

Poverty Alleviation and Inclusive Development Across Rural Sindh (PAIDAR) Project

1.1. Grant Application for Joint Businesses (Business Firm/ Company/ Partnership)

Please read the application carefully and provide answers to each question. Each section has to be filled properly and carefully. Incomplete and unsigned applications will not be considered for further processing.

1.1.1. The Applicant Information

Name of the applicant entity:		
Type of organization/ entity:	☐ Partnership ☐ Company/ Corporation ☐ Limited/ Liability Company ☐ Cooperative ☐ Any other type -----	
Date of establishment (dd/mm/yyyy)		
Registered under (law):		
Registration date (dd/mm/yyyy)		
Total number of partners/ shareholders in the business entity:	☐ Female ☐ Male ☐ Total: -----	
Official/ registered address of the main business place/ site:		
Official/ registered contact number of the entity:		
Contact details of key contact person No. 1:	Name (as per CNIC)	
	Designation	
	CNIC number	
	Residential address (as per CNIC)	
	Cell Number:	

	Landline Number:	
Contact details of key contact person No. 2:	Name (as per CNIC)	
	Designation	
	CNIC number	
	Residential address (as per CNIC)	
	Cell Number:	
	Landline Number:	
Whether applicant has a valid NTN Number?	☐ Yes (NTN Number: _____) ☐ No	
How many employees the business entity currently has?	☐ Female ☐ Male ☐ Total: -----	

1.1.2. Proposed Business Details

The grant funds can be accessed for both new businesses or already established & running businesses. Please accordingly fill in relevant application.

Application for Newly Proposed Business

Name of the business:		
Business type/ nature:		
Number of proposed business partners/ shareholders:		
Whether business entity/ partnership is lawfully registered?		☐ Yes (attach registration certificate) ☐ No
Whether business entity has a valid NTN number?		☐ Yes ☐ No
Whether business entity has a valid/ viable bank account?		☐ Yes ☐ No
What is title of the bank account?		☐ in the name of business entity (joint account) ☐ in the name of any individual partner
In case bank account is not joint, whether entity is willing to open a new joint bank account in the name of business entity?		☐ Yes ☐ No
Proposed site of the business (complete address)	Village/ Muhallah/ Street	
	Union Council	
	Taluka	
	District	
Whether business entity has any prior experience of running business of same nature in the past?		☐ Yes ☐ No
In case entity or any of its partner/ shareholder possess prior experience of running similar business then provide details:	When was the business established?	
	What was business name/ nature?	
	What was location of the business? (address)	

	For how long this business was managed? (Years)																															
	In what capacity this business was managed?																															
	Why was that business closed?																															
Has business entity or any of its partner ever supervised employees to run a business that you are proposing?		☐ Yes (how many? _____) ☐ No.																														
Will the business entity contribute any amount in setting up proposed business (grantee cost share)? PKR		☐ Yes ☐ No																														
In case you are contributing in setting up the business, how will you manage this amount?		☐ From my own sources/ family ☐ Will borrow from external sources ⁹																														
Grant Funds: How much amount you need to set up a business? (PKR)	PAIDAR cost share	PKR: ----- EUR: -----																														
	Grantee cost-share	PKR: ----- EUR: -----																														
	Total	PKR: ----- EUR: -----																														
What will you purchase with grant funds to set up the business? Provide details below and also mention indicative cost of each item – PKR: <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>#</th> <th>Item/ Equipment</th> <th>Cost per Unit</th> <th>Total Units</th> <th>Total Cost</th> </tr> </thead> <tbody> <tr><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td></tr> </tbody> </table>			#	Item/ Equipment	Cost per Unit	Total Units	Total Cost																									
#	Item/ Equipment	Cost per Unit	Total Units	Total Cost																												
Are you proposing a home-based business?		☐ Yes ☐ No.																														
If your proposed business is not home based, do you have space/ place to set up the business?		☐ Yes ☐ No.																														
In case you have space to set up the business, in which capacity you own or plan to own this space?		☐ business entity owns the space ☐ on lease ☐ Any other arrangement.																														
Will you require skilled & skilled labor to run your business? If yes, how many?		☐ Yes ☐ No																														
How will you manage skilled & unskilled labour?		☐ Family members ☐ Market hiring																														
Will your business produce require marketing outside district Sujawal? If yes, where?		☐ Yes _____ ☐ No (locally consumed)																														
How much monthly profit do you expect to get from the proposed business idea ¹⁰ ? (PKR)																																
Will you require any technical assistance or guidance in managing your proposed business?		☐ Yes (details) _____ ☐ No																														

⁹ Co-investment from other organizations or financial institutions is now allowed.

