Start-up Village Entrepreneurship Programme (S.V.E.P.)

Annual Action Plan
FY 2021-2022
♠ Launched national level under National Rural Livelihoods Mission (NRLM).

□ Based on self-employment promotion experiences across schemes, over time.

□ Implementing in 137 blocks across 23 States.

♠ SRLM to engage a Project Implementing Agency / NRO for implementation support.
Obstacles Faced by Micro Entrepreneurs

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

**Missing Knowledge Ecosystem**
- Exposure to new ideas
- Soft skills for triggering
- Lack of domain skills

**Missing Incubation Ecosystem**
- Personalized advisory
- Feasibility Intelligence
- Common start-up pitfalls

**Missing Banking Ecosystem**
- Customized need-based finance
- Financial linkage
- On-going handholding

*(Only 5% of MSME enterprises are institution-financed)*
SVEP - Kerala is designed to create a model to help start and support new enterprises and support the existing ones. It aims to create an institutional platform to support micro enterprise development of entrepreneurs from poor backgrounds.
SVEP - Non-negotiables

Decide the target number of enterprises to be supported only after these studies

Conduct market feasibility analysis for every enterprise supported

Provide hand-holding support to every supported enterprise for a minimum of 6 months after start-up

Selection of entrepreneurs to should be done in a transparent and fair manner. It should positively discriminate towards the poorest of the poor and the disadvantaged

Involve Panchayats in the implementation

Build bank linkage and credit flow monitoring at the Block level
SVEP - Non-negotiables

- Decide the target number of enterprises to be supported only after baseline studies
- Conduct market feasibility analysis for every enterprise supported
- Provide hand-holding support to every supported enterprise for a minimum of 6 months after start-up
- Selection of entrepreneurs to should be done in a transparent and fair manner. It should positively discriminate towards the poorest of the poor and the disadvantaged
- Involve Panchayats in the implementation
- Build bank linkage and credit flow monitoring at the Block level
<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Item</th>
<th>Fixed per Block</th>
<th>Variable per enterprise</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Baseline study (inclusive of tablet for MECs)</td>
<td>`10,00,000</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Setting up of BRCs (including all assets)</td>
<td>`5,00,000</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Working Capital for BRC</td>
<td>`1,80,000</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Training and Capacity Building of MEC</td>
<td>`7,00,000</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Training of Community Institutions</td>
<td>`10,00,000</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Mentor and Block Support</td>
<td>`29,76,000</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Evaluation</td>
<td>`5,00,000</td>
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<tr>
<td>8</td>
<td>Community Enterprise Fund</td>
<td>`2,55,17,600</td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>Admin costs of SRLM</td>
<td>`24,55,200</td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>Skill Building of Entrepreneurs</td>
<td></td>
<td>`7,000/ enterprise</td>
</tr>
<tr>
<td>11</td>
<td>Handholding Support by MECs</td>
<td></td>
<td>`3,395/ enterprise</td>
</tr>
</tbody>
</table>
SV EP - Components

Institutional Platform

- Block-Nodal Society for Enterprise Promotion (BNS-EP)
- Block Resource Centre for Entrepreneurship Promotion (BRC-EP)

IT-enabled Monitoring

- Micro Enterprise Performance Tracking System (PTS)
- Android-based Application on mobile phones/tablets (Mobile App)

Financial Support

- Community Enterprise Fund (CEF) - Managed by the BNS-EP
- Coordination by Block Level Bankers Committee (BLBC)
<table>
<thead>
<tr>
<th>Sl No</th>
<th>District</th>
<th>SVEP Year wise targets as per DPR Total</th>
<th>SVEP Targets for financial year (Nos)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Alappuzha</td>
<td>1,561</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Ernakulam</td>
<td>2,054</td>
<td>33</td>
</tr>
<tr>
<td>3</td>
<td>Idukki</td>
<td>1,779</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Kannur</td>
<td>2,204</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Kasargod</td>
<td>1,728</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Kollam</td>
<td>2,175</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Kottayam</td>
<td>1,813</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Kozhikkod</td>
<td>1,470</td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>Malappuram</td>
<td>2,211</td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>Palakkad</td>
<td>1,808</td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>Pathanamthitta</td>
<td>2,164</td>
<td>33</td>
</tr>
<tr>
<td>12</td>
<td>Thiruvananthapuram</td>
<td>2,028</td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>Thrissur</td>
<td>1,746</td>
<td></td>
</tr>
<tr>
<td>14</td>
<td>Wayanad</td>
<td>1,293</td>
<td></td>
</tr>
<tr>
<td>State</td>
<td>26,034</td>
<td></td>
<td>67</td>
</tr>
</tbody>
</table>
S.V.E.P.

