a business is missing from all. To address this issue, the SVEP project provides proper help and guidance through its consultant group which is trained to handhold and support the community by following proper processes. Through the programme, income generation is done by the business owner as well as the consultant group which is called the CRP-EP group

The facilitator will then explain what a business plan is, what is its importance and how is it prepared. It is a plan which will define and direct how a business has to be done, where should it be established, how much investment has to be done, where should be its market, who should be its customer, what would be the profit earned from it and possible institutions (banks, loan lender, SHG groups or CLF, other institutes) from where loan can be taken from. It is a document which is prepared by the consultant group. The document is important because it has the details of three years therefore if there is a loss in the business, the business owner or the consultant can read the business plan and easily analyse the reason for the loss and re work on the plan.

Before moving on to the next session, the facilitator will tell about the CRP-EP group as a consultant group who has undergone training and exposure on how to build businesses in a block. The group prepares Business plans for potential entrepreneurs and is also paid for the same.

7. Importance things for preparing Business Plan

Time: 1 hour

Material: Chart paper, marker, double side gum,

Activity: Group work

Objective: To understand how to prepare a Business plan, and how it will appraise

Conduct:

Time	Activity	Material
5 mnts	Introduction	
10 mnts	Group work instructions and Material distribution	

30 mnts	Group work	Chart paper, marker, double side gum
15 mnts	Presentation and Conclusion	LCD, laptop

Session notes:

The facilitator will divide the participants into three groups and ask them to consider one of the three events each- Mela, Market, Festival. The groups will have to find the number of business opportunities related to their selected event.

Give a viability format and business plan format in the group, tell them to discuss. What are the important points which they should check in the Viability and Business Plan?

After the presentation the faculty present the important points that they should check in the committee

Group 1 – Assign one suitable business opportunity to Babita

Group 2 – Assign one suitable business opportunity to Bano

Group 3 – Assign one suitable business opportunity to Basanti

Based on the assigned business opportunity, the group will discuss the factors required to start a business and run it successfully. Based on these factors, the group will discuss a business plan which submitted in the BEPC. The plan will include things required to start the business. The facilitator will provide the groups with chart paper and markers. The groups will then present their identifications from business plans using chart paper.

After listening to the group presentations, the facilitator will consolidate the points presented by the groups. He/she conclude the session by explaining the business plan preparation and requirements by showing a pre-defined chart with following contents:

- Details of entrepreneur: Who is the entrepreneur, where is the entrepreneur from, does the entrepreneur have any prior experience of running a business, has the entrepreneur undergone any skill training before.
- General information about the Business: Where will the business start, when will the business start, what are the timings of the business to be functional, what products will be sold in the business
- Primary objectives of the Business: The primary objective of any business is to earn profit. Business plan helps in calculating how much profit will be generated by the business and the take home income of the entrepreneur.
- Information about the potential customers: Who all are the customers of the business, what types of customers will be there, how will we address to the needs of the customers.

- Capital investment: How much investment shall be done on the establishment of the business and how much loan will be required.
- Production Plan: According to the customers and their needs, what all raw materials are required for producing the end product.
- Information about sales and marketing: what are the strategies and ways in which the products will be sold, where will the products be sold.
- Financial analysis: With the business plan that has been made for three years, the estimated profit and estimated expenses makes it easier to analyse the additional investment that has to be made by time to time. Accordingly, consultation will also be given by the CRP-EP group to the entrepreneur.
- Source of Fund: From where can the fund for investment in the business be managed. It can be the owners fund, loan from relatives or neighbours, loans from CBO structures or loan from the Banks.
- Loan, Interest, repayment details: If the entrepreneur has taken loan, from where has he/she taken, how much is the loan, what is the loan interest, what is the repayment time, what is the repayment amount are mentioned in the business plan.
- Cashflow statement: How will the cash flow in the business, how much cash will inflow, how much cash has to be spent (outflow). What will be the working capital and how will it be utilised in the business?
- Profit and Loss Statement: what are the expenses and income that are mentioned in the profit and loss account statement. It shows whether the business will incur profit or loss.
- Balance sheet: Balance sheet shows the accounts payable amount and the assets that the business has to balance its liabilities. It is necessary for the balance sheet to tally to ensure that the business plan is perfectly made.

Note to facilitator: The facilitator need to be well informed about the processes that need to be explained in this session.

8. CEF and its Importance

- **Time:** 2 hour
- **Material:** LCD, Laptop
- **Activity:** Presentation
- **Objective:** To understand the CEF, its importance and the process

Time	Activity	Material
15 mnts	Introduction about the session	Presentation
30 mnts	Group discussion	Chart papers and pen
20 mnts	Presentation by the group	
20 mnts	Criteria for beneficiary selection	Flipcharts, posters
45 mnts	Ribbon game to explain process	Three colored ribbon and name cards
20 mnts	Conclusion	Laptop, LCD, Presentation

The facilitator will ask about the financial supports from the SRLM for enterprise development, the CBO funds and its utilisation and how does SHGs help in monetary loans? After collecting the responses from the participants, a group work will be conducted where the participants will be asked certain questions.

Group 1

- To find out the business in your area this started under the leadership of CBO. What are the supports needed from CBO for running the existing business?

Group 2

- What kind of the supports can be given to the entrepreneurs for starting a business on the basis of MCP?

Two groups will discuss and give a presentation on the points discussed. After the group presentation the facilitator concludes with a chart which contains the objectives of the CEF: The sole purpose of the CEF is to purchase capital goods, inputs, working capital etc. to start new enterprise or diversify/expand the existing business as per the business need of the individual business enterprise, as appraised by the Block Resource Centre (BRC) set up under SVEP. CEF will be given as a loan amount only to promote non-farm based and off farm sustainable enterprises in the block at a particular rate of interest. The facilitator has to use the flipcharts and the posters on funds for a business, CEF criteria and processes. He/She has to make the participants understand that purpose for introducing a CEF:

- For Non farm and off farm enterprises
- Economic empowerment of village enterprises
- To empower the CBO for promoting rural enterprises

- Forgive economic and technical support to new and existing Enterprises
- For new and existing MEs

With interaction about the criteria of the beneficiary the facilitator will define all these points in detail

- Must be an SHG/family member
- Good track record in financial engagement
- No default in SHG loan
- Default amount did not exceed 25000
- After completing EDP
- Existing entrepreneurs for expanding their business and new entrepreneurs
- No age limit in women entrepreneurs
- Preference should be highly vulnerable beneficiaries under MGNREGs, marginalised sectors, women, SC and ST and rural artisans

After explanation of the importance of CEF, the participants will be given cards and ribbons to understand the outflow and inflow of CEF fund. The cards will be the tag that will be given to each person. The names in the card will be:

- Entrepreneur
- SHG
- VO
- CLF
- BEPC
- Bank
- Mentor
- Nodal CLF
- BPM-SVEP
- CRP-EP

Each participant will be given a card which they will have to pin it to their clothes so that it is visible to everyone. They will be asked to pass the ribbon in the way the CEF fund is given to an entrepreneur. It will start with the approval of the CEF loan by BEPC committee and then passed on in a way which has been mentioned in the state guidelines for CEF disbursement. Another colour of the ribbon will be used to show the flow of the CEF loan repayment in a similar manner. The facilitator will silently observe the way the activity is being done and note if any stakeholder is skipped in the process.

After the game the facilitator describes the channel of distribution and repayment of the CEF. He/She has to explain that after approval of the CEF loan, BEPC committee will have to

prepare a cheque through the Nodal CLF, the cheque will then be recorded in the CLFs and in the SHG register as well. after submission of the cheque in the bank, the information of money disbursed has also to be recorded in every level of CBO where the Entrepreneur or the SHG woman related to the entrepreneur is associated to. In the same line explanation for the CEF loan repayment has to be given as well. The facilitator will conclude the session by reminding the BEPC about its responsibilities for enterprise promotion, therefore also has to keep track of how the CEF flow happens in their block and encourage the entrepreneurs for timely loan repayment.

Note to facilitator: The facilitator has to be well versed with the processes that is being followed in the particular state.

9. CEF- Record Keeping for BRC

Time:-2 hours

Activity: - Group discussion

Objective:-To understand what are the books that maintained by the BEPC

Conduct:

Time	Activity	Material
10 mnts	Introduction	
20 mnts	Group discussion	Poster for benefits of record keeping, poster for BRC records
30 mnts	Familiarisation with the Books and Records	Books which maintained in that BEPC
20 mnts	Presentation and Conclusion	LCD, laptop

Before training inform the mentors or CRP-EPs to bring all registers in the training venue.

The facilitator will start the session by initiating a group discussion asking about the books of records that are maintained in the different CBO levels. With the answers received the facilitator has to question the reason to maintain those records. To summarize the answers of the participants the facilitator will use the poster for explaining the benefits of records keeping and the list of BRC records that has to be maintained.

- | | |
|--------------------------------------|--|
| 1. Order file | 16. Day Book |
| 2. Registration Documents | 17. Visitors Register |
| 3. Membership General Body | 18. Cheque issue register |
| 4. BEPC Executive Committee Register | 19. Monthly receipts and disbursement register |
| 5. MEC profile | 20. Asset movement register |
| 6. Notice File | 21. Stationary Register |
| 7. Receipt Book | 22. Asset Register |
| 8. Sub-Voucher | 23. BEPC TA book |
| 9. Payment Voucher | 24. Advance settlement register |
| 10. Voucher File | 25. MEC group acquittance register |
| 11. CEF Loan Application File | |
| 12. CEF disbursement register | |
| 13. CEF loan repayment | |
| 14. General Ledger | |
| 15. Cash Book | |

The facilitator will conclude the session by letting the participants look at the registers and the records that they have been maintaining till then to have a better clarity and understanding of the documents and writings.

Note to facilitator: The facilitator has to focus on the contents and importance of every register.

7. PTS and its importance

Time:- 30 minutes

Activity: - interaction

Objective: To understand the importance of Performance Tracking System

Conduct:

Time	Activity	Material
5 mins	Introduction	Presentation
5 mins	Interaction	
20 mins	Conclusion	Flipchart for benefits of PTS, Animation video on PTS for enterprises

Session notes

.The facilitator will begin the session by explaining about the person who analyses the PTS-CRP-EP. The CRP-EP has to read the day book that has to be maintained by the entrepreneur to make a PTS (Performance Tracking System) only then can the CRPEP provide proper consultancy for the growth and improvement of the business.

Few points which the facilitator has to make sure while explaining about PTS are:

- Concept and importance of PTS: PTS is not only used for checking the health status of the Business but also to avail loans from Banks or outsource large amount of funds which can help in expanding the Business. Money lenders, Banks and similar institutes look for the status of the Business and expects the business to generate profit in order to pay back the loan amount. A proper PTS will provide every detail of Revenue generated, profit earned, places where improvement can be done. Hence PTS becomes very important for a business.
- Importance of accounting and book keeping in a Business: PTS cannot be properly made if there is no maintenance of Day Book. The entrepreneur has to make sure that he enters the daily data of the transactions that have happened for the business. Every day entering data will also give an idea to the entrepreneur about the average sales that his business does and manage the raw materials for the business accordingly.
- Understanding profit and loss of an enterprise: By few months of PTS the areas where changes can be made in the business plan can be considered. For example, if the expenses of the business is very high then the procurement period of the raw materials can be reduced,

or if the raw materials get exhausted easily, the procurement of raw materials can be done in more quantities. Therefore the PTS becomes an important step in the handholding process provided by the CRPEP group.

The facilitator will now show the flipchart prepared on the benefits of PTS and allow the participants to understand its importance.

To conclude the session, the animation video on PTS will be played. If there are any queries or doubts that the participants may have, the facilitator will have to clarify it.

Note to facilitator: The facilitator may ask the CRP-EP group to bring a sample of the PTS so that participants can get themselves familiarised with the format of PTS. .

8. Monitoring of the project activity by BEPC:

Time: 90 minutes

Activity: Group Discussion/Interaction

Objective: To orient the BEPC members on the monitoring aspect of the project as well as their roles & responsibilities in monitoring activities

Conduct:

Time	Activity	Material
30 minutes	Discussion & orientation on monitoring	Flipchart on Community Based Monitoring System
30 minutes	Group activity in listing the roles and responsibilities and Presentation of the group work	Chart Paper, Sketch pens
30 minutes	Discussion on roles and responsibilities of CBO in monitoring of SVEP	White board and Marker

The facilitator will start the session by talking about the meaning of monitoring under SVEP. The facilitator will use the flip chart prepared on Community Based monitoring system and shall explain the following:

Monitoring in SVEP is a method of periodically reviewing if the eligible SHG members or their family members are getting required assistance in setting up their livelihood through enterprise interventions. It aims to ensure that the eligible members are provided with these services in a timely and effective manner so that they may gain the support to set up their enterprise and be able to generate an income for their household. It will also include ensuring that the funds allotted to the project are utilized effectively and a track of progress made in project as well the financial utilization is recorded on a regular basis. BEPC as an extended entity of the CBO at the block is responsible for monitoring of the project and CBO at CLF/VO/SHG level is responsible for monitoring at cluster, village and individual level.

Monitoring in SVEP is largely composed of:

- o Tracking the progress of BRC services against the plan prepared
- o Tracking the progress of CRP-EP in delivering these services in a time bound manner
- o Tracking of the effective use of project funds
- o Field level monitoring of the enterprises to ensure that the services delivered within the stipulated time and the entrepreneur is able to earn an income as planned from the enterprise.

After discussing the aspects of monitoring the facilitator will encourage the participants to together list down their understanding about the role of CBO for monitoring under SVEP. The facilitator will divide the participants in the group of two and will give the following instructions:

- The facilitator will encourage them to think of the activities of CBO at each level (SHG,VO , CLF) for enterprise promotion
- Then think of the roles that CBO members have to play for smooth implementation of each of the activities before starting and after establishing enterprises.
- The group will have to list the roles and responsibilities at each level on chart paper and the present to everyone.

After the presentation from the participants the facilitator will explain about the roles and responsibilities of each tier of CBO for monitoring of SVEP:

a) BRC level Monitoring

- Monitoring progress of BRC activities against the Action Plan prepared
- Monitoring the progress of CRP-EP group in delivering quality and time bound services

b) CBO level Monitoring

- Update on SVEP Action Plan and progress with CLF and VO
- Conduct and update on Community Monitoring at CLF and VO

c) Field level Monitoring

- *Physical Verification of Enterprises:* Verifying Enterprise immediately after it's set-up
- *Periodic Community Monitoring:* Verifying if the necessary services of BRC are provided to the enterprises effectively and efficiently and if the entrepreneur earns an income as planned from the enterprise.
- *CBO Reviews:* Discussing SVEP as an agenda in all CLF and VO meetings

9. Revision and feedback:

Time: 30 minutes

Activity: Group activity

Objective: To have a revision with the participants before concluding the exercise

Conduct:

Time	Activity	Material Required
15 minutes	Quiz with the participant	White board, Marker
5 minutes	Clarification on any concept	
10 minutes	Filling of feedback form	Feedback form

At the end the facilitator will do a quick revision with the participants in the form of a quiz. The facilitator will divide the participant in a group of two and each group will get 5 points for each correct answer. The facilitator can ask the following question to the participants:

- What is the use of CEF in SVEP?
- Name five types of enterprise that you can start under SVEP?
- Who gives training to the entrepreneur?
- Name the training which is provided to entrepreneurs?
- Will the CRP-EP group provide skill training to all the entrepreneurs?
- What are the types of meetings organised at BRC?
- Who all will participate in the BEPC meeting?
- Who all will participate in the PSC meeting?
- Who prepares a joint action plan?
- What is PTS?
- What is the role of the BEPC committee under SVEP ? (Any two)
- What is the role of the BEPC committee under SVEP ? (Other than what is mentioned by team A)

Facilitator can add more questions if time permits or can ask questions around the areas where the BEPC members were facing challenges during the training. Facilitator will use the next 5 minutes to clarify any doubt that comes during the quiz and conclude the activity.

The facilitator will then circulate the feedback form and ask the participant to provide the suggestions and write about their experiences.

5.13 SVEP User Manual

5.14 Roles and responsibilities of BEPC Accountant:

Following responsibilities shall be handled by the SVEP Accountant and hence s/he should be trained on the following components -

1) BEPC

1.1) BEPC Society Registration

- As per SVEP guidelines, registration documents of BEPC under the Societies Registration Act and the profiles of Executive Committee Members and CRP- EPs should be filed and maintained in the BRC.
- With respect to the renewing of the registration of the BEPC Committee, one month prior notice should be given to the Committee.
- Make available the necessary documents required for annual renewal of registration.
- Ensuring the annual auditing of accounts, every year, by recognized Chartered Accountants from within the district where the program is being implemented.

- Ensuring timely money transfers, accounting and auditing and making sure that they are authenticated by the concerned authority.

1.2) BEPC Fund Utilization

- A savings bank account with auto swipe facility should be started in the name _____ of BEPC Chairperson, Vice Chairperson and Member Secretary for SVEP activities.
- Fund allocation and utilization of BEPC should only be done with respect to the decisions made in the BEPC committee meetings.
- All details regarding the receipts and expenditures should be filed under respective heads and presented in the first committee meeting, every month.
- Travel allowances of the committee members shall be distributed as approved in the Committee 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 done after receiving written authentication from the Member Secretary.
- Expenditures, fund allocation and balance amount under each head as prescribed by the guidelines should be recorded.

