

Field Facilitator's Guide

ANNEXURE Volume I

Planning and Implementing Non - Farm Livelihood Interventions
USING SVEP APPROACH



Aajeevika
National Rural Livelihoods Mission
Government of India



Kudumbashree
Kerala State Poverty Eradication Mission
Government of Kerala

Kudumbashree-National Resource Organisation

A GUIDE FOR FIELD FACILITATION

PLANNING AND IMPLEMENTING NON-FARM LIVELIHOOD INTERVENTIONS

USING SVEP APPROACH



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Annexures

Chapter 2

Annexure 2.1- How to create Login IDs at different hierarchies

- a. SRLM allocates the block to the PIA for which DPR is to be made
- b. Once a block is assigned to PIA by the SRLM, DMMU and BMMU hierarchies for the block are generated automatically in the system.
- c. PIA creates a mentor login id, activates the mentor id, and assigns the mentor to the block.
- d. Under the BMMU, BRC login is simultaneously created by the District/Block Officials

Annexure 2.2 – DPR-Sources of data

Given below is a table to understand the data sources used in various chapters of the DPR and the summary of information presented in the chapters

Chapter Number and Name	Sources of Data	Information Provided
Chapter 2: Context of the Block	<p>Secondary Sources</p> <ul style="list-style-type: none"> • Latest Census data • Latest Socio Economic Caste Census (SECC) data • Institution Building Database maintained at the Block level SRLM 	<ul style="list-style-type: none"> • Socio-economic understanding of Block • Status of Institutional Building of Block
Chapter 3: Baseline and Assessment of Existing Enterprises	<p>Primary Sources</p> <ul style="list-style-type: none"> • Household Consumption Data • Enterprise Census Data • Stratified data to assess supply in block • Focus Group Discussions (FGDs) to assess opportunities and risks in block and to understand aspirational income status • Secondary Source: • Data of Active Government Projects and CBO/Institutional Data 	<ul style="list-style-type: none"> • Provides the gap between existing demand and supply in the block to determine potential under each enterprise category • Provides details of potentials with regard to sub-sectors based on tourism, local resources, and government projects in block • Provides details of artisanal clusters in block
Chapter 4: Assessment of Potential for SVEP Enterprises	Same as Chapter 3	<ul style="list-style-type: none"> • Provides enterprise potential to be achieved by the project during the four-year implementation period • Targets determined based on the gap between demand and supply, and potential understood across tourism, local resources, artisanal clusters, and government projects

Chapter 5: Implementation of SVEP- Arrangements at various Level	To be finalized after orientation and discussion with SRLM	<ul style="list-style-type: none"> • Arrangements to be made by SRLM and PIA to implement SVEP
Chapter 6: SVEP Enterprise Formation and Support Processes	To be finalized after orientation and discussion with SRLM	<ul style="list-style-type: none"> • Provides details for implementing the project
Chapter 7: Project Management for SVEP	To be finalized after orientation and discussion with SRLM	<ul style="list-style-type: none"> • Provides details of Project Monitoring and review mechanisms to be followed at various levels (Block, District, State)
Chapter 8: Detailed Implementation Schedule and Budget		<ul style="list-style-type: none"> • Details of implementation schedule and budget required for project

Annexure 2.3 - How to create profiles of CRPs-EP/Data Collectors

- a. Using the BRC login, the facilitator creates the profiles of CRPs-EP/data collectors by filling their details and then allocates the CRPs-EP to the mentor.
- b. Once the profiles of CRPs-EP/data collectors are ready and allocated, the mentor uses the Mentor login and the BPM-SVEP uses the BMMU login to give feedback to the CRPs-EP/data collectors.
- c. Once the feedback giving process is complete, the facilitator can use the BRC login to approve the CRPs-EP/data collectors and assign them villages for the surveys.

Annexure 2.4 - The data points that require special attention

- a. The size of the business: the scale of business for categorisation under small, medium, or large business.
- b. Type of market: Whether the business is located in a market or is a stand-alone business.
- c. The total monthly sales of the business.¹
- d. No. of workers engaged: The number of workers should be counted excluding the entrepreneur.
- e. Select Hotspot Point: Hotspot point refers to any significant point that is situated close to the business. For example, suppose the business is located near a school. The business should be visible from the Hotspot point. There is a list of hotspot points mentioned in the format. In case of absence of a hotspot, the CRP-EP should mention none.
- f. Select Hotspot Area: Hotspot area refers to the type of area in which the Hotspot point is located. For example, suppose the Hotspot point is a Bank that is located in a Colony or in an area, where the weekly haat is organized.
- g. Hotspot Size: It refers to the size of the Hotspot area. For example, the size of the weekly market.

¹ CRPs-EP must be told that the businesses have a tendency to under report their sales.

Annexure 2.5- Format for Enterprise Census

Enterprise Product Name (Highest Share in Sales)

Enterprise Type -

Enterprise product Name -

Share in Sales (in percentage)-

Name of enterprise	
Name of enterprise owner	
Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Transgender
Social Category	<input type="checkbox"/> Gen <input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> Minority
Perennial/Seasonal	<i>Perennial – All Year</i> <i>Seasonal- Not throughout the year</i>
Individual/Collective	<i>Individual- If solely owned by entrepreneur</i> <i>Collective- If enterprise has multiple owners</i>
Retail/Wholesale/Both	
Date of start of enterprise (MM/YYYY)	
Type of road	<input type="checkbox"/> Major Road <i>(If District Road)</i> <input type="checkbox"/> Village Road <i>(If Tarred road through village)</i> <input type="checkbox"/> Lane <input type="checkbox"/> National Highway

	<input type="checkbox"/> State Highway
Fixed/Mobile/Haat	
Size of business	<input type="checkbox"/> Small <i>(Less than 10K)</i> <input type="checkbox"/> Medium <i>(Between 10K and 1 Lakh)</i> <input type="checkbox"/> Large <i>(Over 1 Lakh)</i>
Type of market	<input type="checkbox"/> Standalone <i>(Only 1 shop or less than 5 shops)</i> <input type="checkbox"/> Small <i>(Between 5 and 20 shops cluster)</i> <input type="checkbox"/> Large <i>(More than 20 shops cluster)</i>
Total monthly sales (in Rs.)	
No. of workers engaged	
Member of SHG (Yes/No)	
Loan from SHG (Yes/No)	
Amount of loan from SHG (in Rs.)	<i>Only if Yes to Loan taken</i>
Amount of loan outstanding (in Rs.)	<i>Only if Yes to Loan taken</i>
Select Hotspot Point	<input type="checkbox"/> None <i>(If not located near hotspot- select None)</i> <input type="checkbox"/> Bank <input type="checkbox"/> Factory <input type="checkbox"/> Chowk <input type="checkbox"/> Cinema Hall <input type="checkbox"/> School <input type="checkbox"/> Govt. office <input type="checkbox"/> Hospital <input type="checkbox"/> Railway Station <input type="checkbox"/> Temple <input type="checkbox"/> Bus Stand

Select Hotspot Area	<input type="checkbox"/> Colony <input type="checkbox"/> Market <input type="checkbox"/> Road <input type="checkbox"/> Weekly Haat
Hotspot size – <i>(To be understood based on judgement of data collector- what is the scope for economic activity or footfall for that region)</i>	<input type="checkbox"/> Small <input type="checkbox"/> Medium <input type="checkbox"/> Large

Annexure 2.6- Format for Stratified Survey

Form code	
CRP-EP name and phone number	
Date of filling the form	

1	Enterprise name	
2	Location of enterprise	
	State	
	District	
	Block/ Mandal	
	Village	
3	Enterprise owner's name	
4	Gender	
	<input type="checkbox"/> Male	<input type="checkbox"/> Female
		<input type="checkbox"/> Transgender
5	Mobile number*	
6	Number of competitors (1 to 5) *	
2	Select social category*	
	<input type="checkbox"/> General	
	<input type="checkbox"/> Minority	
	<input type="checkbox"/> OBC	
	<input type="checkbox"/> SC	
	<input type="checkbox"/> ST	
3	Individual/Group enterprise	
	<input type="checkbox"/> Individual	
	<input type="checkbox"/> Group	
4	Business type	
	<input type="checkbox"/> Retail	
	<input type="checkbox"/> Wholesale	

<input type="checkbox"/> Both

Sales details

5	Sales*		
	January	<input type="checkbox"/> Normal	<input type="checkbox"/> High
	February	<input type="checkbox"/> Normal	<input type="checkbox"/> High
	March	<input type="checkbox"/> Normal	<input type="checkbox"/> High
	April	<input type="checkbox"/> Normal	<input type="checkbox"/> High
	May	<input type="checkbox"/> Normal	<input type="checkbox"/> High
	June	<input type="checkbox"/> Normal	<input type="checkbox"/> High
	July	<input type="checkbox"/> Normal	<input type="checkbox"/> High
	August	<input type="checkbox"/> Normal	<input type="checkbox"/> High
	September	<input type="checkbox"/> Normal	<input type="checkbox"/> High
	October	<input type="checkbox"/> Normal	<input type="checkbox"/> High
	November	<input type="checkbox"/> Normal	<input type="checkbox"/> High
	December	<input type="checkbox"/> Normal	<input type="checkbox"/> High
6	Number of months normal/peak season	Peak season (months)	Normal season (months)
7	Total sales per month	Peak season (Rs)	Normal season (Rs)
8	Total sales per month (cash)	Peak season (Rs)	Normal season (Rs)
9	Total sales per month (credit)	Peak season (Rs)	Normal season (Rs)

Expenses

10	Cost of raw material per month (cash)	Peak season (Rs)	Normal season (Rs)
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11	Cost of raw material per month (credit)	Peak season (Rs)	Normal season (Rs)		
12	Withdrawal by owners per month	Peak season (Rs)	Normal season (Rs)		
13	Rent per month	Peak season (Rs)	Normal season (Rs)		
14	Electricity cost per month	Peak season (Rs)	Normal season (Rs)		
15	Transportation costs per month	Peak season (Rs)	Normal season (Rs)		
16	Packaging related cost per month	Peak season (Rs)	Normal season (Rs)		
17	Fuel costs (diesel, petrol, charcoal, firewood etc) per month	Peak season (Rs)	Normal season (Rs)		
18	Commission to middlemen, per month	Peak season (Rs)	Normal season (Rs)		
19	Wages and salaries to staff per month	Peak season (Rs)	Normal season (Rs)		
20	Promotion and advertising per month	Peak season (Rs)	Normal season (Rs)		
21	Mobile charge/communication expenses per month	Peak season (Rs)	Normal season (Rs)		
22	Other expenses per month	Peak season (Rs)	Normal season (Rs)		
23	Bonus paid to staff	Peak season (Rs)	Normal season (Rs)		
24	Other expenses (annual)	Enter amount (Rs)			
25	Frequency of bulk purchase of raw material (cash)	Peak season	<input type="checkbox"/> Daily	<input type="checkbox"/> Weekly	<input type="checkbox"/> Monthly
		Normal season	<input type="checkbox"/> Daily	<input type="checkbox"/> Weekly	<input type="checkbox"/> Monthly
26	Cost of bulk purchase of raw material per cycle (cash)	Peak season (Rs)	Normal season (Rs)		

27	Frequency of bulk purchase of raw material (credit)	Peak season	<input type="checkbox"/> Daily	<input type="checkbox"/> Weekly	<input type="checkbox"/> Monthly
		Normal season	<input type="checkbox"/> Daily	<input type="checkbox"/> Weekly	<input type="checkbox"/> Monthly
28	Cost of bulk purchase of raw material per cycle (credit)	Peak season (Rs)		Normal season (Rs)	
29	Wastage cost per month	Peak season (Rs)		Normal season (Rs)	

Working capital details

30	Amount receivable (monthly) (Rs)	
31	Amount payable (monthly) (Rs)	
32	Amount invested at the beginning (amount required to start up) (Rs)	
33	Amount of money invested into the business after the start (Rs)	

People involved

34	Number of operational days per week	
35	Working hours per day	
36	No. of active entrepreneur involved	
37	No. of months entrepreneur/s is/are involved	
38	No. of family member/s involved	
39	Family members involved- number of months	
40	No. of hired labourers in months	
41	Involvement of labour in months	

Loan details

42	Loan amount taken (Rs)	
43	Interest rate % (per annum)	

44	Term of loan (in months)	
45	Loan type	
46	Outstanding amount (Rs)	

Annexure 2.7- Stratified Sample Terminologies to be explained

The facilitator will have to explain the following to the data collectors/CRPs-EP before conducting the Stratified Sample Survey

- a. Sales details: The sales of the business month-wise described in terms of normal and high. The number of months for which the business has normal and peak sales. Total sales of the business and the bifurcation in cash and credit sales.
- b. Expenses details: The expenses incurred by the entrepreneur for running the business such as raw material cost, transportation, electricity, promotion, etc. The frequency of purchase of raw materials and wastage in a month is accounted for in this section.
- c. Working Capital Requirement of the business, number of people involved in the business, number of operational days of the business, and details of loan taken for the business should be explained by the facilitator to the CRPs-EP.

Annexure 2.8- Format for Household Survey

Form Code	
CRP-EP Name and Phone Number	
Date of Filling the Form	

1. Household Location and basic details

Name of State	
Name of District	
Name of Block	
Name of Village	

Owner name	
Mobile no	
Owner residence address	
No of family members (1 to 49)	

2. Work Location of Family Members

First Member	Second Member	Third Member	Fourth Member	Fifth Member	Sixth Member
<input type="checkbox"/> Home	<input type="checkbox"/> Home	<input type="checkbox"/> Home	<input type="checkbox"/> Home	<input type="checkbox"/> Home	<input type="checkbox"/> Home
<input type="checkbox"/> Village	<input type="checkbox"/> Village	<input type="checkbox"/> Village	<input type="checkbox"/> Village	<input type="checkbox"/> Village	<input type="checkbox"/> Village
<input type="checkbox"/> Panchayat	<input type="checkbox"/> Panchayat	<input type="checkbox"/> Panchayat	<input type="checkbox"/> Panchayat	<input type="checkbox"/> Panchayat	<input type="checkbox"/> Panchaya
<input type="checkbox"/> Block	<input type="checkbox"/> Block	<input type="checkbox"/> Block	<input type="checkbox"/> Block	<input type="checkbox"/> Block	<input type="checkbox"/> Block
<input type="checkbox"/> District	<input type="checkbox"/> District	<input type="checkbox"/> District	<input type="checkbox"/> District	<input type="checkbox"/> District	<input type="checkbox"/> District
<input type="checkbox"/> State	<input type="checkbox"/> State	<input type="checkbox"/> State	<input type="checkbox"/> State	<input type="checkbox"/> State	<input type="checkbox"/> State
<input type="checkbox"/> Does not work	<input type="checkbox"/> Does not work	<input type="checkbox"/> Does not work	<input type="checkbox"/> Does not work	<input type="checkbox"/> Does not work	<input type="checkbox"/> Does not work
<input type="checkbox"/> Other	<input type="checkbox"/> Other	<input type="checkbox"/> Other	<input type="checkbox"/> Other	<input type="checkbox"/> Other	<input type="checkbox"/> Other

3. Personal Assets

House type	Vehicle possessed	Household items
<input type="checkbox"/> Bungalow/ pakka house	<input type="checkbox"/> 4 wheeler	<input type="checkbox"/> Fridge
<input type="checkbox"/> Kaccha house	<input type="checkbox"/> 3 wheeler	<input type="checkbox"/> CD/DVD player
<input type="checkbox"/> Semi pakka house	<input type="checkbox"/> 2 wheeler	<input type="checkbox"/> Dish antenna
	<input type="checkbox"/> Cycle	<input type="checkbox"/> Computer
	<input type="checkbox"/> No vehicle	<input type="checkbox"/> Internet
	<input type="checkbox"/> Tractor	<input type="checkbox"/> No household items
	<input type="checkbox"/> Cart	<input type="checkbox"/> TV
		<input type="checkbox"/> Mobile phones/s

4. Purchase details

1. Kirana		
Expenditure per purchase (Rs)		
Frequency of purchase	Sourcing location	High usage months
<input type="checkbox"/> Daily	<input type="checkbox"/> From inside village	<input type="checkbox"/> Select all
<input type="checkbox"/> 2-3 days	<input type="checkbox"/> From weekly markets	<input type="checkbox"/> January
<input type="checkbox"/> Weekly	<input type="checkbox"/> From regular markets outside village but in the block	<input type="checkbox"/> February
<input type="checkbox"/> 10 days	<input type="checkbox"/> Bigger markets outside block but in district	<input type="checkbox"/> March
<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Other district	<input type="checkbox"/> April
<input type="checkbox"/> Monthly	<input type="checkbox"/> State head quarter	<input type="checkbox"/> May
<input type="checkbox"/> Once in 2 months		<input type="checkbox"/> June
<input type="checkbox"/> Quarterly		<input type="checkbox"/> July

<input type="checkbox"/> Half yearly		<input type="checkbox"/> August
<input type="checkbox"/> Yearly		<input type="checkbox"/> September
<input type="checkbox"/> Once in 2-3 years		<input type="checkbox"/> October
		<input type="checkbox"/> November
		<input type="checkbox"/> December

2. Milk		
Expenditure per purchase (Rs)		
Frequency of purchase	Sourcing location	High usage months
<input type="checkbox"/> Daily	<input type="checkbox"/> From inside village	<input type="checkbox"/> Select all
<input type="checkbox"/> 2-3 days	<input type="checkbox"/> From weekly markets	<input type="checkbox"/> January
<input type="checkbox"/> Weekly	<input type="checkbox"/> From regular markets outside village but in the block	<input type="checkbox"/> February
<input type="checkbox"/> 10 days	<input type="checkbox"/> Bigger markets outside block but in district	<input type="checkbox"/> March
<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Other district	<input type="checkbox"/> April
<input type="checkbox"/> Monthly	<input type="checkbox"/> State head quarter	<input type="checkbox"/> May
<input type="checkbox"/> Once in 2 months		<input type="checkbox"/> June
<input type="checkbox"/> Quarterly		<input type="checkbox"/> July
<input type="checkbox"/> Half yearly		<input type="checkbox"/> August
<input type="checkbox"/> Yearly		<input type="checkbox"/> September
<input type="checkbox"/> Once in 2-3 years		<input type="checkbox"/> October
		<input type="checkbox"/> November
		<input type="checkbox"/> December

3. Milk products		
Expenditure per purchase (Rs)		
Frequency of purchase	Sourcing location	High usage months
<input type="checkbox"/> Daily	<input type="checkbox"/> From inside village	<input type="checkbox"/> Select all
<input type="checkbox"/> 2-3 days	<input type="checkbox"/> From weekly markets	<input type="checkbox"/> January

