



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

**Annual Action Plan  
FY 2021-2022**



## SVEP - Background

- ♠ 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

## 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)*

- 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



## SVEP- Strategy

1

All-round approach to removing obstacles faced by entrepreneurial start-ups


2

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

3

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

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





## **SVEP - 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





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**Build bank linkage and credit flow monitoring at the Block level**



## SVEP - Budget for one Block

Sl. No.	Item	Fixed per Block	Variable per enterprise
1	Baseline study (inclusive of tablet for MECs)	`10,00,000	
2	Setting up of BRCs (including all assets)	`5,00,000	
3	Working Capital for BRC	`1,80,000	
4	Training and Capacity Building of MEC	`7,00,000	
5	Training of Community Institutions	`10,00,000	
6	Mentor and Block Support	`29,76,000	
7	Evaluation	`5,00,000	
8	Community Enterprise Fund	`2,55,17,600	
9	Admin costs of SRLM	`24,55,200	
10	Skill Building of Entrepreneurs		`7,000/ enterprise
11	Handholding Support by MECs		`3,395/ enterprise



## SVEP - 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)**
- 



# SVEP - Target

Sl No	District	SVEP Year wise targets as per DPR Total	SVEP Targets for financial year (Nos)					
			2016-17	2017-18	2018-19	2019-20	2020-21	2021-22
1	Alappuzha	1,561			200	450	450	461
2	<b>Ernakulam</b>	<b>2,054</b>	33	267	600	609	545	-
3	Idukki	1,779			200	500	500	579
4	Kannur	2,204			300	600	600	704
5	Kasargod	1,728			200	500	500	528
6	Kollam	2,175			300	600	600	675
7	Kottayam	1,813			200	500	500	613
8	Kozhikkod	1,470			200	400	400	470
9	Malappuram	2,211			300	660	660	591
10	Palakkad	1,808			200	550	550	508
11	<b>Pathanamthitta</b>	<b>2,164</b>	33	267	600	627	637	-
12	Thiruvananthapuram	2,028			300	550	550	628
13	Thrissur	1,746			200	500	500	546
14	Wayanad	1,293			200	350	350	393
	<b>State</b>	<b>26,034</b>	<b>67</b>	<b>533</b>	<b>4,000</b>	<b>7,396</b>	<b>7,342</b>	<b>6,696</b>



**S.V.E.P.**

**Plan for FY 2020 - 2021**



## Plan for FY 2021 - 2022



**Enterprise Promotion,  
Target 7,498**

A01

**Sub sector , Govt. sector  
based enterprises target**

A02

**CEF Disbursement &  
Repayment Monitoring**

A03

**Bank Linkage - Target  
800 (loans)**

A04

**Growth Enterprise  
Promotion Programme  
Phase-1**

A05

**BNSEP Committee  
Election 2021**

A06

**Marketing Initiatives for  
the SVEP Products**

A07

**SVEP Software & PTS  
upadation**

A08

**One Model Product/ SVEP  
Branded Product per block**

A09

A10

**Centre of Excellence -  
Phase 1 Blocks**

A11

**Capacity Building of  
BNSEP/MECs/LSG**

A12

**Geotagging SVEP  
Enterprises**

A13

**Documenting Best  
Practices/case studies**

A14

**Formalization of  
enterprises**

A15

**RKI EDP in 14 flood  
affected blocks**

A16

**Additional financial  
assistance to SC, ST &  
Fishing Communities**

A17

**SVEP in Vypin Block  
Phase-4**

A18

**UNDP Project - Domain  
Specialists & Sales Team**

A19

**Additional Blocks for the  
implementation of SVEP**

# 1. Enterprise Promotion



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

## Strategy & Timeline



Marketing & other support for the ME formed

Apr. 2021 – Mar. 2022

Handholding support by MECs

Apr. 2021 – Mar. 2022

Data management and PTS for the ME formed

Apr. 2021 – Mar. 2022

Project preparation & funds approval (CEF, Bank Linkage etc.)