1.3) BRC Responsibilities

- Ensure that the payments, as per the guidelines, for services provided by the CRP-EP via BRC under the program, shall be disbursed and recorded under the respective financial heads.
- Fund to claims authenticated by BEPC committee shall be allotted only after ensuring of adequate documents. Claims without required 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

- Allocate the fund only according to 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 committee and concerned officials.
- Ensure that Agreements have been signed between the member of SHG availing loan and BEPC chairperson.
- The CEF is to 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 under the 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.
- To inform CLFs through letters compiled at the respective CLF level via email/letter after the CEF fund allocation

2.2) CEFRepayment

- Along with the compiled list of allocated CEF submitted to the CLF, the repayment chart of each enterprises' including respective cost and dates have to be communicated via letter/email.
- A loan repayment register has to be prepared and maintained under the responsibility and guidance of the ME Sub-committee Convener at CDS level.
- Information regarding monthly repayment has to be communicated via letter/email to the CLFs in the form of a demand lists before the 5th of every month.
- The repayment amount shall be compiled and has to be deposited in the bank account of BEPC the same day. The receipt has to be filed and maintained.
- The repayments of the respective months have to be recorded in register and in software.
- BEPC committee, CLFs 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 - Balancemodel.
- The list of names and details of enterprises that defaulted in monthly repayment have to be reported to BEPC committee, CLFs and CRP-EP group in writing.
- Pressurize concerned CLFs through BEPC committees 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.

2.3) CEF Interest Share Allocation

- Interest collected via CEF loans has to be allocated to VO and CLF every 3 months 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 committee.

5.15 Triggering Meeting: Schedule

#	Time	Subject	Objective	Methodology	Materials
1	10:00 am – 10:30 am	Introduction to triggering meeting	<ul style="list-style-type: none"> ● To introduce the participants to training ● To familiarize participants with each other 	Interaction	60 Minutes for reference (as an evidence that plan for triggering meeting was discussed, if required), Registration sheet
2	10:30 am – 11:30 am	Introduction to SVEP and BRC	<ul style="list-style-type: none"> ● To familiarize participants with SVEP, its objective and beneficiary of the programme ● To introduce participants to services offered by BRC 	Classroom session	Flipchart, Chart paper and sketch pens
3	11:30 pm – 1:30 pm	Business Idea Generation for potential entrepreneur	- To discuss with participants on potential idea for business based on general findings from village and based on DPR of the block.	- CRP-EP to ask participants about businesses in their areas - Add that to	Catalogue of Business supported under SVEP, List of potential enterprises from DPR, List of potential enterprises in the village

				<p>the list of potential enterprises found as per DPR</p> <p>- Show them the catalogue of Enterprises supported under SVEP in partner states</p>	
Lunch break (01:30 pm – 02:00 pm) (based on field situation)					
4	2:00pm – 2:15pm	Introduction to entrepreneur Trainings	<ul style="list-style-type: none"> ● To introduce participants to the different trainings designed for potential entrepreneurs under the project. Entrepreneur trainings <ul style="list-style-type: none"> - GOT - EDP ● Objectives and importance of the trainings (understanding the challenges of starting an enterprise and how to run a successful enterprise) 	<ul style="list-style-type: none"> ● Classroom session 	<ul style="list-style-type: none"> ● Note on Entrepreneur trainings for the facilitator

5	02:15 pm – 3:00 pm	Plan for next training	<ul style="list-style-type: none"> ● To orient participants on the immediate plan for Entrepreneurs <ul style="list-style-type: none"> - Collection of details of Potential Entrepreneurs - Interested candidate to give their nomination for GOT training to SHG - Information on time and date for GOT to be given at SHG by VO/CRP-EP 	Interaction	A4 Sheets/ Chart paper and sketch pens
6	3:00 pm – 03:10 pm	Doubt clearance	<ul style="list-style-type: none"> ● Doubt clearance regarding the information shared 	<ul style="list-style-type: none"> ● Interaction 	<ul style="list-style-type: none"> ● A4 sheet or Chart paper and sketch pens

Preparation to be done for the Triggering meeting

- Before the triggering meeting, CRP-EP should conduct a study of the village to map the existing enterprises and potential for business opportunities. This will help the facilitator/CRP-EP in providing clarity to participants on business idea.
- CRP-EP should keep all the flipcharts/material required for the meeting.
- All the sessions should be discussed in detail with the Mentor before the triggering meeting.

DAY ONE

SESSION 1

Introduction to triggering meeting and Registration

Time	10:00 am – 10:30 am
Materials required	CLF/VO/SHG Minutes for reference, Registration sheet
Activity	Introduction to Triggering meeting and Registration
Objective	To introduce participants to each other, introduce the objectives of triggering meeting and give reference to SHG/VO/CLF Orientation
Facilitator	CRP-EP

Conduct

Time	Activity	Material
30 minutes	Introduction to Triggering meeting and Registration	Registration Sheet, VO meeting minutes (if required)

Session Notes

The facilitator/CRP-EP will ensure that each participant of triggering meeting signs the registration sheet with the required details in the registration form. After that the facilitator will start the session by giving reference to the last meeting at SHG/VO level where the participants were given a brief introduction about SVEP.

The facilitator/CRP-EP will ask the participants to share a quick introduction of themselves and mention any three businesses they see nearby their house or their village. Then he/she will explain the objectives of the meeting:

- To help participants identify potential business ideas based on existing enterprises in their area and based on Detailed Project report of the block.
- To orient participants about enterprise support system in their block and their village.

Expected Result:

- To take details of potential entrepreneurs, their business ideas and inform regarding entrepreneur trainings.

The facilitator will inform the participants about above mentioned objectives and move to the next session.

SESSION 2

Introduction to SVEP and BRC

Time	10:30 am – 11:30 pm
Materials required	Flipchart on SVEP or Chart paper and sketch pens
Activity	Introduction to SVEP and BRC
Objective	To make the participants aware about the project, its beneficiary and services provided to the beneficiaries from a resource center called BRC.
Facilitator	CRP-EP

Conduct

Time	Activity	Material
60 minutes	Introduction to SVEP and BRC	Flipchart on SVEP or Chart paper on SVEP and sketch pens

Session Notes

Preparations to be done

- As this is the first session of the meeting, the facilitator/CRP-EP should keep in mind to keep the session interactive. Hence, the flipcharts/chartpapers on SVEP and BRC should be ready. The facilitator/CRP-EP can keep a poster chartpaper ready to show it to the participants.
- As this a triggering meeting, the facilitator/CRP-EP should be careful to not move into a lengthy discussion as these points will be covered elaborately in the upcoming trainings.
- While introducing concept of BRC-EP or CRP-EP in a simple manner, the facilitator/CRP-EP should use examples keeping in mind the local context.

The facilitator/ CRP-EP will start the session by asking the participants about what do they do? How many of them are engaged in agricultural activities and where do they visit if they have any problems related to agriculture? Then the facilitator should ask another question to the participants: if you want to start a business, where do you go for help? With the responses by the participants, the facilitator/CRP-EP should ask how many of you remember SVEP?

Briefly, the facilitator should ask the following questions:

- What is SVEP?
- Who is SVEP for?
- What is the objective of SVEP?

After noting down bullet points as informed by participants, on the board, the facilitator will recap what was told in the earlier orientations at CLF/VO/SHG levels.

Introduction to SVEP:

- Start-up Village Entrepreneurship Program is a block level project to promote entrepreneurship in the rural areas initiated by Government of India which is being implemented by our state mission.

Who is SVEP for?

- Anyone from SHG or their family members who is interested in starting a business or is looking for support and guidance in scaling up their business is the beneficiary under the programme.

Objective of SVEP:

- The main objective is to create non farm livelihood opportunities for the poor families to help them earn better income for their sustenance and also contribute to the local economic development of the block

Components of SVEP:

The facilitator should talk about components of SVEP in the manner below. While discussing the components more stress shall be laid on explaining about BRC.

- BRC: Just like we have Krishi Vigyan Kendra (KVK) in our areas to help farmers with knowledge and training. Similarly, in order to provide support to entrepreneurs in starting and supporting businesses, there will be a Block resource center setup in the block. This BRC will help entrepreneurs in opportunity identification and business startup, training and enterprise handholding. Here, the facilitator/CRP-EP should also stress on that in order someone to avail BRC services, entrepreneur's eligibility criteria is very important.

Now the facilitator/CRP-EP should discuss the following points:

- 1) SHG member or immediate family member
- 2) Good credit history of SHG member (should not have a loan exceeding 25,000/-)
- 3) Age limit of entrepreneur (minimum 18 years of age)
- 4) Member's SHG should have an active compliance to panchsutra
- 5) Potential entrepreneur should have willingness to take risk and patience and eagerness to attend multiple trainings.

- CRP-EP: Didis/bhaiyas like me/us have been selected and trained in various aspects of enterprise promotion under the project in order to work as Community Resource Person for Enterprise promotion (CRP-EP). We are just like samuh sakhi, krishi sakhi and pashu sakhi whom you seek support from. We are also sakhis that promote entrepreneurship. CRP-EP to mention that they will support the business to grow. They will support in analyzing the business, understand the health of the business and understand where intervention would be required.

- Source of funds: In order to start a business, source of fund is one of the crucial support an entrepreneur seeks. Once the entrepreneur is certain about the idea, it is important that entrepreneur should also calculate the amount to be invested in a business. With CRP-EP's support, the entrepreneur will understand the rightful money required to operate the business. Furthermore, the entrepreneur will also be guided on different sources of funds available to access credit support. Being part of CBO network, the immediate and quick access can be from CBO, looking at the business Bank loans can also be encouraged to start the business. Furthermore, like the CIF, that we get in our CBOs which may be used for multiple purposes, under SVEP there is a special fund only to be given for

enterprises. It is called Community enterprise fund (CEF). Its rate of interest being 1% per month (as per state guideline)

SESSION 3

Business Idea Generation for Potential Entrepreneur

Time	11:30pm – 1:30pm
Materials required	Chart paper and sketch pens, Enterprises Catalogue, List of potential enterprises from DPR
Activity	Session on identification of Enterprises
Objective	To discuss with participants on potential idea for business based on general findings from village and based on DPR of the block.
Facilitator	CRP-EP

Conduct

Time	Activity	Material
120 minutes	Session on identification of enterprises looking at the existing enterprises in the nearby areas and the potential based on DPR	Chart paper and sketch pens, List of existing enterprises, List of potential enterprises from DPR for reference

Session Notes

Preparations to be done
<ul style="list-style-type: none"> - This is one of the important sessions of the meeting. The facilitator/CRP-EP should utilize their maximum time in interacting with entrepreneurs to fulfil objective of the session. - Before this session, the facilitator/ CRP-EP should have following details: <ul style="list-style-type: none"> * Details of existing enterprises in the village * Local resources available in the village * Potential enterprises in the village based on the DPR * Local resources available in the village and any business idea available based on the demand * Enterprises catalogue

The facilitator should start the session by asking the participants about what are their aspirations? The facilitator should ask the participants to note it down on a paper on one side. The facilitator should now ask participants what do they need to do in order to fulfil their aspirations? The facilitator should ask the participants to note it down in the second column. Based on the feedback the facilitator should now ask the participants what are they currently doing to achieve their aspirations, and note it down in third column. Is it enough? What can you do more, to achieve your aspirations? The facilitator should tell the participants that in this session we will discuss about means to fulfil your aspirations.

Now, the facilitator should ask the question with the participants about how anyone who wants to start a business can develop their business idea? What are the things to be looked at?

- 1) Based on interest and skill
- 2) Existing businesses in the area
- 3) Based on existing demand in the village
- 4) What are the local resources available in the village?

With answers to above discussions the facilitator should add about a detailed project report made of the block and how that will be helpful in short-listing the business ideas.

In order to help the participants the facilitator should distribute the catalogue of Enterprises supported under SVEP. The facilitator should brief the participants that the catalogue has different type and range of enterprises which can be supported under SVEP. This will help them in developing clarity on types of enterprises supported.

SESSION 4

Introduction to Entrepreneur Trainings

Time	2:00pm – 2:15pm
Materials required	Note on different entrepreneur trainings for the facilitator/CRP-EP
Activity	Session on trainings to be provided to Entrepreneurs
Objective	To make the participants aware about different trainings provided to entrepreneurs under SVEP
Facilitator	CRP-EP

Conduct

Time	Activity
30 minutes	Session on trainings to be provided to Entrepreneurs

Session Notes

Preparations to be done
- The facilitator/CRP-EP should prepare a brief note on what is to be told under each training programme

The facilitator/CRP-EP shall here inform the participants about various trainings that will be provided to entrepreneurs under SVEP.

- Soft skill and Business management training: Motivational and skill development training for entrepreneur to acquire basic business knowledge on how to start a business, its daily operations and record keeping.
- Performance Improvement programme: Need based training for entrepreneurs to help them in running the business effectively.
- Domain/Skill training: Domain/skill training for entrepreneurs based on demand of the business.

These trainings are provided to the entrepreneurs to enhance their skills and help them run their enterprises in a more profitable manner.

SESSION 5

Doubt clearance

Time	02:15 am – 02:45 pm
Materials required	Chart paper and sketch pens
Activity	Doubt clarification regarding information shared
Objective	To ensure that the participants have clarity of SVEP, services provided by CRP-EP through BRC and entrepreneur trainings
Facilitator	CRP-EP

Conduct

Time	Activity	Material
30 minutes	Doubt clarification regarding information shared	White board, white board markers or Chart paper and sketch pens

Session Notes

Debriefing the entire session by asking the relevant questions.

The participants can now ask any doubts they might still have regarding the project and the next set of activities to be done.

SESSION 6

Details collection of potential entrepreneurs and Plan for next training

Time	2:45 pm – 3:15 pm
Materials required	Chart paper and sketch pens, A4 sheets
Activity	Potential entrepreneurs details collection and plan for GOT
Objective	To take details of potential entrepreneurs who are interested in attending GOT To give clarity to participants regarding the general orientation training for potential entrepreneurs
Facilitator	CRP-EP

Conduct

Time	Activity	Material
30 minutes	Potential entrepreneurs details collection	Format to capture information of potential entrepreneurs

Session Notes

The facilitator/CRP-EP will ask who are interested to set up a business? and ensure that each participant of the trainings fills the sheet with the required details in the format.

- Name, age, education, SHG member's name, SHG Name, SHG members' relation, contact number, VO name, Enterprise interest area, village, pending loan amount on SHG member in the SHG
- Interested candidate to give their nomination for GOT training to SHG
- Information on time and date for GOT to be given at SHG by VO leader or CRP-EP

After completing the sheet required, CRP-EP will end the session by thanking the participants to be patient in listening.

*Note for CRP-EP

Between duration of SHG orientation and Triggering meeting, CRPs-EP have to utilize the time and opportunity of going to the village to identify existing business in the area and the demand for any product or service. This will help them in conducting session 4 effectively.

Follow up by CRP-EP

CRP-EP to plan date for General Orientation training with VO leaders and inform the participants about the same. CRP-EP should also facilitate credit appraisal of SHG member related to the entrepreneur. CRP-EP should ensure that only participants who have attended Triggering meeting should participate in General Orientation Meeting.
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5.16 GOT:

Objective:

- To motivate participants to take their business ideas forward
- To orient participants on support systems in place to provide support in enterprise promotion

Time: 1 day

Expected Outcome:

- Clarity among potential entrepreneurs on business idea
- Information collection of potential entrepreneurs based on their business idea (experience, skill, other support required)

#	Time	Session / Topic	Objective	Methodology	Materials required
1.	10:00 am-10:30 am	Registration	<ul style="list-style-type: none"> To register names and details of the participants 	Individual signing	Registration sheet
2.	10:30 am-11:00 am	SVEP Recap	<ul style="list-style-type: none"> Participant's purpose of attending this training Understanding their knowledge about SVEP 	Group activity (Ball game), Flipchart	Ball, Flipchart on SVEP, Cloth, Chartpaper, Marker
3.	11:00 am-12:00 pm	Introduction to Micro Enterprises	<ul style="list-style-type: none"> Definition of Micro Enterprises Merits of Micro Enterprises Types of Micro Enterprises 	Interaction	
4.	12:00 pm-01:30 pm	Success Story	<ul style="list-style-type: none"> Story of an entrepreneur who started her/his own business, struggled with it, tried something new again to sustain. There was risk but finally went on to do well after support provided by CRP-EP 	Interaction, presentation, Flip Chart	Flipchart, Chartpapers
	01:30 pm-02:00 pm	Lunch Break			

5.	02:00 pm- 03:00 pm	Support systems	<ul style="list-style-type: none"> • Support from BRC • Support from SRLM • Schemes from other departments • MUDRA loan 	Interaction, presentation/ Flipchart	White board, White board marker
6.	03:00 pm- 03:20 pm	-Plan of Action -List of Potential Entrepreneurs	<ul style="list-style-type: none"> • Next set of activities in line for potential entrepreneurs • Discussion and generation of list for Potential entrepreneurs with areas of interest (potential enterprises) 	Interaction, presentation, Training Report/List/Output document	White board, White board marker,
7.	03:20 pm- 03:30 pm	Doubt clearance	<ul style="list-style-type: none"> • Clearance of doubts regarding the sessions 	Interaction	Feedback form, A4 Sheets

Preparations to be done by the facilitator/CRP-EP for the training

- Participants to be updated about time and venue
- Beneficiaries qualifying credit appraisal should only participate in the training
- CRP-EP to cross check list of participants attending GOT
- Logistic arrangements to be made for the training
- Mentor and Facilitator/CRP-EP should sit prior to GOT for doubt clarification, if any

SESSION 1

Registration

Time	10:00 am – 10:30 am
Materials required	Registration Sheet, Confirmed list of participants who attended Triggering meeting
Activity	Registration
Objective	To register the participants
facilitator/CRP-EP	CRP-EP

Conduct

Time	Activity	Material
30 minutes	Registration of participants	Registration Sheet

Session Notes

The participants coming in for the training should be registered in the format. CRPs-EP should keep in mind that only potential entrepreneurs who have been identified during triggering meeting should participate in the training.