¹⁰ Appraisal team will work out this during appraisal in collaboration with applicant & his/her family members

How much additional employments will your business create with PAIDAR grant funds?	Male: _____ Female: _____						
Grant duration: How much time you need to set up the proposed business upon receipt of first tranche? (months)							
Do you have at least two guarantors who can give undertaking on legal stamp paper along with post-dated cheques (equivalent to the first tranche of the grant) of their bank accounts that your entity will use the grant funds only for intended purpose of setting up the business?	☐ Yes ☐ No.						
Please provide details of the guarantors							
Guarantor No. 1							
Name:							
Gender:							
Age – years:							
CNIC Number:							
Address as per CNIC:							
Contact Number:							
Occupation:							
Bank Account Details:	<table border="1"> <tr> <td>Bank Name</td> <td></td> </tr> <tr> <td>Branch Name:</td> <td></td> </tr> <tr> <td>A/C Number:</td> <td></td> </tr> </table>	Bank Name		Branch Name:		A/C Number:	
Bank Name							
Branch Name:							
A/C Number:							
Guarantor No. 2							
Name:							
Gender:							
Age – years:							
CNIC Number:							
Address as per CNIC:							
Contact Number:							
Occupation:							
Bank Account Details:	<table border="1"> <tr> <td>Bank Name</td> <td></td> </tr> <tr> <td>Branch Name:</td> <td></td> </tr> <tr> <td>A/C Number:</td> <td></td> </tr> </table>	Bank Name		Branch Name:		A/C Number:	
Bank Name							
Branch Name:							
A/C Number:							
Can you give post-dated cheques of your joint bank account (equivalent to the first tranche) as a guarantee that grant funds will be used only for intended purposes?	☐ Yes ☐ No.						
Complete mailing address of the applicant along with contact number for correspondence regarding grant application.							

Application for Existing/ Established & Ongoing Business

Name of the business:		
Business type/ nature:		
Number of existing business partners/ shareholders:		
Year of the establishment of this business?		
What is age of the business? (years/ months)		
Whether business entity/ partnership is lawfully registered?		☐ Yes (attach registration certificate) ☐ No
Whether business entity has a valid NTN number?		☐ Yes ☐ No
Whether business entity has a valid/ viable bank account?		☐ Yes ☐ No
What is title of the bank account?		☐ in the name of business entity (joint account) ☐ in the name of any individual partner
In case bank account is not joint, whether entity is willing to open a new joint bank account in the name of business entity?		☐ Yes ☐ No
Provide complete address of the existing business place.	Village/ Muhallah/ Street	
	Union Council	
	Taluka	
	District	
How many skilled and unskilled labourers are employed currently?		Male: _____ Female: _____
What is total value of the existing business? (finished & unfinished products, raw material, equipment etc.)		
Will the business entity will contribute any additional amount in setting up proposed business (grantee cost share)? PKR		☐ Yes ☐ No
If business entity is contributing additional amount from its own sources then provide details:	Approximately how much amount will be contributed? PKR	
	How this contribution will be pooled?	☐ contributed by business owners ☐ will borrow from external sources ¹¹
What is the intended purpose for additional grant funds?		☐ Expansion of the same business at same place ☐ Opening new outlets of same business ☐ Introducing new technology & innovation ☐ Any other purpose _____
How many additional employments will this business generate after PAIDAR funding?		Male: _____ Female: _____ Total: _____
Grant Funds: How much additional amount is needed for the business? (PKR)	PAIDAR cost share	PKR: ----- EUR: -----
	Grantee cost-share	PKR: ----- EUR: -----
	Total	PKR: ----- EUR: -----

¹¹ Co-investment from other organizations or financial institutions is now allowed.

What will you purchase with grant funds to expand the business? Provide details below and also mention indicative cost of each item – PKR:				
#	Item/ Equipment	Cost per Unit	Total Units	Total Cost

What is expected raise in your profit with additional funding under PAIDAR ¹² ? (PKR)	
Will you require skilled & unskilled labour to expand the business with PAIDAR grant funds?	☐ Yes ☐ No
In case you need skilled labour to expand business, from where you will get this?	☐ From local market ☐ From outside Sujawal district
Do you need technical assistance and training to better manage your current and expanded business?	☐ Yes ☐ No
Grant duration: How much time you need to set up/ expand the proposed business upon receipt of first tranche? (months)	
Do you have at least two guarantors who can give undertaking on legal stamp paper along with post-dated cheques (equivalent to the first tranche of the grant) of their bank accounts that your entity will use the grant funds only for intended purpose of setting up the business?	☐ Yes ☐ No.