<input type="checkbox"/> Weekly	<input type="checkbox"/> From regular markets outside village but in the block	<input type="checkbox"/> February
<input type="checkbox"/> 10 days	<input type="checkbox"/> Bigger markets outside block but in district	<input type="checkbox"/> March
<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Other district	<input type="checkbox"/> April
<input type="checkbox"/> Monthly	<input type="checkbox"/> State head quarter	<input type="checkbox"/> May
<input type="checkbox"/> Once in 2 months		<input type="checkbox"/> June
<input type="checkbox"/> Quarterly		<input type="checkbox"/> July
<input type="checkbox"/> Half yearly		<input type="checkbox"/> August
<input type="checkbox"/> Yearly		<input type="checkbox"/> September
<input type="checkbox"/> Once in 2-3 years		<input type="checkbox"/> October
		<input type="checkbox"/> November
		<input type="checkbox"/> December

4. Eggs		
Expenditure per purchase (Rs)		
Frequency of purchase	Sourcing location	High usage months
<input type="checkbox"/> Daily	<input type="checkbox"/> From inside village	<input type="checkbox"/> Select all
<input type="checkbox"/> 2-3 days	<input type="checkbox"/> From weekly markets	<input type="checkbox"/> January
<input type="checkbox"/> Weekly	<input type="checkbox"/> From regular markets outside village but in the block	<input type="checkbox"/> February
<input type="checkbox"/> 10 days	<input type="checkbox"/> Bigger markets outside block but in district	<input type="checkbox"/> March
<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Other district	<input type="checkbox"/> April
<input type="checkbox"/> Monthly	<input type="checkbox"/> State head quarter	<input type="checkbox"/> May
<input type="checkbox"/> Once in 2 months		<input type="checkbox"/> June
<input type="checkbox"/> Quarterly		<input type="checkbox"/> July
<input type="checkbox"/> Half yearly		<input type="checkbox"/> August
<input type="checkbox"/> Yearly		<input type="checkbox"/> September
<input type="checkbox"/> Once in 2-3 years		<input type="checkbox"/> October
		<input type="checkbox"/> November
		<input type="checkbox"/> December

5. Fish/ Prawn and Other Seafood		
Expenditure per purchase (Rs)		
Frequency of purchase	Sourcing location	High usage months
<input type="checkbox"/> Daily	<input type="checkbox"/> From inside village	<input type="checkbox"/> Select all
<input type="checkbox"/> 2-3 days	<input type="checkbox"/> From weekly markets	<input type="checkbox"/> January
<input type="checkbox"/> Weekly	<input type="checkbox"/> From regular markets outside village but in the block	<input type="checkbox"/> February
<input type="checkbox"/> 10 days	<input type="checkbox"/> Bigger markets outside block but in district	<input type="checkbox"/> March
<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Other district	<input type="checkbox"/> April
<input type="checkbox"/> Monthly	<input type="checkbox"/> State head quarter	<input type="checkbox"/> May
<input type="checkbox"/> Once in 2 months		<input type="checkbox"/> June
<input type="checkbox"/> Quarterly		<input type="checkbox"/> July
<input type="checkbox"/> Half yearly		<input type="checkbox"/> August
<input type="checkbox"/> Yearly		<input type="checkbox"/> September
<input type="checkbox"/> Once in 2-3 years		<input type="checkbox"/> October
		<input type="checkbox"/> November
		<input type="checkbox"/> December

6. Goat meat/ Mutton		
Expenditure per purchase (Rs)		
Frequency of purchase	Sourcing location	High usage months
<input type="checkbox"/> Daily	<input type="checkbox"/> From inside village	<input type="checkbox"/> Select all
<input type="checkbox"/> 2-3 days	<input type="checkbox"/> From weekly markets	<input type="checkbox"/> January
<input type="checkbox"/> Weekly	<input type="checkbox"/> From regular markets outside village but in the block	<input type="checkbox"/> February
<input type="checkbox"/> 10 days	<input type="checkbox"/> Bigger markets outside block but in district	<input type="checkbox"/> March
<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Other district	<input type="checkbox"/> April
<input type="checkbox"/> Monthly	<input type="checkbox"/> State head quarter	<input type="checkbox"/> May
<input type="checkbox"/> Once in 2 months		<input type="checkbox"/> June
<input type="checkbox"/> Quarterly		<input type="checkbox"/> July

<input type="checkbox"/> Half yearly		<input type="checkbox"/> August
<input type="checkbox"/> Yearly		<input type="checkbox"/> September
<input type="checkbox"/> Once in 2-3 years		<input type="checkbox"/> October
		<input type="checkbox"/> November
		<input type="checkbox"/> December

7. Beef/Buffalo meat		
Expenditure per purchase (Rs)		
Frequency of purchase	Sourcing location	High usage months
<input type="checkbox"/> Daily	<input type="checkbox"/> From inside village	<input type="checkbox"/> Select all
<input type="checkbox"/> 2-3 days	<input type="checkbox"/> From weekly markets	<input type="checkbox"/> January
<input type="checkbox"/> Weekly	<input type="checkbox"/> From regular markets outside village but in the block	<input type="checkbox"/> February
<input type="checkbox"/> 10 days	<input type="checkbox"/> Bigger markets outside block but in district	<input type="checkbox"/> March
<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Other district	<input type="checkbox"/> April
<input type="checkbox"/> Monthly	<input type="checkbox"/> State head quarter	<input type="checkbox"/> May
<input type="checkbox"/> Once in 2 months		<input type="checkbox"/> June
<input type="checkbox"/> Quarterly		<input type="checkbox"/> July
<input type="checkbox"/> Half yearly		<input type="checkbox"/> August
<input type="checkbox"/> Yearly		<input type="checkbox"/> September
<input type="checkbox"/> Once in 2-3 years		<input type="checkbox"/> October
		<input type="checkbox"/> November
		<input type="checkbox"/> December

8. Pork		
Expenditure per purchase (Rs)		
Frequency of purchase	Sourcing location	High usage months
<input type="checkbox"/> Daily	<input type="checkbox"/> From inside village	<input type="checkbox"/> Select all
<input type="checkbox"/> 2-3 days	<input type="checkbox"/> From weekly markets	<input type="checkbox"/> January
<input type="checkbox"/> Weekly	<input type="checkbox"/> From regular markets outside village but in the	<input type="checkbox"/> February

	block	
<input type="checkbox"/> 10 days	<input type="checkbox"/> Bigger markets outside block but in district	<input type="checkbox"/> March
<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Other district	<input type="checkbox"/> April
<input type="checkbox"/> Monthly	<input type="checkbox"/> State head quarter	<input type="checkbox"/> May
<input type="checkbox"/> Once in 2 months		<input type="checkbox"/> June
<input type="checkbox"/> Quarterly		<input type="checkbox"/> July
<input type="checkbox"/> Half yearly		<input type="checkbox"/> August
<input type="checkbox"/> Yearly		<input type="checkbox"/> September
<input type="checkbox"/> Once in 2-3 years		<input type="checkbox"/> October
		<input type="checkbox"/> November
		<input type="checkbox"/> December

9. Chicken		
Expenditure per purchase (Rs)		
Frequency of purchase	Sourcing location	High usage months
<input type="checkbox"/> Daily	<input type="checkbox"/> From inside village	<input type="checkbox"/> Select all
<input type="checkbox"/> 2-3 days	<input type="checkbox"/> From weekly markets	<input type="checkbox"/> January
<input type="checkbox"/> Weekly	<input type="checkbox"/> From regular markets outside village but in the block	<input type="checkbox"/> February
<input type="checkbox"/> 10 days	<input type="checkbox"/> Bigger markets outside block but in district	<input type="checkbox"/> March
<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Other district	<input type="checkbox"/> April
<input type="checkbox"/> Monthly	<input type="checkbox"/> State head quarter	<input type="checkbox"/> May
<input type="checkbox"/> Once in 2 months		<input type="checkbox"/> June
<input type="checkbox"/> Quarterly		<input type="checkbox"/> July
<input type="checkbox"/> Half yearly		<input type="checkbox"/> August
<input type="checkbox"/> Yearly		<input type="checkbox"/> September
<input type="checkbox"/> Once in 2-3 years		<input type="checkbox"/> October
		<input type="checkbox"/> November
		<input type="checkbox"/> December

10. Other meat

Expenditure per purchase (Rs)		
Frequency of purchase	Sourcing location	High usage months
<input type="checkbox"/> Daily	<input type="checkbox"/> From inside village	<input type="checkbox"/> Select all
<input type="checkbox"/> 2-3 days	<input type="checkbox"/> From weekly markets	<input type="checkbox"/> January
<input type="checkbox"/> Weekly	<input type="checkbox"/> From regular markets outside village but in the block	<input type="checkbox"/> February
<input type="checkbox"/> 10 days	<input type="checkbox"/> Bigger markets outside block but in district	<input type="checkbox"/> March
<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Other district	<input type="checkbox"/> April
<input type="checkbox"/> Monthly	<input type="checkbox"/> State head quarter	<input type="checkbox"/> May
<input type="checkbox"/> Once in 2 months		<input type="checkbox"/> June
<input type="checkbox"/> Quarterly		<input type="checkbox"/> July
<input type="checkbox"/> Half yearly		<input type="checkbox"/> August
<input type="checkbox"/> Yearly		<input type="checkbox"/> September
<input type="checkbox"/> Once in 2-3 years		<input type="checkbox"/> October
		<input type="checkbox"/> November
		<input type="checkbox"/> December

11. Vegetables		
Expenditure per purchase (Rs)		
Frequency of purchase	Sourcing location	High usage months
<input type="checkbox"/> Daily	<input type="checkbox"/> From inside village	<input type="checkbox"/> Select all
<input type="checkbox"/> 2-3 days	<input type="checkbox"/> From weekly markets	<input type="checkbox"/> January
<input type="checkbox"/> Weekly	<input type="checkbox"/> From regular markets outside village but in the block	<input type="checkbox"/> February
<input type="checkbox"/> 10 days	<input type="checkbox"/> Bigger markets outside block but in district	<input type="checkbox"/> March
<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Other district	<input type="checkbox"/> April
<input type="checkbox"/> Monthly	<input type="checkbox"/> State head quarter	<input type="checkbox"/> May
<input type="checkbox"/> Once in 2 months		<input type="checkbox"/> June
<input type="checkbox"/> Quarterly		<input type="checkbox"/> July
<input type="checkbox"/> Half yearly		<input type="checkbox"/> August

<input type="checkbox"/> Yearly		<input type="checkbox"/> September
<input type="checkbox"/> Once in 2-3 years		<input type="checkbox"/> October
		<input type="checkbox"/> November
		<input type="checkbox"/> December

12. Fruits		
Expenditure per purchase (Rs)		
Frequency of purchase	Sourcing location	High usage months
<input type="checkbox"/> Daily	<input type="checkbox"/> From inside village	<input type="checkbox"/> Select all
<input type="checkbox"/> 2-3 days	<input type="checkbox"/> From weekly markets	<input type="checkbox"/> January
<input type="checkbox"/> Weekly	<input type="checkbox"/> From regular markets outside village but in the block	<input type="checkbox"/> February
<input type="checkbox"/> 10 days	<input type="checkbox"/> Bigger markets outside block but in district	<input type="checkbox"/> March
<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Other district	<input type="checkbox"/> April
<input type="checkbox"/> Monthly	<input type="checkbox"/> State head quarter	<input type="checkbox"/> May
<input type="checkbox"/> Once in 2 months		<input type="checkbox"/> June
<input type="checkbox"/> Quarterly		<input type="checkbox"/> July
<input type="checkbox"/> Half yearly		<input type="checkbox"/> August
<input type="checkbox"/> Yearly		<input type="checkbox"/> September
<input type="checkbox"/> Once in 2-3 years		<input type="checkbox"/> October
		<input type="checkbox"/> November
		<input type="checkbox"/> December

13. Dry fruits		
Expenditure per purchase (Rs)		
Frequency of purchase	Sourcing location	High usage months
<input type="checkbox"/> Daily	<input type="checkbox"/> From inside village	<input type="checkbox"/> Select all
<input type="checkbox"/> 2-3 days	<input type="checkbox"/> From weekly markets	<input type="checkbox"/> January
<input type="checkbox"/> Weekly	<input type="checkbox"/> From regular markets outside village but in the block	<input type="checkbox"/> February

<input type="checkbox"/> 10 days	<input type="checkbox"/> Bigger markets outside block but in district	<input type="checkbox"/> March
<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Other district	<input type="checkbox"/> April
<input type="checkbox"/> Monthly	<input type="checkbox"/> State head quarter	<input type="checkbox"/> May
<input type="checkbox"/> Once in 2 months		<input type="checkbox"/> June
<input type="checkbox"/> Quarterly		<input type="checkbox"/> July
<input type="checkbox"/> Half yearly		<input type="checkbox"/> August
<input type="checkbox"/> Yearly		<input type="checkbox"/> September
<input type="checkbox"/> Once in 2-3 years		<input type="checkbox"/> October
		<input type="checkbox"/> November
		<input type="checkbox"/> December

14. Pan and Ingredients of pan		
Expenditure per purchase (Rs)		
Frequency of purchase	Sourcing location	High usage months
<input type="checkbox"/> Daily	<input type="checkbox"/> From inside village	<input type="checkbox"/> Select all
<input type="checkbox"/> 2-3 days	<input type="checkbox"/> From weekly markets	<input type="checkbox"/> January
<input type="checkbox"/> Weekly	<input type="checkbox"/> From regular markets outside village but in the block	<input type="checkbox"/> February
<input type="checkbox"/> 10 days	<input type="checkbox"/> Bigger markets outside block but in district	<input type="checkbox"/> March
<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Other district	<input type="checkbox"/> April
<input type="checkbox"/> Monthly	<input type="checkbox"/> State head quarter	<input type="checkbox"/> May
<input type="checkbox"/> Once in 2 months		<input type="checkbox"/> June
<input type="checkbox"/> Quarterly		<input type="checkbox"/> July
<input type="checkbox"/> Half yearly		<input type="checkbox"/> August
<input type="checkbox"/> Yearly		<input type="checkbox"/> September
<input type="checkbox"/> Once in 2-3 years		<input type="checkbox"/> October
		<input type="checkbox"/> November
		<input type="checkbox"/> December

15. Tobacco and Tobacco Products	
Expenditure per purchase	

(Rs)		
Frequency of purchase	Sourcing location	High usage months
<input type="checkbox"/> Daily	<input type="checkbox"/> From inside village	<input type="checkbox"/> Select all
<input type="checkbox"/> 2-3 days	<input type="checkbox"/> From weekly markets	<input type="checkbox"/> January
<input type="checkbox"/> Weekly	<input type="checkbox"/> From regular markets outside village but in the block	<input type="checkbox"/> February
<input type="checkbox"/> 10 days	<input type="checkbox"/> Bigger markets outside block but in district	<input type="checkbox"/> March
<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Other district	<input type="checkbox"/> April
<input type="checkbox"/> Monthly	<input type="checkbox"/> State head quarter	<input type="checkbox"/> May
<input type="checkbox"/> Once in 2 months		<input type="checkbox"/> June
<input type="checkbox"/> Quarterly		<input type="checkbox"/> July
<input type="checkbox"/> Half yearly		<input type="checkbox"/> August
<input type="checkbox"/> Yearly		<input type="checkbox"/> September
<input type="checkbox"/> Once in 2-3 years		<input type="checkbox"/> October
		<input type="checkbox"/> November
		<input type="checkbox"/> December

16. Toilet articles		
Expenditure per purchase (Rs)		
Frequency of purchase	Sourcing location	High usage months
<input type="checkbox"/> Daily	<input type="checkbox"/> From inside village	<input type="checkbox"/> Select all
<input type="checkbox"/> 2-3 days	<input type="checkbox"/> From weekly markets	<input type="checkbox"/> January
<input type="checkbox"/> Weekly	<input type="checkbox"/> From regular markets outside village but in the block	<input type="checkbox"/> February
<input type="checkbox"/> 10 days	<input type="checkbox"/> Bigger markets outside block but in district	<input type="checkbox"/> March
<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Other district	<input type="checkbox"/> April
<input type="checkbox"/> Monthly	<input type="checkbox"/> State head quarter	<input type="checkbox"/> May
<input type="checkbox"/> Once in 2 months		<input type="checkbox"/> June
<input type="checkbox"/> Quarterly		<input type="checkbox"/> July
<input type="checkbox"/> Half yearly		<input type="checkbox"/> August

<input type="checkbox"/> Yearly		<input type="checkbox"/> September
<input type="checkbox"/> Once in 2-3 years		<input type="checkbox"/> October
		<input type="checkbox"/> November
		<input type="checkbox"/> December

17. Washing soap/ Soda powder		
Expenditure per purchase (Rs)		
Frequency of purchase	Sourcing location	High usage months
<input type="checkbox"/> Daily	<input type="checkbox"/> From inside village	<input type="checkbox"/> Select all
<input type="checkbox"/> 2-3 days	<input type="checkbox"/> From weekly markets	<input type="checkbox"/> January
<input type="checkbox"/> Weekly	<input type="checkbox"/> From regular markets outside village but in the block	<input type="checkbox"/> February
<input type="checkbox"/> 10 days	<input type="checkbox"/> Bigger markets outside block but in district	<input type="checkbox"/> March
<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Other district	<input type="checkbox"/> April
<input type="checkbox"/> Monthly	<input type="checkbox"/> State head quarter	<input type="checkbox"/> May
<input type="checkbox"/> Once in 2 months		<input type="checkbox"/> June
<input type="checkbox"/> Quarterly		<input type="checkbox"/> July
<input type="checkbox"/> Half yearly		<input type="checkbox"/> August
<input type="checkbox"/> Yearly		<input type="checkbox"/> September
<input type="checkbox"/> Once in 2-3 years		<input type="checkbox"/> October
		<input type="checkbox"/> November
		<input type="checkbox"/> December

18. Intoxicants		
Expenditure per purchase (Rs)		
Frequency of purchase	Sourcing location	High usage months
<input type="checkbox"/> Daily	<input type="checkbox"/> From inside village	<input type="checkbox"/> Select all
<input type="checkbox"/> 2-3 days	<input type="checkbox"/> From weekly markets	<input type="checkbox"/> January
<input type="checkbox"/> Weekly	<input type="checkbox"/> From regular markets outside village but in the block	<input type="checkbox"/> February
<input type="checkbox"/> 10 days	<input type="checkbox"/> Bigger markets outside block but in district	<input type="checkbox"/> March
<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Other district	<input type="checkbox"/> April
<input type="checkbox"/> Monthly	<input type="checkbox"/> State head quarter	<input type="checkbox"/> May
<input type="checkbox"/> Once in 2 months		<input type="checkbox"/> June
<input type="checkbox"/> Quarterly		<input type="checkbox"/> July
<input type="checkbox"/> Half yearly		<input type="checkbox"/> August
<input type="checkbox"/> Yearly		<input type="checkbox"/> September
<input type="checkbox"/> Once in 2-3 years		<input type="checkbox"/> October
		<input type="checkbox"/> November
		<input type="checkbox"/> December