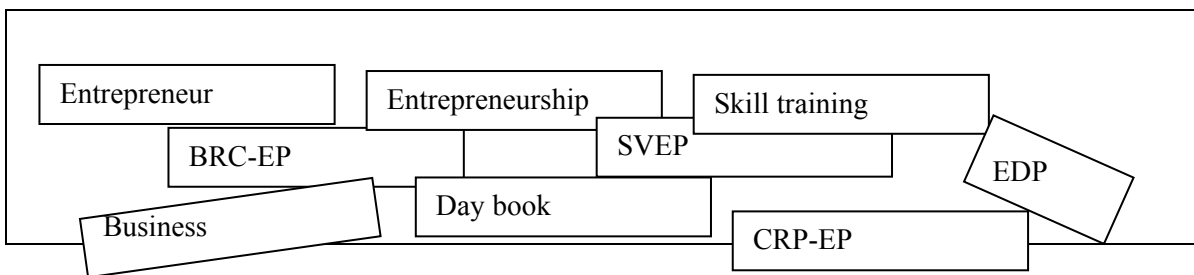
SESSION 2
SVEP Recap

Time	10:30 am – 11:00 am
Materials required	Flipchart on SVEP, Chart paper, Cloth, Ball
Activity	SVEP recap
Objective	To conduct a brief recap on SVEP and to understand awareness among the participants on the project.
facilitator/CRP-EP	CRP-EP

Preparations to be done by the facilitator/CRP-EP for the training

-For group activity, as carrying a white board will not be possible for the activity, the facilitator/CRP-EP should prepare a cloth board/flex on which he/she should write the keywords for the activity. The facilitator/CRP-EP should have a discussion with the mentor and should list down keywords (from SVEP) in local language. This can be a one time preparation and can be used again for next GOT.
 - The facilitator/CRP-EP should keep in mind to use only those words which would be easy for participants to understand (like Enterprise, Entrepreneur, SVEP, BRC-EP, CRP-EP, Skill training, EDP. Etc)

Sample for Cloth Board/Flex (more keywords can be put in this manner)



Conduct

Time	Activity	Material
30 minutes	SVEP Recap	Flipchart on SVEP, Chart paper, Cloth, Ball

Session Notes

The facilitator/CRP-EP will start this session by asking the participants:

1. Why have we all gathered here today?
2. Does anyone know what is this training for?
3. Why do you need this training?

Once few participants respond about GOT, the facilitator/CRP-EP will explain that it is a training for basic orientation about enterprises. The participants who intend to start a business with CRPs-EP support undergo this training. This training is to provide a clarity to the potential entrepreneurs on basic knowledge on enterprises and basic orientation on the kind of services provided by BRC-EP under the project.

Then the facilitator/CRP-EP/CRP-EP will ask participants:

1. What do you all remember from last training?

The facilitator/CRP-EP will now conduct an activity where participants will be divided into two groups. The participant from each group will get a chance to throw a ball on a cloth where keywords like 'enterprise,' 'entrepreneurship,' 'EDP,' 'BRC-EP' .etc. Would be written, the participant has to aim and hit the ball on one of the words he/she remembers. With correct answer, the group will get positive market and wrong answer will get them negative marking. The facilitator/CRP-EP can continue with the same exercise with other participants too.

In case any specific recap is required, the facilitator/CRP-EP may use the flipchart on SVEP.

SESSION 3

Introduction to Micro Enterprises

Time	11:00 am – 12:00 am
Materials required	Flipcharts, Chart paper, A4 sheets
Activity	Introduction to Entrepreneur and Micro Enterprises
Objective	To brief participants on micro enterprises, its definition, merits and types of enterprises.
facilitator/CRP-EP	CRP-EP

Preparations to be done by the facilitator/CRP-EP for the training

-This session involves story telling. The facilitator/CRP-EP taking the session should practice the story well before narrating it to the participants. Here, the mentor should ensure that the facilitator/CRP-EP is confident to narrate the story.
- Furthermore, as the session has two parts of storytelling, it is very important that facilitator is able to establish the link between the two and is effectively able to bring out the learnings from the session. In order to do this, mock session as a practice for the facilitator/ CRP-EP will be a good idea.

Conduct

Time	Activity	Material
60 minutes	Introduction to Micro Enterprises	Flipchart, Chart paper, A4 sheets

Session Notes

The facilitator/CRP-EP will show two case studies (on flip chart/powerpoint)

Instance 1 : A person as a Daily Wage laborer

Instance 2: A self- employed person

Instance 1: Meet Asha didi. She is a 32 year old woman from SHG network. She has five members in her family including two children, her husband and her mother-in law. Rekha didi has been part of SHG since three years now and took loan to build roof of her house. She goes to the nearby town/ brick kiln (suitable to the block situation) and earn a daily wage of 120-150/- per day. Her husband Raju, lives in the city and works as a daily wage laborer. Through their daily wage they have taking care of their family but with increasing expenditure it is becoming difficult for family to sustain. Asha's husband has started staying away from home for more number of days so that he can send more money. Additionally, Asha didi has also started working on few days in a tailoring unit in town where she earns 50/- per item that she stitches. Her dilemma of earning a better living for her family has burdened her now.

Instance 2: Few months ago, our Asha didi enrolled in a stitching skill training programme. With her improved knowledge on tailoring, she decided to take a loan of Rs. 15,000/- from her SHG and start her own shop in the village. Recently, she introduced service of stitching designer blouses, sarees and borders. She is now able to earn Rs. 300-350 every day. She is able to cater to her customers and is able to attend to her family needs as well. Her husband who is still working as a daily wage laborer in the city is now planning to come back in next few months and support Asha in running her business. They have a dream to have readymade garments and tailoring unit in the main town.

The facilitator/CRP-EP will then ask the participants:

1. What did you observe in the two instances?
2. Was there any difference between the two?
3. Which one have you come here for and why?

The facilitator/CRP-EP will list down participants' observations on case studies in two columns:

Column 1 – Wage Employment

Column 2 – Self Employment

The facilitator/CRP-EP will then conclude by saying that there are various types of employment activities that you can undertake to improve our quality of living, however, as per our own capacity and skills we are looking at opportunities to start our own enterprise.

The facilitator/CRP-EP will state this by defining the merits of micro enterprises, covering the following points:

- Independence
- Lifestyle
- Financial Rewards
- Learning Opportunities
- Personal Satisfaction and Creative Freedom
- Influence others

Here the facilitator/CRP-EP should ask a question to the participants: Is Asha didi an entrepreneur? How will one become an entrepreneur?

Based on the discussion, the facilitator/CRP-EP should answer: An Entrepreneur is a person who fulfill his desire and goals by selling of innovative product and service . He/She overcomes risks, collects raw materials and attains competencies through self motivation.

An entrepreneur -

- Starts, owns and runs a business
- She invests time and money in the business, in the hope of profits in future
- She is a decision-maker: what, how and how much of a good/service will be produced/given

facilitator/CRP-EP: In the previous training (Triggering meeting), we had discussed different enterprise options. In this training, we will learn more about enterprises:

- Definition of a micro enterprise
- Different types of ME (Production, Service, Trading)

The facilitator/CRP-EP will conclude the session with a closing exercise where all the participants have to categorize businesses in their village/area into production,

service and trading. The facilitator/CRP-EP will consolidate the findings on a chartpaper.

SESSION 4 Success Story

Time	12:00 am – 1:30 am
Materials required	Flipcharts, Chart paper, A4 sheets
Activity	Success Story of Entrepreneurs
Objective	Story of an entrepreneur who started her/his own business, struggled with it, tried something new again to sustain. There was a risk but finally went on to do well after support provided by CRP-EP
facilitator/CRP-EP	CRP-EP

Conduct

Time	Activity	Material
90 minutes	Success Story of Entrepreneurs	Flipchart, Chart paper, A4 sheets

Preparations to be done by the facilitator/CRP-EP for the training

-This session involves story telling. The facilitator/CRP-EP taking the session should practice the story well before narrating it to the participants. Here, the mentor should ensure that the facilitator/CRP-EP is confident to narrate the story.

- Furthermore, as the session has two parts of storytelling, it is very important that facilitator is able to establish the link between the two and is effectively able to bring out the learnings from the session. In order to do this, mock session as a practice for the facilitator/ CRP-EP will be a good idea.
- In case there are two facilitators providing GOT then both the facilitators may also opt for a roleplay instead of only narrating the instances.
- As this is a motivational session, in case there is an existing entrepreneur available in the village whose story would motivate potential entrepreneurs to take forward their business ideas, then this can also be organised. Here, the facilitator/ CRP-EP while shortlisting the entrepreneur should keep in mind the background of the entrepreneur and support provided by CRP-EP. Furthermore, with the existing entrepreneur's story, the facilitator/CRP-EP should be able to link it to importance of viability of a business.

Session Notes

This session is planned to motivate the participants about taking forward their entrepreneurship ideas and starting an enterprise. Now that we have understood about what is an enterprise, its type and its benefits, it is now important for us to understand that what are the important things to look at when starting an enterprise. The facilitator/CRP-EP here should pick up from story of Asha didi from previous session. Asha didi had started her own tailoring unit.

Here will be two situations for Asha didi:

In one instance Asha didi has been running her enterprise from seven months now. Initially she was earning a daily income of Rs. 300-350. As she wanted to increase her customers, she recently started service of designer blouses and sarees for which she bought new machine and stock. Asha didi was hopeful that her customers will increase with more service but such thing did not happen. Slowly her customer base started reducing because of the new shop in her area. It was now becoming difficult to sustain her business.

In next few months, Asha started losing her business and her revenue got affected. Furthermore, Asha did not monitor how much amount she was taking out from her business.

What might have went wrong for Asha:

1. Business idea is not feasible
2. Did not plan cost and capital
3. Wrong location
4. Did not look at the demand for product or service in the village
5. Did not consider the competition nearby
6. Did not plan monthly withdrawals

In second instance, Asha during one of her SHG meetings came across CRP-EP Jyoti. She talked about her business to Jyoti. Where Jyoti decided to visit Asha's existing enterprise and help her. Jyoti looked at the business and gave suggestions to Asha based on the above reasons.

Firstly she suggested Asha on keeping adequate record in the business. Jyoti supported Asha in shifting her shop from village to the main market in nearby village at an affordable rent. Asha used her savings from the business to set up the shop in the market. She told Asha to advertise her business and spread the word through CBO network. She further helped Asha in looking at the price of what she was offering to the customer based on the competitor's price in the area.

With time, Asha's business started becoming stable. She was now earning 400-500/- per day. What went right for Asha this time?

Reasons:

1. Identified proper customer
2. Made changes in the business based on her capabilities
3. Planned capital (Own's contribution and loan)

4. Monitored costs applicable for the business
5. Adequate record keeping
6. Maintained quality and price as per market
7. Well maintained credit
8. Started observing competitor and observe market trends

The facilitator/CRP-EP will discuss the two case studies and reasons behind the struggle and success of each. The facilitator/CRP-EP should discuss each reason in detail and should conclude with an emphasis on how should we select a business idea and how should we finalize it. Here the facilitator/CRP-EP should bring in the concept of 4C+E by covering each parameter to the second instance.

The facilitator/CRP-EP should ensure to develop a clear understanding among the participants on benefits of running an enterprise as a calculated risk. The change in entrepreneur's situation (from the case study 1 & 2) should help participants understand the areas where we fail, its value and the reason for doing it again but with proper support system in place. With this the facilitator/CRP-EP should move to the next session.

SESSION 5

Support Systems

Time	2:00 pm – 3:00 pm
Materials required	Flipcharts, Chart paper, A4 sheets
Activity	Support systems under SVEP
Objective	familiarise potential entrepreneurs with various support systems under SVEP
facilitator/CRP-EP	CRP-EP

Conduct

Time	Activity	Material
60 minutes	Support systems under SVEP	Flipchart, Chart paper, A4 sheets

Preparations to be done by the facilitator/CRP-EP for the training

- For this session the facilitator should keep flipcharts on support systems.
- In case the flipcharts are not available the facilitator/CRP-EP should have chartpapers on which they can show different support systems under SVEP.

Session Notes

By now the participants have got a basic understanding of what the project is and what it intends to do. The facilitator/CRP-EP should now tell the participants about various support systems which will help in providing adequate support to the entrepreneur in the village.

- 1) Block Resource Center: BRC is a single window facility centre for the entrepreneurs who want to start a new business or what to expand their existing business. The facilitator/CRP-EP should cover the following points:
 - Opportunity identification: Brainstorming on suitable business idea keeping in mind the skill and interest of the entrepreneur
 - Viability checking: Looking at the customer, capital, location, capabilities of the entrepreneur for product or service , competition and environment (4C+E)
 - Business plan preparation: Planning of business operations based on viability study
 - Hand holding support: Regular monitoring of enterprise
 - Credit linkage: Finding suitable credit support source based on business idea
 - Monitoring: Monitoring by the community of the enterprises supported under SVEP
 - Market Linkage: Identifying adequate market for procurement of raw material, selling of products and linking with local markets

SRLM to extend support in linking entrepreneur with different source of fund (Bank and within CBO) and Other department schemes like:

- RUDSETI/RSETI: Linking with skill agencies for domain specific training
- MUDRA loan: Gathering support from banks for linking with Mudra scheme
- PMEGP
- Other state specific schemes etc.: Identifying opportunities for convergence with government departments

SESSION 6
Plan of Action

Time	3:00 pm – 3:20 pm
Materials required	A4 sheets and Format for List of potential entrepreneurs
Activity	Plan of Action and List of Potential Entrepreneurs
Objective	<ul style="list-style-type: none"> • Next set of activities in line for potential entrepreneurs • Discussion and generation of list for Potential entrepreneurs with areas of interest (potential enterprises)
Facilitator	CRP-EP

Conduct

Time	Activity	Material
20 minutes	Plan of Action and List of Potential Entrepreneurs	A4 sheets and Format for List of Potential entrepreneurs

Session Notes

To make the participants aware of the next set of activities for enterprise development.

Based on the number of trainers/facilitators, the participants need to be divided into groups such that each trainer/facilitator tends to one group. The trainer/facilitator will now orient the participants on the 'Information Format' which will be used to collect basic details of the potential entrepreneur, their past experiences, their interested enterprise, skills required for the enterprise suggested and the trainings that will be required if the potential entrepreneur decides to go ahead with the interested enterprise. The format will be as below:

	1	2	3	4	5	6	7	8
Sl. No	Name - and connection with SHG	SHG/VO/CLF	Experience of potential entrepreneur	Interested Enterprise	Why interested in the enterprise?	Skill training required	Skill possessed by potential entrepreneur	Other support required

The trainer/facilitator will now gather this information from each participant. Column 1 and 2 can be pre-filled by the trainer/facilitator. Column 3, 4 and 5 need to be filled after asking for responses from the participants. Column 6 need to be filled by the trainer/facilitator themselves based on the responses received in the previous columns. Column 7 will be used for recording all the skills possessed by the participant (irrespective of the interested enterprise) and column 8 need to be filled by gathering the response from the participants.

The facilitator will give following questions to the participants / potential entrepreneurs to bring answers with them for the next training:

Questions for next training:

1. How much income do you expect to earn from this business?
2. How much time are you willing to invest in your business?
3. Location for the business?
4. Who will run the business ? Group or individual?
5. How much are you willing to invest?
6. Who will maintain records in your business? If not business owner, then who?

Date to be given for next training – EDP, emphasizing that the training will contain crucial points on records to be maintained, business operations and how to run a business.

Follow up:

As follow up to GOT, CRPs-EP should utilize the time between GOT and EDP to conduct viability study of the business idea shared by the entrepreneur. Furthermore, the CRP-EP should also utilize the opportunity of interacting with the entrepreneur to meet his/her family members as well to understand the level of support that will be extended.

SESSION 7

Doubt Clearance

Time	3:20 pm – 3:30 pm
Materials required	A4 sheets, Feedback form
Activity	Doubt Clearance
Objective	Clearance of doubts regarding the sessions
Facilitator	CRP-EP

Conduct

Time	Activity	Material
10 minutes	Doubt Clearance	A4 sheets, Feedback form

Session Notes

To make the participants clear their doubts regarding the support structure and enterprise related concerns. The facilitator/CRP-EP may prepare few questions around the following areas:

- 1) What did you understand about Micro-enterprise now?
- 2) Do you remember the factors that contributed to Asha's successful business?
- 3) Do you remember what is BRC?
- 4) Can you name any two services offered by BRC?

These questions will help the facilitator/CRP-EP to gauge participant's knowledge at the end of the training.

A feedback shall be taken from the participants about the training and suggestions for including some more information (if required).

At the end of the training, CRP-EP and potential entrepreneur should discuss their business idea and plan to do a viability check with the entrepreneur. Before next training, CRP-EP to conduct viability study of the business idea.

5.17 EDP:

Introduction:

Entrepreneurship Development Training (EDP) is a CBO level business management training that shall be conducted for the potential entrepreneurs who come forward to undertake enterprises after the General Orientation Training.

