



**WANGJING WOMEN AND GIRLS' SOCIETY (WWAGS)**  
*Manipur, India*

**TRAINING HANDBOOK**

*Comprehensive Study Material & Training Module for BRC, CBOs, CRP-EPs, Mentor & BPO.*

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**Start-up Village Entrepreneurship Programme (SVEP)**  
**Deen Dayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM)**

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## How to Use This Training Module

This training module has been developed by Wangjing Women and Girls Society (WWAGS), Manipur, for the capacity building of Community Resource Persons – Enterprise Promotion (CRP-EPs) working under the Start-up Village Entrepreneurship Programme (SVEP). It brings together all theoretical and practical training content into a single, professionally organised reference document.

### Who Is This Module For?

- CRP-EPs undergoing induction or refresher training.
- Mentors and BRC Managers who facilitate training sessions.
- PIA staff responsible for capacity building of community cadre.
- SRLM and DMMU staff who provide supervisory support.

### How the Module Is Organised

Module	Content Summary
Module 1	General Orientation & Introduction to SVEP — breaking the ice, NRLM ecosystem, programme structure, roles and institutions.
Module 2	Understanding Entrepreneurship — entrepreneurial mindset, communication, enterprise exposure, publicity, and entrepreneur selection.
Module 3	Introduction to Business Management — business planning, costs, pricing, profit, operations, marketing.
Module 4	Enterprise Appraisal, Support & Monitoring — loan appraisal, supply chains, risk, quality, and handholding.
Module 5	SVEP Software — complete guide to the digital platform for data collection, business plan management, loan tracking, and performance monitoring.
Appendices	Self-assessment tools, knowledge check questions, and a full glossary.

### For Trainers and Facilitators

- Read the full module in advance and prepare any flip charts, handouts, or materials mentioned.
- Each chapter includes a Session Plan table — use it to plan your time allocation.
- Trainer's Tips (highlighted in amber boxes) offer facilitation guidance throughout.

- Allow participants to share local examples — contextual stories always improve learning retention.
- Alternate between lectures, group discussions, and activities to maintain energy levels.

### **For Participants (CRP-EPs)**

- Work through modules in sequence for the best understanding.
- Complete all activities, handouts, and knowledge checks as you go.
- Keep this document as a reference once you begin your field work.
- The SVEP Software module (Module 5) serves as a step-by-step operational guide — refer to it whenever you have questions about using the app or web platform.

## MODULE 1

**General Orientation & Introduction to SVEP****Chapter 1: Breaking the Ice**

METHODOLOGY: ENERGISER ACTIVITY | POST-ACTIVITY REFLECTION | LISTENING EXERCISE

Training programmes often face a challenge right from the start — participants may feel nervous, unfamiliar with each other, or unsure of what is expected. This opening session is designed to break down those barriers and create an environment of openness, curiosity, and active participation.

Through an energiser exercise, participants are mentally and emotionally prepared to engage fully with the training. The goal is not merely to help people feel comfortable — it is to activate their thinking about entrepreneurship, community life, and their own potential.

**Learning Objectives**

- Participants feel at ease with one another and with the training environment.
- Thinking about business, community, and personal potential is activated.
- A tone of active participation and open discussion is set for the entire training.

**Session Plan**

Session / Activity	Method	Duration
Energiser Activity	Outdoor group exercise	60 min
Post-Energiser Reflection	Facilitated class discussion	30 min
Listening Exercise	Songs / audio sharing	10 min

**Activity: The Energiser**

Take participants to an open space — a garden, open field, or large lobby. Ask them to leave behind pens, notebooks, and all work materials. Guide them through the following sequence of steps:

1. Walk around freely. Find someone you have not yet met. Share your name and one thing you enjoy doing most.
2. Walk again. Find a new partner. Tell each other two reasons why you are here today.

3. Walk as fast as you can. Find a new partner. Talk about your village — what is the main source of income, and who are the most successful people and why?
4. Walk slowly, greeting others non-verbally. Form groups of three. Think of an impressive and successful business in your village. Share what makes it successful.
5. Walk again. Find a new partner. Share why you personally want to do business and what you hope to achieve from it.
6. Form groups of four. List the biggest challenges of doing business in your village. One person presents to the full group.
7. Walk with eyes closed. Stop. Open eyes. Pair with the nearest person. Share a time when you faced a problem and solved it successfully.
8. In groups of four, discuss the steps you would need to take to set up your own business.
9. Find a new partner. Share two skills or qualities you want to develop to become a successful entrepreneur.
10. Close your eyes. Visualise where you will be three years from now — what will you have achieved? Share your vision with a group of five.

### Post-Energiser Reflection

After the energiser, bring all participants back into the classroom. Ask the following questions and record key responses on a flip chart:

- How did you feel during the exercise?
- What did your discussions reveal about your village — its strengths and challenges?
- What did the success and failure discussions tell you about running a business?
- If you felt reluctant to think about your own business, what were the reasons?

Use the participants' responses to connect to the training content ahead. Briefly introduce SVEP — what it is, and how the programme will support participants in setting up their own enterprises.

Close the reflection by discussing the Johari Window model with the group. This simple tool helps participants understand that sharing information about ourselves, and learning about how others see us, is essential to building strong working relationships — which are at the heart of everything CRP-EPs do.

#### Trainer's Tip

*Keep the tone informal and non-threatening throughout the energiser.*

*Encourage quieter participants to share in pairs before larger groups.*

*The Johari Window discussion is a natural bridge into the programme overview — emphasise that transparent communication underpins the entire SVEP process.*

*Finish on energy and motivation. The first session sets the emotional tone for all that follows.*

## Listening Exercise

End this session with a short listening exercise to unwind and inspire. Play the following songs (or describe them if audio is unavailable), then ask participants how the music connected to their own aspirations:

- Kanak Supari — a song celebrating rural livelihoods and the dignity of village life.
- Manushya Tu Bada Mahan Hai — an uplifting motivational song about human potential.

## Chapter 2: Understanding the NRLM Ecosystem

### METHODOLOGY: LECTURE | CLASS SHARING

Before exploring SVEP in detail, every CRP-EP must have a solid understanding of the National Rural Livelihoods Mission (NRLM) — the larger programme framework within which SVEP operates. NRLM provides the institutional foundations, community networks, and financial systems that make SVEP possible.

### What is NRLM?

The National Rural Livelihoods Mission (NRLM), originally called Aajeevika, was launched by the Ministry of Rural Development, Government of India in June 2011. Supported in part by the World Bank, it was designed to replace the earlier Swarna Jayanti Gram Swarozgar Yojana (SGSY). In November 2015, it was renamed Deen Dayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM).

#### Core Aim of DAY-NRLM

To create efficient and effective institutional platforms for the rural poor — enabling them to increase household income through sustainable livelihood enhancements and improved access to financial services.

### The Foundation: NRLM's Core Belief

NRLM is built on a fundamental belief — that poor families already have the desire and the capability to come out of poverty. What they often lack is an organised platform, access to resources, and a supportive environment. NRLM's role is to create exactly these conditions through social mobilisation and institution-building.

### Three Pillars of NRLM

Pillar	What It Does
Institution & Capacity Building	Organises rural women into SHGs and federations. Builds skills at all levels — from individual SHG members to block staff and government officials. Invests in social capital through Community Resource Persons (CRPs) and community animators.
Financial Inclusion	Provides access to savings, credit, insurance, remittances, and pension services. Facilitates bank linkages for SHGs. Provides interest subvention to reduce the cost of credit for women's groups.

**Livelihoods Promotion**

Supports existing livelihoods and builds new income opportunities. Implements the Aajeevika Skill Development Programme (ASDP) for youth employment. Promotes rural self-employment and entrepreneurship through RSETIs.

## The SHG Network: Building Block of NRLM

At the heart of NRLM is the Self-Help Group (SHG) — a small group of women (typically 10–15 members) who save together regularly, lend to one another at reasonable interest rates, and collectively address social and economic issues in their community. NRLM's target is to bring at least one woman from every poor household into the SHG network.

SHGs are federated upward into larger institutional structures:

- Village Organisation (VO) – federation of SHGs at the village level.
- Cluster Level Federation (CLF) – federation of VOs across several villages.
- Block Level Federation (BLF) – federation of CLFs at the block level (hosts the BRC under SVEP).

## Financial Support Mechanisms Under NRLM

Mechanism	Details
Revolving Fund (RF)	Seed capital provided to SHGs to build a common corpus for internal lending.
Community Investment Fund (CIF)	Capital provided to SHG federations to on-lend to member households for income generation.
Interest Subvention	NRLM subsidises the difference between the bank lending rate and 7% for SHG credit up to ₹3 lakh per SHG. In the 250 most backward districts, SHGs that repay promptly receive an additional 3% subvention.
Bank Linkage	SHGs are connected to mainstream banks to access direct credit, independent of programme grants.

### Trainer's Tip

*This chapter is theory-heavy. Give participants short breaks between topics.*

*Use figures, charts, and diagrams on flip charts or slides as visual aids.*

*Ask participants to share their own experiences with SHGs, VOs, or CLFs — real stories bring this content to life far more effectively than a lecture alone.*

## Chapter 3: Introduction to SVEP

### METHODOLOGY: LECTURE | ROLE PLAY ACTIVITY

The Start-up Village Entrepreneurship Programme (SVEP) is a focused, targeted intervention under DAY-NRLM that is specifically designed to promote non-farm rural enterprises. This chapter introduces the programme's background, mission, structure, key institutions, and the roles of everyone involved — including you, as a CRP-EP.

### Background and Mission

SVEP was announced in the Union Budget of 2014-15 with an initial allocation of ₹100 crore. The programme recognises a critical gap in rural India: millions of people with entrepreneurial potential, but without the knowledge, mentoring, financial support, or tools to start or grow their businesses.

#### Mission of SVEP

To create sustainable self-employment opportunities for rural youth, and to promote networking between village entrepreneurs and banks or financial institutions.

Expected Outcome: To build a sustainable model for village entrepreneurship promotion using integrated ICT tools for training, capacity building, and enterprise advisory services.

### Key Objectives

11. Enable rural poor to set up and sustain non-farm enterprises.
12. Build a pool of trained village-level community cadre (CRP-EPs) who provide enterprise support at the doorstep.
13. Help rural entrepreneurs access finance through SHG federations, banks, and MUDRA.

### Three Ecosystems SVEP Strengthens

Ecosystem	What SVEP Builds
Social Ecosystem	Strong SHGs, VOs, and CLFs that identify, support, and monitor enterprises.
Financial Ecosystem	Access to Community Enterprise Fund (CEF), bank credit, and MUDRA financing.

Knowledge Ecosystem	Training, business planning tools, ICT-based advisory services, and CRP-EP support.
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## Key Institutions Under SVEP

### Block Resource Centre (BRC)

The Block Resource Centre is the institutional cornerstone of SVEP at the block level. It is hosted by the Block Level Federation (BLF) or Cluster Level Federation (CLF) and serves as a single-point solution for all enterprise-related support in the block.

Core functions of the BRC:

- Acts as an information, counselling, and documentation hub for entrepreneurs.
- Facilitates interaction among CRP-EPs, Bank Mitras, SHG leaders, and government agencies.
- Reviews and approves Community Enterprise Fund (CEF) loan applications through the Project Appraisal Committee (PAC).
- Manages CRP-EP accounts, village assignments, payments, and performance tracking.
- Maintains an office with electricity and broadband connectivity, ideally in the CLF office.
- Works towards a self-sustaining revenue model over time.

### Community Enterprise Fund (CEF)

The CEF is a dedicated grant given to the BRC specifically for lending to village entrepreneurs. Unlike general SHG funds, it cannot be diverted for any other purpose.

- Provides seed capital loans only for non-farm and off-farm enterprises.
- Used for purchasing equipment, raw materials, or working capital.
- Bridges the gap between entrepreneurs who are not yet "bankable" and formal bank credit.
- Helps build credit history and financial credibility for entrepreneurs, encouraging banks to lend to them in future.

### Project Appraisal Committee (PAC)

The PAC operates under the BRC and is responsible for reviewing and approving all CEF loan applications. Composition:

- Senior CLF representative (Chairperson)
- CRP-EPs (technical input)

- PIA and SRLM block/district team representatives
- Bank Mitra (banking correspondent)

## Roles and Responsibilities of Key Stakeholders

Stakeholder	Primary Role	Key Responsibilities
CRP-EP	Front-line enterprise facilitator	Village census, entrepreneur identification, business plan preparation, enterprise grounding, tracking, and handholding.
BRC	Block-level implementation hub	Approve business plans and loans, manage CRP-EPs, coordinate community institutions, maintain records.
PIA / NRO	Technical & institutional support	Train CRP-EPs, conduct baseline study, establish BRC, develop enterprise tools.
SRLM	State-level ownership	Roll out programme statewide, place dedicated staff, ensure DPR preparation, coordinate with NRLM.
CBO (SHG/VO/CLF)	Community accountability	Identify entrepreneurs, verify creditworthiness, monitor enterprises, support repayment.
Bank Mitra	Banking linkage	Facilitate bank account opening, credit applications, and financial transactions.

## Core Responsibilities of a CRP-EP

- Conduct enterprise census and village profiling.
- Trigger entrepreneurial zeal in communities through awareness and motivation.
- Identify and recommend potential entrepreneurs.
- Assess the viability of proposed enterprises.
- Help prepare business plans using the SVEP mobile app.
- Support the process of grounding (starting) enterprises.
- Track enterprise performance and provide ongoing handholding.
- Generate and submit reports through the SVEP IT platform.
- Prepare monthly activity plans with block coordinators and mentors.

### Summary: What Makes SVEP Different?

1. It is community-owned — run by SHGs and their federations, not just government departments.

2. It is technology-enabled — the SVEP software manages every step from data collection to loan repayment.
3. It is cadre-based — trained CRP-EPs live in and work within the same communities they serve.
4. It is financially structured — the CEF ensures seed capital is available even before bank finance.
5. It is long-term — CRP-EPs continue to support entrepreneurs after grounding, not just during training.

### **Activity: BRC Role Play**

This activity helps participants understand how the various roles in the SVEP ecosystem interact at the Block Resource Centre.

14. Choose a BRC activity to role-play — for example, reviewing a business plan or approving a CEF loan.
15. Assign participants to roles: CRP-EP presenting a business plan, CLF leader as PAC Chair, BRC Manager, Bank Mitra, and technical expert.
16. Non-participants observe and note what they believe the process should look like.
17. Debrief as a class: Was the process accurate? What was missing? What would you do differently?
18. Run the role play a second time, incorporating lessons from the debrief.

#### **Trainer's Tip**

*Give participants short breaks during this chapter — it is content-heavy.*

*Use visual aids (flip charts, diagrams) for the NRLM and SVEP structure.*

*Keep the role play light and encouraging — the objective is process understanding, not acting skill.*

## MODULE 2

# Understanding Entrepreneurship

## Chapter 1: Triggering Entrepreneurial Thinking in Communities

METHODOLOGY: LECTURE | CLASS DISCUSSION | FIELD ACTIVITY

Before entrepreneurs can be identified and supported, communities must first be made aware that entrepreneurship is a real and achievable path. This chapter focuses on how CRP-EPs can work with Village Organisations and SHGs to plant the seeds of entrepreneurial thinking at the grassroots level.

### Three Stages of Community Triggering

Stage	What to Do
Stage 1 – Organise a VO Meeting	Meet with Village Organisation members. Explain SVEP's objectives and how it works. Show how individuals and groups can pursue entrepreneurship — and how income can grow through successful enterprise — rather than depending solely on wage employment.
Stage 2 – Village Awareness Camps	Support VO members in scheduling village-level awareness camps focused on entrepreneurship. Highlight local success stories. Encourage community members to think about what businesses could work in their area.
Stage 3 – Identify SHG Champions	Collect contact details of key SHG members (one per village) who have influence and credibility. These individuals will be your partners in conducting triggering sessions.

### Field Activity

Following the classroom session, participants form small groups based on their village proximity and go out to organise a real community meeting. On return, the trainer facilitates a structured reflection:

- What challenges did you face in organising the meeting?
- Were you able to communicate the SVEP message clearly and convincingly?
- How did community members respond? What was their level of interest?
- What would you do differently next time?