19. Mobile services		
Expenditure per purchase (Rs)		
Frequency of purchase	Sourcing location	High usage months
<input type="checkbox"/> Daily	<input type="checkbox"/> From inside village	<input type="checkbox"/> Select all
<input type="checkbox"/> 2-3 days	<input type="checkbox"/> From weekly markets	<input type="checkbox"/> January
<input type="checkbox"/> Weekly	<input type="checkbox"/> From regular markets outside village but in the block	<input type="checkbox"/> February
<input type="checkbox"/> 10 days	<input type="checkbox"/> Bigger markets outside block but in district	<input type="checkbox"/> March
<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Other district	<input type="checkbox"/> April
<input type="checkbox"/> Monthly	<input type="checkbox"/> State head quarter	<input type="checkbox"/> May
<input type="checkbox"/> Once in 2 months		<input type="checkbox"/> June
<input type="checkbox"/> Quarterly		<input type="checkbox"/> July

<input type="checkbox"/> Half yearly		<input type="checkbox"/> August
<input type="checkbox"/> Yearly		<input type="checkbox"/> September
<input type="checkbox"/> Once in 2-3 years		<input type="checkbox"/> October
		<input type="checkbox"/> November
		<input type="checkbox"/> December

20. Laundry		
Expenditure per purchase (Rs)		
Frequency of purchase	Sourcing location	High usage months
<input type="checkbox"/> Daily	<input type="checkbox"/> From inside village	<input type="checkbox"/> Select all
<input type="checkbox"/> 2-3 days	<input type="checkbox"/> From weekly markets	<input type="checkbox"/> January
<input type="checkbox"/> Weekly	<input type="checkbox"/> From regular markets outside village but in the block	<input type="checkbox"/> February
<input type="checkbox"/> 10 days	<input type="checkbox"/> Bigger markets outside block but in district	<input type="checkbox"/> March
<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Other district	<input type="checkbox"/> April
<input type="checkbox"/> Monthly	<input type="checkbox"/> State head quarter	<input type="checkbox"/> May
<input type="checkbox"/> Once in 2 months		<input type="checkbox"/> June
<input type="checkbox"/> Quarterly		<input type="checkbox"/> July
<input type="checkbox"/> Half yearly		<input type="checkbox"/> August
<input type="checkbox"/> Yearly		<input type="checkbox"/> September
<input type="checkbox"/> Once in 2-3 years		<input type="checkbox"/> October
		<input type="checkbox"/> November
		<input type="checkbox"/> December

21. Medical store		
Expenditure per purchase (Rs)		
Frequency of purchase	Sourcing location	High usage months
<input type="checkbox"/> Daily	<input type="checkbox"/> From inside village	<input type="checkbox"/> Select all
<input type="checkbox"/> 2-3 days	<input type="checkbox"/> From weekly markets	<input type="checkbox"/> January
<input type="checkbox"/> Weekly	<input type="checkbox"/> From regular markets outside village but in the	<input type="checkbox"/> February

	block	
<input type="checkbox"/> 10 days	<input type="checkbox"/> Bigger markets outside block but in district	<input type="checkbox"/> March
<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Other district	<input type="checkbox"/> April
<input type="checkbox"/> Monthly	<input type="checkbox"/> State head quarter	<input type="checkbox"/> May
<input type="checkbox"/> Once in 2 months		<input type="checkbox"/> June
<input type="checkbox"/> Quarterly		<input type="checkbox"/> July
<input type="checkbox"/> Half yearly		<input type="checkbox"/> August
<input type="checkbox"/> Yearly		<input type="checkbox"/> September
<input type="checkbox"/> Once in 2-3 years		<input type="checkbox"/> October
		<input type="checkbox"/> November
		<input type="checkbox"/> December

22. Tea/Coffee		
Expenditure per purchase (Rs)		
Frequency of purchase	Sourcing location	High usage months
<input type="checkbox"/> Daily	<input type="checkbox"/> From inside village	<input type="checkbox"/> Select all
<input type="checkbox"/> 2-3 days	<input type="checkbox"/> From weekly markets	<input type="checkbox"/> January
<input type="checkbox"/> Weekly	<input type="checkbox"/> From regular markets outside village but in the block	<input type="checkbox"/> February
<input type="checkbox"/> 10 days	<input type="checkbox"/> Bigger markets outside block but in district	<input type="checkbox"/> March
<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Other district	<input type="checkbox"/> April
<input type="checkbox"/> Monthly	<input type="checkbox"/> State head quarter	<input type="checkbox"/> May
<input type="checkbox"/> Once in 2 months		<input type="checkbox"/> June
<input type="checkbox"/> Quarterly		<input type="checkbox"/> July
<input type="checkbox"/> Half yearly		<input type="checkbox"/> August
<input type="checkbox"/> Yearly		<input type="checkbox"/> September
<input type="checkbox"/> Once in 2-3 years		<input type="checkbox"/> October
		<input type="checkbox"/> November
		<input type="checkbox"/> December

23. Fresh juice

Expenditure per purchase (Rs)		
Frequency of purchase	Sourcing location	High usage months
<input type="checkbox"/> Daily	<input type="checkbox"/> From inside village	<input type="checkbox"/> Select all
<input type="checkbox"/> 2-3 days	<input type="checkbox"/> From weekly markets	<input type="checkbox"/> January
<input type="checkbox"/> Weekly	<input type="checkbox"/> From regular markets outside village but in the block	<input type="checkbox"/> February
<input type="checkbox"/> 10 days	<input type="checkbox"/> Bigger markets outside block but in district	<input type="checkbox"/> March
<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Other district	<input type="checkbox"/> April
<input type="checkbox"/> Monthly	<input type="checkbox"/> State head quarter	<input type="checkbox"/> May
<input type="checkbox"/> Once in 2 months		<input type="checkbox"/> June
<input type="checkbox"/> Quarterly		<input type="checkbox"/> July
<input type="checkbox"/> Half yearly		<input type="checkbox"/> August
<input type="checkbox"/> Yearly		<input type="checkbox"/> September
<input type="checkbox"/> Once in 2-3 years		<input type="checkbox"/> October
		<input type="checkbox"/> November
		<input type="checkbox"/> December

24. Fast food		
Expenditure per purchase (Rs)		
Frequency of purchase	Sourcing location	High usage months
<input type="checkbox"/> Daily	<input type="checkbox"/> From inside village	<input type="checkbox"/> Select all
<input type="checkbox"/> 2-3 days	<input type="checkbox"/> From weekly markets	<input type="checkbox"/> January
<input type="checkbox"/> Weekly	<input type="checkbox"/> From regular markets outside village but in the block	<input type="checkbox"/> February
<input type="checkbox"/> 10 days	<input type="checkbox"/> Bigger markets outside block but in district	<input type="checkbox"/> March
<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Other district	<input type="checkbox"/> April
<input type="checkbox"/> Monthly	<input type="checkbox"/> State head quarter	<input type="checkbox"/> May
<input type="checkbox"/> Once in 2 months		<input type="checkbox"/> June
<input type="checkbox"/> Quarterly		<input type="checkbox"/> July

<input type="checkbox"/> Half yearly		<input type="checkbox"/> August
<input type="checkbox"/> Yearly		<input type="checkbox"/> September
<input type="checkbox"/> Once in 2-3 years		<input type="checkbox"/> October
		<input type="checkbox"/> November
		<input type="checkbox"/> December

25. Sweets and Packet Food		
Expenditure per purchase (Rs)		
Frequency of purchase	Sourcing location	High usage months
<input type="checkbox"/> Daily	<input type="checkbox"/> From inside village	<input type="checkbox"/> Select all
<input type="checkbox"/> 2-3 days	<input type="checkbox"/> From weekly markets	<input type="checkbox"/> January
<input type="checkbox"/> Weekly	<input type="checkbox"/> From regular markets outside village but in the block	<input type="checkbox"/> February
<input type="checkbox"/> 10 days	<input type="checkbox"/> Bigger markets outside block but in district	<input type="checkbox"/> March
<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Other district	<input type="checkbox"/> April
<input type="checkbox"/> Monthly	<input type="checkbox"/> State head quarter	<input type="checkbox"/> May
<input type="checkbox"/> Once in 2 months		<input type="checkbox"/> June
<input type="checkbox"/> Quarterly		<input type="checkbox"/> July
<input type="checkbox"/> Half yearly		<input type="checkbox"/> August
<input type="checkbox"/> Yearly		<input type="checkbox"/> September
<input type="checkbox"/> Once in 2-3 years		<input type="checkbox"/> October
		<input type="checkbox"/> November
		<input type="checkbox"/> December

26. Cooked Snacks		
Expenditure per purchase (Rs)		
Frequency of purchase	Sourcing location	High usage months
<input type="checkbox"/> Daily	<input type="checkbox"/> From inside village	<input type="checkbox"/> Select all
<input type="checkbox"/> 2-3 days	<input type="checkbox"/> From weekly markets	<input type="checkbox"/> January
<input type="checkbox"/> Weekly	<input type="checkbox"/> From regular markets outside village but in the block	<input type="checkbox"/> February
<input type="checkbox"/> 10 days	<input type="checkbox"/> Bigger markets outside block but in district	<input type="checkbox"/> March
<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Other district	<input type="checkbox"/> April
<input type="checkbox"/> Monthly	<input type="checkbox"/> State head quarter	<input type="checkbox"/> May
<input type="checkbox"/> Once in 2 months		<input type="checkbox"/> June

<input type="checkbox"/> Quarterly		<input type="checkbox"/> July
<input type="checkbox"/> Half yearly		<input type="checkbox"/> August
<input type="checkbox"/> Yearly		<input type="checkbox"/> September
<input type="checkbox"/> Once in 2-3 years		<input type="checkbox"/> October
		<input type="checkbox"/> November
		<input type="checkbox"/> December

27. Barber Shop		
Expenditure per purchase (Rs)		
Frequency of purchase	Sourcing location	High usage months
<input type="checkbox"/> Daily	<input type="checkbox"/> From inside village	<input type="checkbox"/> Select all
<input type="checkbox"/> 2-3 days	<input type="checkbox"/> From weekly markets	<input type="checkbox"/> January
<input type="checkbox"/> Weekly	<input type="checkbox"/> From regular markets outside village but in the block	<input type="checkbox"/> February
<input type="checkbox"/> 10 days	<input type="checkbox"/> Bigger markets outside block but in district	<input type="checkbox"/> March
<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Other district	<input type="checkbox"/> April
<input type="checkbox"/> Monthly	<input type="checkbox"/> State head quarter	<input type="checkbox"/> May
<input type="checkbox"/> Once in 2 months		<input type="checkbox"/> June
<input type="checkbox"/> Quarterly		<input type="checkbox"/> July
<input type="checkbox"/> Half yearly		<input type="checkbox"/> August
<input type="checkbox"/> Yearly		<input type="checkbox"/> September
<input type="checkbox"/> Once in 2-3 years		<input type="checkbox"/> October
		<input type="checkbox"/> November
		<input type="checkbox"/> December

28. Beauty Parlour		
Expenditure per purchase (Rs)		
Frequency of purchase	Sourcing location	High usage months
<input type="checkbox"/> Daily	<input type="checkbox"/> From inside village	<input type="checkbox"/> Select all
<input type="checkbox"/> 2-3 days	<input type="checkbox"/> From weekly markets	<input type="checkbox"/> January

<input type="checkbox"/> Weekly	<input type="checkbox"/> From regular markets outside village but in the block	<input type="checkbox"/> February
<input type="checkbox"/> 10 days	<input type="checkbox"/> Bigger markets outside block but in district	<input type="checkbox"/> March
<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Other district	<input type="checkbox"/> April
<input type="checkbox"/> Monthly	<input type="checkbox"/> State head quarter	<input type="checkbox"/> May
<input type="checkbox"/> Once in 2 months		<input type="checkbox"/> June
<input type="checkbox"/> Quarterly		<input type="checkbox"/> July
<input type="checkbox"/> Half yearly		<input type="checkbox"/> August
<input type="checkbox"/> Yearly		<input type="checkbox"/> September
<input type="checkbox"/> Once in 2-3 years		<input type="checkbox"/> October
		<input type="checkbox"/> November
		<input type="checkbox"/> December

29. Bike Repair		
Expenditure per purchase (Rs)		
Frequency of purchase	Sourcing location	High usage months
<input type="checkbox"/> Daily	<input type="checkbox"/> From inside village	<input type="checkbox"/> Select all
<input type="checkbox"/> 2-3 days	<input type="checkbox"/> From weekly markets	<input type="checkbox"/> January
<input type="checkbox"/> Weekly	<input type="checkbox"/> From regular markets outside village but in the block	<input type="checkbox"/> February
<input type="checkbox"/> 10 days	<input type="checkbox"/> Bigger markets outside block but in district	<input type="checkbox"/> March
<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Other district	<input type="checkbox"/> April
<input type="checkbox"/> Monthly	<input type="checkbox"/> State head quarter	<input type="checkbox"/> May
<input type="checkbox"/> Once in 2 months		<input type="checkbox"/> June
<input type="checkbox"/> Quarterly		<input type="checkbox"/> July
<input type="checkbox"/> Half yearly		<input type="checkbox"/> August
<input type="checkbox"/> Yearly		<input type="checkbox"/> September
<input type="checkbox"/> Once in 2-3 years		<input type="checkbox"/> October
		<input type="checkbox"/> November
		<input type="checkbox"/> December

30. Baby Care Products		
Expenditure per purchase (Rs)		
Frequency of purchase	Sourcing location	High usage months
<input type="checkbox"/> Daily	<input type="checkbox"/> From inside village	<input type="checkbox"/> Select all
<input type="checkbox"/> 2-3 days	<input type="checkbox"/> From weekly markets	<input type="checkbox"/> January
<input type="checkbox"/> Weekly	<input type="checkbox"/> From regular markets outside village but in the block	<input type="checkbox"/> February
<input type="checkbox"/> 10 days	<input type="checkbox"/> Bigger markets outside block but in district	<input type="checkbox"/> March
<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Other district	<input type="checkbox"/> April
<input type="checkbox"/> Monthly	<input type="checkbox"/> State head quarter	<input type="checkbox"/> May
<input type="checkbox"/> Once in 2 months		<input type="checkbox"/> June
<input type="checkbox"/> Quarterly		<input type="checkbox"/> July
<input type="checkbox"/> Half yearly		<input type="checkbox"/> August
<input type="checkbox"/> Yearly		<input type="checkbox"/> September
<input type="checkbox"/> Once in 2-3 years		<input type="checkbox"/> October
		<input type="checkbox"/> November
		<input type="checkbox"/> December

31. Children's Items Expenses		
Expenditure per purchase (Rs)		
Frequency of purchase	Sourcing location	High usage months
<input type="checkbox"/> Daily	<input type="checkbox"/> From inside village	<input type="checkbox"/> Select all
<input type="checkbox"/> 2-3 days	<input type="checkbox"/> From weekly markets	<input type="checkbox"/> January
<input type="checkbox"/> Weekly	<input type="checkbox"/> From regular markets outside village but in the block	<input type="checkbox"/> February
<input type="checkbox"/> 10 days	<input type="checkbox"/> Bigger markets outside block but in district	<input type="checkbox"/> March
<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Other district	<input type="checkbox"/> April
<input type="checkbox"/> Monthly	<input type="checkbox"/> State head quarter	<input type="checkbox"/> May
<input type="checkbox"/> Once in 2 months		<input type="checkbox"/> June
<input type="checkbox"/> Quarterly		<input type="checkbox"/> July

<input type="checkbox"/> Half yearly		<input type="checkbox"/> August
<input type="checkbox"/> Yearly		<input type="checkbox"/> September
<input type="checkbox"/> Once in 2-3 years		<input type="checkbox"/> October
		<input type="checkbox"/> November
		<input type="checkbox"/> December

32. Xerox		
Expenditure per purchase (Rs)		
Frequency of purchase	Sourcing location	High usage months
<input type="checkbox"/> Daily	<input type="checkbox"/> From inside village	<input type="checkbox"/> Select all
<input type="checkbox"/> 2-3 days	<input type="checkbox"/> From weekly markets	<input type="checkbox"/> January
<input type="checkbox"/> Weekly	<input type="checkbox"/> From regular markets outside village but in the block	<input type="checkbox"/> February
<input type="checkbox"/> 10 days	<input type="checkbox"/> Bigger markets outside block but in district	<input type="checkbox"/> March
<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Other district	<input type="checkbox"/> April
<input type="checkbox"/> Monthly	<input type="checkbox"/> State head quarter	<input type="checkbox"/> May
<input type="checkbox"/> Once in 2 months		<input type="checkbox"/> June
<input type="checkbox"/> Quarterly		<input type="checkbox"/> July
<input type="checkbox"/> Half yearly		<input type="checkbox"/> August
<input type="checkbox"/> Yearly		<input type="checkbox"/> September
<input type="checkbox"/> Once in 2-3 years		<input type="checkbox"/> October
		<input type="checkbox"/> November
		<input type="checkbox"/> December

33. Mineral Water and Cold Drinks		
Expenditure per purchase (Rs)		
Frequency of purchase	Sourcing location	High usage months
<input type="checkbox"/> Daily	<input type="checkbox"/> From inside village	<input type="checkbox"/> Select all
<input type="checkbox"/> 2-3 days	<input type="checkbox"/> From weekly markets	<input type="checkbox"/> January
<input type="checkbox"/> Weekly	<input type="checkbox"/> From regular markets outside village but in the	<input type="checkbox"/> February

	block	
<input type="checkbox"/> 10 days	<input type="checkbox"/> Bigger markets outside block but in district	<input type="checkbox"/> March
<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Other district	<input type="checkbox"/> April
<input type="checkbox"/> Monthly	<input type="checkbox"/> State head quarter	<input type="checkbox"/> May
<input type="checkbox"/> Once in 2 months		<input type="checkbox"/> June
<input type="checkbox"/> Quarterly		<input type="checkbox"/> July
<input type="checkbox"/> Half yearly		<input type="checkbox"/> August
<input type="checkbox"/> Yearly		<input type="checkbox"/> September
<input type="checkbox"/> Once in 2-3 years		<input type="checkbox"/> October
		<input type="checkbox"/> November
		<input type="checkbox"/> December

34. Newspaper		
Expenditure per purchase (Rs)		
Frequency of purchase	Sourcing location	High usage months
<input type="checkbox"/> Daily	<input type="checkbox"/> From inside village	<input type="checkbox"/> Select all
<input type="checkbox"/> 2-3 days	<input type="checkbox"/> From weekly markets	<input type="checkbox"/> January
<input type="checkbox"/> Weekly	<input type="checkbox"/> From regular markets outside village but in the block	<input type="checkbox"/> February
<input type="checkbox"/> 10 days	<input type="checkbox"/> Bigger markets outside block but in district	<input type="checkbox"/> March
<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Other district	<input type="checkbox"/> April
<input type="checkbox"/> Monthly	<input type="checkbox"/> State head quarter	<input type="checkbox"/> May
<input type="checkbox"/> Once in 2 months		<input type="checkbox"/> June
<input type="checkbox"/> Quarterly		<input type="checkbox"/> July
<input type="checkbox"/> Half yearly		<input type="checkbox"/> August
<input type="checkbox"/> Yearly		<input type="checkbox"/> September
<input type="checkbox"/> Once in 2-3 years		<input type="checkbox"/> October
		<input type="checkbox"/> November
		<input type="checkbox"/> December