Time: 2 days

Expected outcome:

- Acquired knowledge on how to start and run a business
- Importance of record keeping in a business
- Awareness among entrepreneurs on services provided by BRC-EP
- Awareness among entrepreneurs on role of CRP-EP

#	Time	Session / Topic	Content	Objective	Methodology	Materials required
DAY 1						
1.	10:00 am-10:30 am	Registration	<ul style="list-style-type: none"> • Registration format 	To register names and details of the participants	Individual signing	Registration sheet
2.	10:30 am-11:00 am	Welcome and Introduction to the training	<ul style="list-style-type: none"> • Prayer • Ice breaking • Objective • Session overview 	To familiarize the participants with: <ul style="list-style-type: none"> - Each other - The purpose of EDP - Contents of the training sessions to be covered in the next 2 days 	Interaction, Balloon Game	White board, White board marker, Balloons
3	11:00 am-12:00 pm	Entrepreneur and their competencies	<ul style="list-style-type: none"> • Recap on definition of entrepreneur • Qualities of an entrepreneur • Key 	To make the participants understand that any individual who possesses the mentioned attributes or the will to work towards acquiring them has the potential to	Interaction, presentation	White board, White board marker

			<p>characteristics of a successful entrepreneur</p> <ul style="list-style-type: none"> • Entrepreneurial competencies 	become a successful entrepreneur		
4	12:00 pm-2:00 pm	How to start a business	<ul style="list-style-type: none"> • Things to keep in mind before starting an enterprise (4C + E) • Finance assessment • Requirement of a business plan • Registration and license (if required) 	To make the participants understand the methods they should use while deciding which enterprise to undertake. These factors play a crucial role in making the business profitable	Interaction, presentation	White board, White board marker
	02:00 pm-02:30 pm	Lunch Break				
5	2:30 pm-04:30 pm	How to run a business	<p>Principles of Management</p> <ul style="list-style-type: none"> • Man (Human Resource in an enterprise) • Money (Capital – Fixed and Working, Credit policy) • Market (Linking with different market 	To familiarize the participants with different principles they need to keep in mind while running an enterprise .	Interaction, presentation, Video	White board, White board marker

			<ul style="list-style-type: none"> spaces) • Material (managing assets, quality maintenance) • Time (importance of time frameworks in an enterprise) • How to advertise your business 			
DAY 2						
1	08:30 am-09:00 am	Yoga/Morning Exercise	<ul style="list-style-type: none"> • Morning exercise 	To start the day with renewed energy and positivity	Group exercise	Open space to exercise
	09:00 am-09:30 am	Breakfast				
2	09:30 am-10:00 am	Prayer and MILLY	<ul style="list-style-type: none"> • Prayer • Most Important Lessons Learnt Yesterday 	To make the participants recall last day's sessions so that the trainers understand critical points that have stayed with the participants and the one's that need to be repeated for enhancing their understanding	Interaction, group game	Ball
3	10:00 am-12:00 pm	Record Keeping	<ul style="list-style-type: none"> • Need for keeping records in a business • Book keeping format (simulation session) 	To explain the participants the crucial role played by books of records for any business. It is important for an entrepreneur to keep track of the finances in the business. This session highlights	Interaction, presentation, group exercise with day book format, Video on day book	Day book format for different business types (production, service, trade)

				that and also familiarises the participants with the formats to be used for keeping day book for the enterprise		
4	12:00 pm-01:00 pm	Understanding and Managing Risk	<ul style="list-style-type: none"> • What is Risk • Categories of risk • How to manage risk 	To make the participants understand that enterprise is an activity full of risk, however the quality of an entrepreneur is that he/she calculates the risk and takes the chance to make the situation favourable or reduce the risk through corrective steps	Game for Risk Management (Ribbon Game) Interaction, presentation	White board, White board marker
	01:00 pm-01:30 pm	Lunch Break				
5	1:30 pm-2:30 pm	BRC as a facility centre	<ul style="list-style-type: none"> • Services provided by BRC from an entrepreneur 	To explain entrepreneurs about the support provided by BRC for entrepreneurship. For any business to sustain it is important that the business is provided with adequate guidance and support as needed. The Block resource center aims to fill the gap in business development services faced by the rural entrepreneurs.	Individual exercise, discussion	Cut and labelled pieces of Thermocol/ cardboard, chart, glue, cello tape
6	02:30 pm-03:30 pm	CRP-EP support	<ul style="list-style-type: none"> • CRP-EP as service provider of BRC 	To make the entrepreneurs understand the role of CRPs-EP under	Interaction	Balloons, Marker, Double sided tape,

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				the project and their role in delivering services of BRC		6 feet stick, chart papers, bow and arrow
7	03:30 pm-4:30 pm	Success story of an entrepreneur		A story of an entrepreneur from partner state highlighting journey of her entrepreneurship	Video or Interaction with Existing entrepreneur	
8	04:00 pm-04:30 pm	Final list of Entrepreneurs (with required data)	<ul style="list-style-type: none"> • Entrepreneurs detail collection along with: <ul style="list-style-type: none"> - Enterprise name - skill sets or skill certificate - skill training requirements • Doubt clarification • Training Feedback 	To list down the names and other details of the potential entrepreneurs for creating database and follow up	Discussion	Format for listing down entrepreneurs (required details), training feedback form

SESSION 1
Registration

Time	10:00 am- 10:30 am
Materials required	Registration Sheet, Confirmed list of participants who attended GOT
Activity	Registration
Objective	To register the participants
Facilitator	CRP-EP

Conduct

Time	Activity	Material
30 minutes	Registration of participants	Registration Sheet

Session Notes

The participants coming in for the training should be registered in the format. CRPs-EP should keep in mind that only potential entrepreneurs who have attended General orientation training should participate in EDP.

SESSION 2
Welcome and Introduction to the Training

Time	10:30 am- 11:00 am
Materials required	White board, White board marker, Balloons
Activity	Welcome and Introduction to the Training
Objective	To familiarize the participants with: <ul style="list-style-type: none"> - Each other - The purpose of EDP - Contents of the training sessions to be covered in the next two days
Facilitator	CRP-EP

Conduct

Time	Activity	Material
30 minutes	Welcome and Introduction to the Training	White board, White board marker, Balloons

Session Notes

The facilitator will start this session by welcoming the participants and asking them to introduce each other. After introduction, the facilitator will brief the participants about the training programme. The facilitator will explain that it is a training for potential entrepreneurs on understanding business operations. The two day training programme will focus on qualities of an entrepreneur, business operations and support provided by CRP-EP under BRC-EP.

With completion of introduction, the CRP-EP will start with an ice-breaking exercise.

(Preparation for ice-breaking: Prior to the session, the facilitators will fill the balloons and write each participant's name on one balloon each in bold letters. A string will be tied around the training hall. On this string, all the balloons will be hanged with a thread.)

The facilitators will arrange the participants in a circle and give the instructions for the game.

- a. Participants can only remove balloons with their own names
- b. Each balloon represents each participant and the facilitator should lead the participants to imagine themselves as these balloons. The participant should take care of each balloon as gently as they would take care of themselves.
- c. Each participant will try to make their balloons fly as high as possible without using hands. They will only blow at the balloon to make it fly. This should take the participants 5 minutes.
- d. After 5 minutes, the participants should collect their balloons and then give their balloons to the person they like the most in the training hall. This should take 5 minutes
- e. After the interchange, the participants will be asked to treat the balloons they now have gently.
- f. Then the facilitator will ask the participants to save their own balloons while bursting the balloons belonging to others. (5 minutes)

Debriefing (5-10 minutes): In this part, the facilitator will invoke the participants to think along the following lines:

- a. How much did we take care of our balloons? How high we tried to make it fly?
- b. How did we treat the other people's balloons?
- c. Why did we then burst the balloons belonging to others?

The facilitator should lead the participants to believe that each of us should take care of others as we take care of ourselves; we should make them reach as high as possible;

that we too have the responsibility to safeguard their dreams and wishes and thus we all should move forward together.

SESSION 3

Entrepreneur and their Competencies

Time	11:00 am - 12:00 pm
Materials required	Presentation, White board, White board marker
Activity	Entrepreneur and their competencies
Objective	<ul style="list-style-type: none"> • Qualities of an entrepreneur • Who can become an entrepreneur • Key characteristics of a successful entrepreneur • Entrepreneurial competencies
Facilitator	CRP-EP

Conduct

Time	Activity	Material
60 minutes	Entrepreneur and their Competencies	Presentation, White board, White board marker

Session notes

The facilitator will start the session by asking about Asha didi and what do they remember about her from GOT training.

Note: The facilitator should pick up the session by taking reference from discussion on wage employment and self employment and from her success story of running the business.

1. What was different for Asha in first and second instance of her story?
2. Why do you think Asha didi is an entrepreneur?

The facilitator should discuss characteristics of Asha and relate with following points:

1. Genuine hard work

2. Risk taking behaviour
3. Opportunity identification
4. Experiential learning
5. Aspiration for an independent life as against working under others

With explaining characteristics of entrepreneur, the facilitator should now talk about competencies of an entrepreneur based on following points:

- Taking initiative
- Seeking and Acting on Opportunities
- Persistence
- Information Seeking
- Concern for high quality work
- Commitment to work contract
- Efficiency Orientation
- Systematic planning
- Problem solving
- Self confidence
- Persuasion
- Use of Influence strategies
- Monitoring
- Concern for others

The above points will be taken up by facilitator showing the video or narrating the case study pertaining to each point.

SESSION 4

How to start a Business?

Time	12:00 pm- 2:00 pm
Materials required	Chart paper, A4 sheets
Activity	How to start a business

Objective	make the participants understand the methods they should use while deciding which enterprise to undertake. These factors play a crucial role in making the business profitable
Facilitator	CRP-EP

Conduct

Time	Activity	Material
120 minutes	How to start a business	
60 minutes	Group activity	Chart paper, A4 sheets, Scissors, Ropes, Scale, gum bottles, sketch pen

Session Notes

This session is planned to motivate the participants about taking forward their entrepreneurship ideas and starting an enterprise. The primary objective of a business is to make profits and that is what the entrepreneur should always aim for.

Preparation for the session:

- One CRP EP should be ready to act as an existing entrepreneur and for explaining her story through 4C + E concept.
- Make different types of paper bags and fix price .
- Set the materials and fix rate of raw materials , other equipment etc.
- Prepare an instruction note for those who are acting as shops owners . – How to act in front of entrepreneur, how to answer their questions, when to show/give modal of the product to them, price, quality, purchasing/purchase order processes etc.
- Prepare an instruction note for whole the activity – Activity instructions, time, conclusion etc.
- Slides / Chart work (4C + E concepts)
- Name board for shops – Medical shop, Book stall , Ready made shop / jewellery & existing paper products unit.
- Find out 3 active participants for acting as shop owners

Note: The facilitator/CRP-EP should be actively supported by Mentors to conduct the activity. Sufficient facilitators should be available to conduct the activity effectively.

The facilitator/CRP-EP will tell the participants as in previous session we have learned about competencies of an entrepreneur, we will now look at how an entrepreneur should start a business. The facilitator should brief the participants about the group activity. This session starts with interacting the participants –

- Are you all ready to start a business?

- So now we are giving you an opportunity to show your ability. Are you ready?
We will be doing a real business and you all will be starting a paper bag making unit. In this room there is a market for you. There are Suppliers, Buyers, Vendors and Existing entrepreneur. You have to make products and sell to the customer or get order from them.

How to conduct the activity:

- The facilitator/CRP-EP should select 4 active members from the participants and make 4 groups with the remaining participants .
- 1 active participant should act as supplier, 3 participants as customers (medical store, clothes store, and stationery store).
- The other participants should be divided into 4 groups. The groups should be given 5 minutes to discuss and plan. The facilitator/CRP-EP should also tell them to note – Assets value they purchase (Scissors, scale etc.), Material cost, Sales revenue, Order (in Rs.) etc.
- The facilitator/CRP-EP should give detailed instructions to the participants acting as customers about their role. In any case, unless the group asks, they cannot give them any additional information.
- Allocate space to each one of the participant acting as buyers and suppliers, entrepreneurs will be sitting in group, customer's shop shall be allocated at different areas, supplier at one location.
- The groups will prepare their dummy models and set the price of their product
- Needs of the products could be: **Medical shop** – small size , **Book stall** – 3 types (small , medium and large) simple covers and print their names on large one , **Textile** – Big size, with handle, with screen print etc.
- After preparing the products, the group goes to each shop for selling their paper bag. The product might get rejected based on – size, model, price, shape, design, quality of raw material, finishing etc. The groups can be told these reasons by the buyers if they ask criteria for rejection. Some group members may also enquire the shop owners (customers) about their requirement. But the shop owners should not give all the information at once. If any entrepreneur asks to show the sample paper bag used in the shop, then the shop owners can show it to the entrepreneur.
- The acting shop owners should not show the modal being used by them in their shops, until the groups ask for it. In order to give order for the product, the shop owners must be satisfied with their product – size, price, quality, other demands etc. From this the facilitators can explain different customers have different needs
- Ask all the shop holders to note the questions asked by each groups, their method,
Product specification, how many times they visited etc.

The existing entrepreneur:

- One of the facilitator/CRP-EP should act as an existing entrepreneur. The arrangement for existing entrepreneur shall be away from the potential buyers

of the product. During the game, if any group wants to seek support from existing entrepreneur, they can do so.

NOTE: After the game, the facilitator/CRP-EP should ask each group about their experience – How did they feel? How many orders did they get? What problems did they face? How many times they went to meet the customers and why? Did they go and check existing entrepreneur and the products sold by him/her etc. After the activity, the facilitator/CRP-EP should give time to groups for sharing their experience - –Did they get any orders? If yes – How ? What was their strategy . If no – why ?,Step by step processes they follow ,What are the changes they made from their first planning and why? How was their experience? What are the learning from the activity etc. Later, the facilitator/CRP-EP should give chance to Shop owners – What are the questions the each entrepreneur team asked? Which group asked to show modal, price , quality Etc. and their experience . Existing entrepreneur – Which are the groups who met her and what are the details collected? etc.

After experience sharing by the group, the facilitator/CRP-EP should interact with the participants about leanings from this activity related to start a business. The facilitator/CRP-EP should note down all the points on the board and explain 4C+E with the support of slide presentation. (Relate all the steps undertaken by groups and relate it to 4C+E)

NOTE: The facilitator/CRP-EP then introduces the CRP-EP who is acting as existing entrepreneur. The existing entrepreneur shares her story that with following the 4C+E of business components and with the help of proper business plan how she succeeded in the business.

- The facilitator then introduces about the business plan and viability to the participants.
- The facilitator explains the participants the need of a good plan with simple examples (Eg. The need of good planning for conducting a marriage in your home and how can you plan) and share the plan of existing entrepreneur by who is acted as existing entrepreneur (This will be the class of business plan like experience sharing method)
- Finally after de-briefing, the facilitator concludes the session connected with activity and remind them the merits of business plan and give a way to the next session (we learned that things to remember while starting a business now we are going to learn what are the things to remember while running a business)

The facilitator should conclude the session with the following points:

- Why is it important for a business idea to be viable?
- Things to look at in starting a business
- Importance of a business plan, the facilitator should list down the important things written in business plan as the concluding point for the business. Furthermore, as a conclusion the participant should link the aspirational income discussed by participants in GOT to business plan and how business plan is a road map to achieve that aspirational income.

- While finding a proper customer, it is also important to find out right strategy to market your product. Here, the facilitator/CRP-EP should tell the participants about how to advertise you business? What are the main things to be looked at while advertising your products? What are the different mediums to advertise your business like banner, poster, pamphlets? What kind of message should be written on the banners or posters to attract customers? The facilitator/CRP-EP here may show some pictures of enterprises (supported under SVEP) with banners/wall paintings to provide an idea to the participants.

Session 5

How to run a business?

Time	2:30 pm- 4:30 pm
Materials required	Powerpoint presentation, Flipcharts, Chart paper, A4 sheets
Activity	How to run a business
Objective	familiarize the participants with different principles they need to keep in mind while running an enterprise in order to make it profitable. Lack of knowing these key points create issues in a business.
Facilitator	CRP-EP

Conduct

Time	Activity	Material
120 minutes	How to run a business	Powerpoint presentation, Flipchart, Chart paper, A4 sheets

Session Notes

Preparation for the session:

- The facilitator/CRP-EP should ensure that all the necessary raw material is available for the activity.
- As the group activity requires different characters. Two facilitators shall be available for the activity one to act as the company owner and one should be available to operate the desk where raw materials and fixed assets are available for the participants.
- This group activity may be conducted as a continuation of the previous session and the same groups can be used for this activity as well. The facilitator may build a background story from the previous session briefing the participants that as the groups have been running their paper bag manufacturing business now.

There is a new opportunity in town for all. This can be linked to the story under group activity.

- The facilitator/CRP-EP should prepare an instruction note for the whole activity – Activity instructions, time, conclusion etc.
- Slides / Chart work (Principles of Management)
- Name board for desk – set of different type of raw materials.

Note: The facilitator/CRP-EP should be actively supported by Mentors to conduct the activity. Sufficient facilitators should be available to conduct the activity effectively.

This session is planned to make the participants understand different things to be kept in mind while running a business. Once the clarity on things to be kept in mind when starting a business is built, the facilitator should now focus on introducing participants to daily operations of a business. The facilitator should tell the participants that as business is a risk taking activity it is necessary that adequate attention is paid to daily requirements in a business. The operations of a business will differ based on the business type and nature of a business. For few businesses, the operations will be seasonal and for some it will be daily. However, for each business it is important to keep few things in mind.

Group Activity:

In order to understand that participants will be divided into 3 groups for an exercise 'Boat game.' Facilitator will provide the groups with a situation:

A big company is in town to hire a production company to manufacture boats. Each group is competing to win the contract for boat manufacturing. The company owner has come for a meeting with all the bidders and has shown a sample of boat which they want. Each group has to manufacture a sample based on what the owner has shown. There is an expert desk from where each group may buy raw material and machinery required.

There are three vendors sitting on the expert table to provide paper as raw material for boat manufacturing. One sheet costs Rs. 10,000/- and 2-5 sheets Rs. 8000/-, 6-10 sheets cost of Rs. 6000/- each. (3 participants will act as these vendors)

One vendor has sheets with more durability and higher price, second vendor has sheets with more durability and in different colour but has different charges for each colour, last vendor has sheets of cheap quality and price and it also give in credit to the customer.

