



JEEVIKA

An Initiative of Government of Bihar for Poverty Alleviation

Bihar Rural Livelihoods Promotion Society
State Rural Livelihoods Mission, Bihar



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Ref.No: BRIPS/Proj-Jobs/1079/17/1288

Date: 12.06.17

Guidelines for Block Resource Centre under SVEP

Vision and Scope

The vision of SVEP is "To help the rural poor come out of poverty by helping them set up enterprises and provide support till the enterprises stabilize." To provide them with business skills, exposure, loans for starting and business support during the first critical six months of the enterprises by using the NRLM SHGs and their federations. These skills shall be imparted by local youth who shall be trained in business management, monitoring and support using ICT and audio-visual aids. These local CRP-EPs shall also provide support to the enterprises.

In its first phase, SVEP is expected to support creation and strengthening of about 14400 village enterprises in 6 Blocks (Bodhgaya, Barachatti, Musahari, Muraul, Jandaha & Dhanarua) in Bihar in the targeted four years i.e. 2015-19. This is expected to create employment for about 29910 persons.

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 also encourage new age enterprises in ICT/infotainment. 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 namely Community Resource Person- Enterprise Promotion (CRP EP) and build the capacity of the NRLM and SHG federations to monitor and direct the work of the CRP EPs.
- 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.

Block Resource Centre (BRC)

The Block Resource Centre for Enterprise Promotion (BRC) will be set up as the base for implementation of SVEP in the Block. The BRC will be the nodal centre for technical support for SVEP at the Block level.

Housing and management of the BRC will be with the Block Level Federation (BLF) to be set up under the NRLM institutional structure. Until the BLF is formed, a nodal Cluster Level Federation (CLF) or a nodal VO (where CLF is not formed till now) assigned by BRLPS JEEViKA will be responsible to house and manage the BRC, as its Livelihood sub-committee, but with representation from all the CLF's / VO's (VO's in case the housing body is a nodal VO).

The BRC will be a physical place to work and will consist of all CRP-EPs /MECs trained and positioned in the Block under SVEP. Respective CRP-EPs individually or as a group will be assigned the responsibility of providing technical support to the BRC effectively.

Block Resource Centre (BRC) would act as a single point solution for entrepreneurship promotion and to address the needs and grievances from community through information availability, counseling, applications processing and documentation support. BRC should develop itself as a place of interaction between the CRP-EPs, Bank Mitras and Banking Correspondents (BC) from the community, SHG/CBO leaders and members, for other nodal institution facilitating the implementation of various government schemes, and entrepreneurs at large.

BRC shall have the livelihoods subcommittee of the Block Level Federation (BLF). BRC will play the key role in the implementation of the SVEP, by acting as the technical and financial service centre to the BLF for livelihoods promotion under SVEP. It shall also evolve to work as a convergence provider mechanism.

BRC being a nodal block level centre would capture information of ongoing schemes in the block and also assess the funding gaps which could bridge through the available schemes in the block. CRP-EPs, Mentors and block coordinators along with CLF/BLF (where CLF and BLF are absent, a designated nodal VO shall create the BRC and the BRC will solely perform the

349

activities of BLF to support and promote entrepreneurship as per SVEP guidelines) would take initiatives to liaison with various govt. departments or implementing units in the block.

Block where communities majorly belongs to ST and SC communities, Kudumbashree NRO with the support from CLF will liaison with all state and national level scheme specifically designed to support backward and vulnerable communities. Block coordinators and mentors will work closely with block project manager- SVEP to utilize and get benefits of ST and SC sub plan.

In long run BRC must become sustainable with a revenue model in place.

- Ideally BRC is the livelihood subcommittee of the BLF, but in places where the BLF is not formed, it shall be the livelihoods subcommittee of all the CLFs in the block. Initially (for the duration of the SVEP project) it performs its technical role by taking services of CRP – EPs facilitated by Kudumbashree NRO and Jeevika.
- BRC will have an office space, with electricity and broadband facility, at a location centrally accessible from all parts of the block. BPM of the block should facilitate the nodal CLF and/or KUDUMBASHREE-NRO to obtain suitable office space. Ideally it should be in the nodal CLF office itself.
- BRC would be managed by a livelihoods committee having representatives from all the CLFs or VOs of that block;
- BRC general body: Representation: nominated members from CLFs – 2 from each CLFs; SVEP Project approval committee will convene and do periodic project appraisal of CEF applications from potential entrepreneurs under SVEP where BPM (SVEP), KUDUMBASHREE-NRO representative, BPM, DPM (as required) and CRP-EPs shall be invited members
- BRC will approve the CEF applications and recommend to the nodal CLF for disbursement of the loan.
- Senior most nodal CLF representative would be the chairperson of the BRC.

