Start-up Village Entrepreneurship Program

SVEP orientation workshop
20th Feb 2018

Kudumbashree - National Resource Organization
(National Rural Livelihood Mission)
Agenda

Till 1 pm
• Address by ED
• Understanding SVEP
• Detailed Project Report
• Immediate activities

Lunch – 1.00 pm – 1.45 pm

1.45 pm- 5 pm
• Travel to Vadavukodu block
• Visit to Enterprises
• Interaction with BNS-EP, MEC group at BRC
SVEP - Background

• Launched national level under National Rural Livelihoods Mission (NRLM)
  • Based on self-employment promotion experiences across schemes, over time
  • Taken up in 2016-17 in 40 blocks across 20 States: 43 blocks in 9 states approved in 2017-18; Expected to sanction more blocks.
• 14 blocks in Kerala under SVEP-NRLM
  • Parakkode and Vadavukode blocks- Initial activity started from July 2016, DPR approved on Jan 2017
  • DPR approved for 12 new block in Jan 2018
• Implemented by State Rural Livelihood Mission
  • Kudumbashree Mission as SRLM in Kerala
• KS-NRO will be the PIA to coordinate from state level
Obstacles faced by Micro Entrepreneurs

- Poor accounting skills
- Lack of business skills – feasibility, planning, customer handling etc.
- ‘Herd mentality’ - business feasibility not considered while starting an enterprise
- Lack of peer learning from similar entrepreneurs
- Lack of hand holding support post training
- Lack of any platform to support enterprise development for poor entrepreneurs
All-round approach to removing obstacles faced by entrepreneurial start-ups

Part of the Kudumbashree institutional eco system of NHG-ADS-CDS and using their strengths

Operationalized in a phased manner, to cover the block in 4 years; reducing cost of replication to new areas through a hub model

SVEP-Kerala is designed to create a model to help start and support new enterprises and support the existing ones. It aims to create an institutional platform to support micro enterprise development of entrepreneurs from poor backgrounds.
### SVEP-Kerala - Principles

<table>
<thead>
<tr>
<th>Principle</th>
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<tbody>
<tr>
<td>Proper enterprise selection, through clear block-level feasibility analysis</td>
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<tr>
<td>Business advisory services through a strong institutional platform</td>
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<tr>
<td>Simplified process of obtaining enterprise credit</td>
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<tr>
<td>Community managed Credit guarantee fund to promote bank linkage</td>
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<tr>
<td>Fee based business support services provision</td>
</tr>
<tr>
<td>Knowledge transfer and exit strategy to be thought out</td>
</tr>
<tr>
<td>Strong linkage to PM Mudra Yojana and government schemes</td>
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</tbody>
</table>
Enterprise Development Process

1. General Orientation Training
2. EDP Training
3. Viability Check / Diagnostic Check
4. Exposure Visit
5. Domain Skill Training
6. Business Plan
7. Credit Linkages – CEF / Bank Loan
8. Start-up Linkages
9. Enterprise Registration
10. Business Accounting Training
11. Performance Tracking System
12. Growth Planning and Diagnostics

Start-up Village Entrepreneurship Programme (SVEP)

Enterprise Development Process

- General Orientation Training
- EDP Training
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- Business Plan
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- Enterprise Registration
- Business Accounting Training
- Performance Tracking System
- Growth Planning and Diagnostics

Overview:
- Block Resource Centre for Enterprise Promotion
- Block Level Federation
- MEC

Existing and Potential Entrepreneurs

Opportunities for Non-Farm Enterprises

- Goods and Services being sold to towns (agriculture commodities, handicrafts, village skills etc.)
- Goods and Services needed based on government spending's

Goods and Services Needed for Village Consumption

- Block Resource Centre
- Federation
- MEC

CDS
ADS
NHG
Institutional Platform

• **Block-Nodal Society for Enterprise Promotion (BNS-EP)**
  - Community leadership at block level to take up Enterprise development initiatives as part of SVEP
  - All CDS executive members forms the General body
  - CDS Chairpersons and ME Sub-Committee convenors of all CDS in the Block constitutes the Governing body.
  - ADMC (ME) as member secretary

• **Block Resource Centre for Entrepreneurship Promotion (BRC-EP)**
  - Owned by BNS-EP
  - Managed by MEC Firms, on contract basis
  - Responsible for enterprise support and hand-holding
  - Norms for fees and service charges notified by Kudumbashree
IT-enabled Monitoring