**Trainer's Tip**

*Start the class session by asking how entrepreneurship is currently perceived in participants' villages.*

*List all suggested mobilisation methods on a whiteboard — discuss the pros and cons of each.*

*Emphasise the unique advantage CRP-EPs have: they are community members themselves, not outsiders.*

## Chapter 2: Entrepreneurs and Entrepreneurship

METHODOLOGY: LECTURE | ACTIVITIES | INDIVIDUAL ASSIGNMENTS

### Session Plan

Session / Activity	Method	Duration
What is Entrepreneurship and Who is an Entrepreneur?	Lecture	2 hours 30 min
Activity: Ring Toss Game	Risk-taking simulation	1 hour 30 min
Activity: Tower Building Game	Goal-setting group activity	1 hour
Activity: Understanding Dedication	Story sharing & discussion	1 hour
Individual Assignment: Self-Assessment	Personal reflection	30 min
Individual Assignment: Action Plan	Partner exercise	30 min

### What is Entrepreneurship?

#### Definition

Entrepreneurship is the art of identifying viable business opportunities and mobilising resources to convert those opportunities into a successful enterprise — through creativity, innovation, risk-taking, and progressive imagination.

It involves creating wealth by bringing together resources in new and productive ways to start and operate an enterprise.

### Benefits of Entrepreneurship

- Allows multiple forms of self-employment — you are your own boss.
- Provides flexibility and greater job satisfaction.
- Encourages the processing of local materials into finished goods for domestic consumption or export.
- Develops new markets and stimulates healthy competition, benefiting consumers.
- Promotes the use of modern technology in small-scale manufacturing.
- Creates freedom from dependency on others for employment.
- Opens the possibility of great personal and financial achievement.

## Who is an Entrepreneur?

An entrepreneur is any person who creates and develops a business idea, takes the risk of setting up an enterprise, and produces a product or service that satisfies customer needs. However, not every businessperson is an entrepreneur.

Consider a person who has been sitting at the same roadside stall for 20 years, selling the same food, from the same pot, with no change in their situation. This person may be a businessperson — but they are not an entrepreneur. An entrepreneur is always looking for ways to grow, improve, and innovate.

Characteristic	What It Means in Practice
Opportunity-Seeking	Sees gaps in the market and converts problems into business ideas. Does not wait — creates opportunities.
Dedication	Stays focused on goals despite difficulties. Does not give up at the first obstacle.
Moderate Risk-Taking	Takes calculated risks — not reckless, not overly cautious. Analyses rewards and losses before committing.
Innovation	Constantly looks for better, smarter, or cheaper ways to do things.
S.M.A.R.T. Goal-Setting	Sets goals that are Specific, Measurable, Attainable, Relevant, and Time-Bound.
Resilience	Learns from failure and adapts. Treats mistakes as data, not defeat.
Responsibility	Takes personal accountability for both successes and failures — does not blame others.

## S.M.A.R.T. Goal Setting

Letter	Meaning	Practical Example
S – Specific	Clear and well-defined.	Not: "I want to sell more." Better: "I want to sell 200 soaps per month."

M – Measurable	Can be tracked with numbers.	Track revenue weekly. Know if you are on target.
A – Attainable	Ambitious but realistic.	Dream big — but keep one foot in reality.
R – Relevant	Makes sense given the current market.	A goal to sell ice cream in winter may not be relevant.
T – Time-Bound	Has a clear deadline.	"Within 3 months" forces planning and action.

## Achievement Motivation Theory

Research shows that successful entrepreneurs are most motivated by achievement — the satisfaction of meeting challenging but realistic goals. They:

- Set goals with moderate risk — not too easy (no real satisfaction), not impossible (too discouraging).
- Take personal responsibility for success and failure.
- Seek regular feedback to track their progress.
- Gain deep satisfaction from completing a job well — regardless of what others think.

## Activity: Ring Toss Game (1 hour 30 min)

This game illustrates risk-taking behaviour by asking participants to toss rings onto a peg from a self-chosen distance. Three rounds introduce increasing stakes (including a cash entry fee in round three). The debrief links their behaviour in the game to how they make real decisions in life and business.

## Reflection Questions

- Which round did you enjoy most, and why?
- How did you choose your distance? Was it based on careful analysis, or gut instinct?

- When others were watching, did your behaviour change? Why?
- What does "success" mean to you in this game? In business?
- What would you do differently if you played again?

### Activity: Tower Building Game (1 hour)

In groups of three, a blindfolded worker builds the tallest possible tower using wooden blocks with their non-dominant hand, guided only by verbal instructions from two partners (who may not touch the blocks or the worker). Observers record what they see about group dynamics, goal-setting, and communication.

### Key Reflection Questions

- How was the group target decided? By consensus, or did one person dominate?
- What kind of guidance was most helpful — directions ("move left") or encouragement ("you're doing great")?
- Did the worker achieve more or less than expected? What does that tell us?
- How does this experience connect to how you will work with entrepreneurs in the field?

### Activity: Story of Dedication – Thomas Edison

When Edison was young, his teachers declared him "stupid" and "unteachable." He spent years being fired from jobs. Despite these setbacks, he never stopped pursuing his true calling: inventing. His most famous saying captures the spirit of entrepreneurship:

**"Genius is 1% inspiration and 99% perspiration." — Thomas Edison**

Ask participants: What would have happened if Edison had given up after the first failure? Or the tenth?

The trainer is encouraged to share a personal story of dedication — or a local example of someone who overcame hardship through persistence.

#### Trainer's Tip

*Processing the Ring Toss and Tower Building data requires patience. Do not rush the debrief. Help participants link the behaviours they observed in the games to their own future business decisions.*

*Create a safe space for honesty — people who admit to playing too conservatively or recklessly gain the most from these activities.*

## Chapter 3: Business Communication Skills

METHODOLOGY: CLASS DISCUSSION | GROUP ASSIGNMENT | ROLE PLAY

### Session Plan

Session / Activity	Method	Duration
The Importance of Effective Communication	Class discussion	1 hour 30 min
Persuasion, Networking, and Self-Confidence	Lecture and examples	45 min
Individual and Group Assignments	Design a poster / product brief	2 hours
Role Play: The Influencing Strategies Game	4-character role play	1 hour

### Why Communication Matters in Business

Good performance in any small business depends enormously on how effectively the owner communicates — with customers, suppliers, bank officials, community leaders, and staff. Successful entrepreneurs are strong communicators who use this skill to achieve higher profits, connect with better clients, maintain good relationships, and build a positive market image.

Business communication covers three dimensions:

- What you communicate — the message you are trying to send.
- How you communicate — verbally, non-verbally, or in writing.
- What channel you use — telephone, printed materials, social media, face-to-face meetings, posters, email.

### Persuasion and Networking

Persuasion is the ability to convince others through reasoning, evidence, or personal credibility. Networking is the practice of building and maintaining a group of people who can provide mutual support, information, and opportunities.

Factors that strengthen persuasion and networking ability:

- Communication skills — both verbal clarity and confident body language.
- Listening skills — truly hearing and understanding what others are saying.
- Negotiation skills — finding solutions that work for all parties.

- Cultural sensitivity — understanding and respecting the socio-cultural context of those you engage with.

## Self-Confidence in Business

Self-confidence is the belief that your capabilities and judgement are sound. For an entrepreneur, it is what allows you to take risks, pursue opportunities, and bounce back from failure. Key characteristics of a self-confident business person:

- Willing to take risks and go beyond their comfort zone.
- Able to admit mistakes and learn from them without giving up.
- Does what they believe is right, even when others disagree.
- Finds genuine satisfaction and meaning in their work.
- Builds others up rather than relying solely on their own efforts.

## Communication Channels for Rural Entrepreneurs

Channel	Best Used For
Face-to-face conversation	Building trust, discussing credit, resolving disputes with customers.
Mobile phone / WhatsApp	Quick follow-ups, order confirmations, maintaining supplier relationships.
Printed materials (leaflets, posters)	Advertising products, announcing promotions, building brand visibility.
Local markets and community meetings	Mass outreach to potential customers in the village or block.
Social media (where accessible)	Reaching younger customers, showcasing products with photos.
Business cards	Professional credibility when meeting bank officials or government agencies.

## Role Play: Influencing Strategies

Participants form groups of 6 (4 role players, 2 observers). The four roles are:

- Bank Manager — willing to provide guidance, but rarely speaks about it openly. Wants to support deserving borrowers.
- Sarpanch (Village Head) — has connections to government officials and gives contracts through personal networks.
- Entrepreneur — runs a tent house and catering business. Needs a large order and financing for expansion.

- Political Leader — wants to see local businesses grow and is looking to connect the right people.

The challenge: How does each character use communication and networking to achieve their goals? How does the entrepreneur navigate this group to secure both an order and financing?

**Trainer's Tip**

*Bring in real printed materials — product brochures, newspaper advertisements, handouts — to illustrate different communication channels.*

*After the role play, discuss what communication strategies worked and which ones failed.*

*Ask CRP-EPs to think about how they communicate when persuading an entrepreneur to join SVEP, or when presenting a business plan to the BRC.*

## Chapter 4: Enterprise Management Exposure

METHODOLOGY: FIELD VISIT | GROUP PRESENTATIONS | CLASS REFLECTION

### Why This Session Is Important

For many first-generation entrepreneurs in rural settings, their only exposure to business is as a buyer — visiting a shop, buying goods, or paying for a service. The idea of running a business from the other side of the counter is largely unfamiliar.

Before CRP-EPs can support entrepreneurs effectively, they themselves need real-life exposure to how micro and small enterprises actually operate. This session takes participants out of the classroom and into the field to study real businesses in their local area.

### Session Plan

Session / Activity	Method	Duration
Field Visit to Local Enterprises	Structured observation at 2–3 enterprises	1 full day
Group Presentations (following day)	Each group presents findings	1 hour 30 min
Class Reflection and Discussion	Connect learnings to business planning	30 min

### Field Activity Instructions

The trainer identifies 2–3 real small enterprises at block or district level — ideally a mix of one service-based business (e.g., tailoring, mobile repair) and one trading or manufacturing business (e.g., food processing, handicrafts), ideally run by women.

Participants are divided into four groups. Each group is assigned a specific aspect of the enterprise to investigate:

Group	Investigation Focus
Group 1	Who started the enterprise? What is their background? How did they begin?
Group 2	What products or services does the enterprise offer? Who are its main customers?
Group 3	How and where does the enterprise sell its products? What marketing and selling strategies are used?

Group 4

What skills does the owner use daily? What motivated them to start? What were the biggest challenges? What entrepreneurial qualities can you observe in them?

Each group prepares questions in advance, visits the enterprise, and returns to present their findings to the full class the following day.

## Class Reflection

After presentations, the trainer leads a class discussion that connects what participants observed to their own business plans. Key questions:

- What surprised you most about how these businesses operate?
- What investment would these businesses have needed to start? How did the owner access it?
- How do these owners track whether they are making a profit or a loss?
- What difficulties did the entrepreneurs mention? How did they manage them?
- What entrepreneurial qualities did you observe? How can you develop the same in the entrepreneurs you will support?

### Trainer's Tip

*Select enterprises in advance — confirm with the owners that a visit is welcome.*

*A prize for the best group presentation adds healthy competition and motivation.*

*This is one of the most memorable sessions in the training. The real-world context makes abstract concepts concrete.*

## Chapter 5: Organising Publicity Campaigns

### METHODOLOGY: LECTURE | GROUP ACTIVITY

#### Session Plan

Session / Activity	Method	Duration
Why Publicity Matters for SVEP	Lecture and discussion	45 min
Group Activity: Design a Publicity Campaign	Group planning exercise	45 min

#### Why Publicity?

No matter how good a programme is, it cannot benefit people who have never heard of it. Publicity is the process of communicating information to the general public through various media channels. For SVEP, effective publicity:

- Creates awareness among potential entrepreneurs about the opportunity.
- Builds credibility and trust in the programme and the organisations implementing it.
- Ensures local institutional support, making the training environment more conducive.
- Helps the CRP-EP understand the community before the programme begins.

#### Strategy for SVEP Publicity

The promotional strategy must be adapted to the specific location and target group. Not everyone in a village aspires to become an entrepreneur — and that is perfectly fine. Promotional efforts should be targeted at those who show genuine interest, motivation, and potential for entrepreneurship.

A useful guiding principle: involve local institutions (panchayat, banks, VO leaders) in the publicity process from the beginning. When they feel it is "their" programme, they become advocates rather than bystanders.

#### Publicity Tools and Techniques

Tool	Best Used When
Press advertisements and press notes	Block or district-level awareness when media reach is available.
Handbills and brochures	Door-to-door distribution in target villages.

Posters and banners	High-visibility locations: markets, panchayat offices, SHG meeting points.
Public meetings and village camps	Direct engagement with community members — most effective for mobilisation.
Personal or door-to-door contact	Reaching specific individuals identified as potential entrepreneurs.
Street plays (nukkad natak)	Entertaining, memorable, and effective in low-literacy communities.
Audio-visual presentations	SHG or VO meetings with a projector or mobile phone screen.
WhatsApp and social media	Reaching younger community members and family networks.

### Group Activity: Design a Publicity Campaign

Divide participants into groups of 3. Each group designs a promotional strategy for one of the following topics (assigned by the trainer):

- Vaccination of babies in rural communities.
- Pre-natal care for pregnant women.
- Training on best agricultural practices.
- Financial literacy programme for SHG members.

For their assigned topic, each group must:

19. Identify the target audience.
20. Select the most appropriate publicity tools for that audience.
21. Justify their choices — why these tools, and not others?

#### Trainer's Tip

*Bring in real examples — local newspapers, product brochures, village posters — for participants to analyse.*

*Ask participants to identify advertisements and information campaigns they have seen in their own communities.*

*After the exercise, connect the learnings directly to how they will publicise SVEP in their own assigned villages.*

## Chapter 6: Assessment and Selection of Potential Entrepreneurs

METHODOLOGY: CLASS DISCUSSION | INDIVIDUAL ASSIGNMENT | FIELD ACTIVITY

### Why This Session Is Critical

Research and programme experience from across the world consistently shows one important truth: "Anybody can become an entrepreneur — but not everybody will become a successful one." Investing heavily in training and financing someone who is not truly motivated or capable is a waste of community resources and, worse, can leave an individual in debt with a failed enterprise.

The purpose of this chapter is to equip CRP-EPs with the judgment and tools to identify individuals who have genuine potential to succeed as entrepreneurs — and to support them in developing what they lack.

### What to Look for in a Potential Entrepreneur

Quality	How to Observe It
Motivation and commitment	Do they speak enthusiastically and unprompted about their business idea? Do they attend meetings consistently?
Business aptitude	Can they think ahead, estimate costs, and understand basic market demand?
Financial readiness	Are they willing to invest their own savings? Do they manage their household finances responsibly?
Social credibility	Are they respected in their SHG and community? Do others trust them?
Relevant experience or skills	Do they have prior knowledge of the proposed enterprise area (even informal)?
Family support	Will their family support — or at least not obstruct — their business ambitions?

### The Selection Process

Initial identification happens during community awareness meetings. CRP-EPs observe and record candidate qualities. If assessment is still uncertain after initial observations, a village-level committee can be formed to formally evaluate each candidate.

## Village-Level Assessment Committee Composition

- Prominent SHG / VO members
- Bank manager or retired banking representative
- SRLM or block-level representative
- Successful local businessperson
- Mentor / CRP-EP (as coordinator)

## Scoring Framework

Assessment Criterion	Maximum Marks
Willingness and capability to mobilise resources	5 marks
Understanding of business challenges and market conditions	5 marks
Commitment and willingness to join the programme	5 marks
Prospects of support from agencies; no history of loan default	5 marks
Personal background: liabilities, habits, family credibility	10 marks
Minimum passing score for final selection	15 / 30 marks

After assessment, a final list of selected candidates is prepared. These individuals then receive training, counselling, and the full support of the SVEP programme to develop their enterprises.