35. Cable Charge

Expenditure per purchase (Rs)		
Frequency of purchase	Sourcing location	High usage months
<input type="checkbox"/> Daily	<input type="checkbox"/> From inside village	<input type="checkbox"/> Select all
<input type="checkbox"/> 2-3 days	<input type="checkbox"/> From weekly markets	<input type="checkbox"/> January
<input type="checkbox"/> Weekly	<input type="checkbox"/> From regular markets outside village but in the block	<input type="checkbox"/> February
<input type="checkbox"/> 10 days	<input type="checkbox"/> Bigger markets outside block but in district	<input type="checkbox"/> March
<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Other district	<input type="checkbox"/> April
<input type="checkbox"/> Monthly	<input type="checkbox"/> State head quarter	<input type="checkbox"/> May
<input type="checkbox"/> Once in 2 months		<input type="checkbox"/> June
<input type="checkbox"/> Quarterly		<input type="checkbox"/> July
<input type="checkbox"/> Half yearly		<input type="checkbox"/> August
<input type="checkbox"/> Yearly		<input type="checkbox"/> September
<input type="checkbox"/> Once in 2-3 years		<input type="checkbox"/> October
		<input type="checkbox"/> November
		<input type="checkbox"/> December

36. Garments/Clothing		
Expenditure per purchase (Rs)		
Frequency of purchase	Sourcing location	High usage months
<input type="checkbox"/> Daily	<input type="checkbox"/> From inside village	<input type="checkbox"/> Select all
<input type="checkbox"/> 2-3 days	<input type="checkbox"/> From weekly markets	<input type="checkbox"/> January
<input type="checkbox"/> Weekly	<input type="checkbox"/> From regular markets outside village but in the block	<input type="checkbox"/> February
<input type="checkbox"/> 10 days	<input type="checkbox"/> Bigger markets outside block but in district	<input type="checkbox"/> March
<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Other district	<input type="checkbox"/> April
<input type="checkbox"/> Monthly	<input type="checkbox"/> State head quarter	<input type="checkbox"/> May
<input type="checkbox"/> Once in 2 months		<input type="checkbox"/> June
<input type="checkbox"/> Quarterly		<input type="checkbox"/> July
<input type="checkbox"/> Half yearly		<input type="checkbox"/> August

<input type="checkbox"/> Yearly		<input type="checkbox"/> September
<input type="checkbox"/> Once in 2-3 years		<input type="checkbox"/> October
		<input type="checkbox"/> November
		<input type="checkbox"/> December

37. Tailoring		
Expenditure per purchase (Rs)		
Frequency of purchase	Sourcing location	High usage months
<input type="checkbox"/> Daily	<input type="checkbox"/> From inside village	<input type="checkbox"/> Select all
<input type="checkbox"/> 2-3 days	<input type="checkbox"/> From weekly markets	<input type="checkbox"/> January
<input type="checkbox"/> Weekly	<input type="checkbox"/> From regular markets outside village but in the block	<input type="checkbox"/> February
<input type="checkbox"/> 10 days	<input type="checkbox"/> Bigger markets outside block but in district	<input type="checkbox"/> March
<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Other district	<input type="checkbox"/> April
<input type="checkbox"/> Monthly	<input type="checkbox"/> State head quarter	<input type="checkbox"/> May
<input type="checkbox"/> Once in 2 months		<input type="checkbox"/> June
<input type="checkbox"/> Quarterly		<input type="checkbox"/> July
<input type="checkbox"/> Half yearly		<input type="checkbox"/> August
<input type="checkbox"/> Yearly		<input type="checkbox"/> September
<input type="checkbox"/> Once in 2-3 years		<input type="checkbox"/> October
		<input type="checkbox"/> November
		<input type="checkbox"/> December

38. Motor/Pump Repair		
Expenditure per purchase (Rs)		
Frequency of purchase	Sourcing location	High usage months
<input type="checkbox"/> Daily	<input type="checkbox"/> From inside village	<input type="checkbox"/> Select all
<input type="checkbox"/> 2-3 days	<input type="checkbox"/> From weekly markets	<input type="checkbox"/> January
<input type="checkbox"/> Weekly	<input type="checkbox"/> From regular markets outside village but in the block	<input type="checkbox"/> February

<input type="checkbox"/> 10 days	<input type="checkbox"/> Bigger markets outside block but in district	<input type="checkbox"/> March
<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Other district	<input type="checkbox"/> April
<input type="checkbox"/> Monthly	<input type="checkbox"/> State head quarter	<input type="checkbox"/> May
<input type="checkbox"/> Once in 2 months		<input type="checkbox"/> June
<input type="checkbox"/> Quarterly		<input type="checkbox"/> July
<input type="checkbox"/> Half yearly		<input type="checkbox"/> August
<input type="checkbox"/> Yearly		<input type="checkbox"/> September
<input type="checkbox"/> Once in 2-3 years		<input type="checkbox"/> October
		<input type="checkbox"/> November
		<input type="checkbox"/> December

39. Cycle Repair/Hire Shop		
Expenditure per purchase (Rs)		
Frequency of purchase	Sourcing location	High usage months
<input type="checkbox"/> Daily	<input type="checkbox"/> From inside village	<input type="checkbox"/> Select all
<input type="checkbox"/> 2-3 days	<input type="checkbox"/> From weekly markets	<input type="checkbox"/> January
<input type="checkbox"/> Weekly	<input type="checkbox"/> From regular markets outside village but in the block	<input type="checkbox"/> February
<input type="checkbox"/> 10 days	<input type="checkbox"/> Bigger markets outside block but in district	<input type="checkbox"/> March
<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Other district	<input type="checkbox"/> April
<input type="checkbox"/> Monthly	<input type="checkbox"/> State head quarter	<input type="checkbox"/> May
<input type="checkbox"/> Once in 2 months		<input type="checkbox"/> June
<input type="checkbox"/> Quarterly		<input type="checkbox"/> July
<input type="checkbox"/> Half yearly		<input type="checkbox"/> August
<input type="checkbox"/> Yearly		<input type="checkbox"/> September
<input type="checkbox"/> Once in 2-3 years		<input type="checkbox"/> October
		<input type="checkbox"/> November
		<input type="checkbox"/> December

40. E-Services	
Expenditure per purchase	

(Rs)		
Frequency of purchase	Sourcing location	High usage months
<input type="checkbox"/> Daily	<input type="checkbox"/> From inside village	<input type="checkbox"/> Select all
<input type="checkbox"/> 2-3 days	<input type="checkbox"/> From weekly markets	<input type="checkbox"/> January
<input type="checkbox"/> Weekly	<input type="checkbox"/> From regular markets outside village but in the block	<input type="checkbox"/> February
<input type="checkbox"/> 10 days	<input type="checkbox"/> Bigger markets outside block but in district	<input type="checkbox"/> March
<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Other district	<input type="checkbox"/> April
<input type="checkbox"/> Monthly	<input type="checkbox"/> State head quarter	<input type="checkbox"/> May
<input type="checkbox"/> Once in 2 months		<input type="checkbox"/> June
<input type="checkbox"/> Quarterly		<input type="checkbox"/> July
<input type="checkbox"/> Half yearly		<input type="checkbox"/> August
<input type="checkbox"/> Yearly		<input type="checkbox"/> September
<input type="checkbox"/> Once in 2-3 years		<input type="checkbox"/> October
		<input type="checkbox"/> November
		<input type="checkbox"/> December

41. Photo studio		
Expenditure per purchase (Rs)		
Frequency of purchase	Sourcing location	High usage months
<input type="checkbox"/> Daily	<input type="checkbox"/> From inside village	<input type="checkbox"/> Select all
<input type="checkbox"/> 2-3 days	<input type="checkbox"/> From weekly markets	<input type="checkbox"/> January
<input type="checkbox"/> Weekly	<input type="checkbox"/> From regular markets outside village but in the block	<input type="checkbox"/> February
<input type="checkbox"/> 10 days	<input type="checkbox"/> Bigger markets outside block but in district	<input type="checkbox"/> March
<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Other district	<input type="checkbox"/> April
<input type="checkbox"/> Monthly	<input type="checkbox"/> State head quarter	<input type="checkbox"/> May
<input type="checkbox"/> Once in 2 months		<input type="checkbox"/> June
<input type="checkbox"/> Quarterly		<input type="checkbox"/> July
<input type="checkbox"/> Half yearly		<input type="checkbox"/> August
<input type="checkbox"/> Yearly		<input type="checkbox"/> September
<input type="checkbox"/> Once in 2-3 years		<input type="checkbox"/> October
		<input type="checkbox"/> November
		<input type="checkbox"/> December

42. Welding and lathe Work		
Expenditure per purchase (Rs)		
Frequency of purchase	Sourcing location	High usage months
<input type="checkbox"/> Daily	<input type="checkbox"/> From inside village	<input type="checkbox"/> Select all
<input type="checkbox"/> 2-3 days	<input type="checkbox"/> From weekly markets	<input type="checkbox"/> January
<input type="checkbox"/> Weekly	<input type="checkbox"/> From regular markets outside village but in the block	<input type="checkbox"/> February
<input type="checkbox"/> 10 days	<input type="checkbox"/> Bigger markets outside block but in district	<input type="checkbox"/> March
<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Other district	<input type="checkbox"/> April
<input type="checkbox"/> Monthly	<input type="checkbox"/> State head quarter	<input type="checkbox"/> May
<input type="checkbox"/> Once in 2 months		<input type="checkbox"/> June
<input type="checkbox"/> Quarterly		<input type="checkbox"/> July

<input type="checkbox"/> Half yearly		<input type="checkbox"/> August
<input type="checkbox"/> Yearly		<input type="checkbox"/> September
<input type="checkbox"/> Once in 2-3 years		<input type="checkbox"/> October
		<input type="checkbox"/> November
		<input type="checkbox"/> December

43. Furniture and fixtures		
Expenditure per purchase (Rs)		
Frequency of purchase	Sourcing location	High usage months
<input type="checkbox"/> Daily	<input type="checkbox"/> From inside village	<input type="checkbox"/> Select all
<input type="checkbox"/> 2-3 days	<input type="checkbox"/> From weekly markets	<input type="checkbox"/> January
<input type="checkbox"/> Weekly	<input type="checkbox"/> From regular markets outside village but in the block	<input type="checkbox"/> February
<input type="checkbox"/> 10 days	<input type="checkbox"/> Bigger markets outside block but in district	<input type="checkbox"/> March
<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Other district	<input type="checkbox"/> April
<input type="checkbox"/> Monthly	<input type="checkbox"/> State head quarter	<input type="checkbox"/> May
<input type="checkbox"/> Once in 2 months		<input type="checkbox"/> June
<input type="checkbox"/> Quarterly		<input type="checkbox"/> July
<input type="checkbox"/> Half yearly		<input type="checkbox"/> August
<input type="checkbox"/> Yearly		<input type="checkbox"/> September
<input type="checkbox"/> Once in 2-3 years		<input type="checkbox"/> October
		<input type="checkbox"/> November
		<input type="checkbox"/> December

44. TV/Mobile		
Expenditure per purchase (Rs)		
Frequency of purchase	Sourcing location	High usage months
<input type="checkbox"/> Daily	<input type="checkbox"/> From inside village	<input type="checkbox"/> Select all
<input type="checkbox"/> 2-3 days	<input type="checkbox"/> From weekly markets	<input type="checkbox"/> January
<input type="checkbox"/> Weekly	<input type="checkbox"/> From regular markets outside village but in the	<input type="checkbox"/> February

	block	
<input type="checkbox"/> 10 days	<input type="checkbox"/> Bigger markets outside block but in district	<input type="checkbox"/> March
<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Other district	<input type="checkbox"/> April
<input type="checkbox"/> Monthly	<input type="checkbox"/> State head quarter	<input type="checkbox"/> May
<input type="checkbox"/> Once in 2 months		<input type="checkbox"/> June
<input type="checkbox"/> Quarterly		<input type="checkbox"/> July
<input type="checkbox"/> Half yearly		<input type="checkbox"/> August
<input type="checkbox"/> Yearly		<input type="checkbox"/> September
<input type="checkbox"/> Once in 2-3 years		<input type="checkbox"/> October
		<input type="checkbox"/> November
		<input type="checkbox"/> December

45. Light/Fan		
Expenditure per purchase (Rs)		
Frequency of purchase	Sourcing location	High usage months
<input type="checkbox"/> Daily	<input type="checkbox"/> From inside village	<input type="checkbox"/> Select all
<input type="checkbox"/> 2-3 days	<input type="checkbox"/> From weekly markets	<input type="checkbox"/> January
<input type="checkbox"/> Weekly	<input type="checkbox"/> From regular markets outside village but in the block	<input type="checkbox"/> February
<input type="checkbox"/> 10 days	<input type="checkbox"/> Bigger markets outside block but in district	<input type="checkbox"/> March
<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Other district	<input type="checkbox"/> April
<input type="checkbox"/> Monthly	<input type="checkbox"/> State head quarter	<input type="checkbox"/> May
<input type="checkbox"/> Once in 2 months		<input type="checkbox"/> June
<input type="checkbox"/> Quarterly		<input type="checkbox"/> July
<input type="checkbox"/> Half yearly		<input type="checkbox"/> August
<input type="checkbox"/> Yearly		<input type="checkbox"/> September
<input type="checkbox"/> Once in 2-3 years		<input type="checkbox"/> October
		<input type="checkbox"/> November
		<input type="checkbox"/> December

46. Medical diagnosis

Expenditure per purchase (Rs)		
Frequency of purchase	Sourcing location	High usage months
<input type="checkbox"/> Daily	<input type="checkbox"/> From inside village	<input type="checkbox"/> Select all
<input type="checkbox"/> 2-3 days	<input type="checkbox"/> From weekly markets	<input type="checkbox"/> January
<input type="checkbox"/> Weekly	<input type="checkbox"/> From regular markets outside village but in the block	<input type="checkbox"/> February
<input type="checkbox"/> 10 days	<input type="checkbox"/> Bigger markets outside block but in district	<input type="checkbox"/> March
<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Other district	<input type="checkbox"/> April
<input type="checkbox"/> Monthly	<input type="checkbox"/> State head quarter	<input type="checkbox"/> May
<input type="checkbox"/> Once in 2 months		<input type="checkbox"/> June
<input type="checkbox"/> Quarterly		<input type="checkbox"/> July
<input type="checkbox"/> Half yearly		<input type="checkbox"/> August
<input type="checkbox"/> Yearly		<input type="checkbox"/> September
<input type="checkbox"/> Once in 2-3 years		<input type="checkbox"/> October
		<input type="checkbox"/> November
		<input type="checkbox"/> December

47. Agri inputs		
Expenditure per purchase (Rs)		
Frequency of purchase	Sourcing location	High usage months
<input type="checkbox"/> Daily	<input type="checkbox"/> From inside village	<input type="checkbox"/> Select all
<input type="checkbox"/> 2-3 days	<input type="checkbox"/> From weekly markets	<input type="checkbox"/> January
<input type="checkbox"/> Weekly	<input type="checkbox"/> From regular markets outside village but in the block	<input type="checkbox"/> February
<input type="checkbox"/> 10 days	<input type="checkbox"/> Bigger markets outside block but in district	<input type="checkbox"/> March
<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Other district	<input type="checkbox"/> April
<input type="checkbox"/> Monthly	<input type="checkbox"/> State head quarter	<input type="checkbox"/> May
<input type="checkbox"/> Once in 2 months		<input type="checkbox"/> June
<input type="checkbox"/> Quarterly		<input type="checkbox"/> July
<input type="checkbox"/> Half yearly		<input type="checkbox"/> August

<input type="checkbox"/> Yearly		<input type="checkbox"/> September
<input type="checkbox"/> Once in 2-3 years		<input type="checkbox"/> October
		<input type="checkbox"/> November
		<input type="checkbox"/> December

48. Hardware		
Expenditure per purchase (Rs)		
Frequency of purchase	Sourcing location	High usage months
<input type="checkbox"/> Daily	<input type="checkbox"/> From inside village	<input type="checkbox"/> Select all
<input type="checkbox"/> 2-3 days	<input type="checkbox"/> From weekly markets	<input type="checkbox"/> January
<input type="checkbox"/> Weekly	<input type="checkbox"/> From regular markets outside village but in the block	<input type="checkbox"/> February
<input type="checkbox"/> 10 days	<input type="checkbox"/> Bigger markets outside block but in district	<input type="checkbox"/> March
<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Other district	<input type="checkbox"/> April
<input type="checkbox"/> Monthly	<input type="checkbox"/> State head quarter	<input type="checkbox"/> May
<input type="checkbox"/> Once in 2 months		<input type="checkbox"/> June
<input type="checkbox"/> Quarterly		<input type="checkbox"/> July
<input type="checkbox"/> Half yearly		<input type="checkbox"/> August
<input type="checkbox"/> Yearly		<input type="checkbox"/> September
<input type="checkbox"/> Once in 2-3 years		<input type="checkbox"/> October
		<input type="checkbox"/> November
		<input type="checkbox"/> December

49. Spare parts		
Expenditure per purchase (Rs)		
Frequency of purchase	Sourcing location	High usage months
<input type="checkbox"/> Daily	<input type="checkbox"/> From inside village	<input type="checkbox"/> Select all
<input type="checkbox"/> 2-3 days	<input type="checkbox"/> From weekly markets	<input type="checkbox"/> January
<input type="checkbox"/> Weekly	<input type="checkbox"/> From regular markets outside village but in the block	<input type="checkbox"/> February

<input type="checkbox"/> 10 days	<input type="checkbox"/> Bigger markets outside block but in district	<input type="checkbox"/> March
<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Other district	<input type="checkbox"/> April
<input type="checkbox"/> Monthly	<input type="checkbox"/> State head quarter	<input type="checkbox"/> May
<input type="checkbox"/> Once in 2 months		<input type="checkbox"/> June
<input type="checkbox"/> Quarterly		<input type="checkbox"/> July
<input type="checkbox"/> Half yearly		<input type="checkbox"/> August
<input type="checkbox"/> Yearly		<input type="checkbox"/> September
<input type="checkbox"/> Once in 2-3 years		<input type="checkbox"/> October
		<input type="checkbox"/> November
		<input type="checkbox"/> December