• Micro Enterprise Performance Tracking System
  • Android-based Application on mobile phones/tablets
  • Day-book at enterprise level
  • Regular Financial statements for the business
  • Temporal & sectoral comparisons on business performance
  • Data to help understand business feasibility

Financial Support

• Credit Guarantee Fund at the Block level
  • Managed by the BNS-EP
  • Coordination by Block level Bankers Committee
• **Block-Nodal Society for Enterprise Promotion (BNS-EP)**
  - Registered under societies act as CBO body at block level for Enterprise promotion under SVEP
  - Will be the body to take CEF approval and MEC review

• **Block Resource Centre for Entrepreneurship Promotion (BRC-EP)**
  - Enterprise promotion centre under SVEP where MECs are placed
  - Extends various services to entrepreneurs and to the eco system

• **Credit Guarantee Fund at the Block level**
  - Loan support for new and existing entrepreneurs at 4% P.A
  - To be managed by BNS-EP as revolving fund
  - Interest from repayment act as administration fund for CBO
Selection of Beneficiaries

- Identification through NHG and ADS
- Support to existing entrepreneurs also
- Orientation, Training process to be followed
- Entrepreneurship assessment test for final selection

Types of Enterprises to be Supported

- Support backward and forward linkages for farm and off-farm livelihoods
- Encourage enterprises in the field of IT / infotainment and other new opportunities
- Enterprises in the field of sanitation, drinking water, renewable energy etc. (area of government priority spending)
- Service sector enterprises – domestic and institutional services

Block-wise enterprise feasibility study to be done at start of SVEP-Kerala
SVEP-Kerala – Process summary

Monitoring and Evaluation

- Baseline and micro-plan for each Cluster
- Targets set by each BNS-EP and BRC-EP
- PTS based regular monitoring at the Cluster level
- Regular reporting by BRC-EP to constituent CDS in the Cluster
- Review by BLBC and DLRC to be made mandatory
- Monthly review by District Mission and State Mission

Convergence with Government programmes and Agencies

- Converge existing enterprise support schemes of departments/agencies at the BRC-EP level
  - Pool support other than capital subsidy only
- Create cluster-level coordination-monitoring mechanisms in case of multi-department/agency implementation
• Conduct a baseline and market potential study in every block
• Decide the target number of enterprises to be supported only after these studies
• Conduct market feasibility analysis for every enterprise supported
• Provide hand-holding support to every supported enterprise for a minimum of 6 months after start-up
• Selection of entrepreneurs to should be done in a transparent and fair manner. It should positively discriminate towards the poorest of the poor and the disadvantaged
• Involve Panchayats in the implementation
• Build bank linkage and credit flow monitoring at the Block level
## SVEP-Kerala – Budget for one Block

<table>
<thead>
<tr>
<th>Item</th>
<th>Fixed per Cluster</th>
<th>Variable per enterprise</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Selection, Orientation and Skill Building of Entrepreneurs</td>
<td></td>
<td>7,000</td>
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<tr>
<td>2. Handhelling Support by MEC</td>
<td></td>
<td>3,395</td>
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<tr>
<td>3. Training of Community Institutions</td>
<td>10,00,000</td>
<td></td>
</tr>
<tr>
<td>4. Training and Capacity Building of MEC</td>
<td>7,00,000</td>
<td></td>
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<tr>
<td>5. Setting up of BRC-EP (including all assets)</td>
<td>5,00,000</td>
<td></td>
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<tr>
<td>6. Working Capital for BRC-EP for operating expenses</td>
<td>1,80,000</td>
<td></td>
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<tr>
<td>7. M&amp; E and PIA support Cost</td>
<td></td>
<td></td>
</tr>
<tr>
<td>7.a Baseline study (inclusive of tablet for CRP-EP)</td>
<td>10,00,000</td>
<td></td>
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</tbody>
</table>
## SVEP-Kerala – Budget for one Block