Plan for FY 2020 - 2021
Enterprise Promotion, Target 7,498

Sub sector, Govt. sector based enterprises target

CEF Disbursement & Repayment Monitoring

Bank Linkage - Target 800 (loans)

Growth Enterprise Promotion Programme Phase-1

BNSEP Committee Election 2021

Marketing Initiatives for the SVEP Products

SVEP Software & PTS updation

One Model Product/ SVEP Branded Product per block

Centre of Excellence - Phase 1 Blocks

Capacity Building of BNSEP/MECs/LSG

Geotagging SVEP Enterprises

Documenting Best Practices/case studies

Formalization of enterprises

RKI EDP in 14 flood affected blocks

Additional financial assistance to SC, ST & Fishing Communities

SVEP in Vypin Block Phase-4

UNDP Project - Domain Specialists & Sales Team

Plan for FY 2021 - 2022

SVEP Plan 2021-2022

Additional Blocks for the implementation of SVEP
1. Enterprise Promotion

As on 31st March 2021, a total of 18,536 micro enterprises has been formed. Achieved 93% of the target against cumulative target up to 31st March 2021. In the FY 2020-2021, it is planned to start 7,498 enterprises.

Strategy & Timeline

- Training and skill development Apr. 2021 – Mar. 2022
- Project preparation & funds approval (CEF, Bank Linkage etc.) Apr. 2021 – Mar. 2022
- Data management and PTS for the ME formed Apr. 2021 – Mar. 2022
- Handholding support by MECs Apr. 2021 – Mar. 2022
- Marketing & other support for the ME formed Apr. 2021 – Mar. 2022
1. Enterprise Promotion…

<table>
<thead>
<tr>
<th>Distric t</th>
<th>DPR targets</th>
<th>MEs formed upto 31 Mar. 21</th>
<th>% (Total Target)</th>
<th>SVEP Target for 21-22 as per DPR</th>
<th>Target carried over to 21-22</th>
<th>Total SVEP target for 21-22</th>
<th>Target per month</th>
<th>No. of MECs in the Block</th>
<th>MEs to be formed/ MEC/month</th>
</tr>
</thead>
<tbody>
<tr>
<td>TVM</td>
<td>2,028</td>
<td>1,428</td>
<td>70%</td>
<td>628</td>
<td>-28</td>
<td>600</td>
<td>50</td>
<td>18</td>
<td>3</td>
</tr>
<tr>
<td>KLM</td>
<td>2,175</td>
<td>1,604</td>
<td>74%</td>
<td>675</td>
<td>-104</td>
<td>571</td>
<td>48</td>
<td>27</td>
<td>2</td>
</tr>
<tr>
<td>ALP</td>
<td>1,561</td>
<td>1,104</td>
<td>71%</td>
<td>461</td>
<td>-4</td>
<td>457</td>
<td>38</td>
<td>23</td>
<td>2</td>
</tr>
<tr>
<td>KTM</td>
<td>1,813</td>
<td>934</td>
<td>52%</td>
<td>613</td>
<td>266</td>
<td>879</td>
<td>73</td>
<td>15</td>
<td>5</td>
</tr>
<tr>
<td>IDK</td>
<td>1,779</td>
<td>1,223</td>
<td>69%</td>
<td>579</td>
<td>-23</td>
<td>556</td>
<td>46</td>
<td>21</td>
<td>2</td>
</tr>
<tr>
<td>TSR</td>
<td>1,746</td>
<td>1,201</td>
<td>69%</td>
<td>546</td>
<td>-1</td>
<td>545</td>
<td>45</td>
<td>15</td>
<td>3</td>
</tr>
<tr>
<td>PKD</td>
<td>1,808</td>
<td>818</td>
<td>45%</td>
<td>508</td>
<td>482</td>
<td>990</td>
<td>83</td>
<td>14</td>
<td>6</td>
</tr>
<tr>
<td>MLP</td>
<td>2,211</td>
<td>1,623</td>
<td>73%</td>
<td>591</td>
<td>-3</td>
<td>588</td>
<td>49</td>
<td>18</td>
<td>3</td>
</tr>
<tr>
<td>KKD</td>
<td>1,470</td>
<td>828</td>
<td>56%</td>
<td>470</td>
<td>172</td>
<td>642</td>
<td>54</td>
<td>16</td>
<td>3</td>
</tr>
<tr>
<td>WYD</td>
<td>1,293</td>
<td>907</td>
<td>70%</td>
<td>393</td>
<td>-7</td>
<td>386</td>
<td>32</td>
<td>10</td>
<td>3</td>
</tr>
<tr>
<td>KNR</td>
<td>2,204</td>
<td>1,425</td>
<td>65%</td>
<td>704</td>
<td>75</td>
<td>779</td>
<td>65</td>
<td>20</td>
<td>3</td>
</tr>
<tr>
<td>KSD</td>
<td>1,728</td>
<td>1,223</td>
<td>71%</td>
<td>528</td>
<td>-23</td>
<td>505</td>
<td>42</td>
<td>13</td>
<td>3</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>21,816</strong></td>
<td><strong>14,318</strong></td>
<td><strong>66%</strong></td>
<td><strong>6,696</strong></td>
<td><strong>802</strong></td>
<td><strong>7,498</strong></td>
<td><strong>625</strong></td>
<td><strong>210</strong></td>
<td><strong>3</strong></td>
</tr>
</tbody>
</table>
2. Sub Sector and Govt. Sector based Enterprises