The group has the freedom to buy sheets from any of the vendors.

The groups have 5 minutes to discuss and plan their work and 3 minutes to manufacture the boat. The group may plan how much raw material and machinery they want to buy. At the end the company owner looks at all the samples and rejects them.

How to conduct the Activity:

1. The facilitator will divide the participants into 3 groups.
2. The facilitator will choose 3 participants for the 3 vendors who will supply raw materials, and the facilitator will act as the Business Man.

3. The Business man will only show the sample of the boat he required, telling he will buy it for Rs.12000. (The no of boats for procurement should not be revealed)
4. After the groups present the boat at the specific time provided to them for preparation, the business man will reject them.

Now, The facilitator should ask the question to the participants that why did it get rejected?

1. In discussion the facilitator should bring out the point that the company owner only showed the sample.
2. The groups did not look at the quality of the paper, size of the boat, its measurements and did not ask what the customer wanted. Hence while running a business, customer and its demand is most crucial.
3. Furthermore, in order to ensure the outreach of right product it is important that we plan our daily business operations in an effective manner.
4. With this the facilitator should introduce principles of management.

Each principle is to be linked with the boat game activity undertaken by the groups.

- **Man (Human Resource in an enterprise):** While running a business it is important to manage human resource. Clear distribution of roles and responsibilities increases the overall efficiency of the team leading to better results. Here the facilitator may take an example of the group who divided their roles and responsibilities well.
- **Money (Capital – Fixed and Working, Credit policy):** In order to run a business as a continuous activity it is important that money to be invested in the business is planned properly.

With the help of boat game, the facilitator may say while running a business we have to make few investments which are one time and few based on day to day operations of our business. One time investment is usually done to buy assets and investment made for day to day operations are usually buying raw materials, wages to workers, electricity, rent, etc.

The facilitator now may ask in the boat game what would come under fixed capital and working capital? The answer is scissors and paper sheets. Here, in order to further explain investment under fixed capital, was it necessary to buy scissors or it could be rented as well? This can be linked to the real life situation while purchasing fixed assets. Is it good to buy or rent while starting a business?

Similarly, the facilitator can bring out the instance where groups have to buy raw material. As the amount of Rs. 12,000/- has been fixed. The groups have to plan better as to how much of raw material will be required. This level of planning is also required while looking at day to day operations of the business. Without accurate calculation of raw material, the group ended up spending more money and with more stock, with no guarantee of where and whom to sell it. Hence, it becomes extremely important that we plan our working capital based on how much our business can afford.

In order to introduce credit policy, the facilitator may take example one of the three vendors who has credit policy. The groups could have negotiated to not buy raw material on cash but on credit, provided they have a credit policy in place. Here the facilitator should stress on why it is important to have credit policy in the business.

- **Market:** The facilitator may take the example of the three vendors who were sitting there, with different specifications for sheets to be sold. Looking at the customer demand, it is important that right raw material is bought and customer expectations are met. Linking in real life situation, the participant may link this to identification of a good wholesaler, retailer from where you want to buy or sell the product. Secondly, who is the customer and what is their demand. Has it changed with the market trend.
- **Material (Managing assets, quality maintenance):** The facilitator should refer to the raw material bought by the groups and how looking at the quality of raw material is highly important. The facilitator should take the instance of vendors and ask the participants on how did they decide to choose the vendor. With participants' response the facilitator should discuss the importance of quality maintenance of raw materials in order to make a good product for the customers. The same way the facilitator should talk about importance of managing assets in the business.
- **Cost and profits:** With example of boat making exercise the facilitator should talk about day to day costs incurred in the business. The facilitator should talk about the possible costs like raw material, wages to workers etc. And should relate it to how to look at costs in your business. Furthermore, based on this the facilitator should talk about profits to be earned from the business.
- **Time (Importance of time frameworks in an enterprise):** The facilitator should stress on why time management is important based on the group activity. Here the facilitator may take an example of one of the groups who were able to manage their time well. This can also be linked to the first principle of human resource management.

With this session the facilitator should conclude on the concept of how to run a business and how to plan day to day operations of the business.

Day 2

Session- 2 - Prayer and MILLY

Time	9:30 am to 10:00 am
Materials required	Ball, Song, Board
Activity	MILLY
Objective	To make the participants recall last day's sessions so that the trainers understand critical points that have stayed with the participants and the one's that need to be repeated for enhancing their understanding.
Facilitator	CRP-EP

Conduct

Time	Activity	Material
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30 minutes	MILLY- Ball passing game	Ball, Song, Board
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Preparation for the Session
As it is the first session of the day, the facilitator/CRP-EP should ensure that everything is planned for the day and training materials are there. Before the MILLY session the facilitator/CRP-EP should make note of all the major learning from previous day through which facilitator/CRP-EP may help participants to recall/share their learning.

Session Notes:

The facilitator/CRP-EP will ask the participants to sit in a circle and then play the song (or facilitator can also ask the participants to sing a song). The facilitator/CRP-EP will ask the participants to pass the ball while song is being played in the background. Then facilitator/CRP-EP will indicate to immediately stop the song and ask the participant, who has ball to share her/his previous day's learning. After one participant has finished his/her learnings, the facilitator/CRP-EP may indicate to continue song and resume the game. It will be repeated until all the major learning from previous day has been shared by the participants.

Session 3- Record Keeping

Time	10:00 am to 12:00 pm
Materials required	Hardcopy and softcopy of Daybook format, Labelled sticker with each heading of daybook, Projector, video of Entrepreneur successfully maintaining daybook, Copy of case study, copy of consultation slip, board, marker
Activity	Record Keeping
Objective	To explain the participants importance of record keeping in a business. It is important for an entrepreneur to keep track of the finances in the business. This session highlights that and also familiarises the participants with the formats to be used for keeping day book in an enterprise.
Facilitator	CRP-EP

Conduct

Time	Activity	Material
120 minutes	Record Keeping- Role play of Entrepreneur who's	Hardcopy and softcopy of Daybook format, Labelled

	maintaining daybook and who's not maintaining daybook	sticker with each heading of daybook, Projector, video of Entrepreneur successfully maintaining daybook, Copy of case study, copy of consultation slip, board, marker.
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Preparation for the session
Facilitator/CRP-EP will prepare sticker notes, daybook headings will be written one in each sticker (example- cash sales, credit sales, transportation etc.). Presentation on daybook. Soft copy of formats of daybook and consultation slip. Projector should be available at the training venue. Case study should be prepared to make the participants practice on how to make entries in daybook and maintain it.

Session Notes:

The facilitator/CRP-EP will start the session with a role play. The facilitator/CRP-EP will identify two active participants for the role play. One will act as an entrepreneur of Sweet shop- one who is maintaining daily records and other who is not maintaining daily records. The facilitator will ask other members to volunteer as customers and ask them to purchase sweets in cash and credits. The activity will show business transaction for two to three days. After a brief role play, the facilitator/CRPEP will compare both the entrepreneurs and conclude the session by showing the calculations of the business with Entrepreneur who is maintaining daily record. This way the facilitator/CRP-EP will explain about the importance of maintaining daybook.

Then facilitator will distribute the copy of daybook to each participant and explain each heading of Daybook using projector:

- Cash sales
- Credit sales
- Amount received from account receivable
- Cash purchase
- Credit purchase
- Amount paid for Account Payable
- Transportation
- Personal/Others

After explaining the daybook, the facilitator/CRP-EP will share a case study to the participants and ask participants to make entries on the copy of daybook given to them on the basis of information provided on case study.

Case study for Daybook:

की शुरू दूकान की चाय एक ने दीदी विनीता को 2019 जनवरी 1, उन्होंनेसमूह से लिया ऋण का रुपये 10000| उन्होंने २००० का चूल्हा, पत्ती चाय की रुपये २००० और बर्तन के रुपये 3000, चीनी, दूध और बिस्कुट वगैरह खरीदा |

1 को जनवरी 1 दीदी की हुयी बिक्री नकद की रुपये 1500, परिवहन में हुआ खर्चा रुपये 100, १०० रुपया निजी खर्च में खर्चा हुआ

२ जनवरी को: बिक्री 2200 रुपये :, परिवहन 50 रुपये :, निजी खर्चा 200:नकद खरीदी 2500 :

३ जनवरी को: नकद बिक्री 3500 रुपये :, उधार बिक्री200 रुपये :,परिवहन 50 रुपये :, निजी खर्चा 200:नकद खरीदी 2500 :

:को जनवरी 4नकद बिक्री 300 रुपये :, उधार बिक्री300 रुपये :,उधार वापसी:100 रूपए नकद खरीदी 1500 :

100 रुपये : परिवहन 200, निजी खर्चा 100:

Activity- After this facilitator will draw a daybook on the board and prepare stickers with amount as per the case study. The facilitator/CRP-EP will ask some of the participants to volunteer and come to the board to solve the case study. Using stickers, the volunteers will be asked to paste the amount against the right heading. The facilitator/CRP-EP will ensure the daybook on board is correct. With this activity, the facilitator/CRP-EP will conclude the session by telling about the outcome of daybook, CRP-EP will regularly support the entrepreneur in maintaining daybook and prepare financial statements based on which CRP-EP will provide monthly consultation slip.

Video- To motivate the participants for maintaining the daybook, the facilitator/CRP-EP can also show video of an entrepreneur who is successfully maintaining daybook and sharing how s/he has been benefited from it.

Session 4

Understanding and Managing risks

Time	12:00 pm- 1:00 pm
Materials required	Video (https://www.youtube.com/watch?v=Uy4hDAbo3os), 8-10 ropes, White board, Marker
Activity	Understanding and managing risks
Objective	To make the participants understand that enterprise is an activity full of risk, however the quality of an entrepreneur is that he/she calculates the risk and takes the chance to make the situation favourable

Facilitator	CRP-EP
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Session Notes

Now that a lot of discussion has happened on business management, things to keep in mind while running a business, record keeping.etc. The facilitator/CRP-EP should now discuss with participants that why should they take this risk? This session on Understanding and managing risks will talk about how any entrepreneur before starting a business should understand the kind of risks involved in running it. The session should be carried out through a game which should be introduced by the facilitator/CRP-EP to the participants. First, the facilitator/CRP-EP may ask the participants to stand in pair. Out of that, 3-4 pairs should be selected for the activity. Then, their hands should be tied with each other in the way it is shown in the video. After that the facilitator/CRP-EP should give 5 minutes to each pair and ask them to make their hands free from each other.

Before starting the game, the facilitator/CRP-EP should mention two conditions to the participants

- 1) The participants cant take out their hands from the rope until they have untangled the knot.
- 2) They cannot cut the ropes in order to get untangled.

After 2-3 minutes, if none of the pairs are able to get their hands untangled then facilitator/CRP-EP should give the hint that the participants can increase the width of their knots if required.

If any pair of participants are able to untangle the knot, the facilitator/CRP-EP must ask them to give a demonstration in front of others. In case, there are no pairs who have been successful in untangling then facilitator/CRP-EP must show how to do it or can also project the video in front of the participants.

After this, the facilitator/CRP-EP should ask the participants that according to them what are the different types of risks they think an enterprise might face?

The responses from the participants should be written on the board.

After this, the facilitator/CRP-EP should categorise the responses under the various headings of risks such as financial, human resource, market etc and may also explain each with an example from the field.

While debriefing the participants, the facilitator/CRP-EP should highlight the aspect of taking calculated risk in a business. Just like in the game, the pairs ended up in a risky situation of being tangled, there will be numerous occasions in a business where the entrepreneur will face risks.

The facilitator/CRP-EP should end the session by explaining the importance of strategy and planning in mitigating risks in a business. Here the facilitator/CRP-EP should relate with the rope game in which initially the participants were unable to untangle their hands but if proper strategy is known and the participants involved are able to think then untangling the hands will take just one minute. Also, it is with the help of the facilitator/CRP-EP they were able to know the way to untangle their hand. Likewise, the help received from CRPs-EP at BRC in SVEP will help them to face or come out of any risks which may come their way while running a business.

Session 5

BRC as a facility centre:

Time	1:30 pm- 2:30 pm
Materials required	Cut and labelled pieces of Thermocol/cardboard, chart, glue, cello tape
Activity	BRC as a facility centre
Objective	<ul style="list-style-type: none">• Orient the participants about the services available at the BRC
Facilitator	CRP-EP

Conduct:

Time	Activity	Material
60 minutes	BRC as a facility Centre- Build a BRC game	Cut and labelled pieces of Thermocol/cardboard, chart, glue, cello tape

Preparations to be done by Faciliator/CRP-EP for the session

- Draw a House and divide it into 3 parts- Basement, Main Area Wall, Roof.
- Divide the basement into 5 parts and label them- (1) Orientations; (2) Entrepreneur Triggering; (3) GOT; (4) Soft skill/Domain Skill Training; (5) Performance Improvement Training
- The basement area needs to be of a uniform colour
- Divide the wall into 4 parts and label them- (6) Viability Study; (7) Business Plan preparation; (8) Entrepreneur Appraisal; (9) Financing of Business
- The wall area needs to be of a uniform colour
- Divide the roof into 4 parts and label them- (10) Registration of enterprise; (11) Start-up Support; (12) Performance Tracking of Business and Consultation; (13) Market support
- The roof area needs to be of a uniform colour.

Session Notes:

The facilitator/CRP-EP will gather the participants and distribute the labelled pieces of cardboard among them (based on the number of participants, the CRP-EP may divide them into groups of 2 or 3 if required).

The CRP-EP will then ask the participants to check the number and label written in their cards.

They will then be asked to come in the order of their number and stick the piece on the board provided.

The participants will require help in sticking the pieces in the right order; at the completion of the activity the pieces stuck together should form the shape of a house.

The facilitator/CRP-EP will be required to read out each label. After reading out the pieces of each part, eg. Basement, the CRP-EP will stick a chart paper in the shape of that part which will be labelled as 'Mobilization, Orientation and Training of Entrepreneurs'. Similarly, the Wall will be covered with a chart paper labelled 'Business Viability Study and Business Plan' and the Roof will be covered with a chart paper labelled 'Enterprise set-up and Functioning.'

With completion of the exercise the facilitator/CRP-EP should tell the participants that the house made by them is the BRC under SVEP which is made with various services that entrepreneur requires. As we have a foundation, a wall and roof to the house, in the same manner, this BRC will hep you in setting foundation as an entrepreneur, setting up your business and building it ahead. This BRC will act as a one stop facility center to promote entrepreneur, enterprise and entrepreneurship.

The CRP-EP may then ask the participants for any further clarifications required.

Session 6

Services provided by CRP-EP

Time	2:30 pm- 3:30 pm
Materials required	Balloons, Marker, Double sided tape, 6 feet stick, chart papers, bow and arrow
Activity	Nukkad natak
Objective	familiarize the participants with different types of services provided by CRP-EP.
Facilitator	CRP-EP

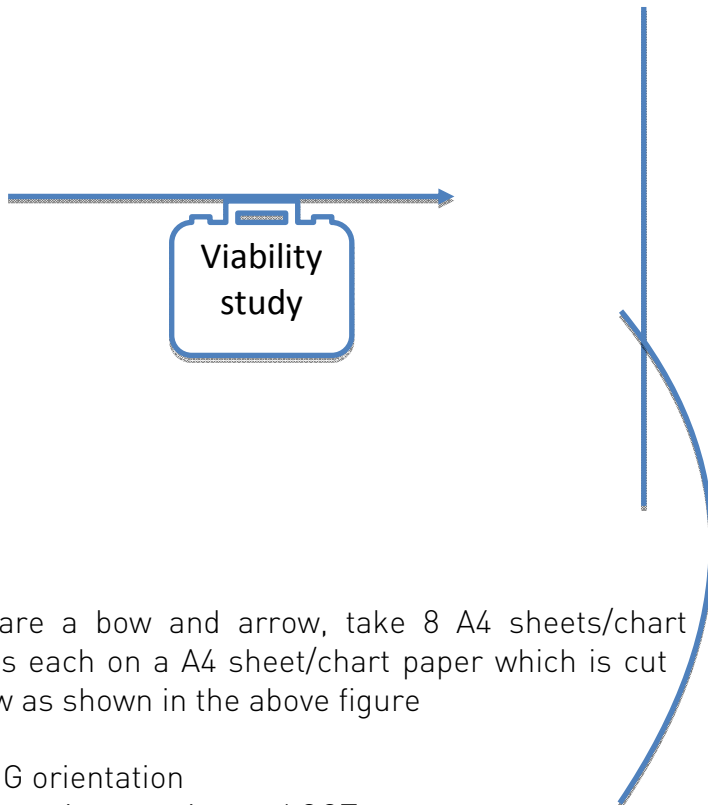
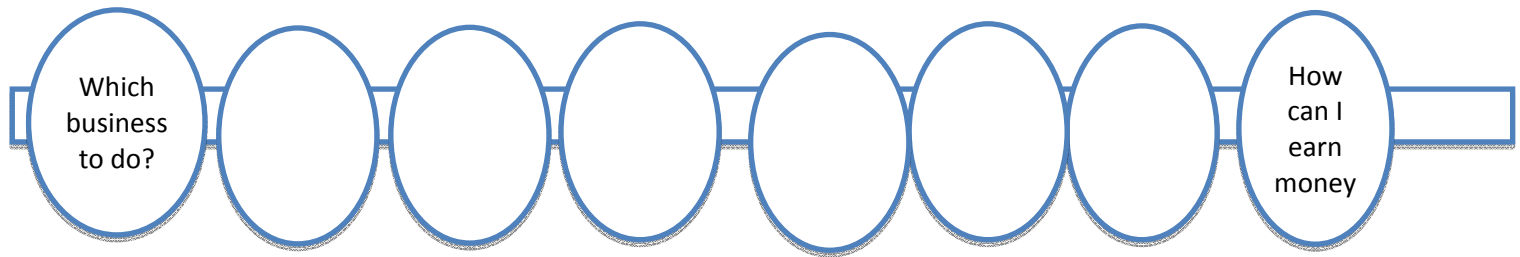
Conduct

Time	Activity	Material
60 minutes	Services provided by CRP-EP	Balloons, Marker, Double sided tape, 6 feet stick, chart papers, bow and arrow

Session Notes

Preparation to be done by the facilitator/CRP-EP before the session
Take 8 balloons with different colours, fill them with air and write the below given each question on a balloon with a marker 1. How can I earn money by running a business? 2. Which business shall I start? 3. Will the business become successful? 4. How to start and how much shall I earn? 5. How to run a business? 6. Where shall I buy machinery and raw material? 7. How will I get money to start business? 8. How to take the business forward?
The activity will require two facilitators/CRP-EP. Hence it is important that on day 1 of EDP adequate planning is done and arrangements are made in order to the conduct the activity.