Key Features of a BRC in SVEP

- The Nodal CLF will be registered through appropriate legal arrangements such as cooperative society/any other body.
- The next rung of CBO leaders must form the general body and nominated/elected BLF/ nodal CLF leaders to the livelihoods subcommittee to the BLF/ Nodal CLF, will form the executive body of the BRC along with BRLPS's designated office bearer(s).

- Must be the livelihood subcommittee of the BLF/nodal CLF (representatives of all the CBO's in the block.)
- BLF/ Nodal CLF should have separate account for SVEP's CEF and should maintain separate ledger in the accounts to incur its expenses - pay its service providers (CRP-EPs), reimburse travel costs/ sitting fees to its office bearers. (as decided by the BLF and subject to availability of budget)
- BRC must have its own infrastructure and a separate office room to function efficiently
- BRC shall function as a service centre for entrepreneurs and enterprises in the block
- It shall be a tracking and Monitoring centre for SVEP implementation in the block
- It shall help SVEP entrepreneurs in making a sound Business Plan and in managing the business efficiently and profitably using the services of the CRP-EPs.

The ultimate responsibility for promoting self-employment among SHG members rests with the community institutions. However, given the present context, it is difficult for the community network to support the first-generation entrepreneurs based on their limited technical business logic and knowledge. To cover for this gap, the community network, through their CLF, shall engage with the BRLPS empanelled CRP-EPs, individually or as a group to provide technical support to the BRC. The CRP- EPs, individually or as a group are an independent entity responsible for their own revenue and profits. The BRC shall enter into a contract with the CRP-EPs, individually or as a group to provide enterprise- related support to the SHG women or their family members in exchange for a fee. The contract shall clearly list the terms of payment and roles and responsibilities of each stakeholder. The template for the contract shall be finalized by Kudumbashree-NRO, in consultation with BRLPS.

In the absence of any Block Level Federation (BLF), BRC will be the livelihoods subcommittee of one of the CLF in the block or in the absence of a CLF by a VO which is designated as Nodal CLF/VO. The Nodal CLF/VO shall, preferably, be the CLF/VO in the Block headquarters. It will act as the holding entity till the BLF comes into existence. The nodal-CLF/VO should have the capability for handling the Community Enterprise Fund (CEF). The nodal CLF/VO will be trained by the block team of BRLPS, with the support of Kudumbashree-NRO and CRP- EPs, to manage funds related to CEF under SVEP.

BRC, the livelihood subcommittee to the constituents of the nodal-CLF/VO and later of the BLF, shall be managed through using the technical services of the CRP-EPs individually or as a group. It will act as the agency running enterprise promotion and support at Block level. To ensure its

342

smooth functioning there must be in place reporting structures, processes and rules so that effective monitoring of BRC can be done by related stakeholders.

For each entrepreneur, a individual entrepreneur's file containing details of the entrepreneur Training records, business plan, loan application, loan acknowledgement, UC for the loan, monthly P&L, balance sheet and cash flows from the transaction based MIS and the monthly report of support offered by the CRP-EPs should be maintained at the BRC level.

Training records for all trainings (for CBO's/CRP-EPs and entrepreneurs) at every level should be maintained and one copy should be available at BRC for records.

Key Functions of BRC

- Training and Capacity building of entrepreneurs and CBOs
- Conducting Awareness Campaigns, Workshops to promote entrepreneurship
- Knowledge dissemination (BRC will have information about markets, Resources, input suppliers etc.)
- Help prepare business plan for the enterprise, to ensure economic feasibility.
- Business Plan appraisal and processing for funding applications to CEF/Banks/other sources.
- Helping the enterprise start operations
- Marketing, business leads & Linkages and Business Development Services
- Tracking of Business performance and Performance improvement support, for minimum 6 months after start-up.
- Credit Rating and Activities to improve credit worthiness of an entrepreneur and the enterprise
- Conduct Review meetings about the functioning of the CRP-EPs, the disbursement of loans from the SVEP CEF and monitor the repayment of loans and the performance of the promoted enterprises.
- Offer various demand based paid services to the entrepreneurs.
- Offer market linkages for purchase and sale of goods and services to the entrepreneurs.
- Act as a centre for Convergence with government services, CSRs etc.