### Trainer's Tip

*Use the analogy of sowing seeds: not every seed grows, so we must plant good seeds in good soil. Stress that education level is NOT a criterion. Many successful rural entrepreneurs have no formal education.*

*Ask participants to identify a model entrepreneur from their own village — someone they admire and would consider a success story. What qualities does that person have?*

*Follow up the classroom session with a field activity: visit a promotional meeting and practise assessing potential candidates using the framework above.*

## KNOWLEDGE CHECK

**Q1. What is the first stage of community triggering for SVEP awareness?**

- a) Identify SHG champions b) Conduct a VO meeting c) Design a poster d) Visit the BRC

**Q2. Which of the following is NOT a characteristic of an entrepreneur as described in this module?**

- a) Dedication b) Risk-taking c) Opportunity-seeking d) Avoiding feedback

**Q3. S.M.A.R.T. stands for:**

- a) Simple, Manageable, Accurate, Reasonable, Thorough  
b) Specific, Measurable, Attainable, Relevant, Time-Bound  
c) Structured, Motivated, Action-Ready, Realistic, Timed

**Q4. The minimum score for an entrepreneur candidate to pass the village-level assessment committee is:**

- a) 10 out of 30 b) 15 out of 30 c) 20 out of 30 d) 25 out of 30

## MODULE 3

**Introduction to Business Management**

This module gives CRP-EPs the core business knowledge they need to support entrepreneurs effectively. You do not need to be a business expert — but you must understand these concepts well enough to explain them in simple, relatable terms to first-generation rural entrepreneurs.

**Chapter 1: Business Planning**

METHODOLOGY: LECTURE | CASE STUDY

A Business Plan is a written document that describes what the business will do, how it will operate, how much money it needs, and what it expects to earn. It is both a road map for the entrepreneur and the key document required for obtaining a CEF loan from the BRC or credit from a bank.

**Key Components of a Business Plan**

Component	What It Should Contain
Business Description	Name, type of enterprise, location, owner's background and SHG membership.
Product or Service	What is being produced or offered? Who are the customers? What problem does it solve?
Market Analysis	Who are the competitors? What is the local demand? What price can be charged?
Production Plan	How will goods or services be produced? What equipment and raw materials are needed?
Financial Plan	Start-up costs, expected monthly revenue, costs, profit projection, and loan repayment plan.
Management Plan	Who does what? How will the enterprise be organised on a day-to-day basis?

**The CRP-EP's Role in Business Plan Preparation**

The CRP-EP does not write the business plan for the entrepreneur — they guide the entrepreneur through the process of thinking it through, and help them capture their plan using the SVEP software. Key responsibilities:

- Help the entrepreneur conduct a basic market survey before finalising the product or service.
- Assist with cost calculations — especially for first-generation entrepreneurs who may not have done this before.
- Review the financial projections for realism — not too optimistic, not too conservative.
- Ensure all required fields in the SVEP app are filled correctly and submitted for BRC review.

## Chapter 2: Financial Literacy – Costs, Pricing, and Profit

METHODOLOGY: LECTURE | GROUP DISCUSSION | INDIVIDUAL ASSIGNMENTS

### Session Plan

Session / Activity	Method	Duration
Understanding Costs	Lecture + classification exercise	2 hours 45 min
Pricing	Lecture + individual assignment	2 hours 45 min
Revenue and Profit/Loss	Lecture + individual assignment	1 hour 15 min
Breakeven Analysis	Lecture + individual assignment	3 hours
Field Activity	Visit to an enterprise	Half day
Presentations	Each pair presents enterprise findings	Variable

### Understanding Costs

Every business incurs costs — the money spent to produce goods or deliver services. Understanding costs is the foundation of profitable enterprise management.

Type of Cost	Definition	Example (Tailoring Unit)
Fixed Cost	Remains the same regardless of production volume.	Rent of the shop, sewing machine loan repayment, electricity connection charge.
Variable Cost	Changes depending on how much is produced.	Fabric, thread, buttons — more production = more materials needed.
Total Cost	Fixed Cost + Variable Cost	₹5,000 fixed + ₹300 variable

	for a given production level.	per shirt at 20 shirts = ₹11,000 total.
Cost Per Unit	Total Cost ÷ Number of Units Produced.	₹11,000 ÷ 20 shirts = ₹550 per shirt.

### Key Insight: Why Cost Per Unit Falls as Production Rises

Fixed costs do not change as you produce more. When you spread the same fixed cost over more units, the cost per unit falls.

Example: If fixed costs are ₹5,000 and you make 10 shirts, fixed cost per shirt = ₹500.

If you make 50 shirts, fixed cost per shirt = only ₹100.

This is why growing the business is often more profitable — not just because you earn more, but because your cost per unit decreases.

## Pricing

Price is what the customer pays. Cost is what the business spends. The price must always be higher than the cost for the business to survive. There are two main approaches to pricing:

Method	How It Works	When to Use It
Cost-Plus Pricing	Calculate total cost per unit. Add a desired profit margin (e.g., 20%).	When you have a unique product or when competition is limited.
Market-Based Pricing	Set price based on what competitors charge and what customers are willing to pay.	In competitive markets where customers compare prices.

## Revenue, Profit, and Loss

### Essential Formulas

Revenue = Selling Price × Number of Units Sold

Total Cost = Fixed Costs + Variable Costs (for the units produced)

Profit or Loss = Revenue – Total Cost

If Revenue > Total Cost → Profit

If Revenue < Total Cost → Loss

If Revenue = Total Cost → Break-Even (no profit, no loss)

Example (Tailoring Unit):

- Fixed costs: ₹5,000/month. Variable cost per shirt: ₹300.
- Selling price per shirt: ₹500. Profit per shirt: ₹500 – ₹300 = ₹200.
- To cover fixed costs: ₹5,000 ÷ ₹200 = 25 shirts must be sold just to break even.
- Any shirt sold beyond 25 that month generates pure profit.

## Breakeven Analysis

The break-even point is the level of sales at which total revenue exactly equals total costs — the business is neither making a profit nor a loss. Any sales above this level generate profit.

Breakeven is critical to understand because:

- It tells the entrepreneur the minimum sales required for the business to be viable.
- It helps set realistic production targets.
- It shows what happens if the selling price is changed (higher price = lower breakeven).

### Trainer's Tip

*Use simple local examples throughout — a chai shop, a tailoring unit, or a vegetable vendor.*

*For individual assignments, ask participants to apply these concepts to their own enterprise ideas.*

*The field activity (visiting a real enterprise) reinforces all four concepts at once — have participants estimate the costs, revenue, and breakeven of the enterprise they visit.*

## Chapter 3: Operations Management

METHODOLOGY: LECTURE | CASE DISCUSSION | INDIVIDUAL ASSIGNMENTS

Operations management is about ensuring that the right quantity of output is produced at the right quality, at the right time, and at the right cost. Poor operations management is one of the most common causes of business failure in micro-enterprises.

### What is Operations?

An operating system converts inputs (resources) into outputs (products or services):

Element	Definition	Example: Flour Mill
Inputs	Resources needed — human, material, and capital.	Land, building, machine, labour, wheat grain.
Transformation	The process that converts inputs into outputs.	Milling the wheat into flour.
Outputs	The final product or service delivered.	Wheat flour sold to customers.
Control	Actions taken to ensure conformity to standards.	Cleaning and grading wheat before milling to ensure quality.

### Material Requirements Planning (MRP)

MRP answers: how much raw material should be ordered, and when? The three steps are:

22. Estimate demand for the final product — how many units do you expect to sell this month?
23. Create a Bill of Materials (BoM) — what raw materials, and how much of each, are needed per unit?
24. Calculate total requirements — multiply BoM by expected demand. Subtract any stock already on hand.

Getting this right matters: under-ordering leads to lost sales; over-ordering locks up cash in unsold stock.

## Capacity Requirement Planning (CRP)

CRP answers: do you have enough people and equipment to meet demand? Steps:

25. Estimate the demand for the product.
26. Determine how many units one person or machine can produce per working day.
27. Calculate total workers and machines needed to meet that demand.

## Inventory Management

Inventory is the stock of raw materials, work-in-progress, and finished goods. Good inventory management means:

- Holding enough stock to avoid running out and losing sales.
- Not holding so much that cash is unnecessarily tied up in unsold goods.

Factors to consider when deciding inventory levels:

- Cost of stockouts — lost sales and disappointed customers.
- Purchasing cost — transport, time, and any bulk purchase discounts.
- Holding cost — interest on working capital loan used to buy stock, spoilage, storage costs.
- Safety stock — keeping a small buffer for unexpected demand surges.

## Chapter 4: Marketing Management

METHODOLOGY: LECTURE | CASE STUDIES | FIELD ACTIVITY | GROUP PRESENTATIONS

Marketing is the entire process of creating customers for the business. It is not just advertising — it covers identifying what customers need, creating the right product at the right price, communicating about it effectively, and making it available at the right time and place.

### The 5C Framework for Situation Analysis

Before developing any marketing strategy, an entrepreneur must understand their environment. The 5C framework provides a structured approach:

C — Factor	Key Questions to Answer
Customer	Who are your customers? What do they need? How much are they willing to pay? How many potential customers are there in your area?
Company	What skills and resources does your business have? What are your strengths and weaknesses in delivering the product or service?
Competition	Who else offers a similar product or service? How do they price, sell, and market? What share of the market do they hold?
Collaborators	Who are your suppliers, distributors, and other partners? What are their terms for working with you?
Context	What political, economic, social, or environmental factors will affect your business? (e.g., government policies, seasonal demand, local economic conditions)

### The 4Ps of Marketing (Marketing Mix)

P — Element	What It Means
Product	What are you selling? Does it meet a real customer need? Is the quality right?
Price	Is the price competitive? Does it cover your costs AND leave a profit? Does it reflect what customers are willing to pay?
Place	Where will customers buy from you? Will you sell from home, a market stall, a shop, or through agents?
Promotion	How will you tell customers about your product? What channels will you use?

## Chapter 5 & 6: The Pearl Game – Business Simulation

### METHODOLOGY: SIMULATION EXERCISE | GROUP DISCUSSION

The Pearl Game is a hands-on business simulation in which participants act as entrepreneurs who produce and sell pearl necklaces. It brings together everything covered in this module — planning, costs, production, quality control, and profit calculation — in a single, memorable exercise.

### The Exercise

Participants are divided into groups of 5–6. Each group:

28. Plans which necklace designs to produce (4 design options, each with different material costs and selling prices).
29. Purchases raw materials (beads, thread, needles, scissors) with a budget.
30. Produces necklaces within a 30-minute production time.
31. Sells to the trainer (quality inspector), who only accepts necklaces that meet design specifications.
32. Calculates total revenue, costs, and profit — or loss.

### Key Debrief Questions

- Who made a profit? Who made a loss? What was the decisive factor?
- How did your group decide what to produce — based on market price, your skills, or guesswork?
- What mistakes did you make in the planning phase? What would you do differently?
- How did your group distribute the work? Were there any quality problems?
- What business skills and entrepreneurial competencies are needed to succeed?
- How does this simulation connect to the real challenges your entrepreneurs will face?

#### KNOWLEDGE CHECK

**Q5. Fixed costs are costs that:**

a) Change with production volume b) Stay the same regardless of production c) Are always higher than variable costs

**Q6. If revenue is ₹12,000 and total cost is ₹9,500, the business has made a:**

a) Loss of ₹2,500 b) Profit of ₹2,500 c) Break-even

**Q7. Material Requirements Planning (MRP) is used to determine:**

a) How many workers are needed b) How much raw material to order and when c) What price to charge for the product

**Q8. The 5Cs of situation analysis stand for:**

a) Customer, Company, Competition, Collaborators, Context b) Cost, Customer, Cash, Communication, Channel c) Company, Cash, Cost, Competition, Community

## MODULE 4

**Enterprise Appraisal, Support & Monitoring****Chapter 1: Enterprise Appraisal**

METHODOLOGY: LECTURE | CLASS DISCUSSION | FIELD ACTIVITY

Once an entrepreneur has been identified with a business idea, the CRP-EP's job is to help assess whether that idea is viable before any loan or investment is committed. This assessment process is called enterprise appraisal. A well-conducted appraisal protects community funds, encourages responsible entrepreneurship, and sets the foundation for success.

**What is Enterprise Appraisal?**

Enterprise appraisal answers three fundamental questions about any proposed enterprise:

- Is there a real market for this product or service in this area?
- Can the entrepreneur produce it at a cost that allows for a reasonable profit?
- Does the entrepreneur have the motivation, skills, and support needed to make it work?

**Components of an Enterprise Appraisal Report**

Component	What It Covers
Business Profile	Name, type and location of enterprise, SHG membership, past experience.
Market Analysis	Local demand for the product or service, pricing benchmarks, key competitors.
Technical Assessment	Skills and equipment available, production process, any technical risks.
Financial Assessment	Total investment needed (fixed + working capital), projected monthly revenue and costs, profit estimate, loan amount and proposed repayment schedule.
Loan Application	Amount requested, purpose, security/guarantee arrangement, repayment plan.

Appraisal Decision	PAC assessment, conditions attached to approval (if any), final recommendation.
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## The Project Appraisal Committee (PAC)

All CEF loan applications are reviewed and approved by the PAC, a committee under the BRC. The PAC ensures that community resources are invested responsibly.

- Senior CLF representative — Chairperson.
- CRP-EPs — provide technical input on the business plan.
- PIA representative — provides programme guidance.
- SRLM block/district team — as required.
- Bank Mitra — provides perspective on creditworthiness.

The PAC meets formally to review loan applications. Minutes are recorded and decisions are documented. The SVEP software records all approvals and generates the repayment schedule automatically.

## Chapter 2: Enterprise Support – Supply Chains, Risk, Quality & Innovation

METHODOLOGY: LECTURE | CASE STUDY | GROUP ACTIVITY | PRESENTATIONS

### Introduction to Supply Chains

A supply chain is the linked sequence of actors and activities that take a product from raw material to the end customer. For village entrepreneurs, understanding supply chains is essential to:

- Identifying reliable suppliers of inputs at fair prices.
- Finding the best channels to sell and distribute their products.
- Understanding where value is added — and where costs accumulate.
- Exploring opportunities to move "up" the chain by processing or packaging raw materials.

#### Case Study: HUL Shakti Entrepreneur Programme

Hindustan Unilever Limited (HUL) recruited rural women as sales agents called "Shakti Ammas" — training them and providing micro-credit to distribute HUL products in villages with poor road access.

From a pilot in Andhra Pradesh in 2000, the programme grew to over 45,000 women across 15 states of India. Each Shakti Amma sells ₹10,000–₹15,000 of products monthly, earning ₹700–₹1,000 per month.

Key lesson: Supply chains can be a powerful vehicle for women's empowerment and rural income generation when the right institutional and financial support is in place.

### Risk and Business Crisis Management

Every business faces risks — and micro-enterprises face them most acutely, because they have fewer reserves to absorb shocks. CRP-EPs must help entrepreneurs identify and prepare for risk, not just ignore it.

#### Types of Business Risk

Risk Type	Description
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Market Risk	Demand for the product falls — competition increases, customer preferences change, or the economy slows.
Financial Risk	Difficulty accessing credit, managing cash flow, or meeting repayment obligations.
Operational Risk	Equipment breakdown, supply disruption, loss of key staff, or quality failure.
Reputation Risk	Poor quality or bad service drives away customers and damages the enterprise's standing.
External / Environmental Risk	Natural disasters, policy changes, road conditions, seasonal factors.

### Causes of Business Sickness

Businesses rarely fail suddenly — there are warning signs. Common causes of enterprise failure include:

- Faulty product selection or poor market analysis before starting.
- Excessive reliance on borrowed money with no adequate repayment plan.
- Poor operations planning, inadequate working capital.
- Weak accounting and record-keeping — not knowing whether you are profitable.
- Entrepreneurial incompetence or lack of commitment.
- External shocks — government policy changes, market disruption, natural disasters.

### Early Warning Signals to Watch For

- Declining sales or shrinking customer base.
- Mounting debt with no clear repayment plan.
- Poor or inconsistent product quality.
- Owner withdrawing from day-to-day management.
- Regular disputes with suppliers, customers, or employees.
- Requests for loan restructuring shortly after disbursement.

### Concern for Quality, Innovation, and Efficiency

For village enterprises competing against mass-produced goods, quality and innovation are often the only true competitive advantage. CRP-EPs should help entrepreneurs develop a mindset of continuous improvement.

### Three Stages of Innovation

Stage	Description
1. Idea Generation	Observing problems, gaps, or inefficiencies and imagining new solutions. Innovation does not require technical expertise — it requires open, curious observation.
2. Idea Maintenance	Evaluating which ideas are practical. Getting feedback. Discussing both the potential benefits and the risks before committing.
3. Idea Follow-Through	Actually implementing the idea. This is where most innovations fail. It requires risk-taking, careful planning, and persistent execution.

#### The Ballpoint Pen and Air Transport: Two Stories of Innovation from Outside

Air transport was not developed by railway or shipping companies — it was pioneered by people who bought old war planes and started small airlines.