Apr. 2021 – Mar. 2022

Training and skill development

Apr. 2021 – Mar. 2022

Identification of potential entrepreneurs (mobilization)

Apr. 2021 – Mar. 2022

# 1. Enterprise Promotion...

District	DPR targets	MEs formed upto 31 Mar. 21	% (Total Target)	SVEP Target for 21-22 as per DPR	Target carried over to 21-22	Total SVEP target for 21-22	Target per month	No. of MECs in the Block	MEs to be formed/ MEC/ month
<b>Phase 2 Blocks</b>									
TVM	2,028	1,428	<b>70%</b>	628	-28	600	50	18	3
KLM	2,175	1604	<b>74%</b>	675	-104	571	48	27	2
ALP	1,561	1104	<b>71%</b>	461	-4	457	38	23	2
KTM	1,813	934	<b>52%</b>	613	<b>266</b>	879	73	15	<b>5</b>
IDK	1,779	1223	<b>69%</b>	579	-23	556	46	21	2
TSR	1,746	1201	<b>69%</b>	546	-1	545	45	15	3
PKD	1,808	818	<b>45%</b>	508	<b>482</b>	990	83	14	<b>6</b>
MLP	2,211	1623	<b>73%</b>	591	-3	588	49	18	3
KKD	1,470	828	<b>56%</b>	470	<b>172</b>	642	54	16	3
WYD	1,293	907	<b>70%</b>	393	-7	386	32	10	3
KNR	2,204	1425	<b>65%</b>	704	75	779	65	20	3
KSD	1,728	1223	<b>71%</b>	528	-23	505	42	13	3
<b>Total</b>	<b>21,816</b>	<b>14,318</b>	<b>66%</b>	<b>6,696</b>	<b>802</b>	<b>7,498</b>	<b>625</b>	<b>210</b>	<b>3</b>

## 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



**Updation of achievements in monthly MIS**

**May 2021 – Mar. 2022**

**Formation of enterprises under Sub sector,  
Govt. sector category to achieve the target**

**May 2021 – Mar. 2022**

**Identify the opportunities under Sub sector, Govt. sector  
based enterprise formation**

**April 2021 – May 2021**

### 3. Development of CEF Repayment & Monitoring System



*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

Get approval of the new CEF management

May. 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

## 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



Submission of application to bank branches and follow-up including 100% repayment of bank loan.

April 2021 – Mar. 2022

Conduct a half day workshop for the Bank Managers at Block level.

May 2021

Preparation of bank branch wise bank loan demand based on the Business plan prepared by MECs.

May 2021

Discussion on SVEP and Bank Linkage requirements at Block and District level Bankers Committees.

April/May 2021

Orientation at BNSEP level - Discussion on importance of bank loan for entrepreneurs and possible credit linkages available at the CDS level.

April 2021



## 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**

**Sep. -  
Mar.  
2022**

**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**

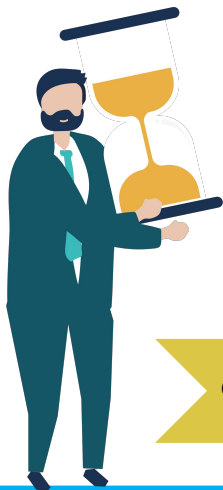
**April - Aug. 2021**

## 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



Develop the training module - get approval - and conduct training in each block.

Aug. 21 – Sep. 21

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

Preparation of guidelines /orders for the conduct of BNSEP election.