Hold the stick horizontally and paste the balloons one after the other on the stick, leave place for one balloon in the middle. The unit looks like below



Prepare a bow and arrow, take 8 A4 sheets/chart points each on a A4 sheet/chart paper which is cut arrow as shown in the above figure

papers and write below 8 in a size to be attached to the

1. SHG orientation
2. Triggering meeting and GOT
3. Viability study
4. Business planning
5. EDP training
6. Business startup services
7. Credit services
8. One year support

Session notes:

Give one balloon to each participant and tell them "As you are going to start a new business you shall be having so many doubts in your mind. Write any one doubt you have regarding the business on the balloon given to you."

The doubts written by the participants will fall in any one category out of the eight questions that you have written on the balloons. If you find any question which does not fall into any of the categories, then paste that balloon on the stick which you have made with other eight balloons.

One facilitator/CRP-EP has to hold the stick by placing his/her head in the empty space which is left in between the balloons. The facilitator/CRP-EP's character here is the resemblance of Ravan. The other facilitator/CRP-EP has to carry the bow and arrow on which different activities undertaken by CRP-EP are pasted. The other facilitator/CRP-EP's character is the resemblance of Rama. Rama's character has to ask the Ravan why do you have so many faces for which Ravan says that he is about to start a business and he is having so many doubts and is getting worried about it. Then Rama's character says that he has so many weapons to clear his doubts and says to Ravan "tell me your doubts one by one" then Ravan replies with the question written on the first balloon i.e "how can I earn money by running a business?", then Rama says "we have a weapon called SHG orientation" CRP has to explain what SHG orientation is and how will the entrepreneurs doubt get resolved. After explaining the doubt Rama has to aim at the balloon with the arrow to burst it. In such way, all the balloons blasts and by the end there will be one face which is clear about how to do a business.

At the end of this activity, the facilitator/CRP-EP should ask the participants whether they have any doubt in understanding the role played by CRP-EP.

Session 7

Success story of an entrepreneur

Time	3:30 pm- 4:00 pm
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Materials required	Powerpoint presentation, Video, Interaction with an entrepreneur supported under SVEP
Activity	Share one success story with the participants
Objective	motivate and build confidence in the participants to start business
Facilitator	CRP-EP

Conduct

Time	Activity	Material
30 minutes	Share success story of an entrepreneurs	Powerpoint presentation, Flipchart, Chart paper, A4 sheets

Session Note:

Preparations to be done by the facilitator/CRP-EP

For this session CRP-EP have to do following preparatory work:

1. Identification of an entrepreneur supported under SVEP:
 - Entrepreneur supported under SVEP from the block
 - Preferably woman entrepreneur
 - Reopened, New or Existing business
 - Minimum 6 months to 1 year old supported under SVEP
 - Has been maintaining day book regularly (minimum record of 3 months consecutively)
 - Has been provided consultation by CRP-EP for upto 3 months
2. Prepare small case study
 - Background of an entrepreneur (Family and socio-economic conditions)
 - Previous work and earning per month or per day
 - Aspirations of the entrepreneur
 - How did he/she start the business?
 - Initial investment
 - Services availed under BRC-EP and support provided by CRP-EP
 - Difficulties faced in the business
 - Current earning from the business
 - Major changes in lifestyle
 - Future plans for the entrepreneur and for the business
3. Prepare PPT with photographs
4. If entrepreneur is not available to interact with participants, use video of success story, CRP-EP should watch the video before using it in the training

and note down important point.

The facilitator/CRP-EP should end the two day training programme with an experience sharing by an entrepreneur supported under SVEP. The objective of this to help participants relate with the guest entrepreneur and to show them like a future road map. The facilitator/CRP-EP should introduce entrepreneur to the class and ask entrepreneur to share her experience with the participants. It will be an interactive session and the facilitator/CRP-EP should facilitate the session keeping in mind the time for the story and should motivate participants to ask questions to the entrepreneur. At the end, the facilitator/CRP-EP should conclude the session by highlighting the services that entrepreneur has received from BRC and role of CRP-EP in availing those services, and how it helped the entrepreneur to fulfil his/her aspirations.

5.18 EDP for existing business

Objective:

- To train existing entrepreneurs on key aspects of running a business
- To orient participants on support provided under BRC
- To orient participants on role of CRP-EP
- To orient participant how to scale up or value add their business

Time: 2 days

Expected outcome:

- Acquired knowledge on how to run a business
- Acquire knowledge about value added or scalable enterprises
- Importance of record keeping in a business
- Awareness among entrepreneurs on services provided by BRC-EP
- Awareness among entrepreneurs on role of CRP-EP

Preparations to be done by the facilitator/CRP-EP for the training

- Mentor and Facilitator/CRP-EP should sit prior to EDP for doubt clarification, if any
- Adequate logistic arrangements as listed in the schedule shall be made for the training
- Participants to be updated about time and venue by the respective leaders of SHGs
- Entrepreneur should be prepared well in advance for the training, in case of new

Blocks, the Mentor and the professional may share a mobile video of an entrepreneur from exiting block

Schedule

#	Time	Session / Topic	Content	Objective	Methodology	Materials required
DAY 1						
1.	10:00 am-10:30 am	Registration	<ul style="list-style-type: none"> Registration format 	To register names and details of the participants	Individual signing	Registration sheet
2.	10:30 am-11:00 am	Welcome and Introduction to the training	<ul style="list-style-type: none"> Prayer Ice breaking Objective Session overview 	To familiarize the participants with: <ul style="list-style-type: none"> - Each other - The purpose of EDP - Contents of the training sessions to be covered in the next 2 days 	Interaction , Balloon Game	White board, White board marker, Balloons
3	11.00 am-12.00 am	Status and Expectation of the Entrepreneurs	<ul style="list-style-type: none"> Current status of the entrepreneur Expectations of the participants 	To understand which business they have What are their needs to develop their business What was the expectations	Interactions	White Board and Marker

4	12 am to 1.30 pm	How to improve their business	<ul style="list-style-type: none"> • For developing an enterprise what are the Things to keep in mind (4C + E) • Finance assessment • Requirement of a business plan • Registration and license (if required) • How to promote your business • Value addition 	To make the participants understand the methods they should use. These factors play a crucial role in making the business profitable.	Interaction , presentation	White board, White board marker
5	2.00 pm to 4.30 pm	Entrepreneur and their competencies	<ul style="list-style-type: none"> • Recap on definition of entrepreneur • Qualities of an entrepreneur • Key characteristics of a successful entrepreneur • Entrepreneurial competencies 	To make the participants understand that any individual who possesses the mentioned attributes or the will to work towards acquiring them has the potential to become a successful entrepreneur	Interaction , presentation Video presentation Flip chart	White board, White board marker
4	4.30 pm to 5.00 pm	Giving Assignment formats and clarification on that	Assignment for collecting minimum one week data from their business for supporting next day Day book practice.			
DAY 2						
1	08:30 am-09:00 am	Yoga/Morning Exercis	<ul style="list-style-type: none"> • Morning exercise 	To start the day with renewed energy and positivity	Group exercise	Open space to exercise

		e				
	09:00 am-09:30 am	Breakfast				
2	09:30 am-10:00 am	Prayer and MILLY	<ul style="list-style-type: none"> • Prayer • Most Important Lessons Learnt Yesterday 	To make the participants recall last day's sessions so that the trainers understand critical points that have stayed with the participants and the one's that need to be repeated for enhancing their understanding	Interaction, group game	Ball
3	10.00 am to 12.00 pm	Record Keeping (use their own business data too)	<ul style="list-style-type: none"> • Need for keeping records in a business • Book keeping format (simulation session) 	To explain the participants the crucial role played by books of records for any business. It is important for an entrepreneur to keep track of the finances in the business. This session highlights that and also familiarises the participants with the formats to be used for keeping day book for the enterprise	Interaction, presentation, group exercise with day book format, Video on day book	Info graphic poster on the importance of record keeping Day book format for different business types (production, service, trade)
12.00 pm to 1.30 pm	Principles of Management	<ul style="list-style-type: none"> • Man (Human Resource in an enterprise) • Money (Capital - Fixed and 	To familiarize the participants with different	Interaction, presentation, Video		

		<p>Working, Credit policy, Pricing and costing)</p> <ul style="list-style-type: none"> • Market (Linking with different market spaces, Business communication) • Material (managing assets, quality maintenance) • Time (importance of time frameworks in an enterprise) • 	<p>principles they need to keep in mind while running an enterprise.</p>			
2 .00 pm to 3.00 pm	Understanding and Managing Risk	<ul style="list-style-type: none"> • What is Risk • Categories of risk • How to manage risk 	<p>To make the participants understand that enterprise is an activity full of risk, however the quality of an entrepreneur is that he/she calculates the risk and takes the chance to make the situation favourable or reduce the risk through corrective steps</p>	<p>Game for Risk Management (Ribbon Game) Interaction, presentation</p>	<p>White board, White board marker</p>	

	3.00 pm to 3.45 pm	BRC as a facility centre	<ul style="list-style-type: none"> Services provided by BRC from an entrepreneur 	To explain entrepreneurs about the support provided by BRC for entrepreneurship. For any business to sustain it is important that the business is provided with adequate guidance and support as needed. The Block resource center aims to fill the gap in business development services faced by the rural entrepreneurs.	Individual exercise, discussion	Cut and labelled pieces of Thermocol/cardboard, chart, glue, cello tape. Info graphic poster on BRC and its services
	3.45 to 4.30 pm	CRP-EP support	<ul style="list-style-type: none"> CRP-EP as service provider of BRC 	To make the entrepreneurs understand the role of CRPs-EP under the project and their role in delivering services of BRC	Interaction	Balloons, Marker, Double sided tape, 6 feet stick, chart papers, bow and arrow
	4.30 pm to 5.00 pm	<ul style="list-style-type: none"> Feed Back and plan 				

Follow up to be done by the facilitator/CRP-EP after the training
- The CRP- EP should prepare business plans for the respective entrepreneurs - With approval of business plan and set up of business, the CRP-EP should conduct regular follow up with the entrepreneur to see how the enterprise is functioning and status of record keeping

SESSION 1

Registration

Time	10:00 am- 10:30 am
Materials required	Registration Sheet, Confirmed list of participants who attended GOT
Activity	Registration
Objective	To register the participants
Facilitator	CRP-EP

Conduct

Time	Activity	Material
30 minutes	Registration of participants	Registration Sheet

Session Notes

The participants coming in for the training should be registered in the format. CRPs-EP should keep in mind that only potential entrepreneurs who have attended General orientation training should participate in EDP.

SESSION 2

Welcome and Introduction to the Training

Time	10:30 am- 11:00 am
Materials required	White board, White board marker, Balloons
Activity	Welcome and Introduction to the Training
Objective	To familiarize the participants with: <ul style="list-style-type: none"> - Each other - The purpose of EDP - Contents of the training sessions to be covered in the next two days
Facilitator	CRP-EP

Conduct

Time	Activity	Material
30 minutes	Welcome and Introduction to the Training	White board, White board marker, Balloons

Session Notes

The facilitator will start this session by welcoming the participants and asking them to introduce each other. After introduction, the facilitator will brief the participants about the training programme. The facilitator will explain that it is training for potential entrepreneurs on understanding business operations. The two day training programme will focus on qualities of an entrepreneur, business operations and support provided by CRP-EP under BRC-EP.

With completion of introduction, the CRP-EP will start with an ice-breaking exercise. **(Preparation for ice-breaking: Prior to the session, the facilitators will fill the balloons and write each participant's name on one balloon each in bold letters. A string will be tied around the training hall. On this string, all the balloons will be hanged with a thread.)**

The facilitators will arrange the participants in a circle and give the instructions for the game.

- g. Participants can only remove balloons with their own names
- h. Each balloon represents each participant and the facilitator should lead the participants to imagine themselves as these balloons. The participant should take care of each balloon as gently as they would take care of themselves.
- i. Each participant will try to make their balloons fly as high as possible without using hands. They will only blow at the balloon to make it fly. This should take the participants 5 minutes.
- j. After 5 minutes, the participants should collect their balloons and then give their balloons to the person they like the most in the training hall. This should take 5 minutes
- k. After the interchange, the participants will be asked to treat the balloons they now have gently.
- l. Then the facilitator will ask the participants to save their own balloons while bursting the balloons belonging to others. (5 minutes)

Debriefing (5-10 minutes): In this part, the facilitator will invoke the participants to think along the following lines:

- d. How much did we take care of our balloons? How high we tried to make it fly?
- e. How did we treat the other people's balloons?
- f. Why did we then burst the balloons belonging to others?

The facilitator should lead the participants to believe that each of us should take care of others as we take care of ourselves; we should make them reach as high as possible; that we too have the responsibility to safeguard their dreams and wishes and thus we all should move forward together.

SESSION 3

Present Status and Expectation of the Entrepreneurs

Time	11:00 am - 12:00 pm
Materials required	White board, White board marker
Activity	Present Status and Expectation of the Entrepreneurs
Objective	<ul style="list-style-type: none"> • Understand the present status of their entrepreneurs • Understand their needs • Find out the service areas to be given to them
Facilitator	CRP-EP

Conduct

Time	Activity	Material
60 minutes	Present Status and Expectation of the Entrepreneurs	White board, White board marker

Session notes

The facilitator interacts with the participants about their business individually. What is the business, when they start, how much they have developed their business, average earnings, legal formalities done by them, Market, challenges etc. The facilitator will point out the challenges on the board. The facilitator will also ask participants about their expectations and write on the board. Discuss about the challenges/problems to solve each other. Mark the challenges and expectations that covered in the class room.

Session 4

How to improve your business

Time	12:00 pm – 1.30 pm
Materials required	Presentation, White board, White board marker
Activity	How to improve your business
Objective	<ul style="list-style-type: none"> • To make the participants understand the methods they should use. These factors play a crucial role in making the business profitable.
Facilitator	CRP-EP

Conduct

Time	Activity	Material
90 minutes	How to improve your business	Presentation, White board, White board marker

Session note

Start this session with the points noted on the Board (Challenges / problems / expectation) . Ask the participants why these problems are facing by you ? Interact with the participants the reason for that. Then interact with the participants about how did they started their business – Why did you start this business? ,What are the preparations done for that ? , What are the products / services in your business ? How did you decide these products / services ? How many products / services added in your business after starting the business and why ? Did you change price of any product after fixing and why? If any one changed your business or products / service and why ? Did you face any problem suppliers related / law and order related ? Are there any competition and how did reflect in your business ? etc. Finally reach in 4C + E concepts. Understand them that every business should check its viability . It is a continuous process . Show the slides and explain . How did they check and follow these things ? Ask them is there any changes needs in your business at present? Ask them about the next month plan according to achieve the interested income. After the interaction finally understand the participants the importance Business plan . Then explain the contents of business plan, Interact with the participants how to scale up their business – Discuss about Promotion, value added products (with examples), expansion of business, Additional investment Vs income etc .

SESSION 5

Entrepreneur and their Competencies

Time	2.00 pm – 4.30 pm
Materials required	Presentation, White board, White board marker
Activity	Entrepreneur and their competencies
Objective	<ul style="list-style-type: none"> ● Qualities of an entrepreneur ● Who is a good entrepreneur ● Key characteristics of a successful entrepreneur ● Entrepreneurial competencies
Facilitator	CRP-EP

Conduct

Time	Activity	Material
150 minutes	Entrepreneur and their Competencies	Presentation, White board, White board marker

Session notes

The facilitator will start the session by asking about Asha didi and what do they remember about her from GOT training.

Note: The facilitator should pick up the session by taking reference from discussion on wage employment and self employment and from her success story of running the business.

3. What was different for Asha in first and second instance of her story?
4. Why do you think Asha didi is an entrepreneur?

The facilitator should discuss characteristics of Asha and relate with following points:

6. Genuine hard work
7. Risk taking behaviour
8. Opportunity identification
9. Experiential learning
10. Aspiration for an independent life as against working under others

With explaining characteristics of entrepreneur, the facilitator should now talk about competencies of an entrepreneur based on following points:

- Taking initiative
- Seeking and Acting on Opportunities
- Persistence
- Information Seeking
- Concern for high quality work
- Commitment to work contract
- Efficiency Orientation

- Systematic planning
- Problem solving
- Self confidence
- Persuasion
- Use of Influence strategies
- Monitoring
- Concern for others

The above points will be taken up by facilitator showing the video or narrating the case study pertaining to each point.