50. Footwear		
Expenditure per purchase (Rs)		
Frequency of purchase	Sourcing location	High usage months
<input type="checkbox"/> Daily	<input type="checkbox"/> From inside village	<input type="checkbox"/> Select all
<input type="checkbox"/> 2-3 days	<input type="checkbox"/> From weekly markets	<input type="checkbox"/> January
<input type="checkbox"/> Weekly	<input type="checkbox"/> From regular markets outside village but in the block	<input type="checkbox"/> February
<input type="checkbox"/> 10 days	<input type="checkbox"/> Bigger markets outside block but in district	<input type="checkbox"/> March
<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Other district	<input type="checkbox"/> April
<input type="checkbox"/> Monthly	<input type="checkbox"/> State head quarter	<input type="checkbox"/> May
<input type="checkbox"/> Once in 2 months		<input type="checkbox"/> June
<input type="checkbox"/> Quarterly		<input type="checkbox"/> July
<input type="checkbox"/> Half yearly		<input type="checkbox"/> August
<input type="checkbox"/> Yearly		<input type="checkbox"/> September
<input type="checkbox"/> Once in 2-3 years		<input type="checkbox"/> October
		<input type="checkbox"/> November
		<input type="checkbox"/> December

51. Crafts	
Expenditure per purchase	

(Rs)		
Frequency of purchase	Sourcing location	High usage months
<input type="checkbox"/> Daily	<input type="checkbox"/> From inside village	<input type="checkbox"/> Select all
<input type="checkbox"/> 2-3 days	<input type="checkbox"/> From weekly markets	<input type="checkbox"/> January
<input type="checkbox"/> Weekly	<input type="checkbox"/> From regular markets outside village but in the block	<input type="checkbox"/> February
<input type="checkbox"/> 10 days	<input type="checkbox"/> Bigger markets outside block but in district	<input type="checkbox"/> March
<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Other district	<input type="checkbox"/> April
<input type="checkbox"/> Monthly	<input type="checkbox"/> State head quarter	<input type="checkbox"/> May
<input type="checkbox"/> Once in 2 months		<input type="checkbox"/> June
<input type="checkbox"/> Quarterly		<input type="checkbox"/> July
<input type="checkbox"/> Half yearly		<input type="checkbox"/> August
<input type="checkbox"/> Yearly		<input type="checkbox"/> September
<input type="checkbox"/> Once in 2-3 years		<input type="checkbox"/> October
		<input type="checkbox"/> November
		<input type="checkbox"/> December

52. Sports goods		
Expenditure per purchase (Rs)		
Frequency of purchase	Sourcing location	High usage months
<input type="checkbox"/> Daily	<input type="checkbox"/> From inside village	<input type="checkbox"/> Select all
<input type="checkbox"/> 2-3 days	<input type="checkbox"/> From weekly markets	<input type="checkbox"/> January
<input type="checkbox"/> Weekly	<input type="checkbox"/> From regular markets outside village but in the block	<input type="checkbox"/> February
<input type="checkbox"/> 10 days	<input type="checkbox"/> Bigger markets outside block but in district	<input type="checkbox"/> March
<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Other district	<input type="checkbox"/> April
<input type="checkbox"/> Monthly	<input type="checkbox"/> State head quarter	<input type="checkbox"/> May
<input type="checkbox"/> Once in 2 months		<input type="checkbox"/> June
<input type="checkbox"/> Quarterly		<input type="checkbox"/> July
<input type="checkbox"/> Half yearly		<input type="checkbox"/> August

<input type="checkbox"/> Yearly		<input type="checkbox"/> September
<input type="checkbox"/> Once in 2-3 years		<input type="checkbox"/> October
		<input type="checkbox"/> November
		<input type="checkbox"/> December

53. Spectacle services		
Expenditure per purchase (Rs)		
Frequency of purchase	Sourcing location	High usage months
<input type="checkbox"/> Daily	<input type="checkbox"/> From inside village	<input type="checkbox"/> Select all
<input type="checkbox"/> 2-3 days	<input type="checkbox"/> From weekly markets	<input type="checkbox"/> January
<input type="checkbox"/> Weekly	<input type="checkbox"/> From regular markets outside village but in the block	<input type="checkbox"/> February
<input type="checkbox"/> 10 days	<input type="checkbox"/> Bigger markets outside block but in district	<input type="checkbox"/> March
<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Other district	<input type="checkbox"/> April
<input type="checkbox"/> Monthly	<input type="checkbox"/> State head quarter	<input type="checkbox"/> May
<input type="checkbox"/> Once in 2 months		<input type="checkbox"/> June
<input type="checkbox"/> Quarterly		<input type="checkbox"/> July
<input type="checkbox"/> Half yearly		<input type="checkbox"/> August
<input type="checkbox"/> Yearly		<input type="checkbox"/> September
<input type="checkbox"/> Once in 2-3 years		<input type="checkbox"/> October
		<input type="checkbox"/> November
		<input type="checkbox"/> December

54. Brooms		
Expenditure per purchase (Rs)		
Frequency of purchase	Sourcing location	High usage months
<input type="checkbox"/> Daily	<input type="checkbox"/> From inside village	<input type="checkbox"/> Select all
<input type="checkbox"/> 2-3 days	<input type="checkbox"/> From weekly markets	<input type="checkbox"/> January
<input type="checkbox"/> Weekly	<input type="checkbox"/> From regular markets outside village but in the block	<input type="checkbox"/> February

<input type="checkbox"/> 10 days	<input type="checkbox"/> Bigger markets outside block but in district	<input type="checkbox"/> March
<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Other district	<input type="checkbox"/> April
<input type="checkbox"/> Monthly	<input type="checkbox"/> State head quarter	<input type="checkbox"/> May
<input type="checkbox"/> Once in 2 months		<input type="checkbox"/> June
<input type="checkbox"/> Quarterly		<input type="checkbox"/> July
<input type="checkbox"/> Half yearly		<input type="checkbox"/> August
<input type="checkbox"/> Yearly		<input type="checkbox"/> September
<input type="checkbox"/> Once in 2-3 years		<input type="checkbox"/> October
		<input type="checkbox"/> November
		<input type="checkbox"/> December

55. Centering and Construction Services		
Expenditure per purchase (Rs)		
Frequency of purchase	Sourcing location	High usage months
<input type="checkbox"/> Daily	<input type="checkbox"/> From inside village	<input type="checkbox"/> Select all
<input type="checkbox"/> 2-3 days	<input type="checkbox"/> From weekly markets	<input type="checkbox"/> January
<input type="checkbox"/> Weekly	<input type="checkbox"/> From regular markets outside village but in the block	<input type="checkbox"/> February
<input type="checkbox"/> 10 days	<input type="checkbox"/> Bigger markets outside block but in district	<input type="checkbox"/> March
<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Other district	<input type="checkbox"/> April
<input type="checkbox"/> Monthly	<input type="checkbox"/> State head quarter	<input type="checkbox"/> May
<input type="checkbox"/> Once in 2 months		<input type="checkbox"/> June
<input type="checkbox"/> Quarterly		<input type="checkbox"/> July
<input type="checkbox"/> Half yearly		<input type="checkbox"/> August
<input type="checkbox"/> Yearly		<input type="checkbox"/> September
<input type="checkbox"/> Once in 2-3 years		<input type="checkbox"/> October
		<input type="checkbox"/> November
		<input type="checkbox"/> December

56. Ceremonial Rentals Services	
Expenditure per purchase	

(Rs)		
Frequency of purchase	Sourcing location	High usage months
<input type="checkbox"/> Daily	<input type="checkbox"/> From inside village	<input type="checkbox"/> Select all
<input type="checkbox"/> 2-3 days	<input type="checkbox"/> From weekly markets	<input type="checkbox"/> January
<input type="checkbox"/> Weekly	<input type="checkbox"/> From regular markets outside village but in the block	<input type="checkbox"/> February
<input type="checkbox"/> 10 days	<input type="checkbox"/> Bigger markets outside block but in district	<input type="checkbox"/> March
<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Other district	<input type="checkbox"/> April
<input type="checkbox"/> Monthly	<input type="checkbox"/> State head quarter	<input type="checkbox"/> May
<input type="checkbox"/> Once in 2 months		<input type="checkbox"/> June
<input type="checkbox"/> Quarterly		<input type="checkbox"/> July
<input type="checkbox"/> Half yearly		<input type="checkbox"/> August
<input type="checkbox"/> Yearly		<input type="checkbox"/> September
<input type="checkbox"/> Once in 2-3 years		<input type="checkbox"/> October
		<input type="checkbox"/> November
		<input type="checkbox"/> December

57. Construction material		
Expenditure per purchase (Rs)		
Frequency of purchase	Sourcing location	High usage months
<input type="checkbox"/> Daily	<input type="checkbox"/> From inside village	<input type="checkbox"/> Select all
<input type="checkbox"/> 2-3 days	<input type="checkbox"/> From weekly markets	<input type="checkbox"/> January
<input type="checkbox"/> Weekly	<input type="checkbox"/> From regular markets outside village but in the block	<input type="checkbox"/> February
<input type="checkbox"/> 10 days	<input type="checkbox"/> Bigger markets outside block but in district	<input type="checkbox"/> March
<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Other district	<input type="checkbox"/> April
<input type="checkbox"/> Monthly	<input type="checkbox"/> State head quarter	<input type="checkbox"/> May
<input type="checkbox"/> Once in 2 months		<input type="checkbox"/> June
<input type="checkbox"/> Quarterly		<input type="checkbox"/> July
<input type="checkbox"/> Half yearly		<input type="checkbox"/> August

<input type="checkbox"/> Yearly		<input type="checkbox"/> September
<input type="checkbox"/> Once in 2-3 years		<input type="checkbox"/> October
		<input type="checkbox"/> November
		<input type="checkbox"/> December

58. Transportation Services		
Expenditure per purchase (Rs)		
Frequency of purchase	Sourcing location	High usage months
<input type="checkbox"/> Daily	<input type="checkbox"/> From inside village	<input type="checkbox"/> Select all
<input type="checkbox"/> 2-3 days	<input type="checkbox"/> From weekly markets	<input type="checkbox"/> January
<input type="checkbox"/> Weekly	<input type="checkbox"/> From regular markets outside village but in the block	<input type="checkbox"/> February
<input type="checkbox"/> 10 days	<input type="checkbox"/> Bigger markets outside block but in district	<input type="checkbox"/> March
<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Other district	<input type="checkbox"/> April
<input type="checkbox"/> Monthly	<input type="checkbox"/> State head quarter	<input type="checkbox"/> May
<input type="checkbox"/> Once in 2 months		<input type="checkbox"/> June
<input type="checkbox"/> Quarterly		<input type="checkbox"/> July
<input type="checkbox"/> Half yearly		<input type="checkbox"/> August
<input type="checkbox"/> Yearly		<input type="checkbox"/> September
<input type="checkbox"/> Once in 2-3 years		<input type="checkbox"/> October
		<input type="checkbox"/> November
		<input type="checkbox"/> December

59. Movies and theatres		
Expenditure per purchase (Rs)		
Frequency of purchase	Sourcing location	High usage months
<input type="checkbox"/> Daily	<input type="checkbox"/> From inside village	<input type="checkbox"/> Select all
<input type="checkbox"/> 2-3 days	<input type="checkbox"/> From weekly markets	<input type="checkbox"/> January
<input type="checkbox"/> Weekly	<input type="checkbox"/> From regular markets outside village but in the block	<input type="checkbox"/> February

<input type="checkbox"/> 10 days	<input type="checkbox"/> Bigger markets outside block but in district	<input type="checkbox"/> March
<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Other district	<input type="checkbox"/> April
<input type="checkbox"/> Monthly	<input type="checkbox"/> State head quarter	<input type="checkbox"/> May
<input type="checkbox"/> Once in 2 months		<input type="checkbox"/> June
<input type="checkbox"/> Quarterly		<input type="checkbox"/> July
<input type="checkbox"/> Half yearly		<input type="checkbox"/> August
<input type="checkbox"/> Yearly		<input type="checkbox"/> September
<input type="checkbox"/> Once in 2-3 years		<input type="checkbox"/> October
		<input type="checkbox"/> November
		<input type="checkbox"/> December

60. Ladies item shop		
Expenditure per purchase (Rs)		
Frequency of purchase	Sourcing location	High usage months
<input type="checkbox"/> Daily	<input type="checkbox"/> From inside village	<input type="checkbox"/> Select all
<input type="checkbox"/> 2-3 days	<input type="checkbox"/> From weekly markets	<input type="checkbox"/> January
<input type="checkbox"/> Weekly	<input type="checkbox"/> From regular markets outside village but in the block	<input type="checkbox"/> February
<input type="checkbox"/> 10 days	<input type="checkbox"/> Bigger markets outside block but in district	<input type="checkbox"/> March
<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Other district	<input type="checkbox"/> April
<input type="checkbox"/> Monthly	<input type="checkbox"/> State head quarter	<input type="checkbox"/> May
<input type="checkbox"/> Once in 2 months		<input type="checkbox"/> June
<input type="checkbox"/> Quarterly		<input type="checkbox"/> July
<input type="checkbox"/> Half yearly		<input type="checkbox"/> August
<input type="checkbox"/> Yearly		<input type="checkbox"/> September
<input type="checkbox"/> Once in 2-3 years		<input type="checkbox"/> October
		<input type="checkbox"/> November
		<input type="checkbox"/> December

61. School/College and Tuition	
Expenditure per purchase	

(Rs)		
Frequency of purchase	Sourcing location	High usage months
<input type="checkbox"/> Daily	<input type="checkbox"/> From inside village	<input type="checkbox"/> Select all
<input type="checkbox"/> 2-3 days	<input type="checkbox"/> From weekly markets	<input type="checkbox"/> January
<input type="checkbox"/> Weekly	<input type="checkbox"/> From regular markets outside village but in the block	<input type="checkbox"/> February
<input type="checkbox"/> 10 days	<input type="checkbox"/> Bigger markets outside block but in district	<input type="checkbox"/> March
<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Other district	<input type="checkbox"/> April
<input type="checkbox"/> Monthly	<input type="checkbox"/> State head quarter	<input type="checkbox"/> May
<input type="checkbox"/> Once in 2 months		<input type="checkbox"/> June
<input type="checkbox"/> Quarterly		<input type="checkbox"/> July
<input type="checkbox"/> Half yearly		<input type="checkbox"/> August
<input type="checkbox"/> Yearly		<input type="checkbox"/> September
<input type="checkbox"/> Once in 2-3 years		<input type="checkbox"/> October
		<input type="checkbox"/> November
		<input type="checkbox"/> December

62. AC		
Expenditure per purchase (Rs)		
Frequency of purchase	Sourcing location	High usage months
<input type="checkbox"/> Daily	<input type="checkbox"/> From inside village	<input type="checkbox"/> Select all
<input type="checkbox"/> 2-3 days	<input type="checkbox"/> From weekly markets	<input type="checkbox"/> January
<input type="checkbox"/> Weekly	<input type="checkbox"/> From regular markets outside village but in the block	<input type="checkbox"/> February
<input type="checkbox"/> 10 days	<input type="checkbox"/> Bigger markets outside block but in district	<input type="checkbox"/> March
<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Other district	<input type="checkbox"/> April
<input type="checkbox"/> Monthly	<input type="checkbox"/> State head quarter	<input type="checkbox"/> May
<input type="checkbox"/> Once in 2 months		<input type="checkbox"/> June
<input type="checkbox"/> Quarterly		<input type="checkbox"/> July
<input type="checkbox"/> Half yearly		<input type="checkbox"/> August

<input type="checkbox"/> Yearly		<input type="checkbox"/> September
<input type="checkbox"/> Once in 2-3 years		<input type="checkbox"/> October
		<input type="checkbox"/> November
		<input type="checkbox"/> December

63. Other		
Expenditure per purchase (Rs)		
Frequency of purchase	Sourcing location	High usage months
<input type="checkbox"/> Daily	<input type="checkbox"/> From inside village	<input type="checkbox"/> Select all
<input type="checkbox"/> 2-3 days	<input type="checkbox"/> From weekly markets	<input type="checkbox"/> January
<input type="checkbox"/> Weekly	<input type="checkbox"/> From regular markets outside village but in the block	<input type="checkbox"/> February
<input type="checkbox"/> 10 days	<input type="checkbox"/> Bigger markets outside block but in district	<input type="checkbox"/> March
<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Other district	<input type="checkbox"/> April
<input type="checkbox"/> Monthly	<input type="checkbox"/> State head quarter	<input type="checkbox"/> May
<input type="checkbox"/> Once in 2 months		<input type="checkbox"/> June
<input type="checkbox"/> Quarterly		<input type="checkbox"/> July
<input type="checkbox"/> Half yearly		<input type="checkbox"/> August
<input type="checkbox"/> Yearly		<input type="checkbox"/> September
<input type="checkbox"/> Once in 2-3 years		<input type="checkbox"/> October
		<input type="checkbox"/> November
		<input type="checkbox"/> December

Annexure 2.9- Format for FGD Questionnaire and Reporting

A. Questionnaire

1. Ice-breaker

- Names of all participants, names of their village and panchayat, and SHG
- Explain the purpose of FGD

2. Questions on Tourism

- Historical Places
 - Are there any famous temples, dargah, or historical monuments in your area?
 - During which season / time are these spots most visited?
 - What type of people (local / outsiders) visit these spots?
 - How many people visit these spots (per day / during the entire duration)?
 - What type of businesses / facilities are presently available at the tourist spot?
 - What type of businesses / facilities are required?
- Natural Sites
 - Are there any places of natural beauty in your area?
 - During which season / time are these spots most visited?
 - What type of people (local / outsiders) visit these spots?
 - How many people visit these spots (per day / during the entire duration)?
 - What type of businesses / facilities are presently available at the tourist spot?
 - What type of businesses / facilities are required?
- Festival Markets / Melas
 - Are there any festival markets / melas organized in your area?
 - When are these melas organized?
 - For how many days are these melas organized?
 - What type of products / services are sold in these markets / melas?
 - What type of people (local / outsiders) visit these spots?
 - How many people visit these spots (per day / during the entire duration)?

3. Questions on Artisan Skills and Products

- Is there any traditional handicraft / handloom practice in your village / cluster?
- Where are these artisans located in the village/cluster?
- How many households are involved in this practice?
- What are the products manufactured?
- What are the sources of raw materials?
- Where are these artisan products sold?

4. Questions on Commodities

- What type of commodities (agriculture based, NTFP, other natural resources) are available in the village/cluster?
- When are these commodities available / produced (seasons)?
- What is the existing market for selling these commodities?
- At what price are these commodities sold?
- What is the possible market for selling these commodities?
- Who are the buyers for these commodities (wholesalers, middlemen, etc.)?
- Are there any processing units located in / near your village / cluster for these commodities?

5. Sources of Credit

- What are the sources of credit for the entrepreneurs?
- Up to what amount loans are available from each source?
- What is the rate of interest charged by each source (per month / per annum)?
- Is credit available whenever it is needed?

6. Questions on Opportunity Cost

- In what productive activities women are engaged?
- How many days of productive engagement do the women have every month?
- What income do they earn in a day / month, for each activity?
- How many months in a year will they have such engagement, for each activity?

7. Questions on Aspirations

- How much income do you expect if you run a business within your village?
- How much income do you expect if you run a business outside your village?