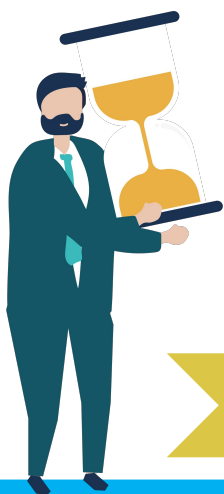
May 2021

## 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

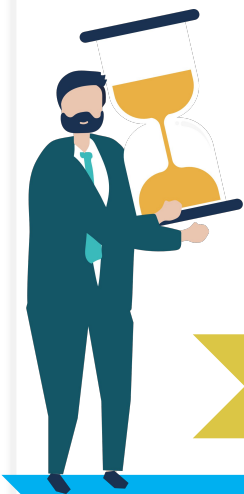
Nov. 2021 –  
Mar. 2022

## 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



Monitoring of each enterprise & provide additional support if needed (for eg: doubling their income)

Apr. 2021 – Mar. 2022

Monthly updation of Enterprise details, Entrepreneurs details, PTS and Business plan

Apr. 2021 – Mar. 2022

Upload BPs in SVEP Software - New MEs

Apr. 2021 – Mar. 2022

Completion of Past data upload

May 2021

Training to new MECs - mobile application

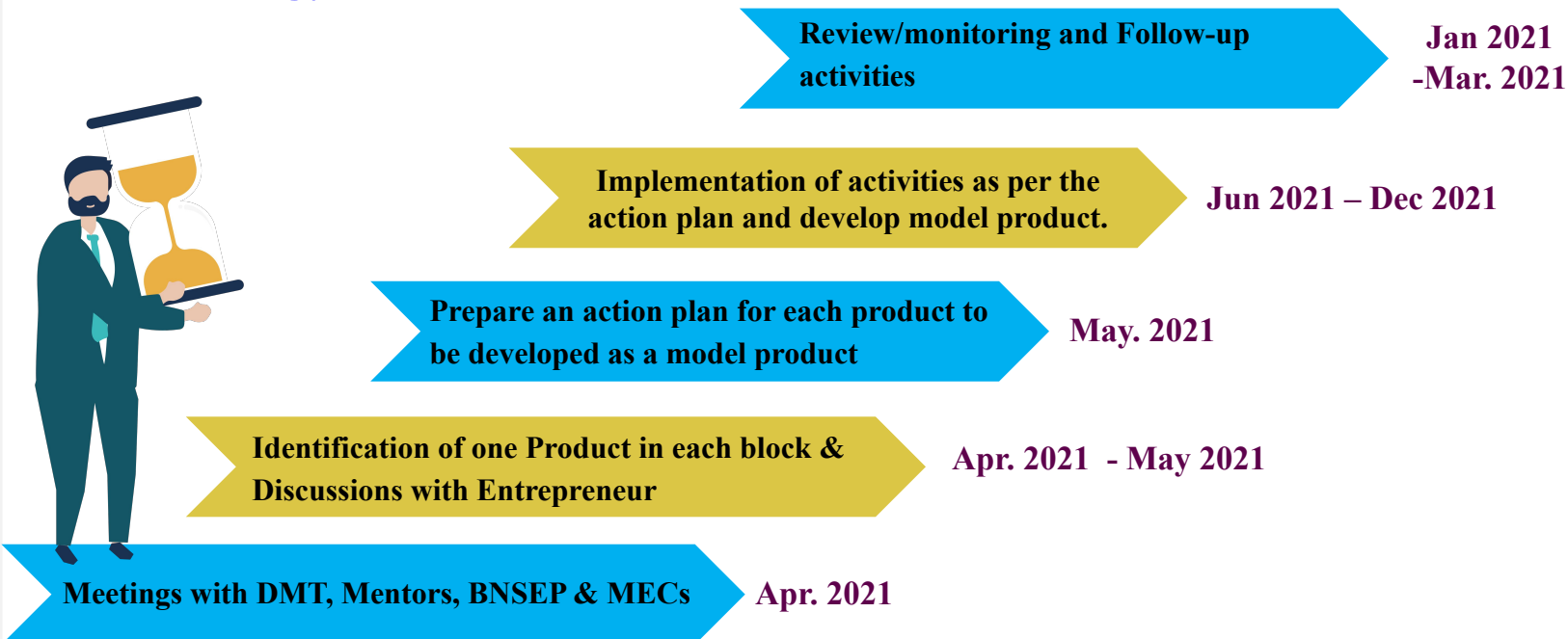
Apr. 2021

## 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

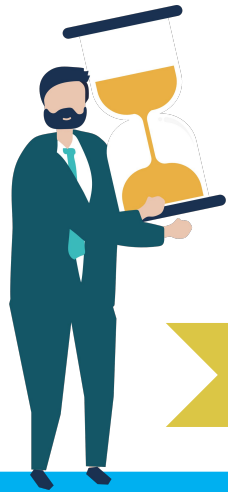


## 10. Centre of Excellence – Phase 1 blocks



*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.