<table>
<thead>
<tr>
<th>Item</th>
<th>Item Description</th>
<th>Fixed per Cluster</th>
<th>Variable per enterprise</th>
</tr>
</thead>
<tbody>
<tr>
<td>7.b</td>
<td>Evaluation &amp; Knowledge Management</td>
<td>5,00,000</td>
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<tr>
<td>7.c</td>
<td>Mentor support</td>
<td>29,76,000</td>
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<tr>
<td>7.d</td>
<td>Block RSETI Cost* (if applicable)</td>
<td>25,00,000</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>CEF &amp; Credit Guarantee Fund</td>
<td>2,30,17,600</td>
<td></td>
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<tr>
<td>9</td>
<td>Administrative Cost</td>
<td>24,55,200</td>
<td></td>
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<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>3,48,28,800</strong></td>
<td><strong>10,395</strong></td>
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</table>
## SVEP Activities – Implementation Phase

<table>
<thead>
<tr>
<th>Activity</th>
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<tbody>
<tr>
<td>Triggering meetings with potential entrepreneurs</td>
<td></td>
</tr>
<tr>
<td>Interested potential entrepreneurs apply for starting enterprises/existing enterprises apply for scaling up</td>
<td></td>
</tr>
<tr>
<td>Interested potential entrepreneurs provided orientation and screened by giving field test and their business model gets evaluated</td>
<td></td>
</tr>
<tr>
<td>Potential entrepreneurs with feasible business models shortlisted and trained</td>
<td></td>
</tr>
<tr>
<td>Potential entrepreneurs with feasible business models linked for finances with NHG/Banks</td>
<td></td>
</tr>
<tr>
<td>Potential entrepreneurs with feasible business models helped to start enterprises. These new start-ups gets handholding support for 6 months by the MEC</td>
<td></td>
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</tbody>
</table>
## SVEP Activities – Sustenance Phase

<table>
<thead>
<tr>
<th>Activity</th>
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</thead>
<tbody>
<tr>
<td>Business P &amp; L, Cash Flow for all the enterprises tracked in the ME-PTS, so that business history and credit history can be created for both the entrepreneur to monitor the enterprise and for the bankers to get some comfort on the entrepreneurs’/enterprise’s ability and intent to repay loans</td>
</tr>
<tr>
<td>In case of a few selected enterprises with growth and finance needs linked to banks for funding</td>
</tr>
<tr>
<td>MEC continue to provide business monitoring support and are paid by the VOs/Entrepreneurs for this support</td>
</tr>
</tbody>
</table>
## SVEP-Kerala – Implementation Stages

<table>
<thead>
<tr>
<th>Stage</th>
<th>Activities</th>
<th>Time-period</th>
</tr>
</thead>
<tbody>
<tr>
<td>DPR</td>
<td>Conduct of baseline &amp; market potential study and preparation of DPR</td>
<td>To be completed by 15 Dec 2017</td>
</tr>
<tr>
<td>Stage 1</td>
<td>Field-level preparatory activities</td>
<td>First 6 month from receipt of approval from NRLM</td>
</tr>
<tr>
<td>Stage 2</td>
<td>Establishing systems and practices for field-level implementation</td>
<td>During 7-10 months from receipt of approval from NRLM</td>
</tr>
<tr>
<td>Stage 3</td>
<td>Field-level implementation</td>
<td>11 month onwards</td>
</tr>
</tbody>
</table>
Understanding Project Components
## Placement of Micro Enterprise Consultants

<table>
<thead>
<tr>
<th>Activities</th>
<th>Stage</th>
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</thead>
<tbody>
<tr>
<td>Selection and Capacity Building of MEC Group</td>
<td>Stage 1</td>
</tr>
<tr>
<td>Formation of MEC Group to take up BRC-EP operations</td>
<td>Stage 1</td>
</tr>
<tr>
<td>Certification of MECs</td>
<td>Stage 2</td>
</tr>
</tbody>
</table>
## Setting-up of Block Resource Centre for Enterprise Promotion (BRC-EP)

<table>
<thead>
<tr>
<th>Activities</th>
<th>Stage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Formation of BNS-EP to own the BRC-EP</td>
<td>Stage 1</td>
</tr>
<tr>
<td>Orientation of the BNS-EP</td>
<td>Stage 1</td>
</tr>
<tr>
<td>Empanelment of MEC Group to operate the BRC-EP</td>
<td>Stage 2</td>
</tr>
<tr>
<td>Setting up physical infrastructure for the BRC-EP</td>
<td>Stage 1</td>
</tr>
<tr>
<td>Formal agreement between BNS-EP and MEC Group for operations of the BRC-EP</td>
<td>Stage 2</td>
</tr>
<tr>
<td>Regular functioning of the BRC-EP</td>
<td>Stage 3</td>
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</tbody>
</table>
## Setting up CEF and Norms for Disbursement / Collection / Management