The ballpoint pen was not invented by fountain-pen manufacturers — it was created by someone who asked: "Why can't ink be thicker and still flow easily?"

Lesson: Innovation rarely comes from the established players. It comes from fresh eyes and open minds. Village entrepreneurs — approaching problems with direct, practical experience — have exactly this advantage.

#### Trainer's Tip

*Bring 3 local products (a basket, a garment, a household item) for the quality analysis group activity.*

*Ask participants to discuss weaknesses in each product and suggest realistic improvements.*

*Emphasise: it is easy to find faults. What matters is proposing improvements and having the determination to follow through.*

## Chapter 3: Handholding and Follow-Up Support

METHODOLOGY: LECTURE | FIELD ACTIVITY | GROUP PRESENTATIONS

### Why Handholding Is Essential

The ultimate purpose of SVEP is not training — it is tangible results. An enterprise successfully set up and running profitably is the true measure of a CRP-EP's success. Research and programme experience consistently show that when training is provided in isolation, without ongoing follow-up, results are poor. The post-training support provided by CRP-EPs is what makes the critical difference.

Entrepreneurs need handholding because:

- They are facing entirely new challenges — administrative, financial, technical, and social.
- Confidence often dips after training ends and the real work begins.
- Problems arise that were not anticipated in the business plan.
- Access to banks, government offices, and markets requires guidance and accompaniment.

### Three Stages of Handholding

Stage	When	CRP-EP Actions
Stage 1: Pre-Start-Up (Idea Stage)	Before the enterprise is set up.	Help select the right business idea. Conduct market survey. Counsel on risks. Connect to mentors. Provide motivation and information on a personal level.
Stage 2: Start-Up (Setting Up)	While establishing the enterprise.	Identify suppliers, equipment sources. Help prepare and submit business plan. Assist with loan application and documentation. Accompany entrepreneur to bank visits.
Stage 3: Post-Launch (Operations)	After the enterprise begins trading.	Monitor enterprise performance records. Help develop marketing strategy. Facilitate refresher training. Connect to technical experts. Encourage quality improvement and innovation.

### Methods of Follow-Up Support

Method	When to Use It
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Personal visits to the enterprise	Monthly or as needed. Observe operations, review records, identify problems.
Phone or WhatsApp check-ins	Regular — especially between field visits. Quick updates and motivation.
Small group workshops / refresher sessions	When multiple entrepreneurs face similar challenges. Efficient and peer-supportive.
Accompanying to bank / market / government office	When the entrepreneur needs help with formal institutions.
Alumni get-togethers	Quarterly or annually. Peer learning, motivation, and celebration of successes.
Counselling and mentoring records	Always — keep written notes of problems raised, advice given, and follow-up needed.

**Trainer's Tip**

*Keep a separate record book for each entrepreneur you support. Document every visit.*

*Report regularly to your Mentor and BRC Manager — they are there to support you, not just evaluate you.*

*Celebrate small wins with entrepreneurs: the first customer, the first repayment, the first month of profit. Motivation is often the difference between persisting and giving up.*

*Visits to panchayat offices, banks, microcredit organisations, and electricity departments may all be necessary at different stages.*

**KNOWLEDGE CHECK****Q9. Which body is responsible for approving CEF loan applications under SVEP?**

- a) SRLM b) NRLM national office c) Project Appraisal Committee (PAC) d) Bank manager alone

**Q10. Which of the following is an early warning sign that an enterprise may be heading toward failure?**

- a) The entrepreneur asks for advice b) Mounting debt with no repayment plan c) Increasing customer base d) Production is exceeding demand

**Q11. The three stages of innovation are:**

- a) Idea Generation, Idea Maintenance, Idea Follow-Through b) Idea Sharing, Idea Testing, Idea Publication c) Planning, Production, Pricing

**Q12. At the Post-Launch stage of handholding, a CRP-EP should primarily focus on:**

- a) Selecting the business idea b) Filling in the loan application c) Monitoring performance and connecting the entrepreneur to markets and technical experts



## MODULE 5

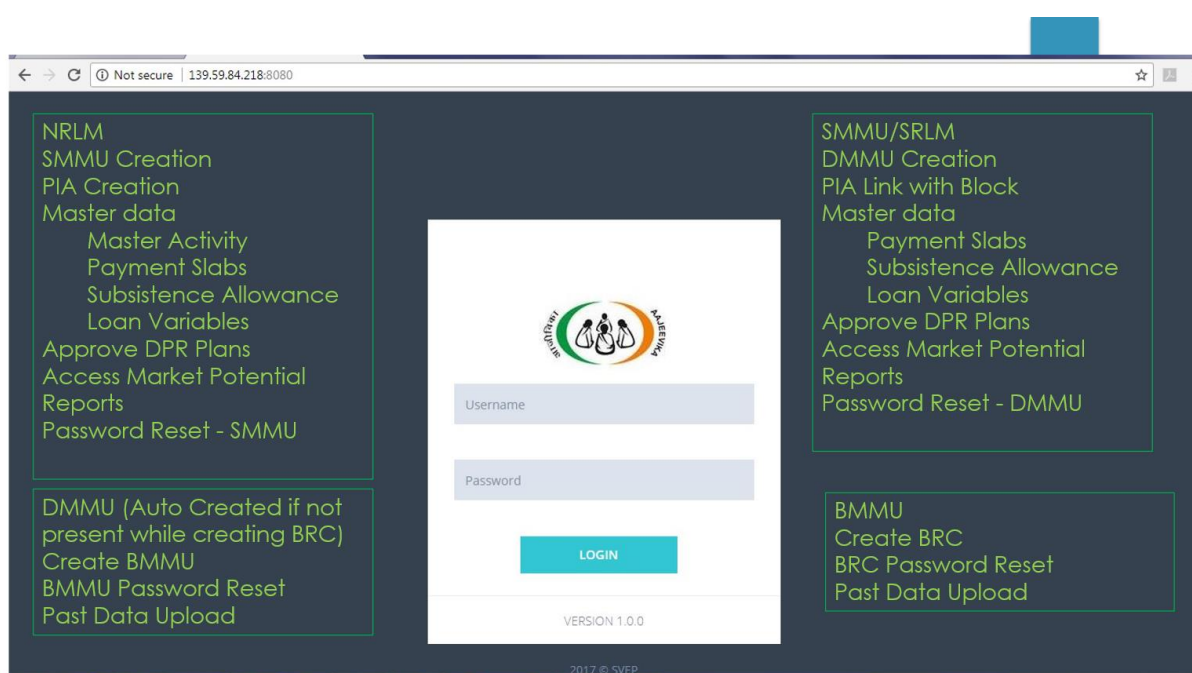
# SVEP Software – Digital Tools for Enterprise Management

The SVEP Software is the digital backbone of the programme. It manages every step of the programme lifecycle — from initial data collection to loan repayment tracking — ensuring transparency, accountability, and real-time visibility for all stakeholders. As a CRP-EP, the mobile app is your primary tool for daily work.

## Section 1: Introduction to the SVEP Software

### Why Technology in SVEP?

- Captures field data accurately and in real time across many villages and blocks.
- Gives supervisors at block, district, and state levels live programme visibility.
- Standardises business plan preparation and loan appraisal processes.
- Automatically generates DPR reports and enterprise tracking data.
- Sends alerts and notifications to users regarding pending actions.
- Links community enterprise finance data to the NRLM national MIS.



## Two Platforms: Who Uses What

Platform	Who Uses It	How to Access
Web / Browser Platform	NRLM, SMMU, DMMU, BMMU, BRC, Mentor, PIA	Production: <a href="https://svep.nrlm.gov.in/landing">https://svep.nrlm.gov.in/landing</a> Demo (Practice): <a href="http://https://svep.nrlm.gov.in/landing">http://https://svep.nrlm.gov.in/landing</a>
Mobile App	CRP-EPs and CBOs only	Google Play Store — "SVEP" (Live) or "SVEP DEMO New" (Practice)

### Critical: How to Tell DEMO from LIVE

- Blue splash screen when the app opens = DEMO version (safe for practice)
- White splash screen when the app opens = LIVE version (real data entry)

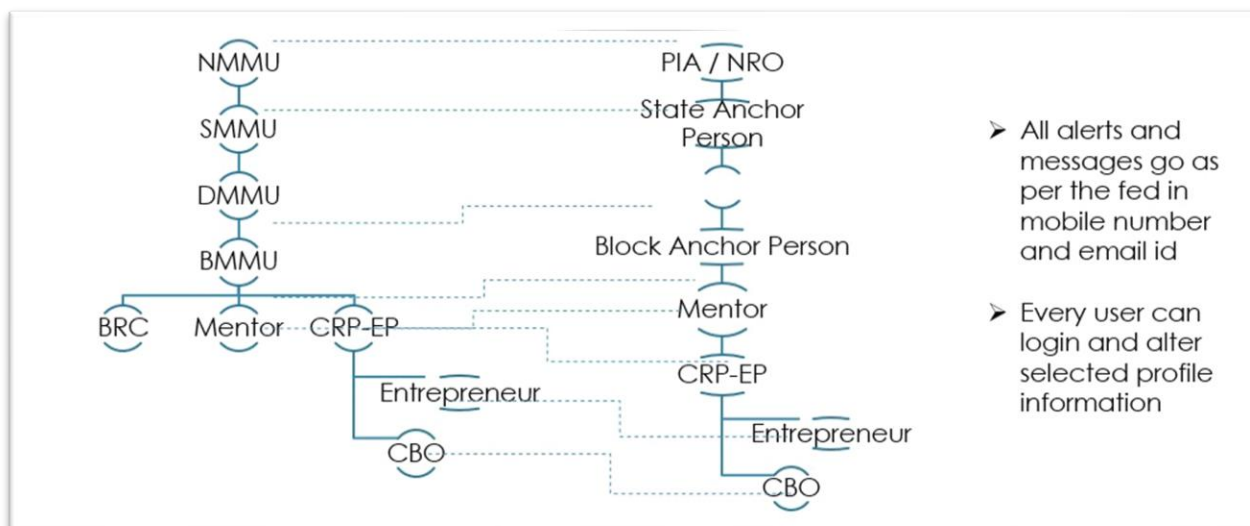
Always practice all new functions on the DEMO environment before touching the LIVE system.

Data entered in DEMO does not affect real programme records.

Data entered in LIVE is permanent and visible to BRC, Mentor, and SRLM officials.

## Section 2: User Hierarchy and Access Levels

The SVEP software follows the NRLM institutional hierarchy. Each level can only access functions relevant to their role. Higher levels create users and can reset passwords for the level below them.



User Level	Key Software Functions
NRLM (National)	Create SMMUs and PIAs. Configure master data (payment slabs, loan variables, activity types). Approve DPR Plans at national level. Access market potential reports.
SMMU / SRLM (State)	Create DMMUs for each district. Link PIAs to blocks. Manage state-level master data. Approve DPR Plans. Reset DMMU passwords.
DMMU (District)	Create BMMUs for each block. Upload past data. Reset BMMU passwords. (Auto-created if not present when a BRC is created.)
BMMU (Block Management & Monitoring Unit)	Create the BRC for the block. Upload past data. Reset BRC passwords.
BRC (Block Resource Centre)	Create, approve, enable, and manage CRP-EPs. Assign villages for census. Manage loan processes. Review and approve business plans. Access enterprise tracking reports. Reset CRP-EP passwords.
NRO/PIA (Project Implementation Agency)	Create Mentors. Link Mentors to CRP-EPs. Select villages for Household Survey. Enter FGD and government/subsector analysis data for DPR. View and download baseline reports.
Mentor	View business plans and loan status. Provide feedback on CRP-EPs. Enter skill-based and demand-based potential data. View and comment on Performance Tracking System reports.
CRP-EP	Mobile app only. Conduct enterprise census, household survey, business plan preparation, enterprise grounding, performance tracking, and activity reporting. NO web platform access.
CBO Members	Mobile app for approving business plans at CBO/VO level.

**Trainer's Tip**

*Every user has a unique login. Never share your username or password with anyone.*

*If you forget your password, your BRC Manager can reset it for you.*

*All alerts and messages from the system go to your registered mobile number and email address. Keep these updated.*

## Section 3: CRP-EP Mobile App – Step-by-Step Guide

### Getting Started on Your Mobile Device

33. Download the correct SVEP app from Google Play Store on your assigned device.
34. Confirm the splash screen colour: White = Live | Blue = Demo.
35. Log in with your username and password provided by the BRC.
36. Immediately perform a SYNC to download the latest data, assigned villages, and any pending tasks.

### **Golden Rules for the SVEP Mobile App**

1. SYNC BEFORE you begin any data entry — always work from the latest downloaded data.
2. SYNC AFTER completing any data entry — data stays on your phone until it is synced to the server.
3. Only SYNC when you have a strong 3G or 4G internet connection.
4. Syncing takes 5–7 minutes. Be patient. Do not use other apps during sync.
5. Press SAVE only ONCE on any form — pressing multiple times creates duplicate records.
6. To open the side menu, SWIPE FROM THE LEFT EDGE of the screen.
7. DO NOT install any other apps on the designated SVEP device.

### **Module: Enterprise Census**

The enterprise census is your first major field task. You must visit every household and business in your assigned villages and record all existing enterprises systematically.

37. Open the SVEP app. Go to the Baseline / Enterprise Census section.
38. Select the village assigned to you by the BRC.
39. For each enterprise encountered, fill in all required fields: owner details, type of business, investment, income, market reach, and mobility status.
40. Press Save ONCE per record. Do not press Save repeatedly.
41. When all enterprises in a village have been surveyed, CLOSE the census for that village.
42. Sync your data immediately after closing.

### **Module: Household Consumption Survey**

Where assigned by the PIA, CRP-EPs also conduct the Household Consumption Survey (HH Survey). This captures income, expenditure, and consumption patterns to support the DPR market potential analysis.

43. Go to the Household Survey section in the app.
44. Select the village assigned for HH Survey.
45. Fill in each household form completely and accurately.
46. Close the survey for the village when the required number of households is covered.
47. Sync the data immediately.

## Section 4: Creating the DPR (Detailed Project Report)

The DPR is the comprehensive planning document that defines the enterprise potential of the block. It must be completed before SVEP implementation begins in any block. The software manages and integrates all the data inputs needed.

### Step-by-Step DPR Creation

Step	Who Does It	Action Required
1. Institutional Setup	NRLM → SRLM	NRLM creates SMMUs; SRLM creates DMMUs and assigns PIAs to blocks.
2. Block Setup	DMMU → BMMU	DMMU creates BMMU; BMMU creates the BRC.
3. Create CRP-EPs	BRC	Creates CRP-EP accounts, approves and enables them, assigns villages for census.
4. Create Mentor	PIA	Creates Mentor account and links Mentor to CRP-EPs.
5. Enterprise Census	CRP-EP (Mobile)	Surveys all enterprises in assigned villages and closes each village census.
6. Household Survey	CRP-EP (Mobile)	Surveys households in villages assigned for HH Survey and closes each survey.
7. Stratified Survey	CRP-EP (Mobile)	After census is complete and synced, stratified sample is auto-generated; CRP-EP conducts and closes survey.
8. Web Data Entry	PIA + Mentor	PIA enters village population, FGD outcomes, government demand, and subsector analysis. Mentor enters skills/demand potential, credit access data, and market factors.
9. Generate Reports	PIA	Views, downloads, and prints all required reports under Market Potential – Baseline Reports tab.
10. DPR Approval	SRLM / NRLM	Reviews and approves the DPR Plan through the system.

### DPR Reports Generated by the Software

- Existing enterprises by business type and location.
- Percentage distribution of enterprises by market and mobility status.
- Average annual gross revenue of existing enterprises.
- Correlation between population density and enterprise concentration.
- Villages with high population but low enterprise concentration (indicating potential gaps).
- Skills-based and demand-based enterprise potential.

- Key features of credit access in the block.
- Enterprise type-wise distribution of shut-down enterprises.
- Opportunity cost calculation for SHG members based on current incomes.

## Section 5: Entrepreneur Registration and Business Plan

### Registering a Potential Entrepreneur

Once an entrepreneur has been identified and selected, the CRP-EP registers them in the mobile app:

- Personal details (name, SHG membership, contact information, household background).
- Type of proposed enterprise and location.
- Prior skills and relevant experience.
- Financial background and credit history through the SHG.