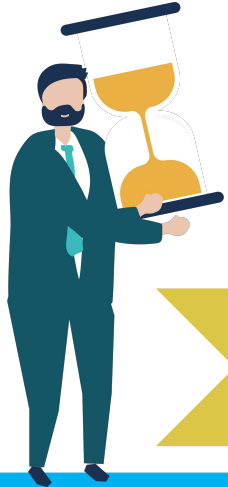
Oct. 2021

# 11. Capacity Building



*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



Conduct the Training in each block.

Sep. 2021

Conduct the BNSEP accountant training

Aug. 2021

Develop the training module for the LSG representatives training. Get approval of Training module and conduct the training in each block.

Jul. 2021

Develop the training module for the DPM training. Get approval of Training module and conduct the DPM training.

Jun 2021

Develop the training module for the MEC training. Get approval of Training module and conduct the MEC Training. .

Apr. 2021 – May 2021

## 12. Geotagging all SVEP enterprises



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

### Strategy & Timeline



Discussion in BNEP and follow-up activities

April 2021 – March 2022

Analysis of reports - Geotagged Enterprises

April 2021 – March 2022

Geotagging of all SVEP enterprises by MECs

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



Production of books/ documentaries/films/videos

Jan. 2022 - Mar 2022

Documentation of best practices/success stories

Jun 2021 – Dec 2021

Identification of best practices

May. 2021

Meeting with DMTs, Mentors, BNSEP, MECs etc

April 2021

## 14. Formalization of Enterprises



*The goal is to provide the necessary support to the entrepreneurs to obtain all the required registration and licensing.*

### Strategy & Timeline



**Monitoring and follow-up**

**April 2021 – Mar. 2022**

**Entrepreneurs will get the support of MECs to complete their necessary registration/licensing.**

**April 2021 – Mar. 2022**

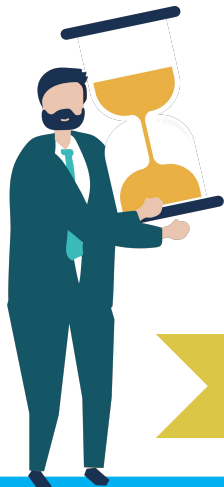
**Prepare list of eligible enterprises and provide the necessary support for registration/licensing.**

**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



NHG orientation, Triggering meeting, GOT, EDP and Enterprise formation in each block with the support of MECs

Aug 2021 – Mar. 2022

Setting up of BRCs in remaining 2 blocks, BNSEP accountant training in 14 blocks

Jun/Jul. 2021

Approval of DPR by State Mission

Jun 2021

Writing of each chapter of DPR based on the findings and analysis of surveys/FGDs

May 2021 – Jun 2021

Completion of hosting of mobile software in state data Centre and baseline study

April 2021 – May 2021

## 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



Identification of beneficiaries (SC, ST and Fishing communities) by respective CDSs and approval by BNSEP committee

Sep. 2021 – Mar. 2022

Finalization of guidelines/circulars/orders and allocation of fund to respective blocks under RKIEDP

Aug. 2021

Allocation of Fund to Kudumbashree Mission under approved Special Livelihood Package

Jul 2021

Discussions and approval of the proposals by State Planning Board

May 2021 – Jun 2021

Submission of project proposal to State Planning Board

April 2021

## 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



Implementation of SVEP in Vypin Block as per the approved DPR by MoRD. Monitoring of the project.