Operational issues

Arrangements to be made by BRLPS with respect to the BRC

BRLPS will have to ensure following arrangements are made as part of BRC operation:

- With the help of BPM-SVEP ensure that the Nodal CLF is identified, oriented about SVEP and BRC operations and related formalities are completed.
- With support from Kudumbashree-NRO ensure that CRP-EPs or CRP-EP groups are in place after necessary training and certification to provide technical support for the BRC.
- Ensure through a certified BPM-SVEP that necessary physical arrangements related to BRC setting up are made with the help of nodal CLF and Kudumbashree-NRO.
- Ensure that a BRC policy is in place to provide clarity on services offered by the CRP-EPs to the BRC, related cost norms and operations based on the guidelines issued by NRLM/states guidelines.
- Through BPM-SVEP ensure that the MoU is signed between the nodal CLF and empanelled CRP-EPs individually or as a group for outsourcing technical support for BRC. A clear task based payment structure for tasks under SVEP need to be in place, approved by BRLPS. These task based payments may be released to the individual CRP-EPs or to the CRP-EP group based on which entity performs the task.

Arrangements to be made by KUDUMBASHREE-NRO with respect to the BRC

- Help BRLPS to identify and train CRP-EPs, who have to be certified.
- Support BRLPS in finalizing the state level BRC policy.
- Establish necessary hardware and facilities including physical infrastructure such as furniture, fixtures and IT Hardware for the BRC after the formal start of SVEP implementation following the Community procurement norms.
- Support BPM-SVEP in orienting nodal CBO and executing MoU for technical support with CRP-EPs, individually or as a group.
- Support BRC in rolling out the SVEP support software application. Through the SVEP support software application, the BRC will conduct income and credit appraisal for the entrepreneur to avail loans from the CEF. Further, the entrepreneurs and the BRC will use the application for updating records for business transactions on a periodic basis. The BRC will also use the software application to generate financial statements and give advice to the CRP-EPs individually or as a group.

Arrangements made by BLF /nodal CBO with respect to the BRC

- With the help of BPM-SVEP and Kudumbashree- NRO understand the overall objective of SVEP and role they have to play as BLF/nodal CBO with BRC.

340

- Outsource the technical support for BRC to the CRP-EPs, individually or as a group, by signing a MOU with the support of BPM-SVEP and Kudumbashree-NRO.
- Provide necessary working capital support to BRC as per SVEP guidelines

Relationship of BRC with Different Stakeholders

Relationship with BRLPS

- a. Link to CBO-** BRLPS through BPM-SVEP and kudumbashree-NRO will facilitate the following activities to ensure proper linkage between the CRP-EPs, individually or as a group and the CBO.
 - Orienting CRP-EPs on necessary aspects related to functioning of Nodal CBO
 - Introducing CRP-EPs to their community cadres and CLF
 - Finalizing the contract between the CRP-EPs, individually or as a group and Nodal CBO
- b. Link with Other Agencies / Organizations-** BRLPS will support the BRC by introducing them to other agencies, departments and schemes in the area of SVEP. The BRLPS will also support the CRP-EPs, individually or as a group to negotiate terms and conditions with other agencies for providing services. The CRP-EPs, individually or as a group will have full autonomy in deciding terms and conditions of offering services to agencies/organizations other than BRLPS. However, the support to other organizations should be done the CRP-EPs only after completing the tasks assigned to them for SVEP. In case the number of CRP-EPs in the block is such that they do not have free time / slack time after completing the SVEP activities, then such arrangements should be done after the 2nd year of the SVEP project, when SVEP related project tasks shall be on the wane.
- c. Other Assistance-** BRLPS will provide necessary and need-based assistance to the CRP-EPs, individually or as a group to ensure quality and profitable operations. This will include capacity building of CRP-EPs, providing necessary infrastructure, getting legal sanctions, other support for CRP-EP activities like market development etc. Such assistance will be provided on a case-to-case basis and considering the merits of the situation. However, the CRP-EPs on their part should get certified and should perform the tasks assigned to them under SVEP in the defined time lines and with the defined quality. Failure to do so repeatedly may lead to the termination of the contract / MOU by the BRC.

- d. **Audit of Accounts-** The CRP-EP Group, where formed, will maintain its books of accounts in the manner prescribed for the legal entity that it is registered as. The SRLM shall have the right to call the books of accounts of the CRP-EP Group for examination, in the event of any dispute or complaints.