Second day

Day 2

Session- 1 - Prayer and MILLY

Time	9:30 am to 10:00 am
Materials required	Ball, Song, Board
Activity	MILLY
Objective	To make the participants recall last day's sessions so that the trainers understand critical points that have stayed with the participants and the one's that need to be repeated for enhancing their understanding.
Facilitator	CRP-EP

Conduct

Time	Activity	Material
30 minutes	MILLY- Ball passing game	Ball, Song, Board

Preparation for the Session
As it is the first session of the day, the facilitator/CRP-EP should ensure that everything is planned for the day and training materials are there. Before the MILLY session the facilitator/CRP-EP should make note of all the major learning from previous day through which facilitator/CRP-EP may help participants to recall/share their learning.

Session Notes:

The facilitator/CRP-EP will ask the participants to sit in a circle and then play the song (or facilitator can also ask the participants to sing a song). The facilitator/CRP-EP will ask the participants to pass the ball while song is being played in the background. Then facilitator/CRP-EP will indicate to immediately stop the song and ask the participant, who has ball to share her/his previous day's learning. After one participant has finished his/her learnings, the facilitator/CRP-EP may indicate to continue song and resume the game. It will be repeated until all the major learning from previous day has been shared by the participants.

Session 2- Record Keeping

Time	10:00 am to 12:00 pm
Materials required	Info graphic poster on importance of Record Keeping, Hardcopy and softcopy of Daybook format, Labelled sticker with each heading of daybook, Projector, video of Entrepreneur successfully maintaining daybook, Copy of case study, copy of consultation slip, board, marker
Activity	Record Keeping
Objective	To explain the participants importance of record keeping in a business. It is important for an entrepreneur to keep track of the finances in the business. This session highlights that and also familiarises the participants with the formats to be used for keeping day book in an enterprise.
Facilitator	CRP-EP

Conduct

Time	Activity	Material
80 minutes	Record Keeping- Role play of Entrepreneur who's maintaining daybook and who's not maintaining daybook	Hardcopy and softcopy of Daybook format, Labelled sticker with each heading of daybook, Projector, video of Entrepreneur successfully maintaining daybook
10 minutes	Consolidation on	Info graphic poster on

	importance of record keeping	Importance of record keeping
30 minutes	Explanation of heads of Daybook and Case study on record keeping	Copy of case study, copy of consultation slip, board, marker.

Preparation for the session

Facilitator/CRP-EP will prepare sticker notes, daybook headings will be written one in each sticker (example- cash sales, credit sales, transportation etc.).
Presentation on daybook. Soft copy of formats of daybook and consultation slip.
Projector should be available at the training venue.
Case study should be prepared to make the participants practice on how to make entries in daybook and maintain it.

Session Notes:

The facilitator/CRP-EP will start the session with a role play. The facilitator/CRP-EP will identify two active participants for the role play. One will act as an entrepreneur of Sweet shop- one who is maintaining daily records and other who is not maintaining daily records. The facilitator will ask other members to volunteer as customers and ask them to purchase sweets in cash and credits. The activity will show business transaction for two to three days. After a brief role play, the facilitator/CRPEP will compare both the entrepreneurs and conclude the session by showing the calculations of the business with Entrepreneur who is maintaining daily record. This way the facilitator/CRP-EP will explain about the importance of maintaining daybook.

After the role play the facilitator will use the poster on importance of record keeping and conclude the session.

Then facilitator will distribute the copy of daybook to each participant and explain each heading of Daybook using projector:

- Cash sales
- Credit sales
- Amount received from account receivable
- Cash purchase
- Credit purchase
- Amount paid for Account Payable
- Transportation
- Personal/Others

After explaining the daybook, the facilitator/CRP-EP will share a case study to the participants and ask participants to make entries on the copy of daybook given to them on the basis of information provided on case study.

Case study for Daybook:

की शुरु दूकान की चाय एक ने दीदी विनीता को 2019 जनवरी 1, उन्होंनेसमूह से लिया ऋण का रुपये 10000। उन्होंने २००० का चूल्हा, पत्ती चाय की रुपये २००० और बर्तन के रुपये 3000, चीनी, दूध और बिस्कुट वगैरह खरीदा ।

:को जनवरी 1 दीदी की हुयी बिक्री नकद की रुपये 1500, परिवहन में हुआ खर्चा रुपये 100, १०० रुपया निजी खर्च में खर्चा हुआ

२ जनवरी को: बिक्री 2200 रुपये :, परिवहन 50 रुपये :, निजी खर्चा 200:नकद खरीदी 2500 :

३ जनवरी को: नकद बिक्री 3500 रुपये :, उधार बिक्री200 रुपये :,परिवहन 50 रुपये :, निजी खर्चा 200:नकद खरीदी : 2500

:को जनवरी 4नकद बिक्री 300 रुपये :, उधार बिक्री300 रुपये :,उधार वापसी:100 रूपए नकद खरीदी 1500 :

100 रुपये : परिवहन 200, निजी खर्चा 100:

Activity- After this facilitator will draw a daybook on the board and prepare stickers with amount as per the case study. The facilitator/CRP-EP will ask some of the participants to volunteer and come to the board to solve the case study. Using stickers, the volunteers will be asked to paste the amount against the right heading. The facilitator/CRP-EP will ensure the daybook on board is correct. With this activity, the facilitator/CRP-EP will conclude the session by telling about the outcome of daybook, CRP-EP will regularly support the entrepreneur in maintaining daybook and prepare financial statements based on which CRP-EP will provide monthly consultation slip.

Video- To motivate the participants for maintaining the daybook, the facilitator/CRP-EP can also show video of an entrepreneur who is successfully maintaining daybook and sharing how s/he has been benefited from it.

Session 3

How to manage a business

Time	12.00 pm- 1:30 pm
Materials required	Power point presentation, Flipcharts, Chart paper, A4 sheets
Activity	How to manage a business
Objective	familiarize the participants with different principles they need to keep in mind while running an enterprise in order to make it profitable. Lack of knowing these key points create issues in a business.
Facilitator	CRP-EP

Conduct

Time	Activity	Material
90 minutes	How to run a business	Power point presentation, Flipchart, Chart paper, A4 sheets

Session Notes

<p>Preparation for the session:</p> <ul style="list-style-type: none"> ● The facilitator/CRP-EP should ensure that all the necessary raw material is available for the activity. ● As the group activity requires different characters. Two facilitators shall be available for the activity one to act as the company owner and one should be available to operate the desk where raw materials and fixed assets are available for the participants. ● This group activity may be conducted as a continuation of the previous session and the same groups can be used for this activity as well. The facilitator may build a background story from the previous session briefing the participants that as the groups have been running their paper bag manufacturing business now. There is a new opportunity in town for all. This can be linked to the story under group activity. ● The facilitator/CRP-EP should prepare an instruction note for the whole activity – Activity instructions, time, conclusion etc. ● Slides / Chart work (Principles of +Management) ● Name board for desk – set of different type of raw materials. <p>Note: The facilitator/CRP-EP should be actively supported by Mentors to conduct the activity. Sufficient facilitators should be available to conduct the activity effectively.</p>
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This session is planned to make the participants understand different things to be kept in mind while running a business. Once the clarity on things to be kept in mind when starting a business is built, the facilitator should now focus on introducing participants to daily operations of a business. The facilitator should tell the participants that as business are a risk taking activity it is necessary that adequate attention is paid to daily requirements in a business. The operations of a business will differ based on the business type and nature of a business. For few businesses, the operations will be seasonal and for some it will be daily. However, for each business it is important to keep few things in mind.

Group Activity:

In order to understand that participants will be divided into 3 groups for an exercise 'Boat game.' Facilitator will provide the groups with a situation:

A big company is in town to hire a production company to manufacture boats. Each group is competing to win the contract for boat manufacturing. The company owner has come for a meeting with all the bidders and has shown a sample of boat which they want. Each group has to manufacture a sample based on what the owner has shown. There is an expert desk from where each group may buy raw material and machinery required.

There are three vendors sitting on the expert table to provide paper as raw material for boat manufacturing. One sheet costs Rs. 10,000/- and 2-5 sheets Rs. 8000/-, 6-10 sheets cost of Rs. 6000/- each. (3 participants will act as these vendors)

One vendor has sheets with more durability and higher price, second vendor has sheets with more durability and in different colour but has different charges for each colour, last vendor has sheets of cheap quality and price and it also give in credit to the customer. The group has the freedom to buy sheets from any of the vendors.

The groups have 5 minutes to discuss and plan their work and 3 minutes to manufacture the boat. The group may plan how much raw material and machinery they want to buy. At the end the company owner looks at all the samples and rejects them.

How to conduct the Activity:

5. The facilitator will divide the participants into 3 groups.
6. The facilitator will choose 3 participants for the 3 vendors who will supply raw materials, and the facilitator will act as the Business Man.
7. The Business man will only show the sample of the boat he required, telling he will buy it for Rs.12000. (The no of boats for procurement should not be revealed)
8. After the groups present the boat at the specific time provided to them for preparation, the business man will reject them.

Now, The facilitator should ask the question to the participants that why did it get rejected?

5. In discussion the facilitator should bring out the point that the company owner only showed the sample.
6. The groups did not look at the quality of the paper, size of the boat, its measurements and did not ask what the customer wanted. Hence while running a business, customer and its demand is most crucial.

7. Furthermore, in order to ensure the outreach of right product it is important that we plan our daily business operations in an effective manner.
8. With this the facilitator should introduce principles of management.

Each principle is to be linked with the boat game activity undertaken by the groups.

- **Man (Human Resource in an enterprise):** While running a business it is important to manage human resource. Clear distribution of roles and responsibilities increases the overall efficiency of the team leading to better results. Here the facilitator may take an example of the group who divided their roles and responsibilities well.
- **Money (Capital – Fixed and Working, Credit policy):** In order to run a business as a continuous activity it is important that money to be invested in the business is planned properly.

With the help of boat game, the facilitator may say while running a business we have to make few investments which are one time and few based on day to day operations of our business. One time investment is usually done to buy assets and investment made for day to day operations are usually buying raw materials, wages to workers, electricity, rent, etc.

The facilitator now may ask in the boat game what would come under fixed capital and working capital. The answer is scissors and paper sheets. Here, in order to further explain investment under fixed capital, was it necessary to buy scissors or it could be rented as well? This can be linked to the real life situation while purchasing fixed assets. Is it good to buy or rent while starting a business?

Similarly, the facilitator can bring out the instance where groups have to buy raw material. As the amount of Rs. 12,000/- has been fixed. The groups have to plan better as to how much of raw material will be required. This level of planning is also required while looking at day to day operations of the business. Without accurate calculation of raw material, the group ended up spending more money and with more stock, with no guarantee of where and whom to sell it. Hence, it becomes extremely important that we plan our working capital based on how much our business can afford.

In order to introduce credit policy, the facilitator may take example one of the three vendors who have credit policy. The groups could have negotiated to not buy raw material on cash but on credit, provided they have a credit policy in place. Here the facilitator should stress on why it is important to have credit policy in the business.

- **Market:** The facilitator may take the example of the three vendors who were sitting there, with different specifications for sheets to be sold. Looking at the customer demand, it is important that right raw material is bought and customer expectations are met. Linking in real life situation, the participant may link this to identification of a good wholesaler, retailer from where you want to buy or sell the product. Secondly, who is the customer and what is their demand. Has it changed with the market trend?
- **Material (Managing assets, quality maintenance):** The facilitator should refer to the raw material bought by the groups and how looking at the quality of raw material is highly important. The facilitator should take the instance of vendors and ask the

participants on how did they decide to choose the vendor. With participants' response the facilitator should discuss the importance of quality maintenance of raw materials in order to make a good product for the customers. The same way the facilitator should talk about importance of managing assets in the business.

- **Cost and profits:** With example of boat making exercise the facilitator should talk about day to day costs incurred in the business. The facilitator should talk about the possible costs like raw material, wages to workers etc. And should relate it to how to look at costs in your business. Furthermore, based on this the facilitator should talk about profits to be earned from the business.
- **Time (Importance of time frameworks in an enterprise):** The facilitator should stress on why time management is important based on the group activity. Here the facilitator may take an example of one of the groups who were able to manage their time well. This can also be linked to the first principle of human resource management.

With this session the facilitator should conclude on the concept of how to run a business and how to plan day to day operations of the business.

Session 4

Understanding and Managing risks

Time	2:00 pm- 2.45 pm
Materials required	Video (https://www.youtube.com/watch?v=Uy4hDAbo3os), 8-10 ropes, White board, Marker
Activity	Understanding and managing risks
Objective	To make the participants understand that enterprise is an activity full of risk, however the quality of an entrepreneur is that he/she calculates the risk and takes the chance to make the situation favourable
Facilitator	CRP-EP

Session Notes

Now that a lot of discussion has happened on business management, things to keep in mind while running a business, record keeping.etc. The facilitator/CRP-EP should now discuss with participants that why should they take this risk? This session on Understanding and managing risks will talk about how any entrepreneur before starting a business should understand the kind of risks involved in running it. The session should be carried out through a game which should be introduced by the facilitator/CRP-EP to the participants. First, the facilitator/CRP-EP may ask the participants to stand in pair.

Out of that, 3-4 pairs should be selected for the activity. Then, their hands should be tied with each other in the way it is shown in the video. After that the facilitator/CRP-EP should give 5 minutes to each pair and ask them to make their hands free from each other.

Before starting the game, the facilitator/CRP-EP should mention two conditions to the participants

- 3) The participants can't take out their hands from the rope until they have untangled the knot.
- 4) They cannot cut the ropes in order to get untangled.

After 2-3 minutes, if none of the pairs are able to get their hands untangled then facilitator/CRP-EP should give the hint that the participants can increase the width of their knots if required.

If any pair of participants is able to untangle the knot, the facilitator/CRP-EP must ask them to give a demonstration in front of others. In case, there are no pairs who have been successful in untangling then facilitator/CRP-EP must show how to do it or can also project the video in front of the participants.

After this, the facilitator/CRP-EP should ask the participants that according to them what are the different types of risks they think an enterprise might face?

The responses from the participants should be written on the board.

After this, the facilitator/CRP-EP should categorise the responses under the various headings of risks such as financial, human resource, market etc and may also explain each with an example from the field.

While debriefing the participants, the facilitator/CRP-EP should highlight the aspect of taking calculated risk in a business. Just like in the game, the pairs ended up in a risky situation of being tangled; there will be numerous occasions in a business where the entrepreneur will face risks.

The facilitator/CRP-EP should end the session by explaining the importance of strategy and planning in mitigating risks in a business. Here the facilitator/CRP-EP should relate with the rope game in which initially the participants were unable to untangle their hands but if proper strategy is known and the participants involved are able to think then untangling the hands will take just one minute. Also, it is with the help of the facilitator/CRP-EP they were able to know the way to untangle their hand. Likewise, the help received from CRPs-EP at BRC in SVEP will help them to face or come out of any risks which may come their way while running a business.

Session 5

BRC as a facility centre:

Time	2.45 pm- 3.45pm
Materials required	Cut and labelled pieces of Thermocol/cardboard, chart, glue, cello tape, Info graphic poster on BRC and its services
Activity	BRC as a facility centre
Objective	<ul style="list-style-type: none"> • Orient the participants about the services available at the BRC
Facilitator	CRP-EP

Conduct:

Time	Activity	Material
50 minutes	BRC as a facility Centre- Build a BRC game	Cut and labelled pieces of Thermocol/cardboard, chart, glue, cello tape
10 minutes	Consolidation of services offered by BRC	Info graphic poster on BRC and its services

Preparations to be done by Faciliator/CRP-EP for the session

- Draw a House and divide it into 3 parts- Basement, Main Area Wall, Roof.
- Divide the basement into 5 parts and label them- (1) Orientations; (2) Entrepreneur Triggering; (3) GOT; (4) Soft skill/Domain Skill Training; (5) Performance Improvement Training
- The basement area needs to be of a uniform colour
- Divide the wall into 4 parts and label them- (6) Viability Study; (7) Business Plan preparation; (8) Entrepreneur Appraisal; (9) Financing of Business
- The wall area needs to be of a uniform colour
- Divide the roof into 4 parts and label them- (10) Registration of enterprise; (11) Start-up Support; (12) Performance Tracking of Business and Consultation; (13) Market support
- The roof area needs to be of a uniform colour.

Session Notes:

The facilitator/CRP-EP will gather the participants and distribute the labelled pieces of cardboard among them (based on the number of participants, the CRP-EP may divide them into groups of 2 or 3 if required).

The CRP-EP will then ask the participants to check the number and label written in their cards. They will then be asked to come in the order of their number and stick the piece on the board provided. The participants will require help in sticking the pieces in the right order; at the completion of the activity the pieces stuck together should form the shape of a house.

The facilitator/CRP-EP will be required to read out each label. After reading out the pieces of each part, eg. Basement, the CRP-EP will stick a chart paper in the shape of that part which will be labelled as 'Mobilization, Orientation and Training of Entrepreneurs'. Similarly, the Wall will be covered with a chart paper labelled 'Business Viability Study and Business Plan' and the Roof will be covered with a chart paper labelled 'Enterprise set-up and Functioning.'

With completion of the exercise the facilitator/CRP-EP should tell the participants that the house made by them is the BRC under SVEP which is made with various services that entrepreneur requires. As we have a foundation, a wall and roof to the house, in the same manner, this BRC will help you in setting foundation as an entrepreneur, setting up your business and building it ahead. This BRC will act as a one stop facility centre to promote entrepreneur, enterprise and entrepreneurship.

The facilitator will then use the info graphic poster on BRC and its services and consolidate the points.

The CRP-EP may then ask the participants for any further clarifications required.