### Business Plan Creation and Approval Workflow

Stage	What Happens
CRP-EP (Mobile)	Works with the entrepreneur to prepare the business plan in the SVEP app. Captures all financial details, material requirements, and market analysis.
CBO Approval (Mobile)	The SHG or VO reviews and approves the plan. Confirms the entrepreneur's creditworthiness and community standing.
Mentor Review (Web)	Mentor can view and comment on the plan at any stage after it is synced.
BRC Approval (Web)	BRC Manager reviews the plan on the web platform. Approves, requests changes, or rejects with reasons. Final approval triggers loan initiation.

## Section 6: Loan Management

### Loan Disbursement Process

48. Entrepreneur submits loan request through the CRP-EP on the mobile app.
49. CBO (SHG/VO) approves the application.
50. BRC gives final approval on the web platform.
51. Loan disbursement details are recorded in the system.

52. Repayment schedule is automatically generated by the software.

## Loan Repayment Tracking

After disbursement, the CRP-EP regularly updates repayment data in the app:

- Monthly repayment instalments made.
- Any restructuring requests or delays.

The BRC reconciles repayment records at the block level. This data feeds directly into the NRLM transaction-based MIS for district and state-level monitoring.

## Section 7: Enterprise Grounding and Performance Tracking (PTS)

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Enterprise Grounding means recording the formal start of a new enterprise in the system. After grounding, the CRP-EP continues regular monitoring through the Performance Tracking System (PTS).

PTS captures:

- Monthly revenue and profit or loss.
- Changes in investment, employment, or product range.
- Problems faced by the entrepreneur.
- Support provided by the CRP-EP.

Mentors can view PTS reports on the web platform and add observations. This creates a documented, auditable record of enterprise progress and CRP-EP support quality.

## Section 8: CRP-EP Activity Tracking

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The SVEP software also records what the CRP-EP does each month. The BRC assigns specific activities to each CRP-EP through the system. CRP-EPs can also report additional activities they have undertaken on their own initiative.

### Key Points for Activity Tracking

- Activities assigned by the BRC appear on your mobile app, listed month-by-month.
- You may report any activity you undertook — even if it was not formally assigned by the BRC.
- Attach proof where required (photographs, meeting registers, signed acknowledgements).
- Always sync after recording activities — unsynced data does not reach the server.

- Your activity records contribute directly to your performance evaluation and payment processing.

### Trainer's Tip

*Always practice on the DEMO environment before working in the LIVE system.*

*Keep a paper backup of key data entries — in case of technical issues or accidental data loss.*

*Report technical problems immediately to your Mentor or BRC Manager — do not try to fix them yourself.*

*Regular, consistent syncing is your most important operational habit as a CRP-EP.*

### KNOWLEDGE CHECK

**Q13. What does the white splash screen on the SVEP mobile app indicate?**

- a) Demo version b) Live / Production version c) The app needs updating d) Login failed

**Q14. After completing the enterprise census for a village, a CRP-EP must:**

- a) Wait for BRC approval before syncing b) Close the village census and then sync the data c) Immediately start the household survey

**Q15. Who creates the CRP-EP user accounts in the SVEP software?**

- a) NRLM national team b) PIA / Mentor c) BRC Manager d) SRLM directly

**Q16. To access the menu in the SVEP mobile app, you should:**

- a) Press the home button b) Tap the top of the screen c) Swipe from the left edge of the screen d) Shake the phone

## Appendix A: Self-Assessment of Entrepreneurial Qualities

Instructions: Rate yourself honestly for each statement below using the following scale:

5	4	3	2	1
Always	Often	Sometimes	Rarely	Never

Go with your first instinct — your initial answer is usually the most accurate.

- I enjoy doing things on my own. Nobody has to motivate me to get started on a task. Score: \_\_\_\_
- If I make up my mind to do something, I do not let anything stop me. Score: \_\_\_\_
- I do not hesitate to take risks related to creating and running an enterprise. Score: \_\_\_\_
- I plan my time and resources carefully to produce high-quality products. Score: \_\_\_\_
- I assess the time and capacity I have before committing to a job. Score: \_\_\_\_
- I act on the opportunities that problems and needs present. Score: \_\_\_\_
- I keep trying repeatedly despite great challenges and setbacks. Score: \_\_\_\_
- I work hard to foresee and prevent risks before they become problems. Score: \_\_\_\_
- I make personal sacrifices to complete jobs on time and honour my commitments. Score: \_\_\_\_
- I strive for improvement even when others say they are satisfied with my work. Score: \_\_\_\_
- Before undertaking any job, I gather as much information as possible and verify its accuracy. Score: \_\_\_\_
- I set both short-term and long-term goals for my business and personal life. Score: \_\_\_\_
- I do everything I can to achieve set goals through careful planning and implementation. Score: \_\_\_\_
- I team up well with others for tasks I cannot accomplish alone. Score: \_\_\_\_
- I make decisions independently while incorporating the suggestions of others. Score: \_\_\_\_
- I collect all necessary information before starting a task. Score: \_\_\_\_
- I set realistic goals based on the resources and skills I actually have. Score: \_\_\_\_
- I have the skills to communicate persuasively with different people. Score: \_\_\_\_
- I regularly evaluate my performance and actively look for areas of improvement. Score: \_\_\_\_
- I am confident in my capabilities and believe I will continue to improve. Score: \_\_\_\_

### Scoring Key

Characteristic	Statements	Add Your Scores
Opportunity-Seeking	1 + 6	
Determination	2 + 7	

Risk-Taking	3 + 8	
Quality & Efficiency	4 + 10	
Work Commitment	5 + 9	
Information-Seeking	11 + 16	
Goal-Setting	12 + 17	
Planning	13 + 19	
Persuasion & Networking	14 + 18	
Self-Confidence	15 + 20	
TOTAL SCORE (all 20 statements)		

## What Your Total Score Means

Total Score	Interpretation
Below 50	Limited entrepreneurial qualities at the moment. This does not mean you cannot become a businessperson — it means you should spend more time preparing before launching.
50 – 80	Average — there are gaps to fill. Consider additional training, mentoring, or skill development in the areas where you scored lowest.
Above 80	Strong entrepreneurial foundation. Keep building on your strengths and work actively on weaker areas.

## Appendix B: Entrepreneurship Characteristics Action Plan

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Based on your self-assessment scores in Appendix A, complete the following action plan:

**1. List the THREE characteristics where you scored the HIGHEST:**

a)

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b)

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c)

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**2. List the THREE characteristics where you scored the LOWEST:**

a)

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b)

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c)

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**3. Prepare an action plan to improve your three weakest characteristics:**

Characteristic to Improve	Why It Matters for Your Work	How I Will Develop It (specific steps)

4. Partner Activity: Exchange this worksheet with a partner. Discuss each other's weakest areas. Share ideas for how the other person can improve, and add their suggestions to point 3 above.

## Appendix C: Module Knowledge Check – Review Questions

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These questions cover the full training module. They can be used for self-study, group review, or as part of a formal end-of-training assessment. Correct answers are provided at the end.

### Module 1 – NRLM and SVEP

1. What does NRLM stand for, and when was it launched?
2. Name the three pillars of NRLM.
3. What is the difference between an SHG, a VO, and a CLF?
4. What is SVEP and under which national mission does it operate?
5. What is the Community Enterprise Fund (CEF) and what is it used for?
6. List FIVE core responsibilities of a CRP-EP.
7. What is the role of the Project Appraisal Committee (PAC)?

### Module 2 – Entrepreneurship

8. Define entrepreneurship in your own words.
9. What is the difference between a businessperson and an entrepreneur?
10. Explain S.M.A.R.T. goal setting and give one example relevant to a village enterprise.
11. What are the five criteria used to assess potential entrepreneurs? What is the minimum passing score?
12. Name THREE effective publicity tools for reaching rural communities.
13. Why is self-confidence important for an entrepreneur?

### Module 3 – Business Management

14. What is the difference between fixed costs and variable costs? Give one example of each.
15. A tailoring unit has fixed costs of ₹4,000/month and variable costs of ₹250 per item. If the selling price is ₹400 per item, how many items must be sold to break even?
16. What are the three steps of Material Requirements Planning (MRP)?
17. List the five elements of the 5C framework for marketing situation analysis.

### Module 4 – Enterprise Appraisal and Support

18. What three questions does a good enterprise appraisal answer?
19. Name THREE types of business risk that village enterprises face.

20. What are the three stages of innovation?

21. Describe the three stages of handholding support provided by a CRP-EP.

## **Module 5 – SVEP Software**

22. What is the difference between the Demo and Live versions of the SVEP app? How do you identify which one you are using?

23. What does SYNC do, and why is it important?

24. What is the correct process after completing the enterprise census for a village?

25. What are the key steps in the DPR creation process?

26. Describe the business plan approval workflow from CRP-EP submission to BRC final approval.

## Appendix D: Glossary of Key Terms

Term	Definition
BLF – Block Level Federation	The federation of CLFs at the block level; hosts the BRC under SVEP.
BMMU – Block Mission Management Unit	The block-level management unit responsible for creating and overseeing the BRC.
BRC – Block Resource Centre	The institutional hub for SVEP at the block level; a single-point solution for enterprise support.
CEF – Community Enterprise Fund	A dedicated grant fund given to the BRC specifically for lending to village entrepreneurs under SVEP.
CIF – Community Investment Fund	Similar to CEF but under general NRLM; provides capital to SHG federations for on-lending to members.
CLF – Cluster Level Federation	Federation of Village Organisations across a cluster; manages the BRC until the BLF is formed.
CRP-EP – Community Resource Person – Enterprise Promotion	Village-level community cadre trained to identify, develop, and support entrepreneurs under SVEP.
DAY-NRLM / NRLM	Deen Dayal Antyodaya Yojana – National Rural Livelihoods Mission. National programme for rural poverty reduction through SHG-based community institutions.
DMMU – District Mission Management Unit	The district-level unit that creates BMMUs and oversees district implementation.
DPR – Detailed Project Report	Comprehensive analysis of enterprise potential in a block, required before SVEP implementation begins.
Fixed Cost	A cost that remains the same regardless of how much the enterprise produces (e.g., rent, loan repayment).
MRP – Material Requirements Planning	The process of determining how much raw material to order and when to order it.
MUDRA	Micro Units Development and Refinance Agency; provides financing to micro-enterprises.
NRO – National Resource Organisation	Organisation that provides technical and institutional support for SVEP at the national level.
PAC – Project Appraisal Committee	Committee under the BRC that reviews and approves CEF loan applications.

PIA – Project Implementation Agency	Technical support agency that trains CRP-EPs, establishes the BRC, and conducts the baseline study.
PTS – Performance Tracking System	Module in the SVEP software for monitoring enterprise performance after grounding.
SHG – Self-Help Group	A small group of women who save together, lend to each other, and take collective action for social and economic improvement.
S.M.A.R.T.	Goal-setting framework: Specific, Measurable, Attainable, Relevant, Time-Bound.
SRLM – State Rural Livelihoods Mission	State-level body that owns and implements DAY-NRLM and SVEP.
SVEP – Start-up Village Entrepreneurship Programme	Sub-component of DAY-NRLM that promotes non-farm enterprises in rural areas through CRP-EPs, the BRC, and the CEF.
Variable Cost	A cost that changes with production volume (e.g., raw materials, packaging).
VO – Village Organisation	Federation of SHGs at the village level; important community institution for entrepreneur oversight and accountability.

## TRAINING PROGRAMME

# Overview, Schedules & Administration

## Training Programme Overview

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### About This Training Module

This training module is designed and developed by Wangjing Women and Girls Society (WWAGS), Manipur, for three primary target groups under SVEP:

- Community-Based Organisation leaders — BRC Management Committee members, SHG leaders, VO office bearers, CLF committee members.
- BMMU, DMMU officers, Block Programme Managers (BPMs), and NRO/PIA representatives.
- Community Resource Persons – Enterprise Promotion (CRP-EPs) — the frontline SVEP facilitators.
- Rural Entrepreneurs — SHG members or their family members setting up or scaling micro-enterprises.

### Training Objectives

- Build a thorough understanding of SVEP goals, institutional structures, and implementation processes.
- Equip CBOs to effectively support enterprise identification, appraisal, and monitoring.
- Develop CRP-EPs into skilled enterprise facilitators and community mobilisers.
- Strengthen entrepreneurs' business skills: planning, costing, record keeping, and market linkage.
- Connect participants with government schemes, bank finance, and market platforms.

## 5-Day Training Schedule — BRC Management Committee

Target Participants: BRC Management Committee members, SHG leaders, VO office bearers, CLF committee members, BMMU and DMMU representatives.

Day	Time	Module	Topic / Session	Duration	Method
Day 1	9:00–9:30 AM	—	Registration, Inauguration & Ice-Breaker	30 min	Introductory Activity
Day 1	9:30–11:30 AM	M-1	Introduction to SVEP & NRLM (Part 1): DAY-NRLM overview, SHG structure, SVEP objectives	2 hrs	Lecture + Discussion
Day 1	11:30–11:45 AM	—	Tea Break	15 min	—
Day 1	11:45 AM–1:15 PM	M-1	Introduction to SVEP & NRLM (Part 2): SVEP institutional structure, BRC role, CEF overview	1.5 hrs	Presentation + Q&A
Day 1	1:15–2:00 PM	—	Lunch Break	45 min	—
Day 1	2:00–4:00 PM	M-2	Role of CBOs (Part 1): SHG role, savings, internal lending, peer support in SVEP	2 hrs	Case Study + Group Activity
Day 1	4:00–5:00 PM	M-2	Role of CBOs (Part 2): VO Enterprise Committee — composition, functions, records	1 hr	Group Discussion
Day 2	9:00–11:00 AM	M-2	Role of CBOs (Part 3): CLF — CEF management, CRP-EP employment, bank & scheme linkage	2 hrs	Case Study + Presentation
Day 2	11:00–11:15 AM	—	Tea Break	15 min	—
Day 2	11:15 AM–1:15 PM	M-3	CRP-EP (Part 1): Who is CRP-EP? Selection criteria, 31-day training curriculum, KPIs	2 hrs	Lecture + Role Play
Day 2	1:15–2:00 PM	—	Lunch Break	45 min	—
Day 2	2:00–4:00 PM	M-3	CRP-EP (Part 2): Step-by-step enterprise facilitation process — survey to setup	2 hrs	Role Play + Field Visit
Day 2	4:00–5:00 PM	M-3	CRP-EP (Part 3): Post-setup monitoring, MIS, performance review, market linkage	1 hr	Demonstration + Discussion
Day 3	9:00–11:00 AM	M-4	Skill Building (Part 1): Why skill building matters; types of enterprises under SVEP	2 hrs	Presentation + Group Work
Day 3	11:00–11:15 AM	—	Tea Break	15 min	—
Day 3	11:15 AM–1:15 PM	M-4	Skill Building (Part 2): 8-session business skills curriculum — entrepreneurship mindset, market survey, pricing	2 hrs	Workshop + Practice
Day 3	1:15–2:00 PM	—	Lunch Break	45 min	—
Day 3	2:00–4:00 PM	M-4	Skill Building (Part 3): Customer handling, digital tools, scheme awareness; 8-step enterprise setup	2 hrs	Workshop + Demonstration
Day 3	4:00–5:00 PM	—	Day 3 Recap, Group Reflection & Homework Assignment	1 hr	Group Debrief

<b>Day 4</b>	9:00–11:00 AM	M-5	Financial Literacy (Part 1): Separating business/household money; loan types and interest comparison	2 hrs	Presentation + Activity
<b>Day 4</b>	11:00–11:15 AM	—	Tea Break	15 min	—
<b>Day 4</b>	11:15 AM–1:00 PM	M-5	Financial Literacy (Part 2): Government scheme linkages — Mudra, SVANidhi, PMEGP, GeM, PM Vishwakarma	1.75 hrs	Presentation + Q&A
<b>Day 4</b>	1:00–1:45 PM	—	Lunch Break	45 min	—
<b>Day 4</b>	1:45–4:00 PM	M-6	Business Planning (Part 1): 8 elements of a simple business plan; sample business plan exercise	2.25 hrs	Hands-on Exercise
<b>Day 4</b>	4:00–5:00 PM	M-6	Business Planning (Part 2): Break-even calculation; loan requirement estimation; repayment planning	1 hr	Worked Examples
<b>Day 5</b>	9:00–11:00 AM	M-6	Record Keeping (Part 1): Daily Sales Register, Expense Register — format, practice, review	2 hrs	Hands-on Exercise
<b>Day 5</b>	11:00–11:15 AM	—	Tea Break	15 min	—
<b>Day 5</b>	11:15 AM–1:15 PM	M-6	Record Keeping (Part 2): Stock Register, Monthly P&L Summary; CRP-EP's role in training entrepreneurs	2 hrs	Hands-on Exercise
<b>Day 5</b>	1:15–2:00 PM	—	Lunch Break	45 min	—
<b>Day 5</b>	2:00–4:00 PM	M-7	Handouts Review: Key SVEP facts, CBO reference card, Business Plan Template — walkthrough and discussion	2 hrs	Group Discussion
<b>Day 5</b>	4:00–5:00 PM	—	Valedictory Session: Feedback, course evaluation, certification distribution	1 hr	Ceremony

## 1-Day Training Schedule — VOs and CLF (Community Organisations)

Target Participants: VO office bearers, CLF committee members, Enterprise Committee members. Duration: 1 Day (6 Hours).