Capacity Building of stakeholders

BRC as the nodal point for technical support in SVEP will be able to achieve the results only with the joint effort of all related stakeholders. Immediate stakeholders who will have to work closely with the BRC will include CRP-EPs, Nodal CLF and the other CLFs, VOs and SHG within the SVEP implementation block. The concerted effort from all these stakeholders will require sufficient capacity building of all the stakeholders throughout the SVEP implementation process. Some of the key elements related to the BRC stakeholder capacity building are outlined here.

- a. **Capacity building of CRP-EPs-** The capacity building of the CRP-EPs has to be ensured as the first step as part of SVEP implementation in the Block. It will be the responsibility of the KUDUMBASHREE-NRO, with the support of BRLPS, to ensure that proper selection, capacity building and certification of CRP-EPs is undertaken as per the guidelines shared from NRLM. A subsistence allowance will be provided to the CRP-EPs during their capacity building period (4-6 Months) through the nodal CLF.
- b. **Capacity Building of Nodal-CLF/VO-** To ensure nodal-CLF/VO carries out its responsibilities effectively, the KUDUMBASHREE-NRO, with the support of BRLPS, will train the members of nodal-CLF/VO (particularly the executive body and members of the BRC) in apprising business plans and in assessing credit history of the entrepreneur. They will also be trained in the process of disbursing and collecting repayments of the loans under the Community Enterprise Fund (CEF) under SVEP and the norms and regulations governing the same. The nodal- CLF/VO also needs to be oriented on their responsibility with respect to the BRC and their role in promoting enterprise development in the Block using the services of the CRP-EPs. The KUDUMBASHREE-NRO through its mentors shall support the BRC in managing the CRP-EPs – giving them tasks, monitoring the quality and timeliness and completion of the tasks given to the CRP-EPs and in managing the loan portfolio and its health.

338

- c. **Capacity Building of other CLFs, VO and SHG-** SHG women or their family members will be direct recipients of BRC services and the onus will be on them to utilize BRC services to the best possible extent. Hence the immediate responsibility of assuring the success of SVEP falls on the community network. The SHG-VO-CLF is responsible for assisting in entrepreneur identification, ensuring repayment of CEF, monitoring the work of the CRP-EPs and in reporting issues faced in implementation of the project. For the community network to recognize their role in implementation of the project, they have to be oriented on the broad purpose and objectives of SVEP, accessing services of the BRC and CRP-EPs, their role in ensuring CEF repayments on time, and in monitoring the working of the CRP-EPs. The training of the community network will be the responsibility of the KUDUMBASHREE-NRO, which will have to discharge this with the support of BRLPS and its functionaries. The responsibility of the KUDUMBASHREE-NRO is to ensure that the physical targets detailed in the DPR are met as per the timelines and the budget.

Functioning of BRC

Following set of activities will be the responsibility of the BRC.

Mobilization and Training of CBOs and Potential Entrepreneurs

- **Mobilization and Identification of New Entrepreneurs-** The Kudumbshree-NRO, CRP-EPs and BPM - SVEP will play a key role for mobilization and identification of entrepreneurs. The BRC, through orientation meetings and events, will trigger the entrepreneurial interest among SHG women and the village youth. The VO, through SHGs will follow-up and hand over the list potential entrepreneurs interested in starting a new enterprise or want support for their existing enterprises.

The potential entrepreneurs shall be given some basic orientation and asked to perform some market survey/ business plan activities. Those who successfully complete this task shall be shortlisted for further training.

- **Training of New Entrepreneurs-** The potential entrepreneurs identified CRP-EPs, as detailed above, will be divided into batches and be given general orientation training, training in soft-skills, basic business skills (including record-keeping), etc. The BRC will also ensure that the entrepreneurs get trained in required domain skill training through linkages with skill training institutes (such as RSETI) and the entrepreneurs are given need-based performance improvement training as and when required.

- **Business Plan Preparation-** CRP-EPs, individually or as a group shall help potential entrepreneurs to prepare the business plan. Once business plan is prepared, the same will be submitted to BRC for approval through the SHG and VO's, along with the loan request.
- **Business Plan and Credit Approval-** BRC will recommend release of CEF on satisfactory vetting of the business plan to the fund release committee of the Nodal CBO. In case of other financial institutions, the BRC through the CRP-EPs will assist in preparation and submission of the loan application to the bank and other financial institutions for release of loan to the entrepreneur. The CLF/VO will also monitor repayment of bank loan or CEF disbursed to the entrepreneur through the SHG network and BRC. If CEF loan amount more than Rs. 50,000 rupees will be provided for an entrepreneur, it will need to be approved by a Block committee having representatives of the DPCU at the block level, (between 1- 3 days after CLF has approved it).if CEF loan amount more than Rs.1, 00,000 rupees will be provided for an entrepreneur, it will need to be approved by a district committee at the district level, (between 1-7 days after CLF has approved it).