<table>
<thead>
<tr>
<th>Activities</th>
<th>Stage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Issue/amend guidelines for operations of the CEF</td>
<td>Stage 1</td>
</tr>
<tr>
<td>Opening of bank account of the BNS-EP</td>
<td>Stage 1</td>
</tr>
<tr>
<td>Transfer of CEF funds to BNS-EP into their separate bank account for SVEP</td>
<td>Stage 1</td>
</tr>
<tr>
<td>Establishing accounting system for the operations of the CEF</td>
<td>Stage 2</td>
</tr>
<tr>
<td>Disbursement of first loan from CEF for the block</td>
<td>Stage 2</td>
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</tbody>
</table>
## Finalising design and rolling out of the VE-IT Application

<table>
<thead>
<tr>
<th>Activities</th>
<th>Stage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ensuring availability of necessary hardware with the BRC-EP to manage the VE-IT App</td>
<td>Stage 1</td>
</tr>
<tr>
<td>Ensuring language compatibility and pre-testing of software</td>
<td>Stage 2</td>
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<tr>
<td>Training of the MEC on the VE-IT App</td>
<td>Stage 2</td>
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<tr>
<td>Orientation of District Mission on the VE-IT App</td>
<td>Stage 2</td>
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<tr>
<td>Orientation of entrepreneurs on use of data recording (paper or mobile-based) for PTS</td>
<td>Stage 2</td>
</tr>
<tr>
<td>Synchronisation of VE-IT PTS and Kudumbashree MIS</td>
<td>Stage 3</td>
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<tr>
<td>Ongoing use of VE-IT App</td>
<td>Stage 3</td>
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</tbody>
</table>
Annual Action Plan
### Annual Action Plan (1/3)

<table>
<thead>
<tr>
<th>Stage</th>
<th>Activities</th>
<th>Months</th>
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<tbody>
<tr>
<td>1</td>
<td>Selection and Capacity Building of MEC Group</td>
<td></td>
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<tr>
<td></td>
<td>Formation of Block Nodal Society for Enterprise Promotion (BNS-EP)</td>
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<td></td>
<td>Orientation of the BNS-EP</td>
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<td></td>
<td>Issue / amend guidelines for operations of the CEF (if required)</td>
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<td></td>
<td>Constitute State Level SVEP Committee</td>
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<td></td>
<td>Registration and opening of bank account of the BNS-EP</td>
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<td></td>
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<td>Stage</td>
<td>Activities</td>
<td>Months</td>
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<tr>
<td></td>
<td>Establishing accounting system for the operations of the CEF</td>
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<td></td>
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# Annual Action Plan (3/3)

<table>
<thead>
<tr>
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<th>Activities</th>
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<tbody>
<tr>
<td></td>
<td>Regular functioning of the BRC-EP</td>
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<tr>
<td>III</td>
<td>On-going use of VE-IT App</td>
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<tr>
<td></td>
<td>Constitute Enterprise Benchmark Setting Committee</td>
</tr>
<tr>
<td></td>
<td>Synchronisation of VE-IT PTS and KUDUMBASHREE MIS</td>
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</tbody>
</table>
Progress so far

• Parakkodu (Pathanamthitta) and Vadavukodu (Ernakulam) and are into the stage 3 and undertaking enterprise development process as per target (585 till Jan 2018).

• Remaining 12 blocks
  • DPR prepared and approved
  • In stage 1 – MEC training in progress

• Kerala SVEP
  • MEC selection at Ponnani planned on 21st Feb
  • Overall Implementation Strategy needs to be developed.
Roles and Responsibility
Kudumbashree District Mission

• Kudumbashree District Mission to own the project and develop capability to roll-out in all blocks, after establishing success of the pilot.
• To be implemented as one of the priority project
• It will be responsible for overall implementation and monitoring of programme

KS DM will ensure:
• Deployment of BPM-SVEP
• Setting up and support to BRC
• Setting up and support to Bank Coordination Support Team to be set-up to improve the coordination with key banking entities
• Timely deployment of CEF to BNS-EP
• Setting up of Block Level Committees to monitor and review project periodically
• Support to NRO
KS-NRO as PIA