Day	Time	Module	Topic / Session	Duration	Method
Day 1	9:00–9:30 AM	—	Registration, Inauguration & Ice-Breaker	30 min	Introductory Activity
Day 1	9:30–11:30 AM	M-1	SVEP & NRLM Overview: SHG structure, SVEP objectives, VO and CLF roles in enterprise promotion	2 hrs	Lecture + Discussion
Day 1	11:30–11:45 AM	—	Tea Break	15 min	—
Day 1	11:45 AM–1:15 PM	M-2	Role of VOs & CLF in SVEP: Enterprise Committee functions, CEF loan appraisal, monthly review meetings, records maintenance	1.5 hrs	Group Discussion + Case Study
Day 1	1:15–2:00 PM	—	Lunch Break	45 min	—
Day 1	2:00–3:30 PM	M-3	CEF Management & Staffing: CEF operations, loan disbursement process, staffing norms for CLF, CRP-EP employment and performance review	1.5 hrs	Presentation + Q&A
Day 1	3:30–4:30 PM	M-4	MIS Reporting, Action Planning & Valedictory: Monthly MIS submission, enterprise monitoring responsibilities, next-30-day action plan, certification	1 hr	Group Work + Ceremony

## 1-Day Orientation — SMMU / DMMU / BMMU / BPM & NRO/PIA

Target Participants: State Mission Management Unit (SMMU) officers, District Mission Management Unit (DMMU) officers, Block Mission Management Unit (BMMU) officers, Block Programme Managers (BPMs), and NRO/PIA representatives.

Duration: 1 Day (6.5 Hours) | Venue: District / State Training Centre | Facilitated by: SRLM / NRO Training Team

Day	Time	Module	Topic / Session	Duration	Method
S-1	9:00–9:30 AM	—	Registration & Inauguration: Welcome, introductions, training objectives, expected outcomes	30 min	Ice-Breaker Activity
S-2	9:30–11:15 AM	—	Roles & Responsibilities of SMMU / DMMU / BMMU / BPM & NRO/PIA: Mandate of each unit, SVEP accountability chain, inter-unit coordination, who does what at each level	1.75 hrs	Presentation + Group Discussion
S-3	11:15–11:30 AM	—	Tea Break	15 min	—
S-4	11:30 AM–1:00 PM	—	Deep Dive: Role of the CRP-EP — Selection, deployment, training, daily work, KPIs, how management units support CRP-EPs; field challenges and solutions	1.5 hrs	Case Study + Role Play
S-5	1:00–1:45 PM	—	Lunch Break	45 min	—
S-6	1:45–3:15 PM	—	CEF / Financial Management & Audit: CEF fund flow, loan appraisal, revolving mechanism, audit protocols, red flags, financial accountability	1.5 hrs	Worked Examples + Q&A
S-7	3:15–3:30 PM	—	Tea Break	15 min	—
S-8	3:30–4:30 PM	—	Action Planning & Valedictory: Each participant commits to 3 specific actions in the next 30 days; feedback; certification	1 hr	Individual Work + Ceremony

## BRC OPERATIONS

## Block Resource Centre — Administration, CEF & Staffing

### BRC Operations, CEF Management & Staffing Norms

#### A. Operational Functions of the BRC

The Block Resource Centre (BRC) is the principal technical support unit for SVEP at the block level. It serves all CLFs, VOs, and CRP-EPs within its block jurisdiction and operates under the guidance of the SRLM.

Operational Function	Details
CRP-EP Training & Certification	Conducts the 31-day initial training programme for newly selected CRP-EPs (30 days training + 1 day NAR Assessment). Also organises bi-annual refresher trainings every 6 months.
Entrepreneur Skill Training	Organises 2–5 day business skills training for entrepreneurs at the BRC campus or through mobile training camps in villages.
MIS Management	Maintains the SVEP MIS for all enterprises in the block. Ensures monthly data updates from all CRP-EPs and CLFs. Compiles block-level progress reports for SRLM/DMMU.
Technical Guidance & Enterprise Support	Provides technical assistance for complex proposals, sector-specific guidance (agriculture, handicraft, food processing, services), business plan review, and distressed enterprise troubleshooting.
Bank & Scheme Linkage	Facilitates linkage between CLFs, entrepreneurs, and banks (Mudra, PMEGP, SVANidhi). Organises quarterly Bank Melas and Enterprise Melas.
CBO Capacity Building	Conducts 6-day training for BRC Management Committee and 1-day orientation for VO/CLF members on enterprise committee functions and CEF procedures.

#### B. Community Enterprise Fund (CEF) — Operations

The CEF is a revolving loan fund placed with the BRC to provide enterprise capital to rural entrepreneurs who are SHG members or their family members. It is the financial backbone of SVEP at the community level.

## CEF Fund Flow — End to End

53. SRLM releases CEF to CLF bank account via DMMU. Release triggered by CLF utilisation certificate (UC) and demand note. Target: within 15 days of receiving demand.
54. CLF Board reviews VO-recommended enterprise proposals. Loan amount, tenure, and interest rate decided. BPM verifies proposals above ₹50,000. Decision recorded in CLF Loan Register.
55. CLF disburses to VO bank account. VO transfers to entrepreneur's individual bank account — no cash disbursement permitted. Amounts recorded in both CLF and VO ledgers.
56. Entrepreneur repays monthly EMI to VO (cash or UPI). VO consolidates and remits to CLF monthly. CRP-EP tracks every repayment and flags defaults immediately.
57. Recovered funds re-lent to new enterprise applicants. CLF maintains a Revolving Fund Statement: opening balance, disbursements, recoveries, overdues, closing balance each month.

## CEF Key Parameters

Parameter	Detail
Fund Source	SRLM → DMMU → BRC/CLF bank account as a revolving fund.
Loan Amount	₹10,000 to ₹1,00,000 per enterprise, based on business plan.
Loan Appraisal	CRP-EP prepares plan → VO Enterprise Committee appraises → BRC Board approves → funds credited to entrepreneur's bank account via CBO.
Interest Rate	Typically 12% per annum (determined by BRC). Service charges used to pay CRP-EP honorarium and BRC administrative costs.
Repayment Tenure	12 to 18 months in monthly equal instalments. EMI must not exceed 30% of enterprise's monthly net profit.
Graduation to Bank	After successful CEF repayment, BRC facilitates Mudra/bank loan as the graduation step, building formal credit history for larger future loans.

## C. BRC Staffing Norms

Position	Number	Key Responsibilities
BRC Manager / Enterprise Facilitator	1	Overall SVEP coordination; CRP-EP supervision; training facilitation; MIS oversight; BRC Management Committee liaison; reporting to DMMU.
Enterprise Development Associate	1–2	Field support to CRP-EPs; business plan review; entrepreneur skill training delivery; market linkage and scheme application support.

MIS / Accounts Assistant	1	SVEP MIS data entry and dashboard management; CEF loan ledger maintenance; monthly progress reports; BRC financial accounts and audit support.
CRP-EPs (Community Cadre)	1 per 100–150 HH	Village-level enterprise survey, counselling, business plan preparation, enterprise monitoring, MIS data updates. Employed by CLF, supervised by BRC.
BRC Management Committee	7–15 members	Governance and oversight of BRC; review of SVEP progress; audit of CEF accounts; coordination with DMMU and SRLM. Receives 6-day training by BRC staff.

## PROGRAMME MANAGEMENT

**Roles, Responsibilities & Accountability Chain****SMMU / DMMU / BMMU / BPM & NRO/PIA — Roles & Responsibilities**

SVEP operates through a layered management structure. Each unit has a distinct mandate and must coordinate closely with the levels above and below it. Clarity on roles prevents duplication, closes gaps, and ensures that CEF funds reach entrepreneurs at the village level without delay.

Stakeholder	Key Responsibilities	Expected Outcomes
SMMU (State Mission Management Unit)	Releases CEF funds to CLFs via DMMU; approves state-level SVEP annual plans; issues operational guidelines and norms; reviews state MIS dashboard monthly; coordinates with MoRD/NRO; manages SRLM SVEP team; organises state-level enterprise events.	Timely CEF fund release within 15 days of CLF request; state MIS updated by 10th of every month; at least 2 state-level review meetings per quarter with all DMMUs; annual state SVEP report submitted to MoRD.
DMMU (District Mission Management Unit)	Facilitates CEF fund flow from SRLM to CLFs; oversees all BRCs in the district; reviews BRC monthly progress reports; organises district-level enterprise melas (quarterly); resolves block-level escalations; coordinates with Lead District Manager (LDM) for bank linkage.	All BRC MPRs received and reviewed by 15th of every month; quarterly enterprise mela organised; CEF funds disbursed to CLFs within 10 working days; at least 1 field visit per BRC per quarter by DMMU team.
BMMU (Block Mission Management Unit)	Direct oversight of BRC operations and BPM performance; reviews CRP-EP monthly targets; facilitates convergence of SVEP with MGNREGS and nutrition schemes; attends monthly BRC review meetings; assists in CRP-EP selection; monitors CEF repayment rates.	Monthly BRC review meeting attended; convergence activities (at least 2 per quarter) documented; all CRP-EP vacancies filled within 30 days; block MIS report submitted to DMMU by 7th of every month.
BPM (Block Programme Manager)	Day-to-day management of BRC operations; directly supervises BRC Enterprise Facilitators and MIS staff; conducts monthly CRP-EP	MPR submitted to DMMU by 5th of every month; all CRP-EP KPIs reviewed monthly; CEF loan proposals approved or rejected

	performance review; approves CEF loan proposals above ₹50,000; prepares and submits MPRs to DMMU; organises quarterly enterprise melas.	within 7 working days; zero pending Udyam/scheme applications older than 30 days.
NRO / PIA (National Resource Org / Project Implementation Agency)	Provides technical assistance and capacity building to SRLM, DMMU, BRC, and CRP-EPs; conducts third-party quality assessments; develops training materials; supports sector-specific enterprise development; facilitates peer learning between SRLMs.	Quarterly quality assessment reports submitted to MoRD and SRLM; all CRP-EP NAR assessments completed within 45 days of training batch; at least 1 state-level training or workshop per quarter.

## CEF Audit Protocols & Financial Accountability

### Audit Framework

Audit Type	Who Conducts It	Frequency & Focus
Internal Audit	BPM (BRC level)	Quarterly audit of CLF accounts against BRC records. Checks: loan register vs disbursements, repayment register vs bank credits, overdue reconciliation. Report shared with BMMU and DMMU.
Concurrent Audit	DMMU team	20% of CLFs audited every quarter on a rotational basis. Focus: disbursement to individual bank accounts (no cash), interest rate compliance, overdue management.
Annual Statutory Audit	Registered CA or government auditor	Annual audit of all CLF accounts. Report submitted to BRC and DMMU. SMMU reviews state-level audit compliance rate.

### Red Flags — Immediate Escalation Required

#### These situations require immediate escalation through the accountability chain:

- Cash disbursement to entrepreneurs — all CEF loans must go to bank accounts, not cash.
- CEF funds transferred to non-enterprise purposes.
- Loan given without VO Enterprise Committee recommendation.
- Repayment rate below 70% for 2 consecutive months at any CLF.
- CRP-EP collecting repayments in cash without VO knowledge.

Accountability Framework: SMMU → DMMU → BMMU → BPM → CLF → VO.

Failure to report a red flag within 7 days of discovery is a performance issue for the supervising level.

### Key Financial KPIs — All Management Levels Must Track

KPI	Definition	Target
CEF Repayment Rate	Percentage of EMIs paid on time across all active loans in the portfolio.	≥ 90% at block level; ≥ 85% at district level.
CEF Utilisation Rate	Percentage of CEF funds disbursed to enterprises vs total CEF available.	≥ 80% utilisation within 6 months of fund release to CLF.
Revolving Rate	Number of enterprises funded in current cycle vs enterprises funded in first cycle.	Each CEF rupee should fund at least 1.5 enterprise-cycles within 3 years.
Overdue Rate	Percentage of loan portfolio with EMIs overdue by more than 90 days.	Must not exceed 10% at any level; above 15% triggers DMMU intervention.
Distressed Enterprise Resolution	Percentage of distressed enterprises where corrective action has been taken.	≥ 80% of reported distressed cases resolved within 60 days.

### Expected Outcomes

- ✓ All participants clearly articulate their own mandate and how it links to the levels above and below them.
- ✓ Inter-unit coordination calendar agreed upon (monthly review dates, MPR submission dates, field visit schedules).
- ✓ Key performance indicators (KPIs) for each management unit understood and accepted.
- ✓ Accountability gaps identified and action plan to address them committed to by end of session.

## CRP-EP FIELD GUIDE

## Advanced Skills — Communication, Risk, Marketing & Compliance

### CRP-EP Selection, KPIs & 31-Day Training Curriculum

#### Selection Criteria and Deployment

Criterion	Detail
Background	From SHG member families; priority to women from SHGs.
Education	Minimum Class 10 (Matriculation) pass.
Residency	Must be a resident of the village/cluster they will serve.
Aptitude	Interested in livelihoods work; basic numerical literacy required.
Selection Process	Participatory process by CLF with BRC support.
Coverage	1 CRP-EP per 100–150 households in their assigned area.
Employment	Employed by CLF; remuneration = fixed honorarium + performance incentive.
Supervision	Works under guidance of BRC Enterprise Facilitator. Monthly performance review at BRC.

#### 31-Day overall Training Curriculum

Week / Days	Training Topics	Method
Week 1 (Days 1–7)	NRLM & SVEP orientation; SHG principles; CBO institutional structure; community mobilisation techniques.	Lecture + Field Visit
Week 2 (Days 7–13)	Enterprise identification methodology; market survey; trade selection framework; business plan preparation.	Workshop + Practice
Week 3 (Days 13–19)	Financial literacy for entrepreneurs; CEF loan appraisal; banking procedures; record keeping formats.	Case Study + Demo
Week 4 (Days 19–22)	SVEP MIS and mobile app; digital tools; government scheme applications; market linkage.	ICT Lab + Practical

Days 23–30	Field practicum: Live enterprise counselling visits with senior CRP-EP mentor in villages.	Field Immersion
Day 31	Final assessment by NAR; certification ceremony; role clarity session with CLF; BRC orientation.	Exam + Ceremony

### CRP-EP Monthly Performance Indicators (KPIs)

Key Performance Indicator	Monthly Target	How Measured
New enterprises facilitated (loan + setup)	5 new enterprises/month	SVEP MIS / Enterprise Register
Enterprise survival at 12 months	≥ 80% of enterprises active	Annual Review Survey
Loan repayment rate in portfolio	≥ 90% on-time repayment	CEF Loan Ledger
Women-owned enterprises in portfolio	≥ 70% women-led	Enterprise MIS gender data
Bank-linked enterprises (post CEF/CIF)	≥ 60% of eligible enterprises	Bank passbook records
VO enterprise meetings conducted	100% (every month)	VO Meeting Minutes
MIS data updated (MPR/QPR)	100% enterprises updated	BRC / SRLM MIS Dashboard
Distressed enterprises resolved	≥ 80% of reported cases	BRC Review Records

## CRP-EP: Book-Keeping & Record Management

### Records the CRP-EP Must Train Entrepreneurs to Maintain

Register / Record	Purpose & CRP-EP Role
Daily Sales Register	Every sale recorded by date, item, quantity, rate, and payment mode. CRP-EP checks this register at every fortnightly visit and corrects errors on the spot.
Daily Expense Register	All business costs recorded — raw material, transport, wages, rent, packaging. Entrepreneurs must be trained never to mix household expenses here.
Stock / Inventory Register	Opening stock + purchases – closing stock = goods consumed. CRP-EP trains entrepreneurs to do a weekly stock count to detect theft, spoilage, or over-purchasing.
Monthly Profit & Loss Summary	Total sales – total expenses = net profit. CRP-EP helps fill this monthly and compares with business plan projections. Gaps must be explained and acted upon.
Loan Repayment Passbook	Every CEF instalment paid is recorded. Entrepreneur keeps this safe — it is proof of repayment discipline and required for future bank loan applications.
Bank Passbook & UPI Records	All business transactions through the bank account are periodically reconciled with the cash book. CRP-EP trains entrepreneurs to use UPI for all purchases above ₹500.