Start-up Support (Linkages)-

BRC will support entrepreneur in key decision making at the time of start of business. The following support will be provided to the entrepreneur during start-up:

- Identification of business location
- Identifying sources of raw-material, markets
- Helping in providing contacts and rates for Purchase of fixed assets
- Working capital planning
- Human resource management
- Technology based business management and business analytics support
- Filling and submission of forms for requisite legal authorizations / complying with legal formalities, registrations, licensing etc.
- Follow up with the authorities on obtaining legal permissions

The CRP-EP will get a letter signed from the entrepreneur upon successful completion of the work and submit it to the CLF/VO for release of payment for the services.

Handholding by CRP-EPs individually or as a group

CRP-EPs will provide on-going handholding support to entrepreneur during enterprise operations post start-up. The BRC, with the help of CRP-EPs, individually or as a group will support the entrepreneur in the following activities during regular enterprise operations:

- Information and linkages with suppliers and markets
- Procurement / maintenance of fixed assets
- Human resources management
- Working capital management
- Performance monitoring and improvement including maintaining optimal inventory costing pricing etc.
- Technology based business management and business analytics support
- Filling and submission of forms for requisite legal authorizations / complying with legal formalities, registrations, licensing etc.
- Follow up with the authorities on obtaining legal permissions

The CLF/VO or the entrepreneur will pay the CRP-EPs based on the terms agreed on before provision of service.

Payment to the CRP-EPs

- There will be one CRP-EP at every 3-4 village to better operationalise the technical support of the BRC.
- The BRC shall pay the CRP-EP on the basis of pre-agreed task based rates after a monthly evaluation of CRP-EP's work. The payment will be made to a single group of all the CRP-EPs or to smaller groups of CRP-EPs and the sharing of the earnings amongst all the CRP-EPs shall be managed by the CRP-EPs. The task based rate chart can be calculated as per the CRP-EP payment guideline.
- The BRC shall enter into a service agreement with the CRP-EP's or their groups and the CRP-EPs shall not be the employees of the BRC nor shall be entitled to a fixed monthly remuneration from the BRC.

- The BRC may, during the course of the project, provide a subsistence allowance to the CRP-EP's based on reimbursement from the BRLPS to make up for the lead time in enterprises being supported and service task based fees getting generated from the services being provided to the enterprises / BRC.

Source of funds for the payments

The payment to the CRP-EPs shall be made by the project funds provided under SVEP and by utilizing part of the interest income earned on the CEF loans to entrepreneurs, in a manner similar to the bank paying commission to business correspondents for disbursal of loans and for their recovery.

Utilization of the Interest earned on the CEF


- Interest on CEF loans will divide between SHGs, VO, CLF and Nodal CLF in the ratio of 20:20:20:40 respectively.
- Earning from Nodal CBO's interest operations will be utilized in running the BRC. From the 40% interest collected by the nodal CLF, the expenses of the CLF in running the BRC would be deducted and of the surplus, the surplus will be kept by the Nodal CLF. The expenses of BRC would be met by the interest earned by CEF fund and interest collected from Fixed Deposit.
- In case of interest earnings from bank fixed deposit of the CEF, at least 70% of the interest so earned shall be added back to the corpus of the CEF.

Payments by Entrepreneurs

- For services provided to the entrepreneurs outside SHG network, payment will be made by the entrepreneur. For SHG entrepreneurs the trainings are free, but they shall have to pay only a token amount for the initial handholding period as agreed in the BRC policy of BRLPS. Under SVEP this support period is 6 months.

Monitoring of the Functioning of the technical support provided to and by BRC

The work done by the CRP-EPs will be monitored at various levels. Primary responsibility of monitoring will be with the CLF.