2. Details on Tourist Places

Tourist Spot (Historical Places / Natural Sites)	Location	Months when the Tourist Spot is Operational	Footfall (per day / during the entire duration)	Peak Season	Existing Businesses / Shops	Required Facilities

Festival Markets / Melas	Location	Months	Number of Days	Footfall

3. Details on Artisan Products

Handicraft / Handloom Skills	Products Manufactured	Raw Material	Location of Handloom / Handicraft	Number of households doing these activities	Existing Markets for Handicraft / Handloom Products

			ft Clusters		Manufacture d

4. Details on Commodities

Name of Commodity	Seasons of Production / Availability	Location of Existing Market for Selling	Per unit Selling Price of the commodity	Location for Possible Market	Buyers (Wholesalers, Middle man, Mandi)	Processing Units for Mentioned Commodity

Name of Commodity	Seasons of Production / Availability	Location of Existing Market for Selling	Per unit Selling Price of the commodity	Location for Possible Market	Buyers (Wholesalers, Middle man, Mandi)	Processing Units for Mentioned Commodity

5. Details on Sources of Credit

Source Of Credit	Maximum Amount Taken from Each Source	Rate of Interest	Availability

6. Details on Opportunity Cost

Current Activities	Number of Days of Engagement in a Month	Number of Months Worked in a Year	Income Earned (Per Day / Per Month)

7. Details on Aspiration Income

Place of Business	Aspirational Income (Per Day / Per Month)
Within Village	
Outside Village	

Annexure 2.10 - Guide for Data Collection from Block / District Functionaries

Block Level

- A. ICDS Supervisor/ Block in-charge ICDS
 - 1. Number of Children in Aanganwadi (6 months - 3 years)
 - 2. Number of Children in Aanganwadi (3-6 years)
 - 3. Number of Lactating Mothers
 - 4. Per capita per month allocation of supplementary nutrition in terms of Rs. for Children (6 months - 3 years)
 - 5. Per capita per month allocation of supplementary nutrition in terms of Rs. for Children (3-6 years)
 - 6. Per capita per month allocation of supplementary nutrition in terms of Rs. for lactating mothers

- B. Block Education Officer (BEO)
 - 1. Number of school-going children
 - 2. Per capita allocation for supply of uniform in the school per year

- C. Chief Medical Officer / PHC / CHC
 - 1. Number of Hospital Staff (Grade 3)
 - 2. Per capita allocation of supply of uniform for hospital staff per year (Grade 3)
 - 3. Number of Hospital Staff (Grade 4)
 - 4. Per capita allocation of supply of uniform for hospital staff per year (Grade 4)

- D. Skill Development PIA
 - 1. Number of training centres in / near the block (DDU-GKY / PMKVY)
 - 2. Number of skill-training candidates
 - 3. Per capital allocation for uniform per student

- E. BMMU/District Mission
 - 1. Number of training centres in / near the block (DDU-GKY / PMKVY)
 - 2. Number of skill-training candidates
 - 3. Per capital allocation for uniform per student
 - 4. Number of Meetings per month in BMMU
 - 5. Average number of people attending the meeting
 - 6. Approved budget per person
 - 7. Number of Meetings per month in CLF
 - 8. Number of CLFs
 - 9. Average number of people attending the meeting
 - 10. Approved budget per person
 - 11. Availability of processing units for various commodities
 - 12. List of artisanal products / skills
 - 13. Number of clusters
 - 14. No of households engaged in each cluster
 - 15. Production season for these artisan products

16. Markets for artisan products
17. Govt. schemes for artisans
18. List of tourist places in the block (historical, natural, melas, etc.)
19. Season / months in which the tourist places are operational
20. Average footfall (per day / entire duration)
21. Govt. schemes promoting tourism
22. Institution Building data
 - Number of Gram Panchayats in which intensive strategy initiated
 - Number of villages in which intensive strategy initiated
 - Total number of SHGs under NRLM fold in Intensive blocks
 - Total Households mobilized into all SHGs
 - Total ST Households Mobilized into all SHGs
 - Total Amount of Savings Mobilized in all SHGs (INR in lakhs)
 - No of SHGs with Bank Accounts
 - No of SHGs with Bank Linkage
 - Number of Total SHGs provided RF
 - Amount of RF provided to all SHGs (in Rs. lakh)
 - Total Number of all SHGs provided CIF
 - Total Amount of CIF provided to SHGs (in Rs. lakh)
 - Number of VOs formed
 - Number of SHGs holding membership in the VOs
 - Number of CLFs formed
 - *Promotion of New SHGs, Pre NRLM SHG brought into NRLM Fold and Revival of Defunct SHGs*
 - Number of new SHGs promoted by SRLM
 - Number of other SHGs brought into the NRLM fold (after revival/strengthening/compliance checks)
 - Total number of SHGs under NRLM fold in Intensive blocks
 - Number of predominantly SC-SHGs(SC members $\geq 50\%$)
 - Number of predominantly ST-SHGs(ST members $\geq 50\%$)
 - Number of predominantly Minority-SHGs(Minority members $\geq 50\%$)
 - Number of Other-SHGs (with SC/ST/Minority members $< 50\%$)
 - Number of predominantly PWD-SHGs(PWD members $\geq 50\%$)
 - Number of SHG become defunct/Dormant
 - Number of SHGs provided training on basic modules
 - Number of SHGs in which standard bookkeeping practices introduced
 - Number of SHGs following Pancha Sutra
 - Number of Active women deployed
 - Number of internal CRPs identified and trained in the intensive blocks
 - Number of Bank Mitras deployed
 - Total Amount of Savings Mobilized in all SHGs(Lakhs)

- Total Households mobilized into all SHGs
- Total SC Households Mobilized into all SHGs
- Total ST Households Mobilized into all SHGs
- Total Minority Households Mobilized into all SHGs
- Total Other Households Mobilized into all SHGs
- Total PWD Households Mobilized into all SHGs
- *Progress of participatory Identification of the poor (PIP) (Report only if PIP is undertaken)*
- Number of villages in which PIP process has been completed
- Number of GPs in which PIP process has been completed
- Number of Poorest of the Poor (POP) households identified
- Number of Poor households identified
- Number of Non-Poor households identified
- Total number of households having Persons with disability member

F. PO – SBM

1. SBM target (2017-18, 2018-19, 2019-20)
2. Material component, proportion (get price of material component from open market)

G. PO – PMAY

1. PMAY target (2017-18, 2018-19, 2019-20)
2. Material component, proportion (get price of material component from open market)

H. BDO

1. SBM target (2017-18, 2018-19, 2019-20)
2. Material component, proportion (get price of material component from open market)
3. PMAY target (2017-18, 2018-19, 2019-20)
4. Material component, proportion (get price of material component from open market)
5. Availability of processing units for various commodities
6. Govt. schemes for specific commodities
7. List of tourist places in the block (historical, natural, melas, etc.)
8. Season / months in which the tourist places are operational
9. Average footfall (per day / entire duration)
10. Govt. schemes promoting tourism

I. Elected Representatives of the Block Panchayat

1. List of tourist places in the block (historical, natural, melas, etc.)
2. Season / months in which the tourist places are operational
3. Average footfall (per day / entire duration)
4. Govt. schemes promoting tourism

J. Line Departments (Agriculture, Horticulture, Forest, Animal Husbandry)

1. List of locally available resources
2. Volume of production / availability
3. Months / seasons of availability

District Level

A. RSETI / RUDSETI

1. Number of skill-training candidates
2. Per capital allocation for uniform per student

B. APMC/Krishi Bhavan

1. List of locally available resources
2. Volume of production / availability
3. Months / seasons of availability
4. Price of these resources

C. DIC

1. Availability of processing units for various commodities
2. Govt. schemes for specific commodities

D. District Commissioner (Handicrafts, Handloom)

1. List of artisanal products / skills
2. Number of clusters
3. No of households engaged in each cluster
4. Production season for these artisan products
5. Markets for artisan products
6. Govt. schemes for artisans

Annexures

Chapter 3

Start-up Village Entrepreneurship Programme (SVEP)

National Rural Livelihoods Mission

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

Mizoram State Rural Livelihoods Mission



2020

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

Vision and Scope of SVEP

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

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

Objectives of SVEP

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

The key objectives of SVEP are:

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

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

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

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

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

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

Composition of BEPC /BRC-MC

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

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

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

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

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

Honorarium of BEPC

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

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

Purpose of BEPC

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

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

Responsibilities of BEPC

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

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

Responsibilities of BEPC

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

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

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

Relationship of BEPC with BRC-EP

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

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

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

2. Primary Activities of BRC-EP

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

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

BRC-EP office

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

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

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

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

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

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

Services provided by BRC-EP and roles of stakeholders

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

4. Other aspects with respect to BRC-EP Activities

Arrangements to be made by various stakeholders

Arrangements to be undertaken by MzSRLM for BRC-EP

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

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

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

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

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

Arrangements made by BLF/Nodal CLF for BRC-EP

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

Skill Development for Project Partners

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

Capacity Building of CRP-EP

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

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

Capacity Building of BEPC

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

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

Capacity Building of SHG, VO and CLF

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

4.2.4. Capacity Building of MzSRLM

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

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

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

5. Relationship of BRC-EP with other stakeholders

Relationship with SRLM

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

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

Link CRP-EP group with CBO structure

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

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

Relationship with other government departments/schemes

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

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

Relationship with other agencies, institutions

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

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

Other support

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

Auditing of accounts

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

Relationship with CBO structure

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

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

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

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

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

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

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

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

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

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

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

Rates for services of BRC-EP

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

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

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

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

Charges paid by entrepreneurs (outside CBO network)

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

8. Work progress and review of BRC-EP

Review by BEPC

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

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

Review by MzSRLM Block and District Mission Management Units

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

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

Review by MzSRLM State Mission Management Unit

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

Review by NRO/PIA

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

9. Grievance redressal system

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

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

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

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

Introduction

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

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

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

1. Recruitment of CRP-EP

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

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

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

2. Capacity Building of CRP-EP

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

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

3.Subsistence Allowance

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

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

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

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

Process for generating grades:

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

Following will be the basis for generating the grades:

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

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

4. Formation of CRP-EP Group and their Activities

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

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

Annexure 2: Service charges for CRP-EP

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

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

Table 1 : CRP-EP service charges

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

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

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

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

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

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

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

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

Annexure 3: Head-wise booking of funds under SVEP

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

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

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

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

Annexure 4: Panch Sutra and Suggested Meeting Agenda

Part I: Panch sutra for BRC

Panch sutra for BEPC under SVEP

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

1. Regular meeting

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

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

2. Optimum utilization of CEF

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

3. Proper lending of CEF

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

4. Timely repayment of CEF

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

5. Proper book keeping of BRC

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

Part II: Suggestive Meeting agenda (1st point of Panch sutra)

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

I. BRC Level

1. CRP-EP Group Meeting

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

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

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

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

Materials Required	
To be brought in	Outcome from the meeting
Minutes Book	Updated with decisions of the meeting
Joint Action Plan	
Monthly Work Plan	Actual achievements to be updated next to the plan. Backlogs to be added to next month plan
Monthly Work Report (group and individual)	Activities conducted along with the necessary formats to be compiled
PTS data (with financial statements and consultation slip)	VO wise PTS brief to be prepared which is to be discussed at VO and CLF meetings.
Village Survey (Tool 1)	Revised list of potential enterprises identified to be maintained VO wise. CRP-EPs to maintain the compiled list of potential enterprises with the support required (skill based, market based, etc) to further proceed for discussion with BEPC, VO or CLF
CRP-EP Group payment format and supporting documents	Based on the work report prepared, Individual as well as group claim format need to be compiled with all the necessary supporting documents and formats.
Viability and Business Plans	Corrected and verified Business plans along with signature and authorisation of the group will be distributed to the CRP-EPs which will be taken for recommendation from SHG and VO
Repayment Status	List of entrepreneurs, the expected instalment amount (Principal+Interest), actual instalment amount (Principal+Interest), expected instalment number, actual instalment number, expected repayment- Cumulative (Principal+Interest), actual repayment- Cumulative (Principal+Interest)

2) BEPC Meetings

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

- **Frequency of meeting-** Once in a month
- **Quorum:** At-least 50% of BEPC with Office Bearers. At-least 1 member from each CLF and ____% of CRP-EP Group with Office Bearers (*As decided by BEPC and CRP- EP Group*)
- **Invitees:** Mentor, BPM-SVEP, BMM and PIA/ NRO Professional
- **Chaired by:** Chairman of BEPC
- **Minutes maintained by:** Secretary of BEPC/Bookkeeper

Suggested Agenda	Session Notes	Facilitator
1. Prayer	Short prayer, not more than 2 minutes	Secretary of BEPC
2. Review of minutes from last meeting (led by Secretary of BEPC)	Read out the major discussion points recorded in the last meeting	Secretary of BEPC
3. Review of activities planned (ME development against Joint Action Plan and CBO Coverage against Phasing Plan) and actual achievements	The CRP-EP or representative from the group should present the achievements against the planned activities from the Monthly Work Report and Monthly Work Plan. CRP-EP or representative to also provide details of backlogs if any	Leader of CRP-EP Group
4. Review of CRP-EP work report and claim report- after verification by Mentor	The BEPC is required to review the Group Monthly Claim Report submitted by the group and check the formats attached with the claim report. Incomplete Individual Claim Reports can be rejected (if it is submitted individually). In case the group has submitted incomplete formats, then the payment for this claim will only happen in the next BEPC meeting (unless the BEPC decide to meet again for this purpose in the present month)	Chairman of BEPC
5. General update of enterprise performance (cluster wise) a. Community level	• CRP-EPs to show income ranges of enterprises (VO wise) based on the location of business (near markets, ample connectivity, remote area etc), Type of business. CRP-EPs will also discuss enterprises earning below the planned earning proposed in Business Plan and	Leader of CRP-EP Group and BEPC

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

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

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

PSC- Reviewing and Sanctioning Business Plan

- **Frequency of meeting-** Minimum once in a month
- **Quorum:** At-least 1 representative from each CLF with Office Bearers of BEPC and respective CRP-EP with Office Bearers of CRP-EP Group
- **Invitees:** Entrepreneur, CRP-EP Group, Mentor, BPM-SVEP and NRO Professional
- **Chaired by:** Chariman of BEPC
- **Minutes maintained by:** Secretary of BEPC/Bookkeeper

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

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

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

Part III: BRC Books of Accounts

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

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

Annexure 5 : Duties and Responsibilities of Accountants

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

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

Duties and responsibilities of Accountants of SVEP Block Resource Centers

1) BEPC

BEPC Registration (if required)

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

BEPC /BRC-MC Fund Utilization

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

Maintenance of funds at BRC

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

1) Community Enterprises Fund (CEF)

2.1) CEF Allocation

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

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

CEF Repayment

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

CEF Interest Share Allocation

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

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

Annexure -6

Setting up of BRC

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

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

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

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

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

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

Annexures

Chapter 4

The minimum requirement of a BRC office is 1 room, 1 hall, and 1 toilet against a monthly rent of Rupees 3000/-. At least 3 quotations from 3 sources should be there before taking the final decision. The cheapest option with better facilities should be selected. The procurement should be done based on the Community Procurement Norms of the SLRM.

Items	Quantity (in no.)	Unit Cost	Total Cost	Suggested Specifications
Room Deposit	1	30000	30000	If required
Cupboard	3	15000	45000	As per SRLM norms if any
Table	3	2500	7500	As per SRLM norms if any
Chairs	40	500	20000	As per SRLM norms if any
Fan	3	2000	6000	As per SRLM norms if any
Tube light	3	500	1500	As per SRLM norms if any
Sign Board & Other Display materials	1	2000	2000	As per SRLM norms if any
White board	1	1500	1500	As per SRLM norms if any
Notice board	1	1200	1200	As per SRLM norms if any
Printer and Xerox machine	1	15000	15000	Laser Printer
Desktop Computer	1	25000	25000	Dual Core Processor, 4GB RAM, 500 GB to 1 TB Hard drive
Laptop	1	35000	35000	2 GHz processor, 4GB RAM, 1 TB Hard Drive
Projector	1	35000	35000	HDMI port, 1080p resolution, >2000 lumens
Invertor	1	10000	10000	1500V to 2000V (Sine Wave)

Carpet	2	1000	2000	As per SRLM norms if any
Mini Pantry Establishment	1	30000	30000	As per SRLM norms if any
Setting up of broadband with wifi connectivity	1	5000	5000	Wifi modem (including Installation charges)
Smart Phones ¹	10	10000	100000	Minimum Specifications 3 GB RAM, 8 GB Micro SD card slot, 1.2 GHz processor above, Android Kit kat 4.4.4 and above, 5 inches screen, GPS enabled, 2300 mAh battery.

** Other than whatever is mentioned in the list, the BRC should also have a map of the block. It should be updated by the CRP-EP group using different colours outlining the CLF borders and CLF offices and should also mark the enterprises so that everyone has a fair idea regarding the location of the enterprises promoted by the BRC. The BRC should also have the names of CRPs-EP with their phone numbers so that anyone visiting the BRC office should contact them during need.*

¹ Smart phones for CRPs-EP for using the NRLM SVEP app should be procured from the Baseline and DPR budget head and not from BRC Set up head. It should also be procured after taking minimum 3 quotations from 3 different vendors.

THIS AGREEMENT IS MADE ON DAY OF MONTH OF THE YEAR
..... BETWEEN:

1. (Name of CLF) _____
belonging to _____ Block _____ District of
_____ State with the permanent address _____

AND

2. (Name of CLF) _____
belonging to _____ Block _____ District of
_____ State with the permanent address _____

AND

3. (Name of CLF) _____
belonging to _____ Block _____ District of
_____ State with the permanent address _____

AND

4. (Name of CLF) _____
belonging to _____ Block _____ District of
_____ State with the permanent address _____

The above parties have entered into an inter-se agreement and the parties thereof, have mutually agreed as below,

The Activities, Roles and Responsibilities, Fund Utilizations, Monitoring and evaluation .. are going through the SVEP guide line.

Agreement for Nodal CLF

We, the Representatives of NCLF. This Nodal CLF has selected Members/Representatives from concerned CLF in the and the Nodal CLF is responsible to start and develop the Micro Enterprises in this SVEP Block. We, the leaders of CLF, have consensually prepared and signed this agreement on our own volition.

1. For our Nodal CLF, financed with community enterprise fund (CEF) SVEP amount. For this purpose, we have opened bank account at Bank, Branch with account number
2. This aforementioned amount, will be utilized in the setting up and functioning of the Block Resource Centre (BRC) by the Nodal CLF.
3. We will work as per the project, SVEP norms and conditions. If any default is made, the entire responsibility will be borne by the members of this Nodal CLF (NCLF).
4. The owner of the assets is the aforementioned NCLF, of whose members we are.
5. We will support to conduct training and ME developmental services like Orientation training, Potential Entrepreneurs Identification, Hand Holding Support, Credit Linkage, Market Support etc. Additionally, we will agree to the orders and suggestions for the smooth running of this BRC.
6. We, the members of this NCLF, will ensure the continuity of our service in this project. Addition of new members or removal of an existing member will have to be approved by the SRLM under the guide line of SVEP.