### CRP-EP's Own Records

Record	Contents & Submission
Enterprise Visit Register	Date, enterprise name, issues found, action taken, next visit date. Submitted to BRC monthly.
Village Enterprise Potential Register	All potential entrepreneurs with trade, status (counselled / plan prepared / loan applied / setup done / monitoring). Updated quarterly.
Monthly Progress Report (MPR)	Summary of: new enterprises facilitated, enterprises visited, repayments collected, distressed cases, scheme applications. Submitted to BRC by the 5th of every month.

## Communication Skills for CRP-EPs

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### A. Communicating at SHG Meetings

- Time your entry: Always arrive at the scheduled time. Never leave early — it signals disrespect for the meeting.
- Speak in the local language: Never use jargon ("CEF disbursement", "MIS update"). Translate every concept — "The loan from our CLF fund", "Writing your business details in the computer register."
- Use the storytelling method: Begin every session with a real local success story. "Sunita from this village started a tailoring unit 6 months ago. Today she earns ₹4,800 per month. Let me tell you how."
- Ask questions, don't lecture: "Who in this group has a skill they could turn into a business?" Questions reveal enterprise potential far better than presentations.
- Acknowledge barriers honestly: If women fear taking loans, do not dismiss it. Acknowledge: "Your concern is valid. Let me explain how repayment works so you can decide for yourself."

### B. One-on-One Counselling with Entrepreneurs

- Listen first: Spend the first 10 minutes of every visit just listening. "How has the business been this week? Any problems?" Do not jump to advice before understanding the situation.
- Never make decisions for them: "Here are the options I see. What do you think is best for your situation?" Entrepreneur ownership of decisions leads to better outcomes.
- Follow the '3 C' method: Compliment (what is going well), Concern (what needs to improve), Challenge (one specific action for the next 15 days). End every visit with a clear next step.
- Involve the family: For women entrepreneurs especially, include the spouse and family in the business plan conversation so they become supporters, not obstacles.

## Financial Discipline — Principles for CRP-EPs and Entrepreneurs

### A. CRP-EP Professional Discipline

Discipline Principle	Why It Matters
Regularity of visits	Fortnightly visits in the first 3 months post-setup, monthly thereafter. Missed visits must be rescheduled within 3 days — never skipped.
Timely MIS submission	MPR submitted by the 5th of every month without exception. Late submissions delay BRC fund decisions.
No conflict of interest	CRP-EP must never recommend enterprises from their own family for CEF loans without full disclosure to the VO Enterprise Committee. Favouritism destroys community trust.

### B. Financial Discipline Principles for Entrepreneurs

- The ₹1 Rule: Every single rupee that enters or leaves the business must be recorded. "I will remember it" is not acceptable — memory fails, records do not.
- Separate accounts, always: A dedicated business bank account is non-negotiable. Never pay household bills from the business account.
- Repayment is first priority: Before spending profit on anything else, the loan EMI is paid on the due date. Repayment discipline today = larger bank loan tomorrow.
- Emergency reserve: Save 5–10% of monthly net profit in an emergency fund (SHG savings or separate bank deposit). This prevents loan default when unexpected expenses arise.
- Avoid informal credit: Moneylender interest (36–120% per annum) destroys business profitability. Always come to the CRP-EP or VO first if emergency funds are needed.

## Risk Assessment for Enterprise Proposals

### The 5-Point Risk Checklist

Risk Type	What to Check Before Writing the Business Plan
Market Risk	Is there real local demand for this product/service? Is the market already saturated? What is the seasonal pattern? Conduct a simple market survey with the entrepreneur before writing any plan.
Skill Risk	Does the entrepreneur have the trade skill? If not, is skill training available before setup? Never recommend a loan for a trade the applicant has never practised.
Financial Risk	Will projected monthly net profit comfortably cover the EMI? (EMI should be $\leq$ 30% of net profit.) If not, adjust the loan amount or repayment tenure.
Family/Social Risk	Does the family support the enterprise? Are there competing demands on the entrepreneur's time? Unaddressed family resistance is a leading cause of enterprise failure.
Supply Risk	Is raw material consistently available locally at stable prices? For seasonal businesses, is there a plan for the off-season?

### Red Flags to Report Immediately to the VO Enterprise Committee

**Report these situations without delay — do not wait for the monthly review:**

- Loan diversion: Enterprise loan being used for household expenses, medical bills, or another family member's needs.
- Missing sales records: Entrepreneur cannot show any records of business activity — likely sign the enterprise has not started or has stopped.
- Two consecutive missed EMI payments: Escalate immediately to VO — do not wait for three months of default.

## Marketing of Produce & Market Linkage

### A. Local Market Linkage

- Weekly haats and local markets: Identify the nearest weekly market days. Help entrepreneurs register for a stall, calculate transport and stall costs, and price goods competitively for that market.
- Institutional buyers: Schools, anganwadis, hospitals, government offices, and mid-day meal contractors are potential bulk buyers. Help entrepreneurs register and approach these institutions.
- SHG collective marketing: Where multiple SHG members make the same product (e.g., pickles, handloom), organise them into a producer group that can negotiate better prices and access larger buyers.

### B. Digital Marketing & Platforms

Platform / Channel	How to Use It
WhatsApp Catalogue	Train entrepreneurs to create a simple product catalogue with photos and prices, shared to local groups. Generates significant orders at zero cost.
GeM Portal (Government e-Marketplace)	Artisans and producers register at GeM.gov.in and sell directly to government buyers. CRP-EP assists with registration, product listing, and payment process.
ONDC / e-Commerce	For more established enterprises, register on Open Network for Digital Commerce or link with local e-commerce aggregators who support rural producers.
Enterprise Melas (quarterly)	BRC organises quarterly Enterprise Melas. CRP-EP ensures all cluster enterprises participate, have display materials, and follow up on buyer contacts made at the mela.

## Field Problem-Solving — 4-Step Framework

### Step-by-Step Approach for CRP-EP Field Challenges

Step	Action
Step 1 — Listen & Diagnose	Fully understand the problem before suggesting solutions. "When did this start? What changed? What have you already tried?" Never give advice based on assumptions.
Step 2 — Categorise	Is this a market problem (demand/pricing), a financial problem (cash flow/overdue), a production problem (raw material/quality), or a personal problem (family, health)? Each type needs a different response.
Step 3 — Act at the Right Level	Small adjustments (pricing error, stall booking) — CRP-EP resolves directly. Moderate issues (extended default, supply crisis) — escalate to VO Enterprise Committee. Complex issues (fraud, legal dispute, major market failure) — refer to BRC Enterprise Facilitator.
Step 4 — Follow Up	Every solution given must be followed up at the next visit. Did the action work? If not, what else can be tried? Document the outcome in the visit register.

### Common Field Problems & Practical Solutions

Problem	Solution Approach
Low sales	Check pricing competitiveness, product quality, and marketing reach. Arrange a market survey visit with the entrepreneur. Help try one new sales channel (WhatsApp group, nearby haat).
Raw material shortage	Identify alternative local suppliers. Explore group purchasing with other entrepreneurs. Check if any government scheme supports input supply.
Entrepreneur wants to drop out	Understand the root cause first. If personal crisis — refer to SHG for peer support. If genuinely unviable — explore trade diversification. Do not push an entrepreneur to continue in a failing enterprise.
Overdue EMI	Immediate visit. Understand reason for non-payment. Explore restructuring through VO. Connect to SHG for emergency internal loan if appropriate. Document and report to BRC.



# Enterprise Registration — Udyam, Trade Licences & Compliances

## A. Udyam Registration (MSME Registration)

Udyam Registration is free, fully online, and mandatory for enterprises seeking Mudra, PMEGP, PM Vishwakarma, and GeM access. Register at [udyamregistration.gov.in](http://udyamregistration.gov.in).

### Documents Required

- Aadhaar card of entrepreneur (mandatory).
- PAN card (for annual turnover above ₹5 lakh).
- Bank account details.
- Enterprise address.

### Registration Process

58. Visit [udyamregistration.gov.in](http://udyamregistration.gov.in) → "For New Entrepreneurs."
59. Enter Aadhaar, validate OTP.
60. Fill enterprise name, type, activity (manufacturing/service), investment, and turnover.
61. Submit. Udyam certificate issued instantly.

### Benefits of Udyam Registration

- Priority access to bank credit and government scheme subsidies (35% under PMEGP).
- Protection from delayed payments by buyers.
- GeM seller registration and government procurement access.
- PM Vishwakarma enrolment eligibility.
- ISO certification subsidies.

## B. Other Key Registrations

Registration	Who Needs It & How to Get It
Trade Licence	Required for enterprises with a permanent shop, stall, or fixed premises visible to the public. Apply at Gram Panchayat office. Documents: Aadhaar, proof of premises, Udyam certificate. Fee: approximately ₹200–₹500.

FSSAI Basic Registration	Required for any food processing or food selling enterprise (pickles, snacks, dairy, restaurants). Apply online at <a href="https://foscos.fssai.gov.in">foscos.fssai.gov.in</a> . Basic registration (turnover below ₹12 lakh/year) costs ₹100/year.
GST Registration	Only required if annual turnover exceeds ₹20 lakh (services) or ₹40 lakh (goods). Most SVEP micro-enterprises are below this threshold — do not register prematurely.
PM Vishwakarma Enrolment	For traditional craftspersons in 18 recognised trades (weaving, pottery, blacksmiths, carpenters, etc.). Enrol at <a href="https://pmvishwakarma.gov.in">pmvishwakarma.gov.in</a> . Provides ₹500/day skill training stipend and loans up to ₹3 lakh at 5% interest.

**Trainer's Tip**

*Conduct a hands-on Udyam registration session in the computer/mobile lab. Each CRP-EP completes a mock Udyam registration for a hypothetical enterprise. Debrief: What questions did the entrepreneur have? How will you explain this process in your village?*

## ENTERPRISE DEVELOPMENT

## Types of Enterprises, Skills Curriculum & Government Schemes

### Types of Enterprises Promoted under SVEP

SVEP promotes sustainable non-farm and off-farm enterprises across all major livelihood sectors. The following table provides a sector-wise overview:

Sector	Examples of Enterprises
Agriculture & Allied	Vegetable/mushroom cultivation, poultry, goatery, piggery, dairy, fishery, agri input shop, vermicompost, organic manure.
Food Processing	Pickles, papads, rice milling, flour mill, snack making, oil expeller, honey processing, jam/jelly production.
Artisan & Handicraft	Handloom weaving, embroidery, bamboo craft, pottery, block printing, leather goods, tribal art.
Trade & Retail	Grocery/general store, mobile accessories, stationery, cosmetics, vegetable vending, seeds & fertiliser shop.
Services	Tailoring, beauty parlour, barbershop, mobile repair, electrical repair, welding, carpentry, catering.
Transport & Logistics	Auto-rickshaw, e-rickshaw, cycle van, tempo, milk collection, agri produce transport.

### 8-Session Business Skills Training Curriculum for Entrepreneurs

The following 8-session curriculum (total approximately 8 hours) is recommended for all new entrepreneurs. It can be delivered over 2 days by CRP-EPs with BRC support, either at the BRC campus or in the village.

Session	Topic	Duration	Key Takeaways
S-1	Entrepreneurship Mindset	1 hr	Qualities of successful entrepreneurs; local success stories; growth mindset vs fixed mindset.

S-2	Market Survey Techniques	1 hr	How to assess local demand, competition, and pricing; practical market survey exercise.
S-3	Business Planning	1.5 hrs	Writing a simple business plan: product, investment, sales, cost, and profit projection.
S-4	Pricing & Costing	1 hr	Fixed cost, variable cost, break-even analysis, profit margin calculation.
S-5	Record Keeping	1 hr	Daily sales and expense registers; stock register; how to use simple formats consistently.
S-6	Customer Handling & Marketing	1 hr	Building customer loyalty; word-of-mouth marketing; local advertising; negotiation.
S-7	Digital Tools for Business	1 hr	UPI payments, WhatsApp for orders, social media marketing basics.
S-8	Government Schemes & Bank Linkage	30 min	Mudra, SVANidhi, PMEGP overview; how to apply; CRP-EP's role in supporting applications.

## Government Scheme Linkages for Entrepreneurs

CRP-EPs must know these schemes well enough to identify which entrepreneurs are eligible and guide them through the application process:

Scheme	Eligibility & Loan Amount	Subsidy/Benefit & How to Apply
PM MUDRA – Shishu	Any individual / SHG member. Up to ₹50,000.	No collateral required. Apply through bank / NBFC / MFI.
PM MUDRA – Kishore	Existing enterprise (1+ year). ₹50,001 – ₹5 lakh.	No collateral required. Apply through bank/NBFC with business proof.
PM MUDRA – Tarun	Established enterprise (3+ years). ₹5 lakh – ₹10 lakh.	No collateral required. Apply through bank with financial statements.
PM SVANidhi	Street vendors with vending certificate. ₹10,000 / ₹20,000 / ₹50,000.	7% interest subsidy. Apply via ULB / SUDA portal.
PMEGP	18+ years; manufacturing/service. Up to ₹25 lakh.	15–35% margin money subsidy. Apply via KVIC / DIC / Banks online.
NRLM CEF	SHG members / their families. ₹10,000 – ₹1,00,000.	Below-market interest rate. Apply through VO Enterprise Committee.

PM Vishwakarma	Traditional craftspersons (18 trades). Up to ₹3 lakh.	₹500/day skill training stipend + loans at 5% interest. Apply at <a href="http://pmvishwakarma.gov.in">pmvishwakarma.gov.in</a> .
GeM Portal	Registered rural producers / artisans. Sell directly to government.	Access to ₹3+ lakh crore government market. Register at <a href="http://GeM.gov.in">GeM.gov.in</a> .

## Financial Literacy Essentials for Entrepreneurs

### A. Separating Business and Household Money

- Open a dedicated business bank account from Day 1 of enterprise setup.
- Never mix household expenses with business money — it causes invisible losses.
- Maintain a daily cash book: money in (sales), money out (expenses).
- Weekly balance check: Cash in hand + bank balance = expected balance from records.

### B. Understanding Loans and Interest — Comparison

Loan Type	Interest Rate	Key Notes
SHG Internal Loan	1–2% per month (set by SHG)	Lowest cost. Use for very small, urgent needs.
CEF Loan (CLF)	Typically 12–18% per annum	Moderate cost. For enterprise setup and growth.
Bank Loan (Mudra/PMEGP)	8–12% per annum	Formal rate. Requires good credit history and documentation.
Moneylender	36–120% per annum	Avoid. Destroys business profitability. Never use for enterprise.

Rule: The monthly loan instalment (EMI) must not exceed 30% of the enterprise's expected monthly net profit.

### C. Building Credit History

- Timely repayment of CEF loan builds credit score for future bank loan eligibility.
- Maintain a loan repayment passbook; check balance monthly with CLF.
- After CEF repayment, CLF facilitates Mudra/bank loan as the next step.

### D. Insurance for Entrepreneurs

Scheme	Coverage	Annual Premium
PM Jeevan Jyoti Bima Yojana (PMJJBY)	Life cover of ₹2 lakh	₹436/year
PM Suraksha Bima Yojana (PMSBY)	Accident cover of ₹2 lakh	₹20/year

CRP-EP responsibility: Ensure all entrepreneurs are enrolled in both insurance schemes.

## TOOLS &amp; HANDOUTS

## Sample Business Plan, Record Formats & Reference Cards

### Sample Business Plan — Tailoring Enterprise

The following sample illustrates how all 8 elements of a business plan should be filled in. CRP-EPs use this as a reference when helping entrepreneurs prepare their own plans.