- KS-NRO will support District Mission in implementation in the pilot blocks. Overall responsibility of implementation with Kudumbashree District Mission
- Will depute Mentors to coordinate SVEP activities in pilot block with BPM-SVEP and to support the BRC
- NRO secretariat team with COO, PM, Thematic Anchors and State Project Coordinator

KS-NRO will support DM in:
- Identify, train and ensure certification of MECs by NRLM
- Capacity building of MECs, BNS-EP, Other CDS/ADS
- Monitor regular work
- Ensure targets are being met
- Support Kudumbashree Mission for policy formulation etc.
Personnel under SVEP
Personnel under SVEP

- MEC
- Mentor
- BPM-SVEP
Mentors

- Persons having experience in enterprise promotion in Kerala and partner states under MEC project/SVEP

The role of Mentors shall be as follows:

- Assist District Mission during selection and training of MEC
- Guide MEC during the training programme
- Support MEC and BRC-EP in on-field activities and enterprise promotion
- Be available to MEC for consultation on telephone during other times
- To support BNS-EP in their capacity building
BPM-SVEP

- Dedicated professional under SVEP
- Administratively under DMC and programmatically under COO-NRO; close coordination with NRO-Enterprise team
- Specific responsibility towards
  - Mentor and Kudumbashree NRO
  - MEC and BRC-EP
  - BNS-EP
  - NHG-ADS-CDS in the Block
- Monthly reporting system for project and work
Project management for SVEP (1/2)
“Data to be captured from field”

<table>
<thead>
<tr>
<th>Indicators</th>
<th>NHG Family Level</th>
<th>Enterprise Level</th>
<th>CBO Level</th>
<th>BRC-EP Level</th>
<th>Project Management</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mobilisation, Training and Services Indicators</td>
<td>Monthly</td>
<td>Quarterly</td>
<td>Monthly</td>
<td>Quarterly</td>
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<td>Household Level Outcome Indicators</td>
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<td>Credit Flow and Management Indicators</td>
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<tr>
<td>Enterprise Performance Indicators</td>
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<tr>
<td>Project Input-Results Indicators</td>
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</tbody>
</table>

- Data needs to be captured in different period like Monthly, Quarterly and Annually.
- Chapter 7 in DPR covers the details
<table>
<thead>
<tr>
<th>#</th>
<th>Activity</th>
<th>Report by</th>
<th>Report to</th>
<th>Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Meeting with BRC-EP and Mentors</td>
<td>BPM-SVEP</td>
<td>DMC, NRO</td>
<td>Monthly (As per the meeting plan)</td>
</tr>
<tr>
<td>2</td>
<td>Review by District Mission</td>
<td>BPM-SVEP</td>
<td>DMC, NRO</td>
<td>Monthly (As per the meeting plan)</td>
</tr>
<tr>
<td>3</td>
<td>State-Level Review, Monitoring, and Reporting</td>
<td>BPM-SVEP</td>
<td>DMC, NRO</td>
<td>Quarterly (As per the meeting plan)</td>
</tr>
<tr>
<td>4</td>
<td>Block wise MIS</td>
<td>BPM-SVEP</td>
<td>NRO</td>
<td>Monthly (5&lt;sup&gt;th&lt;/sup&gt;)</td>
</tr>
<tr>
<td>5</td>
<td>Reporting to NMMU</td>
<td>NRO</td>
<td>NMMU</td>
<td>Monthly (10&lt;sup&gt;th&lt;/sup&gt;)</td>
</tr>
<tr>
<td>6</td>
<td>Mentors Tour plans, Work report, Honorarium, settlements</td>
<td>Mentors BPM-SVEP</td>
<td>BPM-SVEP NRO</td>
<td>Monthly (1&lt;sup&gt;st&lt;/sup&gt;)</td>
</tr>
<tr>
<td>7</td>
<td>BPM-SVEPs work report</td>
<td>BPM-SVEP</td>
<td>NRO</td>
<td>Weekly, Monthly (30&lt;sup&gt;th&lt;/sup&gt;)</td>
</tr>
<tr>
<td>No.</td>
<td>District</td>
<td>Mentor</td>
<td>Mobile no</td>
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<td>1</td>
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<tr>
<td>2</td>
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