The goal is to achieve the Govt. Sector and Sub-Sector based enterprise formation targets as per the DPR.

Strategy & Timeline

- **Identify the opportunities under Sub sector, Govt. sector based enterprise formation**
  - April 2021 – May 2021

- **Formation of enterprises under Sub sector, Govt. sector category to achieve the target**
  - May 2021 – Mar. 2022

- **Updation of achievements in monthly MIS**
  - May 2021 – Mar. 2022
The aim is to develop a community based system for CEF repayment monitoring.

Strategy & Timeline

CEF data Collection – Distribution & repayment (including past data)  April 2021

Training on CEF software to DPMs, MECs & BNSEP accountants  May 2021

Updation of CEF past data in Software  Jun 2021

Monthly updation of CEF data in Software  July 2021 onwards

Get approval of the new CEF management  May. 2021
4. Bank Linkage Loan for SVEP enterprises

The goal is to support the rural entrepreneurs to access finance for starting their enterprises from the banking systems.

Strategy & Timeline

- **Orientation at BNSEP level - Discussion on importance of bank loan for entrepreneurs and possible credit linkages available at the CDS level.**
  - April 2021
- **Preparation of bank branch wise bank loan demand based on the Business plan prepared by MECs.**
  - May 2021
- **Conduct a half day workshop for the Bank Managers at Block level.**
  - May 2021
- **Discussion on SVEP and Bank Linkage requirements at Block and District level Bankers Committees.**
  - April/May 2021
- **Submission of application to bank branches and follow-up including 100% repayment of bank loan.**
  - April 2021 – Mar. 2022
5. Growth Enterprise Promotion Programme - Phase 1 Blocks

The goal is to support SVEP entrepreneurs to scale up and to improve their business opportunities. The project also aims to upgrade the BRC-EP to meet the needs of growth enterprises along with the business development requirements of the community.

Strategy & Timeline

- Handholding and performance tracking of the Growth enterprises by the MEC Group, Monitoring of project implementation by the BNSEP
  - April - Aug. 2021

- ME Development activities for the scalable enterprises identified, Initializing upgradation of the BRC – Bulk raw material procurement for supply to entrepreneurs, setting up of a labor bank for quick and quality services within the block etc.
  - Sep. – Mar. 2022

- Detailed market study and scale up opportunity identification of the Block, Identification of enterprises for growth based on performance tracking, Assessment and compilation of the requirements and opportunities, Skill enhancement of the MEC Group based on the identified requirements
  - April - Aug. 2021
6. BNSEP election and training to newly elected committee members

The goal is to conduct the BNSEP (Block Nodal Society For Enterprise Promotion) election in all districts and train the new committee members in each BNSEP.

Strategy & Timeline

- Preparation of guidelines /orders for the conduct of BNSEP election. **May 2021**
- BNSEP Election in 14 SVEP/RKIEDP blocks and handing over of charges to newly elected BNSEP committee members. **July 2020**
- Get approval of the guidelines and issue of circular to district missions. **Jun. 2021**
- Develop the training module - get approval - and conduct training in each block. **Aug. 21 – Sep. 21**
7. Marketing Network for the SVEP products

The goal is to identify and establish model marketing initiatives for SVEP products in each district - Mobile marketing, home shops, home delivery, Online marketing etc.