Parameter	Details
Enterprise Name	Sunita Tailoring Centre, Village Rampur
Type of Business	Tailoring & Dress Making — women's and children's clothing
Target Customers	Women and children in 3 nearby villages; school uniforms during school season
Fixed Investment	Sewing machine: ₹15,000   Cutting table: ₹3,000   Total Fixed: ₹18,000
Working Capital	Fabric & thread per month: ₹5,000   Accessories: ₹1,000   Monthly total: ₹6,000
Total Investment	₹18,000 (fixed) + ₹6,000 (working capital) = ₹24,000
Own Savings	₹6,000 from SHG internal loan
CEF Loan Required	₹18,000 (18-month repayment tenure)
Expected Monthly Sales	50 garments × ₹250 average = ₹12,500/month
Monthly Total Costs	Materials ₹6,000 + Loan EMI ₹1,200 + Other ₹500 = ₹7,700
Expected Monthly Net Profit	₹12,500 – ₹7,700 = ₹4,800/month
Break-Even Point	29 garments per month (minimum to cover all costs)

### Record Keeping Formats

#### Format 1: Daily Sales Register

Date	Item Sold + Qty	Rate (₹)	Amount (₹)	Cash/Credit	Remarks
01/04/25	Blouse stitching — 3	150	450	Cash	
01/04/25	Salwar suit — 1	350	350	Credit	Mrs. Sharma — Fri

02/04/25	School uniform — 5	200	1,000	Cash	Pre-order: 20 more
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## Format 2: Daily Expense Register

Date	Expense Item	Purpose	Amount (₹)	Paid By
01/04/25	Fabric (5 metres)	Salwar suit order	750	Cash
01/04/25	Thread & buttons	Weekly stock	150	Cash
02/04/25	Transport	Market visit	50	Cash

## Format 3: Monthly Profit & Loss Summary

Month	Total Sales (₹)	Total Expenses (₹)	Loan EMI (₹)	Net Profit (₹)	Remarks
April 2025	12,500	6,500	1,200	4,800	Good month
May 2025	10,800	6,200	1,200	3,400	Slow — summer
June 2025	15,200	7,000	1,200	7,000	School uniform season

### Trainer's Tip

*Activity (45 min): Give participants a printed business scenario and blank register formats. Ask them to fill in 3 days of sales, expenses, and calculate weekly profit. CRP-EP reviews and corrects.*

## Handout 1: SVEP Quick Reference Card

### Key Facts About SVEP

#### ► Programme Overview

- SVEP = Start-Up Village Entrepreneurship Programme | Launched: 2016 | Ministry of Rural Development, Government of India.
- Objective: Promote sustainable micro-enterprises by rural poor / SHG members.
- Key Institution: Block Resource Centre (BRC) — technical support unit at block level.
- CEF: Revolving fund of ₹10,000–₹1,00,000 per enterprise. CRP-EP: 1 per 100–150 HH | Trained 31 days.

#### ► CBO Roles at a Glance

- SHG: Savings, peer support, internal lending, group guarantee for enterprise loans.
- VO / Enterprise Committee: Loan appraisal, monthly review, enterprise register.
- CLF: CEF management, CRP-EP employment, bank & scheme linkage.
- BRC: CRP-EP training, MIS, technical support.

#### ► Key Numbers

- CEF Loan: ₹10,000–₹1,00,000 | Interest: 12–18% p.a. | EMI ≤ 30% of monthly net profit.
- CRP-EP target: 5 new enterprises/month | Enterprise survival ≥ 80% at 12 months.
- Repayment target: ≥ 90% on-time repayment in CLF portfolio.

## Handout 2: CBO Quick Reference Card

### Roles & Responsibilities of CBOs

#### ► SHG — Village Level

- Weekly meetings; savings discipline; identify enterprise-ready members; refer to CRP-EP.
- Group guarantee for CEF loans; peer accountability for repayment; monthly enterprise review.

#### ► VO Enterprise Committee — Village Level

- Screen and appraise enterprise proposals; site visit for loans above ₹25,000.
- Recommend CEF loan to CLF; maintain Village Enterprise Register; conduct monthly reviews.
- Action on defaults: counselling → peer pressure → escalation to CLF.

#### ► CLF — Cluster/Block Level

- Manage CEF revolving pool; maintain accounts and submit for audit.
- Employ, pay, and review CRP-EPs; facilitate bank account opening and Mudra loans.
- Submit monthly MIS reports to BRC and SRLM; organise quarterly Enterprise Melas.

## Handout 3: Simple Business Plan Template

## Business Plan — Fill In All Sections

### ► Section 1: Enterprise Information

- Entrepreneur Name: \_\_\_\_\_ SHG Name: \_\_\_\_\_
- Village / Gram Panchayat: \_\_\_\_\_ Block: \_\_\_\_\_
- Enterprise Name: \_\_\_\_\_ Type of Trade: \_\_\_\_\_
- Planned Start Date: \_\_\_\_\_

### ► Section 2: Investment & Finance

- Fixed Investment (equipment, tools): ₹ \_\_\_\_\_
- Working Capital Required (raw material, stock): ₹ \_\_\_\_\_
- TOTAL INVESTMENT: ₹ \_\_\_\_\_ | Own Savings: ₹ \_\_\_\_\_
- CEF / Bank Loan Required: ₹ \_\_\_\_\_ | Repayment Tenure: \_\_\_\_ months

### ► Section 3: Monthly Profit Projection

- Expected Monthly Sales Revenue: ₹ \_\_\_\_\_
- Monthly Raw Material / Stock Cost: ₹ \_\_\_\_\_
- Monthly Labour / Transport / Rent / Other: ₹ \_\_\_\_\_
- Monthly Loan EMI: ₹ \_\_\_\_\_ | TOTAL MONTHLY EXPENSES: ₹ \_\_\_\_\_
- EXPECTED MONTHLY NET PROFIT: ₹ \_\_\_\_\_

### ► Signatures

- Entrepreneur: \_\_\_\_\_ | CRP-EP: \_\_\_\_\_ | Date: \_\_\_\_
- VO President: \_\_\_\_\_ | CLF Auth: \_\_\_\_\_ | Date: \_\_\_\_

## ASSESSMENT &amp; CERTIFICATION

## 20 Questions with Model Answers + Post-Training Actions

### Assessment Questions & Model Answers

The following 20 questions cover all 7 content modules. They are suitable for a written test (30 minutes), oral assessment, or group discussion. Suggested use: 30-minute written test followed by 20-minute group review.

#### Section A — Module 1 & 2: SVEP, NRLM & CBOs

##### ASSESSMENT QUESTIONS & MODEL ANSWERS

**Q1. What does SVEP stand for and under which national programme is it implemented?**

Answer: SVEP stands for Start-Up Village Entrepreneurship Programme. It is implemented as a sub-scheme under DAY-NRLM — Deendayal Antyodaya Yojana – National Rural Livelihoods Mission — Ministry of Rural Development, Government of India.

**Q2. Name the three types of Community-Based Organisations (CBOs) under NRLM and describe the role of each in enterprise promotion.**

Answer: (1) SHG — savings, peer support, group guarantee for loans. (2) Village Organisation (VO) — Enterprise Committee for loan appraisal, monthly review. (3) Cluster Level Federation (CLF) — manages CEF, employs CRP-EPs, facilitates bank linkage.

**Q3. What is the Enterprise Committee? Who are its members and what are its main functions?**

Answer: The Enterprise Committee is a sub-committee of the VO with 3–5 VO members (including the Treasurer) and the CRP-EP. It screens enterprise proposals, conducts due diligence, recommends CEF loans to CLF, monitors enterprise progress monthly, and maintains the Village Enterprise Register.

**Q4. What is the Community Enterprise Fund (CEF) and which institution manages it?**

Answer: The CEF is a revolving loan fund provided to the CLF for on-lending to rural entrepreneurs through VOs. Managed by the Cluster Level Federation (CLF). Loan amounts range from ₹10,000 to ₹1,00,000 per enterprise.

**Q5. What is the role of the Block Resource Centre (BRC) in SVEP implementation?**

Answer: BRC is the technical support unit for SVEP at the block level. It trains and certifies CRP-EPs, provides technical guidance for enterprise development, manages the SVEP MIS, links CLFs with banks and government schemes, and submits progress reports to SRLM.

#### Section B — Module 3: CRP-EP

**ASSESSMENT QUESTIONS & MODEL ANSWERS****Q1. Who is a CRP-EP? What are the eligibility criteria and how many households does one CRP-EP cover?**

Answer: A CRP-EP (Community Resource Person – Enterprise Promotion) is the frontline SVEP facilitator selected from SHG member families. Criteria: resident of the village/cluster, minimum Class 10, interested in livelihoods work. Coverage: 100–150 households per CRP-EP.

**Q2. How many days of initial training does a CRP-EP receive and what are the key topics covered?**

Answer: 31 days: 30 days covering NRLM/SVEP orientation, enterprise identification, market survey, business plan preparation, financial literacy, CEF loan appraisal, SVEP MIS/mobile app, and 8 days of field practicum; plus 1 day of NAR Assessment and certification.

**Q3. Describe the step-by-step process followed by a CRP-EP from identifying an entrepreneur to enterprise setup.**

Answer: (1) Household survey to identify potential entrepreneur. (2) Trade counselling on viability and investment. (3) Market survey and business plan preparation. (4) VO Enterprise Committee appraisal and CLF loan approval. (5) Skill training arranged. (6) Equipment/stock purchase supported. (7) Fortnightly monitoring visits post-setup.

**Q4. Name any three KPIs used to assess a CRP-EP's monthly performance.**

Answer: (1) New enterprises facilitated: 5 per month. (2) Enterprise survival at 12 months:  $\geq 80\%$ . (3) Loan repayment rate:  $\geq 90\%$  on-time. Other accepted KPIs: women-owned enterprises  $\geq 70\%$ , bank-linked enterprises  $\geq 60\%$ .

**Q5. Who employs the CRP-EP, how are they paid, and who supervises them?**

Answer: CRP-EPs are employed by the Cluster Level Federation (CLF). They receive a fixed monthly honorarium plus a performance-based incentive. They work under the guidance of the BRC Enterprise Facilitator and attend monthly performance reviews at the BRC.

**Section C — Module 4 & 5: Skills, Finance & Schemes****ASSESSMENT QUESTIONS & MODEL ANSWERS****Q1. Name the two main components of skill building under SVEP and explain why both are necessary.**

Answer: (1) Technical/vocational skills — knowledge specific to the trade. (2) Business & entrepreneurship skills — planning, costing, pricing, record keeping, marketing, digital tools. Both are necessary: technical skill without business skill leads to poor profitability; business skill without technical skill cannot produce quality goods or services.

**Q2. What are the three tiers of PM MUDRA Yojana, their loan ranges, and who is eligible?**

Answer: (1) Shishu — up to ₹50,000 for new micro-enterprises. (2) Kishore — ₹50,001 to ₹5 lakh for established enterprises. (3) Tarun — ₹5 lakh to ₹10 lakh for well-established enterprises. All are collateral-free loans through banks, NBFCs, and MFIs.

**Q3. What is the maximum percentage of monthly net profit that a loan instalment should not exceed under SVEP guidelines?**

Answer: According to SVEP guidelines, the monthly loan instalment (EMI) should not exceed 30% of the expected monthly net profit. This ensures the entrepreneur has sufficient cash flow for business operations and household needs while repaying.

**Q4. What is the GeM Portal and how can rural entrepreneurs benefit from it?**

Answer: GeM (Government e-Marketplace) is the Government of India's online procurement portal where government departments buy goods and services. Rural artisans and entrepreneurs can register and sell directly to government buyers, gaining access to a market worth over ₹3 lakh crore annually.

**Q5. Explain the loan cycle for an SVEP entrepreneur from CEF to bank linkage.**

Answer: (1) VO Enterprise Committee appraises proposal. (2) CLF disburses CEF loan (₹10,000–₹1 lakh) to entrepreneur via VO bank account. (3) Entrepreneur repays CEF loan in 12–18 monthly instalments. (4) After successful repayment, CLF facilitates Mudra/bank loan. (5) Entrepreneur graduates to formal banking with larger loan eligibility.

## Section D — Module 6 & General SVEP

### ASSESSMENT QUESTIONS & MODEL ANSWERS

**Q1. Name four types of registers an entrepreneur should maintain and state the purpose of each.**

Answer: (1) Daily Sales Register — tracks all sales by item, quantity, rate, and amount. (2) Daily Expense Register — records all business expenditures. (3) Stock/Inventory Register — monitors raw material and finished goods. (4) Monthly Profit & Loss Summary — calculates net profit and tracks business growth.

**Q2. What is the formula for calculating monthly net profit? Give an example with numbers.**

Answer: Monthly Net Profit = Total Monthly Sales Revenue – Total Monthly Expenses. Example: Sales ₹12,500 – Expenses (materials ₹6,000 + EMI ₹1,200 + other ₹500) = Net Profit ₹4,800 per month.

**Q3. What are the 8 key elements of a simple Business Plan under SVEP?**

Answer: (1) Business name & description. (2) Target customer identification. (3) Investment plan (fixed + working capital). (4) Expected monthly sales estimate. (5) Monthly cost breakdown. (6) Monthly net profit calculation. (7) Loan requirement = investment minus own savings. (8) Repayment plan with EMI not exceeding 30% of profit.

**Q4. Why is it important to separate business money from household money? How should an entrepreneur do this?**

Answer: Mixing causes invisible losses — the entrepreneur cannot tell if the business is profitable. Separation: Open a dedicated business bank account; maintain a daily cash book for all business transactions; pay yourself a fixed monthly amount for household use; never use raw material money for household expenses.

**Q5. What is the significance of monthly enterprise review meetings at the VO level? Name three outcomes of an effective review meeting.**

Answer: Monthly reviews ensure accountability, early problem detection, and peer support. Three outcomes: (1) Identification of distressed enterprises and referral to BRC. (2) Sharing of successful strategies among entrepreneurs (peer learning). (3) Updated MIS data for all village enterprises submitted to BRC.

## Training Completion & Certification

### Post-Training Action Points

Participant Group	Required Action Within 15–30 Days of Training
CRP-EPs	Return to their villages and conduct a household survey within 15 days of training completion.
CBO Leaders	Convene a special VO meeting to share training learnings and review current enterprise activities.
Entrepreneurs	Implement at least one change in record keeping practice within the first week after training.
BRC Staff	Follow up with all training participants within 30 days to assess implementation of learnings.
BMMU/DMMU Officers	Implement the committed 30-day action plan; share progress with the next monthly review meeting.

### Certification

#### Certificate of Completion — SVEP Training Module

Participants who successfully complete all 7 modules AND pass the final assessment with a minimum score of 60% will receive a Certificate of Completion.

Issued by: Block Resource Centre (BRC)

Co-signed by: SRLM District Mission Manager

The certificate is valid for recognition of training completion for CRP-EP deployment and incentive eligibility.

### 30-Day Action Plan Template

Each participant completes this plan before leaving the training. The plan is reviewed and signed by their supervisor and followed up at the next monthly review meeting.

#### My 30-Day Action Plan

##### Participant Information

- Name & Designation: \_\_\_\_\_
- District / Block: \_\_\_\_\_
- Training Completion Date: \_\_\_\_\_

### Action 1 — Role Clarity

- I will ensure the following responsibility is formally documented and actioned within my unit:

- \_\_\_\_\_

### Action 2 — CRP-EP or Entrepreneur Support

- I will take the following specific action to strengthen performance in my area within 30 days:

- \_\_\_\_\_

### Action 3 — Financial Management / Records

- I will address the following financial management or record-keeping gap within 30 days:

- \_\_\_\_\_

### Sign-off

- Participant Signature: \_\_\_\_\_ Date: \_\_\_\_\_

- Supervisor Sign-off: \_\_\_\_\_ Date: \_\_\_\_\_

### Expected Outcomes

✓ SVEP empowers rural communities to become self-reliant entrepreneurs through a structured, community-led approach.

✓ CBOs (SHG–VO–CLF) form the institutional backbone for enterprise promotion and financial management.

✓ CRP-EPs are the human engine of SVEP — selecting, training, and supporting them well is critical to programme success.

✓ Skill building + financial literacy + record keeping are the three pillars of enterprise sustainability.

✓ Linking entrepreneurs to government schemes amplifies impact and builds long-term resilience.

✓ Every participant leaves with a committed, specific 30-day action plan reviewed by their supervisor.