334

By the Nodal CLF

- The nodal-CLF/VO through the BRC shall review the work of the CRP-EPs as per physical targets mentioned in the contract.
- CRP-EPs or their group shall submit regular reports (weekly, bi-weekly, or monthly) to the nodal- CLF/VO regarding work under contract.
- The relevant payment to the CRP-EP or group shall be made on achievement of the physical targets as mentioned in the contract and as per the listed payment norms of CRP-EP policy of BRLPS.
- The discussion should not only review the work done and / or the plan for the coming months, but should also include discussions on the problems and the prospective new opportunities concerning self-employment of SHG members and family.
- The Kudumbashree-NRO's block mentors/block anchor persons shall support the CBOs in this monitoring for the duration of the project. (They should review the performance of the CRP-EPs jointly with the BRC at least once every month).

By the BPIU

- The BPIU, through BPM-SVEP, shall closely monitor the working of BRC
- The CRP-EPs/ Group shall submit regular reports (weekly, bi-weekly, or monthly) to the BPM- SVEP / regular-BPM regarding work done under contractual agreement with the nodal-CLF/VO. This report shall be attested by the nodal-CLF/VO / BRC.
- The BPIU shall facilitate a monthly review of the BRC in presence of BPM-SVEP, Block Anchor Person and mentors from Kudumbashree-NRO, representatives of BRC, nodal CLF and other constituent CLF/VO to take stock of the activities, and engage in planning as per SVEP targets.

By BRLPS

- A consolidated activity report must be submitted to DPCU and SPMU once in every month and every three months respectively by the CRP-EPs through BPM-SVEP.
- This will be discussed in the half-yearly meeting conducted by the DPCU/SPMU for planning related to upcoming programmes, CRP-EP work in new schemes (if any), and to discuss problems and issues on field
- This half yearly meeting will be attended by BPMs (SVEP), DPM's, representative(s) from the BRC and Nodal CBO leaders and representatives from the Kudumbashree-NRO.

By the Kudumbashree-NRO

- The Kudumbashree-NRO, through Mentors and Block Anchor Person, shall closely monitor the working of BRC and the CRP-EPs.
- The Kudumbashree-NRO shall conduct monthly reviews of the project progress with the BPM (SVEP) and the DPM.
- The Kudumbashree-NRO shall also facilitate a quarterly review of the BRC in presence of BPM-SVEP, Block Anchor Person and Mentors from Kudumbashree-NRO, and representatives of BRC, nodal CLF and other constituent CLF/VO to take stock of the activities, and engage in planning as per SVEP targets.
- Appropriate formats need to be developed for all the stakeholders (CRP-EP, Nodal CLF) to carry out their responsibilities effectively. Suggested Formats are listed below-
 - CRP-EP- work plan, work report, payment claim
 - Nodal CLF- payment disbursement, books of account, Business plan format, Entrepreneurs' profile format, Entrepreneurs' financial statement format, Consultation report format, Format of the SHGs appraisal of entrepreneur and their business plan

Data generated on performance of the enterprises supported by the CRP-EPs (either from the SVEP support software Application or excel based performance tracking system) shall form the basis of the business results assessment of the CRP-EPs, wrt enterprise support.

Resolution and Grievance Redressal

Conflicts in professional space are inevitable occurrences. However, it is in the BRC's best interests that conflicts are resolved immediately. All CRP-EPs, individually or as a group members of the BRC must strive to uphold the highest standard of integrity in their work. In cases where the conflicts cannot be resolved internally, a conflict resolution mechanism will be put in place to resolve these.

In case of issues that cannot be resolved internally, a redressal committee will meet to study the issue and arrive at a mutually acceptable decision. In case the committee cannot arrive at a mutually acceptable decision, the final decision will rest with the DPM and in some cases with the SPM. A report of the grievance and the redressal measures is to be submitted at the DPCU, signed by the concerned conflicting parties.

332

The redressal mechanism will be as follows.

Party 1	Party 2	Redressal Committee	Final Authority
CRP-EP individually or as a group	CRP-EP individually or as a group	Representative(s) from BRC, BPM-SVEP	BPM
CRP-EP individually or as a group	Entrepreneur	Representative(s) from BRC, Nodal CBO office bearers	DPM
CRP-EP individually or as a group	BRC	Representative(s) from BRC, Nodal CBO	BPM-SVEP
CRP-EP individually or as a group	BPIU	Representative(s) from CRP-EPs individually or as a group, BPM, DPM	DPM
CRP-EP individually or as a group	DPCU	Representative(s) from CRP-EPs individually or as a group, BPM, BPM (SVEP), DPM	SPM



Balamurugan D

Chief Executive Officer- BRLPS

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