**Strategy & Timeline**

- **Meeting with District Mission team and mentors.** Apr. 2021 – May. 2021
- **Analyze demand & possibilities in the block - Develop marketing network in each block.** Jun. 2021
- **Identification of marketing team/beneficiaries and capacity building.** Jul. 2021
- **Awareness creation to ensure the support of CDS, ADS, NHG members and general public.** Aug. 2021
- **Implementation of the selected Marketing intervention.** Sep. 2021 - Oct. 2022
- **Review/monitoring and Follow-up activities.** Nov. 2021 – Mar. 2022
8. SVEP Software & PTS Updation

Updation of all SVEP enterprises and entrepreneurs details in SVEP Software and monthly updation of PTS (Performance Tracking System). This will help to monitor the performance of each enterprises and to provide special support if any needed.

**Strategy & Timeline**

- **Training to new MECs - mobile application**: Apr. 2021
- **Completion of Past data upload**: May 2021
- **Upload BPs in SVEP Software - New MEs**: Apr. 2021 – Mar. 2022
- **Monthly updation of Enterprise details, Entrepreneurs details, PTS and Business plan**: Apr. 2021 – Mar. 2022
- **Monitoring of each enterprise & provide additional support if needed (for eg: doubling their income)**: Apr. 2021 – Mar. 2022
9. Develop one model product/SVEP branded product

*Identification of one product from Kudumbashree entrepreneurs in each SVEP block, develop as a Model Product/SVEP Branded Product with all the necessary support.*

**Strategy & Timeline**

- **Meetings with DMT, Mentors, BNSEP & MECs**
  - Apr. 2021

- **Identification of one Product in each block & Discussions with Entrepreneur**
  - Apr. 2021 - May 2021

- **Prepare an action plan for each product to be developed as a model product**
  - May 2021

- **Implementation of activities as per the action plan and develop model product.**
  - Jun 2021 – Dec 2021

- **Review/monitoring and Follow-up activities**
  - Jan 2021 - Mar. 2021
10. Centre of Excellence – Phase 1 blocks

The goal is to develop Parakkode (PTA) and Vadavucode (EKM) SVEP blocks’ as Centres of Excellence - a community owned Training Centre which is managed by the BNSEP Committee offering services on all the activities of the SVEP.

**Strategy & Timeline**

- **Discussions with DMTs, BNSEP, MECs & CDSs**: Apr. 2021 – Jun. 2021
- **Support of NRLM/NRO & Development of Training modules**: Jul. 2021
- **Capacity Building of DMT, BNSEP, CDS & MECs**: Aug/Sep. 2021
- **Orientation to ADSs and NHGs**: Sep. 2021
- **Selected NULM staff to be trained in these two blocks under the leadership of BNSEPs**: Oct. 2021
The goal is to improve the skills and knowledge of Kudumbashree CBOs, elected representatives, MECs, DPMs etc. for better implementation of the programme.

**Strategy & Timeline**

- **Apr. 2021 – May 2021**
  - Develop the training module for the MEC training. Get approval of Training module and conduct the MEC Training.
- **Jun 2021**
  - Develop the training module for the DPM training. Get approval of Training module and conduct the DPM training.
- **Jul. 2021**
  - Develop the training module for the LSG representatives training. Get approval of Training module and conduct the training in each block.
- **Aug. 2021**
  - Conduct the BNSEP accountant training
- **Sep. 2021**
  - Conduct the Training in each block.
12. Geotagging all SVEP enterprises

The goal is to Geotag all SVEP/RKIEDP enterprises and upload the same in Kudumbashree website.

Strategy & Timeline

- Geotagging of all SVEP enterprises by MECs
  - April 2021 – March 2022
- Analysis of reports - Geotagged Enterprises
  - April 2021 – March 2022
- Discussion in BNEP and follow-up activities
  - April 2021 – March 2022
13. Documenting best Practices and SVEP process

The aim is to document all the best practices and success stories of SVEP.

**Strategy & Timeline**

- **Identification of best practices**: May 2021
- **Documentation of best practices/success stories**: Jun 2021 – Dec 2021
- **Production of books/documentaries/films/videos**: Jan. 2022 - Mar 2022
- **Meeting with DMTs, Mentors, BNSEP, MECs etc**: April 2021
The goal is to provide the necessary support to the entrepreneurs to obtain all the required registration and licensing.