Sep. 2021 – Mar. 2022

Training of MECs and Selection of BNSEP committee

Aug. 2021

Setting up of BRC office and Training of MECs

Jun/Jul. 2021

Submission of final DPR to state mission and MoRD for approval.

May 2021

Complete the Enterprise survey, FGDs and collection of information from Government department, household survey and stratified survey

April 2021

## 18. UNDP Project - Domain Specialists and Sales Team



*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 specialist. It is planned to identify and place 3 more domain specialists and also to place sales team in each block.*

### Strategy & Timeline

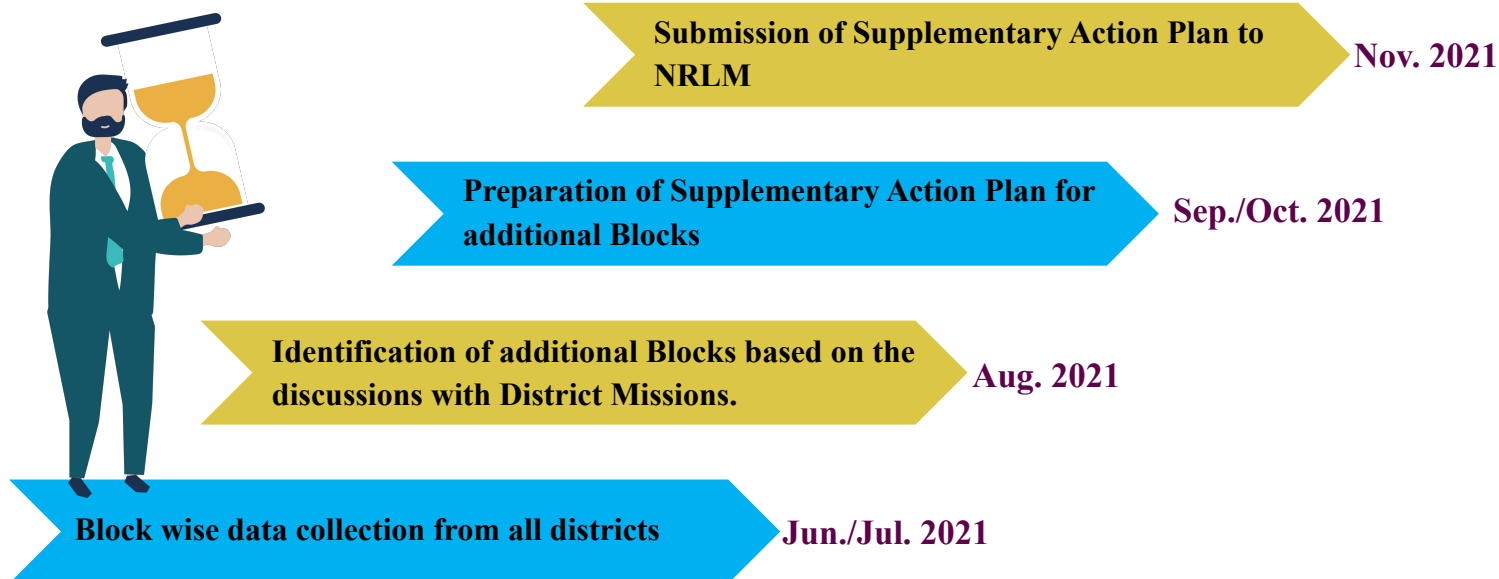


## 19. Additional 14 Blocks for the implementation of SVEP



*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.*

### Strategy & Timeline






## SVEP – Expenditure & Allocation FY 2021-2022

*Rs. In Lakhs*

Budget	Received	Expenditure	% of Expenditure
7,612.08	5,943.56	5,766.29	97%

*Rs. In Lakhs*

No. of Blocks implementing SVEP	Allocation for the FY 2021-2022		
	Central Share	State Share	Total
13	667.41	1,001.11	1,668.52







Thank You

State Programme Manager (SVEP)  
Kudumbashree