If any of the members/ CLF of this project violates any of the above clauses, the SRLM can choose to take suitable actions against that.

Agreement for Block Resource Centre

We, the above mentioned Cluster Level Federations at _____ Block have come together to constitute the Block Resource Centre – Management Committee. We have consensually prepared and signed this agreement on our own volition.

1. The Block Resource Centre will be located at _____ and is responsible for promoting enterprise development in the block.

2. The Block Resource Centre is supported under Start-up Village Entrepreneurship Programme, and will follow the guidelines issued by the _____ State Rural Livelihood Mission

3. The Block Resource Centre - Management Committee will comprise of 2 members from each CLF: one office bearer: President / Secretary / Treasurer, and one Livelihood Sub-committee representative.

4. The SVEP bank account will be opened and operated by the Nodal CLF formed above. The decisions of the BRC Management Committee will be the basis for operating the bank account.

5. There will be 2 office bearers – President and Secretary, chosen among members. The office bearers should be from 2 different CLFs.

6. The President is responsible for the following things:
 - Prepares the agenda and preside over meetings
 - Ensure sufficient consideration of issues - Sum up problems, discussion points, and decisions.
 - Try to promote consensus. Record votes if necessary
 - Ensure decisions are carried out and communicated to the CLFs, VOs, and SHGs
 - Check the minutes are an accurate record of the meeting, with decisions clearly signed and specified and sign it
 - Confirm the time, date, and location of the next meeting

7. The Secretary is responsible for the following things:
 - Assist the President in day-to-day matters.
 - Maintain minutes and records in an accurate filing system
 - Ensure a quorum is present before any meeting
 - Read out all correspondence received and report any action taken since last meeting
 - Keeping members up-to-date about dates for other meetings and events.

8. Meetings
 - The BRC - MC will convene at least once every 30 days, and if need arises – as and when required.
 - All members' tenure will be co-terminus with the CLF tenure.
 - 50 % of the members, with minimum one member from each CLF, would make up the quorum. A meeting will not be valid if the quorum is not met.
 - Every decision must be agreed upon and accepted in the committee meeting with a majority vote of those present and voting.

9. The Block Resource Centre will ensure the following things
- Ensure the VO supports the entrepreneur mobilisation process
 - Ensure the SHG does the entrepreneur appraisal
 - Ensure the VO and CLF monitors the training process
 - Ensure the VO monitors completion of the viability check and business plan
 - Appraise the business plan and forward the loan proposal for sanctioning
 - Disburse the loan amount, as decided by the report shared by the Project Sanction Committee
 - Ensure that loan amount is received by the entrepreneur within 15 days of approval
 - Ensure that repayment of CEF loan happens as scheduled
 - Ensure that the entrepreneurs start their business and functioning effectively
 - Ensure that enterprise performance is recorded through MEC, and analysed at regular intervals
 - Maintains appropriate books of accounts
 - Monitor the MEC group work

10. We have opened a bank account at _____ Bank,
_____ Branch with account number _____

11. The Block Resource Centre will have Community Enterprise Fund (CEF) worth Rs. 2,55,17,600. This aforementioned amount will be utilised to give out loans to entrepreneurs for their fixed assets as well as managing working capital for their business. The owner of the assets is the aforementioned Block Resource Centre, of whose members we are.

We will abide by the decision of the Project Sanction Committee for the disbursement of CEF loans.

A detailed note on CEF management, as approved by _____ State Rural Livelihood Mission and to be used by the BRC, is stated in Annexure 1

12. The Block Resource Centre will have Fixed and Working Capital worth Rs. 6,80,000. This aforementioned amount will be utilised in the setting up and functioning of the Block Resource Centre (BRC).

13. We will work as per the Block Resource Centre (BRC) and Community Enterprise Fund (CEF) guidelines approved by the SVEP.

14. If any of constituent members violate any of the above clauses, the SRLM can choose to take suitable action against us.

IN WITNESS WHEREOF THE parties hereto have signed on the day, month and year above written.

For the _____ Cluster Level Federation 1

(President)

Witness

Name:

Designation:

Address:

For the _____ Cluster Level Federation 2

(President)

Witness

Name:

Designation:

Address:

For the _____ Cluster Level Federation 3

(President)

Witness

Name:

Designation:

Address:

For the _____ Cluster Level Federation 4

(President)

Witness

Name:

Designation:

Address:

Date:

Place:

Memorandum of Understanding (MoU)

THIS AGREEMENT IS EXECUTED AT “**Name of the Block**” ON [] DAY OF TWO THOUSAND AND SEVENTEEN

BETWEEN

The Block Level Federation (BLF). The Block Resource Centre for Enterprise Promotion (BRC-EP), meant to manage and operate the Enterprise Operation in the block shall be under the joint ownership of all the CLFs of the Block. Until the BLF is formed, a nodal CLF or a Nodal VO assigned by **Name of SRLM**, whose committee with representation from all the CLF's/ VO's, and called as BRC Management Committee shall mean and include its successors and permitted assigns hereinafter referred to as FIRST PARTY. The BRC Management Committee will be represented by a duly elected president.

AND

“**Name of CRP-EP Group**” Group, which shall be represented by the President, and shall mean and include its successors and permitted assigns hereinafter referred to as SECOND PARTY

WHEREAS

1. Under Start-up Village Entrepreneurship Programme (SVEP), an enterprise eco-system is developed to provide support for entrepreneurial activities of rural youth through entrepreneurial capacity building, skilling, need based finance, facilitation for bank linkage, and continuous nurturing support for setting up and running viable village enterprises, using the institutional platform of SHGs and their federations under NRLM.
2. The Block Resource Centre for Enterprise Promotion (BRC-EP) will be the hub for enterprise promotion in the block. The BRC will provide a range of business development services for existing and potential entrepreneurs. The “**Name of the Block**” Block-level Federation (BLF) that will come up under the **Name of SRLM** will be the holding entity for the BRC-EP. Till the time a BLF is in place, one of the Cluster Level Federations (CLF) in the block will act as the holding entity. It will be referred as the Nodal CLF. The BRC-EP will be owned by the BLF/Nodal CLF.
3. The responsibility for promoting self-employment among Self-Help Group (SHG) households under **Name of SRLM** rests with the community institutions. However, at present it is difficult for the community network to support the first-generation entrepreneurs given their limited understanding of business management. To cover for this gap, the SHG federations shall engage with the **Name of SRLM** empanelled Micro Enterprise Consultant (MEC) Group to operate the Block Resource Centre for Enterprise Promotion (BRC-EP).
4. The “**Name of MEC Group**”, MEC Group for Enterprise Promotion is an independent entity, trained in business administration and management, and will be responsible for their revenue

and profits. The FIRST PARTY shall enter into a contract with the SECOND PARTY to provide enterprise-related support to the SHG women or their family members.

5. All the functions and activities of FIRST and SECOND Party shall be executed strictly as per the BRC and MEC/CRP EP Payment Guidelines approved and duly endorsed by **Name of SRLM.**

THEREFORE

"Name of MEC Group", MEC group for Enterprise Promotion (SECOND PARTY) agrees to provide their services to the FIRST PARTY for enterprise promotion.

The partnership under this MoU will be for a period of four years from the signing of the MoU, which may be extendable on mutually acceptable terms and conditions.

Execution of the Agreement

1. Nodal Persons

The FIRST PARTY as well as the SECOND PARTY shall be represented by their President, for execution of this agreement.

2. Work Planning

- An activity plan shall be prepared jointly, every 6 months, by the FIRST PARTY and the SECOND PARTY. Along with the 6 months activity plan, the budget for payment to MEC group for services provided for the aforementioned period shall also be prepared. It shall be duly signed by the President of the FIRST PARTY and the SECOND PARTY.
- The First Party should include this 6-month plan as an agenda for their first meeting after the activity plan preparation. This should also be recorded in the minutes of the BRC-EP meeting, and communicated to the respective CLFs and Village Organisations (VO).
- In case of services that are outside the above terms, respective communication from the FIRST PARTY will be the norm for such engagement between the FIRST PARTY AND SECOND PARTY.
- The activity plan for 6 month will be prepared as suggested in the CRP-EP and BRC Operation guidelines approved and duly endorsed by **Name of SRLM.** The same will be endorsed by president of FIRST AND SECOND PARTY

3. Services, Roles and responsibilities of parties

The role of the FIRST AND SECOND Parties for various activities under the partnership shall be as follows.

Responsibilities of FIRST PARTY:

- Project Initiation and preparatory activities, organize training and meet the cost of venue, foods, accommodation, training material and such other expenditure required to conduct the workshops or training.
- Establishment of a Block Resource Centre (BRC) including provisioning of necessary infrastructure. Such infrastructure provided to the BRC shall be the property of the FIRST PARTY.
- The physical office and infrastructure of the FIRST PARTY shall be provided to the SECOND PARTY for their use in delivering enterprise development services to the FIRST PARTY as per the norms approved by *Name of SRLM*.
- The FIRST PARTY shall note down in the minutes register about the details of office items provided to the SECOND PARTY to efficiently provide required services. The details shall be communicated to the SECOND PARTY. Also an acknowledgement receipt shall be sought from the SECOND PARTY.
- Support SECOND PARTY in their work to identify and start potential enterprises, correlating the service of CBO leaders and also the likely number of existing enterprises to be supported. Arranging orientation for the CBOs by utilising the services of the SECOND PARTY.
- Supervision of training programmes and logistics support.
- Regular review support of SVEP Implementation through BPM SVEP, and Mentors engaged by NRO.
- Ensure Monthly joint review with SECOND PARTY.
- Policy & Support initiatives. Take up necessary policy initiatives.
- Ensure that SECOND PARTY is implementing the programme as per the guidelines and policy, the ownership and responsibility of the implementation vests with the FIRST PARTY.
- The FIRST PARTY shall have separate account for handling funds under SVEP's and should maintain separate ledger accounts to incur its expenses - pay its service providers including SECOND PARTY.

Responsibilities of SECOND PARTY

- Conduct Baseline and market potential study and submit report and facilitate the necessary field work for BRC.
- Prepare 6 months' work plan in advance with the help of FIRST PARTY and get it approved by FIRST PARTY before commencing the field work.
- Use the office space and other physical infrastructure provided by the FIRST PARTY to provide various services under BRC as approved in BRC and CRP-EP payment guidelines.
- The SECOND PARTY shall give in writing the acknowledgement of the receipt of office items provided by the FIRST PARTY for operation.
- Any damage inflicted to the physical infrastructure of the FIRST PARTY by the SECOND PARTY shall be recovered adequately by the FIRST PARTY from SECOND PARTY.
- Preparation of training module and training materials. Support Developing formats, modules and training for IT based application for performance tracking of enterprises and ensuring that the same is shared and explained to the entrepreneurs, CBOs, and other stake holders.

- Monitoring & Reporting: Ensure regular monitoring of the enterprise supported under SVEP against the business plan of the unit and information available from the Performance Tracking System. SECOND PARTY shall submit monthly report of activities undertaken during the month along with the consolidated report of performance of enterprises already supported to the FIRST PARTY.
- It shall be the responsibility of the SECOND PARTY to get their bank account number registered with the FIRST PARTY to ensure smooth transfer of any claims and payments.

4. Cost Norms

The cost norms (rate/unit) for the service to be provided by the SECOND PARTY will be as per the CRP-EP guidelines issued by *Name of SRLM*, and be used by the FIRST PARTY till further revision in the same is made.

In case of services that are outside the above terms, the FIRST PARTY will finalise the norm for such engagement with the SECOND PARTY on a case-to-case basis and the same shall be recorded on a mutually agreeable terms.

For processing of the service fee, the FIRST PARTY will submit a monthly claim to the FIRST PARTY in the accompanying format during the monthly meeting of the FIRST PARTY.

Service	Target for 6-months (Units)	Target Achieved till last month (Units)	Target Achieved this month (Units)	Rate / Unit	Total Payment
<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F = D x E</i>

5. Work Reporting

All activity reports have to be certified by the concerned Entrepreneurs, SHG, VO and CLF and submitted to the FIRST PARTY.

The SECOND PARTY shall submit a monthly report of the work done for the reporting month, as against the deliverables as per the 6-month action plan. The same plan shall be submitted by the SECOND PARTY on or before 7th of next month. The work report of the SECOND PARTY must be one of the agenda points in the monthly meeting of the FIRST PARTY.

It shall also be the responsibility of FIRST PARTY to discuss the work report submitted by the SECOND PARTY and appraise it for payment against the claim.

6. Payment claim and settlement

For processing of the service fee, the SECOND PARTY shall along with the work report attested by respective CBO representatives and Entrepreneurs submit the monthly claim statement in the format suggested to the FIRST PARTY. The discussion on the claim should be included in the agenda of the meeting convened by the FIRST PARTY. A representative from the SECOND PARTY

shall present the report of activities completed in the past month at the meeting. This should also be recorded in the minutes of the meeting convened by FIRST PARTY.

The claim should be approved by the FIRST PARTY in consultation with BPM SVEP within 15-days of the meeting in which the claim was presented. Any rectifications if needed shall be made within this time-period itself after communicating the same to SECOND PARTY.

The payment should be made by the FIRST PARTY to the SECOND PARTY within 7-days of approval of the claim by the FIRST PARTY. The payment shall be made by cheque or through NEFT. The payment shall be made to the SECOND PARTY's bank account.

In case of any difference of opinion arising between the FIRST PARTY and the SECOND PARTY with respect to the work or payments, the matter will be referred to the BPM-SVEP. The BPM-SVEP will ensure that all facts and documents related to the grievance are thoroughly checked and verified. The BPM-SVEP shall recommend his decision to the FIRST PARTY within Seven days from the day of reporting.

Subsequently, the claim should be approved by the FIRST PARTY. The payment should be made by the FIRST PARTY to the SECOND PARTY'S bank account within 7-days of BPM SVEP's recommendation. The payment should be made by cheque or through bank transfer.

7. Grievance Redress

All disputes that arise will be resolved amicably. However, in case the issue is not resolved, a redressal committee, comprising members from the FIRST PARTY, concerned CLF / VO and Block Project Coordination and Implementation Unit (BPCIU) will seek to resolve the same. The redress mechanism will be as follows.

Party 1	Party 2	Redress Committee	Final Authority
SECOND PARTY	FIRST PARTY	BPM SVEP, BPM	DPM
SECOND PARTY	CLF	Representative(s) from FIRST PARTY, BPM SVEP	BPM
SECOND PARTY	VO	Representative(s) from FIRST PARTY, CLF Office bearers	BPM-SVEP
SECOND PARTY	SHG	Representative(s) from FIRST PARTY, CLF Office Bearers, VO Office bearers	BPM-SVEP
SECOND PARTY	ENTREPRENEUR	Representative(s) from FIRST PARTY, CLF Office bearers, VO office bearers, SHG Office bearers	BPM-SVEP

Signed at _____ on _____ day of _____, 2017

For First Party

For Second Party

President

President

Name:

Name:

Signature :

Signature:

In presence of Witnesses

Name:

Name:

Designation:

Designation:

Address:

Address:

Signature:

Signature:

Suggested agenda for the BEPC meeting (See page number 4 here)

SUTRAS OF BEPC COMMITTEE

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

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

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

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

- Project Initiation and preparatory activities, organize training and meet the cost of venue, foods, accommodation, training material and such other expenditure required to conduct the workshops or training.
- Establishment of a Block Resource Centre (BRC) including provisioning of necessary infrastructure. Such infrastructure provided to the BRC shall be the property of the FIRST PARTY.
- The physical office and infrastructure of the FIRST PARTY shall be provided to the SECOND PARTY for their use in delivering enterprise development services to the FIRST PARTY as per the norms approved by **Name of SRLM**.
- The FIRST PARTY shall note down in the minutes register about the details of office items provided to the SECOND PARTY to efficiently provide required services. The details shall be communicated to the SECOND PARTY. Also an acknowledgement receipt shall be sought from the SECOND PARTY.
- Support SECOND PARTY in their work to identify and start potential enterprises, correlating the service of CBO leaders and also the likely number of existing enterprises to be supported. Arranging orientation for the CBOs by utilising the services of the SECOND PARTY.
- Supervision of training programmes and logistics support.
- Regular review support of SVEP Implementation through BPM SVEP, and Mentors engaged by NRO.
- Ensure Monthly joint review with SECOND PARTY.
- Policy & Support initiatives. Take up necessary policy initiatives.
- Ensure that SECOND PARTY is implementing the programme as per the guidelines and policy, the ownership and responsibility of the implementation vests with the FIRST PARTY.
- The FIRST PARTY shall have separate account for handling funds under SVEP's and should maintain separate ledger accounts to incur its expenses - pay its service providers including SECOND PARTY.

Responsibilities of SECOND PARTY

- Conduct Baseline and market potential study and submit report and facilitate the necessary field work for BRC.
- Prepare 6 months' work plan in advance with the help of FIRST PARTY and get it approved by FIRST PARTY before commencing the field work.
- Use the office space and other physical infrastructure provided by the FIRST PARTY to provide various services under BRC as approved in BRC and CRP-EP payment guidelines.
- The SECOND PARTY shall give in writing the acknowledgement of the receipt of office items provided by the FIRST PARTY for operation.
- Any damage inflicted to the physical infrastructure of the FIRST PARTY by the SECOND PARTY shall be recovered adequately by the FIRST PARTY from SECOND PARTY.
- Preparation of training module and training materials. Support Developing formats, modules and training for IT based application for performance tracking of enterprises and ensuring that the same is shared and explained to the entrepreneurs, CBOs, and other stake holders.