14. Formalization of Enterprises

**Strategy & Timeline**

- **Prepare list of eligible enterprises and provide the necessary support for registration/licensing.**
  - April 2021 – Mar. 2022

- **Entrepreneurs will get the support of MECs to complete their necessary registration/licensing.**
  - April 2021 – Mar. 2022

- **Monitoring and follow-up**
  - April 2021 – Mar. 2022
15. RKI EDP implementation in 14 flood affected blocks

To implement the SVEP model project (RKIEDP) in 14 flood affected blocks, this project will lead to establishment of more than 16,800 new enterprises in both farm and nonfarm sectors within 2 years.

**Strategy & Timeline**

- **Completion of hosting of mobile software in state data Centre and baseline study**
  - April 2021 – May 2021

- **Writing of each chapter of DPR based on the findings and analysis of surveys/FGDs**
  - May 2021 – Jun 2021

- **Approval of DPR by State Mission**
  - Jun 2021

- **Setting up of BRCs in remaining 2 blocks, BNSEP accountant training in 14 blocks**
  - Jun/Jul. 2021

- **NHG orientation, Triggering meeting, GOT, EDP and Enterprise formation in each block with the support of MECs**
  - Aug 2021 – Mar. 2022
16. Additional financial assistance to SC, ST and Fishing Communities in RKIEDP Blocks

The goal is to provide credit to capital intensive enterprises for entrepreneurs from SC, ST and fishing communities under RKI-EDP.

**Strategy & Timeline**

- **Submission of project proposal to State Planning Board**: April 2021
- **Discussions and approval of the proposals by State Planning Board**: May 2021 – Jun 2021
- **Allocation of Fund to Kudumbashree Mission under approved Special Livelihood Package**: Jul 2021
- **Finalization of guidelines/circulars/orders and allocation of fund to respective blocks under RKIEDP**: Aug. 2021
- **Identification of beneficiaries (SC, ST and Fishing communities) by respective CDSs and approval by BNSEP committee**: Sep. 2021 – Mar. 2022
17. Preparation of DPR and implementation of SVEP in Vypin Block Ernakulam

The goal is to improve the skills and knowledge of Kudumbashree CBOs, elected representatives, MECs, DPMs etc for better implementation of the programme.

**Strategy & Timeline**

- **April 2021**: Complete the Enterprise survey, FGDs and collection of information from Government department, household survey and stratified survey
- **May 2021**: Submission of final DPR to state mission and MoRD for approval.
- **Jun/Jul. 2021**: Setting up f BRC office and Training of MECs
- **Aug. 2021**: Training of MECs and Selection of BNSEP committee
- **Sep. 2021 – Mar. 2022**: Implementation of SVEP in Vypin Block as per the approved DPR by MoRD. Monitoring of the project.
The project envisages to provide hand-holding to micro enterprises that Kudumbashree has promoted under SVEP by positioning a network of domain specialists in flood affected regions (ALP, KTM & EKM) of Kerala. As on date, identified and placed three domain specialists. It is planned to identify and place 3 more domain specialists and also to place sales team in each block.

**Strategy & Timeline**

- **Preparation of work plan for existing Domain Specialists**: Apr 2021
- **Support to enterprises for developing nine model products**: Apr. 2021 - Mar. 2022
- **Selection of sales team**: Jun/July 2021
- **Training to Sales Team**: Aug. 2021
- **Review and monitoring the work of Sales Team**: Sep. 2021 – Mar. 2022
Kudumbashree is implementing SVEP in 15 blocks across the 14 districts. It is planned to submit a supplementary action plan to NRLM for the approval of additional 14 more blocks for SVEP.
## SVEP – Expenditure & Allocation FY 2021-2022

<table>
<thead>
<tr>
<th>Budget</th>
<th>Received</th>
<th>Expenditure</th>
<th>% of Expenditure</th>
</tr>
</thead>
<tbody>
<tr>
<td>7,612.08</td>
<td>5,943.56</td>
<td>5,766.29</td>
<td>97%</td>
</tr>
</tbody>
</table>

### Rs. In Lakhs

<table>
<thead>
<tr>
<th>No. of Blocks implementing SVEP</th>
<th>Allocation for the FY 2021-2022</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Central Share</td>
</tr>
<tr>
<td>13</td>
<td>667.41</td>
</tr>
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</table>
Thank You

State Programme Manager (SVEP)
Kudumbashree