Session 6

Services provided by CRP-EP

Time	3.45 pm- 4:30 pm
Materials required	Balloons, Marker, Double sided tape, 6 feet stick, chart papers, bow and arrow
Activity	Nukkad natak
Objective	familiarize the participants with different types of services provided by CRP-EP.
Facilitator	CRP-EP

Conduct

Time	Activity	Material
45 minutes	Services provided by CRP-EP	Balloons, Marker, Double sided tape, 6 feet stick, chart papers, bow and arrow

Session Notes

Preparation to be done by the facilitator/CRP-EP before the session

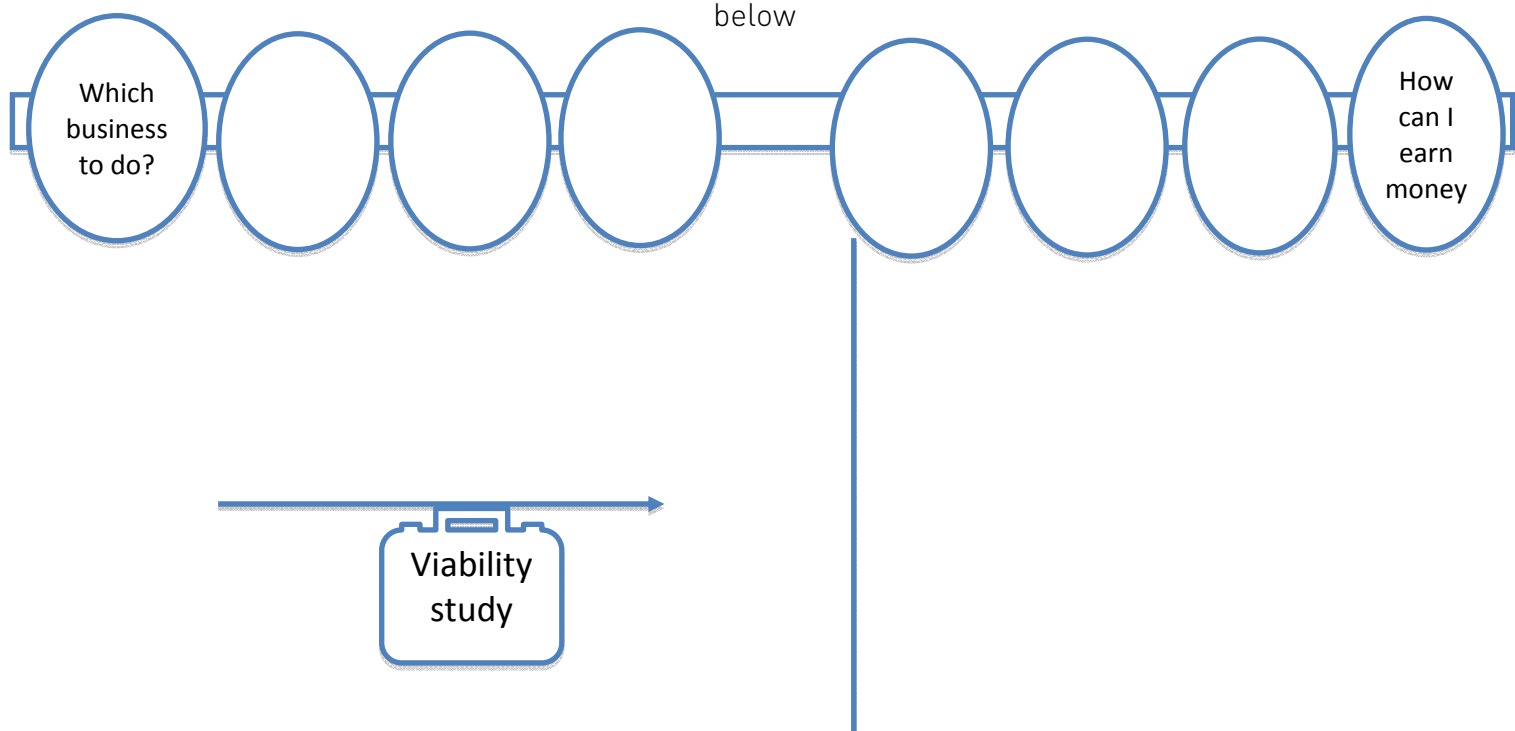
Take 8 balloons with different colours, fill them with air and write the below given each question on a balloon with a marker

9. How can I earn money by running a business?
10. Which business shall I start?
11. Will the business become successful?
12. How to start and how much shall I earn?
13. How to run a business?
14. Where shall I buy machinery and raw material?
15. How will I get money to start business?
16. How to take the business forward?

The activity will require two facilitators/CRP-EP. Hence it is important that on day 1 of EDP adequate planning is done and arrangements are made in order to the conduct the activity.

Hold the stick horizontally and paste the balloons one after the other in the middle. The unit looks like below

below



Prepare a bow and arrow, take 8 A4 sheets/chart papers and write below 8 points each on a A4 sheet/chart paper which is cut in a size to be attached to the arrow as shown in the above figure

17. SHG orientation
18. Triggering meeting and GOT
19. Viability study
20. Business planning
21. EDP training
22. Business startup services
23. Credit services
24. One year support

Session notes:

Give one balloon to each participant and tell them "As you are going to start a new business you shall be having so many doubts in your mind. Write any one doubt you have regarding the business on the balloon given to you."

The doubts written by the participants will fall in any one category out of the eight questions that you have written on the balloons. If you find any question which does not fall into any of the categories, then paste that balloon on the stick which you have made with other eight balloons.

One facilitator/CRP-EP has to hold the stick by placing his/her head in the empty space which is left in between the balloons. The facilitator/CRP-EP's character here is the resemblance of Ravan. The other facilitator/CRP-EP has to carry the bow and arrow on which different activities undertaken by CRP-EP are pasted. The other facilitator/CRP-EP's character is the resemblance of Rama. Rama's character has to ask the Ravan why do you have so many faces for which Ravan says that he is about to start a business and he is having so many doubts and is getting worried about it. Then Rama's character says that he has so many weapons to clear his doubts and says to Ravan "tell me your doubts one by one" then Ravan replies with the question written on the first balloon i.e "how can I earn money by running a business?", then Rama says "we have a weapon called SHG orientation" CRP has to explain what SHG orientation is and how will the entrepreneurs doubt get resolved. After explaining the doubt Rama has to aim at the balloon with the arrow to burst it. In such way, all the balloons blasts and by the end there will be one face which is clear about how to do a business.

At the end of this activity, the facilitator/CRP-EP should ask the participants whether they have any doubt in understanding the role played by CRP-EP.

Session 7

Success story of an entrepreneur

Time	3:30 pm- 4:00 pm
Materials required	Powerpoint presentation, Video, Interaction with an entrepreneur supported under SVEP
Activity	Share one success story with the participants
Objective	motivate and build confidence in the participants to start business
Facilitator	CRP-EP

Conduct

Time	Activity	Material
30 minutes	Share success story of an entrepreneur	Power point presentation, Flipchart, Chart paper, A4 sheets

Session Note:

Preparations to be done by the facilitator/CRP-EP
<p>For this session CRP-EP have to do following preparatory work:</p> <ol style="list-style-type: none"> 5. Identification of an entrepreneur supported under SVEP: <ul style="list-style-type: none"> ➤ Entrepreneur supported under SVEP from the block ➤ Preferably woman entrepreneur ➤ Reopened, New or Existing business ➤ Minimum 6 months to 1 year old supported under SVEP ➤ Has been maintaining day book regularly (minimum record of 3 months consecutively) ➤ Has been provided consultation by CRP-EP for upto 3 months 6. Prepare small case study <ul style="list-style-type: none"> ➤ Background of an entrepreneur (Family and socio-economic conditions) ➤ Previous work and earning per month or per day ➤ Aspirations of the entrepreneur ➤ How did he/she start the business? ➤ Initial investment

- Services availed under BRC-EP and support provided by CRP-EP
- Difficulties faced in the business
- Current earning from the business
- Major changes in lifestyle
- Future plans for the entrepreneur and for the business

7. Prepare PPT with photographs

8. If entrepreneur is not available to interact with participants, use video of success story, CRP-EP should watch the video before using it in the training and note down important point.

The facilitator/CRP-EP should end the two day training programme with an experience sharing by an entrepreneur supported under SVEP. The objective of this to help participants relate with the guest entrepreneur and to show them like a future road map. The facilitator/CRP-EP should introduce entrepreneur to the class and ask entrepreneur to share her experience with the participants. It will be an interactive session and the facilitator/CRP-EP should facilitate the session keeping in mind the time for the story and should motivate participants to ask questions to the entrepreneur. At the end, the facilitator/CRP-EP should conclude the session by highlighting the services that entrepreneur has received from BRC and role of CRP-EP in availing those services, and how it helped the entrepreneur to fulfil his/her aspirations.

5.19 Entrepreneur meet

S.No	Level of the meeting proposed	Purpose	Period of conduct
1	First Meeting	Understanding of business plan	After EDP or Required domain based skill training
2	Second Meeting	Understanding the plan of action for approval of business plan	During PSC
3	Third Meeting	Discussing the performance improvement plan and identifying the support required for the growth of the business	After 6 months of running the enterprise

FIRST MEETING:

UNDERSTANDING THE BUSINESS PLAN

(No. of Entrepreneurs as per a batch size of 25 to 30 – to be decided by CRP-EP group and BEPC jointly)

When	After the preparation of the Business Plan and Appraisal from CBO, right before the PAC meeting
Place	Respective Village / VO office / CLF office
Participants	Potential entrepreneurs, CRP-EP of the entrepreneurs, SHG /VO / CLF representatives, if possible
Purpose	<ul style="list-style-type: none"> • To get a detailed knowledge about the entrepreneur's background, business experience, skill, Business plan etc. • Familiarize the entrepreneur with the Businessplan components

First Meeting Session Module:

Agenda	Session Note	Facilitator
Introduction	Objectives of the meeting , Review/presentation of the Work done (finding suppliers, Shop preparation etc) after EDP training, Completion of Appraisal from CBO etc.	CRP-EP (CBO representatives, if any)
Detailed discussion on Business Plan with Entrepreneurs	<ul style="list-style-type: none"> • CRP-EP will submit the business plan and explain the relevant contents of the plan to the Entrepreneur. Also, convince the CBO representative, if present • CRP EP / CLF (BEPC) member will discuss the business with entrepreneur by asking simple questions such as – <ul style="list-style-type: none"> - Total amount needed for business - Amount of loan required for the business - By when is the business about to get functional - current occupation, Current family income etc. - Who will run the business 	CRP-EP , CBO representative if any

	<ul style="list-style-type: none"> - Location of the business, - Whether the business is new or old - Utilization of loan amount 	
Repayment schedule and Repayment mechanism	<ul style="list-style-type: none"> • CRP-EP will explain the repayment schedule and repayment mechanism to entrepreneurs 	CRP-EP

Credit appraisal of the entrepreneur	<ul style="list-style-type: none"> • Entrepreneurs will present their updated personal passbook (SHG members individual passbook - loan repayment register) • CBO representative will verify/validate the credit appraisal report submitted by CRP-EP after checking the individual passbook of SHG members and a copy of it will be attached with the Business Plan. 	CBO representative, CRP EP
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Documents required for first meeting:

Name of the Documents	Purpose of the document	Responsibilities
Attendance sheet	Record of members present from CBO, CRP EPs, Entrepreneurs	CRP EP
Business Plan	Entrepreneur will be made aware of the business plan, changes will be made if required, CBO representative / CRP EP will note their remarks the credit history of the entrepreneur in the Business plan	CRP-EP
Repayment schedule	Entrepreneur will be made aware about number of instalments, principal amount, interest and moratorium period	CRP-EP
List of business plan for next PAC	Details of the number of businesses discussed and reason for rejection if any. List of business plan will be prepared for PAC	CRP EP

SECOND MEETING:

ENTREPRENEURS' PLAN OF ACTION

(No. of Entrepreneurs as per a batch size of 25-30 – as per the number of business plans discussed in the PAC meeting)

When	Within 10 days after the PAC meeting
Place	BRC/Nodal CLF/Concerned CLF
Participants	Entrepreneurs of the last conducted PAC, CRP-EP of the entrepreneurs, BEPC members, Mentor, BPM-SVEP
Purpose	<ul style="list-style-type: none">• To appraise the entrepreneur about her ownership/accountability over their enterprise vis-a-vis BRCservices• To make the entrepreneurs aware about their next steps in the plan of action to start/run the enterprise as proposed in the businessplan

Second Meeting Session Module:

Agenda	Session Note	Facilitator
Discussion on sanctioned amount	<ul style="list-style-type: none">• Details about the loan amount . Repayment Schedule and process.• Put the Signature in the promissory note/ register if not done in the PACmeeting	Treasurer of BEPC
BRC Services for entrepreneur under SVEP	CRP-EP will explain about the handholding services the enterprise shall receive from the BRC for 1 st year. For that the CRP-EP will refer to the BRC Guidelines. He will explain about following services: <ul style="list-style-type: none">• Enterprise start-upsupport• One timeregistration• Creation of Udyog AadhaarID• Support for complying with legal formalities• Fund utilisation &report• Day book and PTS support for 1st six months• Continued PTS support after 6months• MarketLinkage	CRP-EP

Charges for the services	<ul style="list-style-type: none"> CRP-EP will introduce BRC service card to the entrepreneurs, explain the usages of the card and the charges entrepreneurs have to pay for availing each service. CRP-EP will refer to the state specific guidelines 	CRP-EP
	<ul style="list-style-type: none"> Mentor and BPM-SVEP will guide and monitor the whole process 	
Importance of Daybook	<ul style="list-style-type: none"> CRP-EP remind the usage of day-book to the entrepreneur and how to record transactions Importance of giving accurate information for generating financial statements 	CRP-EP (Mentor support) for
Brief about PTS	<p>CRP-EP will brief the entrepreneurs about PTS and consultation</p> <ul style="list-style-type: none"> What is PTS and consultation How does PTS help entrepreneurs to develop their business Growth through effective consultation 	CRP-EP (Mentor support) for

Documents required for second meeting:

Name of the Documents	Purpose of the document	Responsibilities
Attendance sheet	Record of members present from CBO, CRP EPs, Entrepreneurs	CRP EP
BRC Minutes register	Meeting minutes and attendance of the participants	BRC Book keeper
Cheque issue register	Details of cheque issued will be recorded. How many entrepreneur have received the loan amount from the last PSC	BRC Book keeper
Service Card issue register	Maintain the record of how many service cards have been issued and amount received	BRC Book keeper
Copy of business plan for entrepreneur	Copy of approved business plan will be provided to entrepreneur with repayment schedule and collect service charge for business plan	CRP-EP
Receipts	Record of issuing a receipt against the fees collecting from entrepreneurs	BRC/CRP-EP group leaders

Format or printed copy of daybook	Distribution of printed copy of day book	CRP-EP
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THIRD MEETING:

PERFORMANCE IMPROVEMENT PLAN

(No. of Entrepreneurs as per a batch size of 25-30 – as decided by CRP-EP group and BEPC jointly)

When	After 120 days of the fund distribution from the BRC, or after 90 days of grounding the enterprise. Need based training according to the field requirement
Place	BRC/ nodal CLF/ Concerned CLF
Participants	Similar types of entrepreneurs (trading, production, service) CRP-EP of the entrepreneurs, concerned VO/CLF members, Mentor, BPM-SVEP, external faculty, as per the requirement
Purpose	Meeting with entrepreneurs to identify need of Performance Improvement Plan with regards to Material Procurement, Legal formalities, Market support (packing and labelling) and cross learning among entrepreneurs

Third Meeting Session Module:

Agenda	Session Note	Facilitators
Introduction	<ul style="list-style-type: none"> Objectives of meeting 	CRP-EP/CBO representative
Experience sharing by the entrepreneurs	<ul style="list-style-type: none"> Present status of the enterprises -revenue, profit and repayment of loan What is their positive and negative experience 	Presentation by the Participants & Noted by CRP-EP

	<ul style="list-style-type: none"> • Issues and their expectations with the business 	
Check on the maintenance of Day book	<ul style="list-style-type: none"> • Entrepreneurs will bring Daybook of their enterprises • CRP-EP will initiate the discussion with entrepreneurs to findout: <ul style="list-style-type: none"> - Difficulties they are facing in writingdaybook - Do they find ituseful - What other records they are maintaining, ifany 	CRP EP group representatives
Discussion on PTS data and consultancy slip	<ul style="list-style-type: none"> • CRP-EP will present last 3 months PTS data with comparative analysis. They will identify some good example and share with all • Entrepreneurs will share their experience with other entrepreneurs, if their business has improved with the help of PTS and Consultancyslip 	CRP-EP group
PIP training	<ul style="list-style-type: none"> • Special focussed training by an external faculty according to therequirement • DIC, Agricultural Dept., NABARD,other Dept., Any Whole sale dealers/ entrepreneur etc. 	External Faculty

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<p>Identification of businesses which require Performance improvement plan (PIP), if additionally needed</p>	<ul style="list-style-type: none"> • CRP-EP will share the list of enterprises which requires PIP • Sub-committee will initiate the discussion with entrepreneurs on what kind of Performance Improvement training they need • Prepare list of entrepreneurs who need further support and submit the requisition to BRC 	<p>CBO representatives, CRP-EP</p>
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Documents required for third meeting:

Documents required	Outcome of the meeting	Responsibilities
Attendance sheet	Record of members present from CBO, CRP EPs, Entrepreneurs, external faculty	CRP EP
Meeting register	Meeting minutes	CBO representatives/ Book keeper
PTS data of past months and Consultancy slip	Cross learning document from other similar enterprises List of entrepreneurs and training	CRP EP