SUGGESTED AGENDA FOR THE BEPC MEETING

Objective: To review BRC activities

Frequency of the Meeting: Once in a month

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

Invitees: Mentor, BPM-SVEP, and NRO Professional

Chaired by: President of BEPC

Minutes to be maintained by Secretary of BEPC/Bookkeeper

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

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

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

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

SUGGESTED AGENDA FOR THE PSC MEETING

Objective: Reviewing and sanctioning of the Business Plan

Frequency of the Meeting: Minimum once in a month

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

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

Chaired by: President of BEPC

Minutes maintained by: Secretary of BEPC/Bookkeeper

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

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

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

Following steps should be followed in the selection process of CRP-EP

1. Orientation and planning with BMMU

Participants – DPM, BPM, BPM (SVEP), NRO representatives, Community Cadres, CLF representatives

- Give an introduction about the project, explain criteria and process for selection, nature of work, remuneration, training details, mobility/travel requirements, family background of applicants, membership of CBOs or relationship with a CBO member
- Planning for mobilization method – Methods could be through CBOs, newspaper advertisement, notice on the panchayat board, social media etc.
- Fix a date for orientation in every CLF for mobilization

2. Giving information during the CLF Meeting (for follow-up)

Participants- BMMU representatives, NRO representatives, representatives from every VO

- Provide a recap about the project, selection criteria and process, nature of work, remuneration, training duration, mobility/travel requirements, family background of applicants, membership of CBOs, or relationship with a CBO member
- Discuss about the status of application
- Fix last date for application and collection method
- Fix meeting date for orientation of the interested applicants
- Planning for orientation – Select a coordinator for the process (contact the applicants, venue arrangement, materials etc.), give responsibility to the concerned person for mobilization in the concerned VO/Village

3. Orientation to the interested applicants

Participants- BMMU representatives, NRO representatives, CLF representatives, Applicants

- Welcome speech by SRLM team/representative
- Introduction about SVEP project - Objectives, CRP-EP selection, training duration, nature of work, role of CRP-EP
- Distribute the application form and explain how to fill

4. Pre-selection screening (Cluster-Level at CLF office)

Participants- BMMU representatives, NRO representatives, CLF representatives, Applicants

- Collection and verification of applications with documents
- Personal interview to understand their attitude, interest in working on field, current occupation and family support for travel and work, relationship with CBO, business experience
- Announce the list of final candidates, date, time and venue for selection

Note:

- *All the participants should attend pre selection (Screening) process before the final selection*
- *A small audio/video message will be circulated to all the concerned staff, community cadres during the BMMU, CLF meetings. Also ensure the audio and video message get shared in all the concerned WhatsApp groups in that block*

Selection Criteria

A CRP-EP should be:

- Age- between 21 to 45
- Minimum 10th pass
- Having written and oral communication abilities
- Familiar in basic mathematics
- Willing and able to travel - anywhere in the block.
- Ready to mingle with all types of people
- Ready to participate in residential training for 7-8 days continuously. Training will be conducted twice or thrice in a month.
- Having support from the family members
- Ready to spend time between training and after training on learning the process, paper work, assignment work, technical knowledge, etc.
- Having positive attitude.
- Preferably those who are active with CBO, who have business experience / knowledge /any other field work experience.
- Ready to work with a team.

THIS DEED OF PARTNERSHIP IS MADE on this [Date] day of April, between:

1. [First Partner's Name], [Son/Daughter] of [Mr. Father's Name], residing at [Address Line 1, Address Line 2, City, State, Pin Code] hereinafter referred to as FIRST PARTNER.
2. [Second Partner's Name], [Son/Daughter] of [Mr. Father's Name], residing at [Address Line 1, Address Line 2, City, State, Pin Code] hereinafter referred to as SECOND PARTNER.
3. [Third Partner's Name], [Son/Daughter] of [Mr. Father's Name], residing at [Address Line 1, Address Line 2, City, State, Pin Code] hereinafter referred to as THIRD PARTNER.
4. [Fourth Partner's Name], [Son/Daughter] of [Mr. Father's Name], residing at [Address Line 1, Address Line 2, City, State, Pin Code] hereinafter referred to as FOURTH PARTNER.
5. [Fifth Partner's Name], [Son/Daughter] of [Mr. Father's Name], residing at [Address Line 1, Address Line 2, City, State, Pin Code] hereinafter referred to as FIFTH PARTNER.
6. [Sixth Partner's Name], [Son/Daughter] of [Mr. Father's Name], residing at [Address Line 1, Address Line 2, City, State, Pin Code] hereinafter referred to as SIXTH PARTNER.
7. [Seventh Partner's Name], [Son/Daughter] of [Mr. Father's Name], residing at [Address Line 1, Address Line 2, City, State, Pin Code] hereinafter referred to as SEVENTH PARTNER.
8. [Eighth Partner's Name], [Son/Daughter] of [Mr. Father's Name], residing at [Address Line 1, Address Line 2, City, State, Pin Code] hereinafter referred to as EIGHTH PARTNER.
9. [Ninth Partner's Name], [Son/Daughter] of [Mr. Father's Name], residing at [Address Line 1, Address Line 2, City, State, Pin Code] hereinafter referred to as NINTH PARTNER.
10. [Tenth Partner's Name], [Son/Daughter] of [Mr. Father's Name], residing at [Address Line 1, Address Line 2, City, State, Pin Code] hereinafter referred to as TENTH PARTNER.
11. [Eleventh Partner's Name], [Son/Daughter] of [Mr. Father's Name], residing at [Address Line 1, Address Line 2, City, State, Pin Code] hereinafter referred to as ELEVENTH PARTNER.
12. [Twelfth Partner's Name], [Son/Daughter] of [Mr. Father's Name], residing at [Address Line 1, Address Line 2, City, State, Pin Code] hereinafter referred to as TWELFTH PARTNER.
13. [Thirteenth Partner's Name], [Son/Daughter] of [Mr. Father's Name], residing at [Address Line 1, Address Line 2, City, State, Pin Code] hereinafter referred to as THIRTEENTH PARTNER.

14. [Fourteenth Partner's Name], [Son/Daughter] of [Mr. Father's Name], residing at [Address Line 1, Address Line 2, City, State, Pin Code] hereinafter referred to as FOURTEENTH PARTNER.
15. [Fifteenth Partner's Name], [Son/Daughter] of [Mr. Father's Name], residing at [Address Line 1, Address Line 2, City, State, Pin Code] hereinafter referred to as FIFTEENTH PARTNER.
16. [Sixteenth Partner's Name], [Son/Daughter] of [Mr. Father's Name], residing at [Address Line 1, Address Line 2, City, State, Pin Code] hereinafter referred to as SIXTEENTH PARTNER.
17. [Seventeenth Partner's Name], [Son/Daughter] of [Mr. Father's Name], residing at [Address Line 1, Address Line 2, City, State, Pin Code] hereinafter referred to as SEVENTEENTH PARTNER.
18. [Eighteenth Partner's Name], [Son/Daughter] of [Mr. Father's Name], residing at [Address Line 1, Address Line 2, City, State, Pin Code] hereinafter referred to as EIGHTEENTH PARTNER.
19. [Nineteenth Partner's Name], [Son/Daughter] of [Mr. Father's Name], residing at [Address Line 1, Address Line 2, City, State, Pin Code] hereinafter referred to as NINETEENTH PARTNER.
20. [Twentieth Partner's Name], [Son/Daughter] of [Mr. Father's Name], residing at [Address Line 1, Address Line 2, City, State, Pin Code] hereinafter referred to as TWENTIETH PARTNER.

Whereas, the parties hereto have agreed to commence business in partnership and it is expedient to have written instrument of partnership.

NOW THIS PARTNERSHIP WITNESSES AS FOLLOWS:

1. That the partnership business shall be carried on under the name and style of [Name Of The Business Firm]
2. The parties here to have mutually agreed to carry on the business of running a consulting business for existing and potential entrepreneurs, specifically in identification of business opportunities, mobilization, orientation and training of entrepreneurs, business viability and diagnosis study, business plan preparation and linkages for credit, information and linkage with suppliers and markets – for raw materials, technology and sale of goods and services, business license and registration support, support for book-keeping and accounting, performance tracking support, handholding support to enterprises, business counselling for enterprises
3. PLACE OF BUSINESS: The principal place of the partnership business will be situated at [Address Line 1, Address Line 2, City, State, and Pin Code]. The partners

may, by written mutual consent of all the partners, open such other place or places as branch offices

4. DURATION OF PARTNERSHIP:

The duration of the partnership will be at will

5. CAPITAL OF THE FIRM:

The initial capital of the firm shall be Rs. XXXX (total capital contributed by the partners), which shall be agreed to be contributed by all the partners as under

First Partner	Rs. XXXX
Second Partner	Rs. XXXX
Third Partner	Rs. XXXX
Fourth Partner	Rs. XXXX
Fifth Partner	Rs. XXXX
Sixth Partner	Rs. XXXX
Seventh Partner	Rs. XXXX
Eighth Partner	Rs. XXXX
Ninth Partner	Rs. XXXX
Tenth Partner	Rs. XXXX

6. PROFIT SHARING RATIO:

The profit or loss of the firm shall be shared equally among all the partners and transferred to Partners' current account.

7. MANAGEMENT:

The first party of the firm shall be the Managing partner and he/she will look after all the day to day transaction of the firm and any legal activities in the name of the firm and the remaining partners has to co-operate to do so.

8. OPERATION OF BANK ACCOUNTS:

The firm shall open a current account in the name of at any nationalised banks, scheduled Banks or any co-operative Banks and such account shall be operated by first and second partners jointly as declared from time to time to the Banks.

9. BORROWING:

The firm shall require any additional capital/working capital, shall being from any financial institutions only with written consent of all the partners.

10. ACCOUNTS:

The firm shall regularly maintain in the ordinary course of business, true and correct account of all its in comings and out goings and also of all its assets and liabilities, the proper books of account, which shall ordinarily be kept at the firm's place of business. The accounting year shall be the financial year from 1st April onwards and the balance sheet shall be properly audited and the same shall be signed by all the partners. Every partner shall have access to the books and the right to verify their corrections.

11. RETIREMENT:

If any partner shall at any time during the subsistence of the partnership, be desirous of retiring from the firm, it shall be competent from his to do so, provided he shall give at least one calendar month notice of his intention of gadding so: The continuing partner shall pay to the retiring partner or his/her legal representatives of the deceased partner, the purchase money of his/her share in the assets of the firm.

12. DEATH OF PARTNER:

In the event of death of any partner/s, one of the legal represents of the deceased partner shall become the partner of the firm and in the event the legal representative show their denial to point the firm, they shall be paid the part of the purchase amount calculated as on the date of the death of the partner.

Whenever there be any difference of opinion or any dispute between the partners, the partners shall refer the same to an arbitration of one person. The decision of the arbitrator so nominated shall be final and binding on all partners, such arbitration proceedings shall be governed by Indian arbitration Act, which is in force.

In witness whereof, this deed of partnership is singed sealed and delivered on this day of _____ at _____.

Signature of the Partners

Signature of the 1st Partner

Signature of the 2nd Partner

Signature of the 3rd Partner

Signature of the 4th Partner

Signature of the 5th Partner

Signature of the 6th Partner

Signature of the 7th Partner

Signature of the 8th Partner

Signature of the 9th Partner

Signature of the 10th Partner
Signature of the 11th Partner
Signature of the 12th Partner
Signature of the 13th Partner
Signature of the 14th Partner
Signature of the 15th Partner
Signature of the 16th Partner
Signature of the 17th Partner
Signature of the 18th Partner
Signature of the 19th Partner
Signature of the 20th Partner

In witness whereof, this deed of partnership is signed sealed and delivered this [Day, Month, Year] at [City, State]:

In the presence of witnesses: -

WITNESS ONE

WITNESS TWO

[Address Line 1]

[Address Line 1]

[City, State, Pin Code]

[City, State, Pin Code]

CRP-EP group should conduct two meetings to discuss and finalise the action plan and review. The first meeting of the month should be entirely devoted to reviewing previous work and planning of work for the next month.

While planning and reviewing work within the CRP-EP group, the following points should be kept in mind.

1. Monthly work plans are already made in the six-month Joint Action Plan. But, while working in the field it is observed that based on priority we often need to modify the monthly action plan.
2. The CRPs-EP should refer to the monthly plan written in the Joint Action Plan.
3. CRP-EP group should discuss among themselves and revisit the quantitative targets they have set in the Monthly Plan in the JAP. In case the targets require revision, they should do it practically. For example, they should take into consideration if any festival is coming up and additional work needs to be done; if any CRP-EP is going to be on leave for some time; if the rainy season is going to affect their mobility in the field; if harvesting season is on and SHG members will be engaged in that, etc.
4. Once everything is discussed, new targets against the activities should be recorded in the meeting, and reasons for deviation should be documented.
5. Then, CRP-EP should also divide that work among themselves based on the specialization area of the individual CRP-EP, and the distance of the CRP-EP's home from the field area, etc.
6. Once the plan is finalized, CRP-EP should submit the same plan in the BEPC with their signature and seal.
7. The review of the monthly work to be done by CRP-EP group should be done against the action plan. Each CRP-EP must give a presentation mentioning the number of activities they were given and the actual achievement. They should also provide reasons for deviations.
8. It is the responsibility of the President and Secretary to collate the individual work done by the CRP-EP group, and prepare a report of all the work done by the group against the Monthly Action Plan.
9. CRPs-EP should also flag the areas in which they have faced challenges in the field.
10. The group should indulge in discussions and identify the possible measures to tackle those challenges and address them in the BEPC meeting.
11. While preparing the action plan for the next month, the backlog of the earlier month should be taken into account.

SUGGESTED AGENDA FOR CRP-EP GROUP MEETING

Frequency of the Meeting: Once in a month preferably before the BEPC meeting

Quorum: At least ___% of CRP-EP Group including President and Secretary (As decided by the group)

Invitees: Mentor, BPM-SVEP, and NRO Professional

Chaired by: President of the CRP-EP Group

Minutes to be maintained by the Secretary of the CRP-EP Group

Suggested Agenda	Session Note	Facilitator
1. Prayer	A short prayer, not more than 2 minutes	Secretary of CRP-EP Group
2. Review of minutes of the last meeting (led by Secretary)	Read out the major discussion points recorded in the last meeting	Secretary of CRP-EP Group
3. Discussions on Joint Action Plan and last month's Monthly Plan prepared and progress achieved a. Individual work progress b. Progress on Phasing Plan	<ul style="list-style-type: none"> • Each CRP-EP to read out individual achievements against Monthly Work Plan prepared. • Group President to ensure that CRP-EP group compile details of the coverage completed during the month and compare the same against the Phasing Plan prepared for the period 	CRP-EP Group's President
4. CEF Repayment	<ul style="list-style-type: none"> • Each CRP-EP is to provide the details of CEF repayment data collected as part of their PTS (Include the date of disbursement; Expected Repayment; Actual Repayment) • The group will be required to compile a list of entrepreneurs who have paid their monthly instalments and those who have not and use the data for further meetings with CBOs. 	President of CRP-EP Group
5. Discussions on Enterprise Performance a. Performance trends of enterprises- business location-wise, type of enterprise wise b. Challenges faced leading to the poor performance of	<ul style="list-style-type: none"> • The group is required to review the Consultation Slip prepared based on the financial statements prepared for the enterprise • CRPs-EP to show income ranges of enterprises based on the location of the business (near markets, ample connectivity, remote area), type of business, etc. 	President to facilitate the discussion and ensure that data is compiled in the required format

<p>enterprises and points to be taken up at monthly VO, CLF, and BEPC meetings</p> <p>c. Actions/Solutions to be taken</p>	<ul style="list-style-type: none"> • CRPs-EP to present this data VO wise which is to be compiled for their upcoming VO and CLF meetings. • CRPs-EP are required to discuss the reasons behind enterprises that are not earning sufficient income based on their expected income and based on the benchmark data that VE-IT App can provide (Expected income- can use the business plan as reference). If the reasons are business performance-related, then the group needs to discuss the suitable course of action (eg. PIP, revising business strategy- refer tools), if it is due to societal/cultural reasons, then these need to be discussed with the CLF/VO during the monthly meetings. 	
<p>6. Discussion on Enterprise Potential and points to be taken up at monthly VO and BEPC meeting</p> <p>a. Opportunities identified</p> <p>b. Support required from different stakeholders</p>	<ul style="list-style-type: none"> • CRPs-EP to discuss the details of Tool 1 results for their respective areas (if assigned). The group needs to review the opportunities identified and decide on those potential opportunities that require additional discussion and support from CBO and those potential options that require additional financial or skill training support. • The list needs to be compiled by the group (VO wise). Additional support that may be required needs to be added next to each identified potential opportunity. 	<p>President of CRP-EP Group</p>
<p>7. Prepare claim format with supporting documents and verify the same within the group before submitting for verification to Mentor and/or BPM SVEP</p>	<ul style="list-style-type: none"> • The group should ensure that all the completed activities are recorded with all the necessary formats. They are required to compile these activities and record the Individual Monthly Claim Format for each CRP-EP and further compile the same to record the Group's earnings for the month by recording in the Groups' Monthly Claim Format. President is required to then submit this to BEPC during the BEPC meeting 	<p>President and Treasurer of CRP-EP Group</p>
<p>8. Review of Viability and Business Plans- Group level Verification of Viability and Business Plans to be submitted to PSC (before review by Mentor and BPM-SVEP)</p>	<ul style="list-style-type: none"> • The Business Plans prepared after EDP needs to be reviewed for corrections by the Group. The Group is also required to check if the applications are substantiated with all the required formats. • The above activity needs to be facilitated through a Business Plan clinic where selected CRPs-EP who are experts in preparing Viability and Business Plans check each application with the 	<p>President and Secretary of CRP-EP Group</p>

	<p>respective CRP-EP before further process. The clinic will check</p> <ul style="list-style-type: none"> ○ Calculations in the Business Plan ○ If the application is complete with all required documents and formats ○ If the assumptions made are realistic <ul style="list-style-type: none"> ● The suggestions provided by the clinic need to be incorporated by the respective CRP-EP. ● The final version of Viability and Business Plan need to be recommended and signed by the CRP-EP Group. It will then be forwarded to the Mentor and BPM-SVEP for further review. ● Following this check, it will be distributed back to CRP-EP group who will attach the same with CEF application and present to SHG and VO for their recommendation 	
9. Disputes within-group or for specific group member-action to be taken for redressal	Any issues to be taken up with the CRP-EP group or BEPC need to be taken as per the redressal mechanism (as suggested in the guideline)	President of CRP-EP Group
10. Other discussions – Additional points to be discussed by Mentors/BPM-SVEP/BEPC/any other invitee	CRP-EP Group President to check with the invitees if any additional discussion needs to be taken up. Each topic may then be facilitated by the President for further discussion.	President of CRP-EP Group

Materials Required	
To be brought in	The outcome of the meeting
Minutes Book	Updated with decisions of the meeting
Joint Action Plan	
Monthly Work Plan	Actual achievements to be updated next to the plan. Backlogs to be added to next month plan
Monthly Work Report (group and individual)	Activities conducted along with the necessary formats to be compiled
PTS data (with financial statements and consultation slip)	VO wise PTS brief to be prepared which is to be discussed at VO and CLF meetings.
Village Survey (Tool 1)	Revised list of potential enterprises identified to be maintained VO wise. CRPs-EP to maintain the compiled list of potential enterprises with the support required (skill-based, market based, etc) to further proceed for discussion with BEPC, VO, or CLF
CRP-EP Group payment format and supporting documents	Based on the work report prepared, individual, as well as group claim format, need to be compiled with all the necessary supporting

	documents and formats.
Viability and Business Plans	Corrected and verified Business plans along with signature and authorization of the group will be distributed to the CRPs-EP which will be taken for a recommendation from SHG and VO
Repayment Status	List of entrepreneurs, the expected instalment amount (Principal+Interest), actual instalment amount (Principal+Interest), expected instalment number, actual instalment number, expected repayment- Cumulative (Principal+Interest), actual repayment- Cumulative (Principal+Interest)