Please provide details of the guarantors

Guarantor No. 1		
Name:		
Gender:		
Age – years:		
CNIC Number:		
Address as per CNIC:		
Contact Number:		
Occupation:		
Bank Account Details:	Bank Name	
	Branch Name:	
	A/C Number:	

Guarantor No. 2	
Name:	
Gender:	
Age – years:	
CNIC Number:	
Address as per CNIC:	
Contact Number:	

¹² Grant appraisal team will do these calculations with applicant during technical & social appraisal

Occupation:		
Bank Account Details:	Bank Name	
	Branch Name:	
	A/C Number:	
Can you give post-dated cheques of your joint bank account (equivalent to the first tranche) as a guarantee that grant funds will be used only for intended purposes?		☐ Yes ☐ No.
Complete mailing address of the applicant along with contact number for correspondence regarding grant application.		

Business Plan (ڪاروباري منصوبو)

Name of entrepreneur درخواستگزار جو نالو		Name of Business ڪاروبار جو نالو		Nature of Business ڪاروبار جي نوعيت	
Location Of Business ڪاروبار جي جڳھ		Grant Required گهربال مالي مدد		Applicant Share درخواستگزار جو حصو	
Business Description ڪاروبار جا تفصيل					
What you intend to do? توهان ڇا ڪرڻ جو ارادو رکيو ٿا؟					
Type of Business ڪاروبار جو قسم	☐ Production پيداوار ☐ Processing تياريءَ جو عمل ☐ Trading واپار ☐ Services خدمت				
Target Market: (Who are your target customers?) توهان جا گراهڪ ڪير آهن يا هوندا؟					
Why will customers choose your product or service? گراهڪ توهان جي پراڊڪٽ يا خدمت کي ڇو چونڊيندا؟					
Innovation: What is new in your business idea (technology, method, or unique approach?) جدت: توهان جي ڪاروبار ۾ نئون ڇا آهي (ٽيڪنالاجي، طريقو يا منفرد رسائي)					
Market Analysis					
Brief about market trends of your proposed business. توهان جي تجويز ڪيل ڪاروبار جي مارڪيٽ جي رجحانن بابت ڄاڻ ڏيو					

Do you know about your competitors available in the market/area? ڇا توهان کي مارڪيٽ/علاقه ۾ موجود پنهنجن مد مقابلي بابت ڄاڻ آهي؟	
Marketing & Sales Strategy	
Pricing Strategy: (how you will make your product or service cost efficient) توهان پنهنجي پراڊڪٽ يا خدمت کي مناسب قيمت جوڳو ڪيئن بڻائيندا؟	
Marketing & Promotion: (how will you make people aware of your business)? مارڪيٽنگ ۽ پروموشن: (توهان ماڻهن کي پنهنجي ڪاروبار بابت آگاهه ڪيئن ڪندا؟)	
What will be your monthly sales and income. توهان جي ماهوار وڪرو ۽ آمدني ڪيتري ٿيندي؟	
What will be the market of your product or service? توهان جي پراڊڪٽ يا سروس جي مارڪيٽ ڪهڙي هوندي؟	
What will be the transportation channels of your business? توهان جي ڪاروبار جي ٽرانسپورٽ جا ذريعا ڪهڙا هوندا؟	
Job Creation	
If exiting business how many employees are currently working and how many will be added جيڪڏهن ڪاروبار اڳ ۾ هلي رهيو آهي، ته هاڻي ڪيترا ماڻهو ڪم ڪن ٿا ۽ اڳتي هلي ڪيترا وڌيڪ رکيا ويندا؟	هلندڙ ڪاروبار لاءِ (Exiting) ڦل _____ عورت _____ مرد _____ نئي شموليت (New addition) ڦل _____ عورت _____ مرد _____

If new business how many employees will be hired. جيڪڏهن نئون ڪاروبار شروع ڪيو ويندو، ته ڪيترا ماڻهو رکيا ويندا؟	Male مرد _____ Female عورت _____ Total ٽال _____			
How will your business contribute to the local employment generation, or will it need hiring from outside of district Sujawal? توهان جو ڪاروبار مقامي ماڻهن لاءِ روزگار ڪيئن پيدا ڪندو يا سجاوڪان ٻاهر کان ماڻهو رکڻا پوندا؟				
<u>Sustainability Strategy</u>				
How you will ensure that your proposed business would not contribute to environmental degradation? توهان ڪيئن پڪ ڪندا ته توهان جو ڪاروبار ماحول کي خراب نه ڪندو؟				
Business sustainability: (After completion tenure of PAIDAR grant, how will you ensure the business sustainability)? ڪاروبار جي پائيداري: (پائيدار گرانٽ ختم ٿيڻ کان پوءِ توهان پنهنجو ڪاروبار ڪيئن هلائيندا ۽ مسلسل قائم رکندا؟				
How would you spend / utilize grant money if it is given in 3 trenches جيڪڏهن گرانٽ جي رقم 3 قسطن ۾ ڏني وڃي، ته توهان ان کي ڪيئن خرچ / استعمال ڪندا؟				
S.No. نمبر	Amount رقم	Description Purchasing strategy وضاحت خريداري جي حڪمت عملي	Utilization (material list) استعمال ٿيندڙ سامان جي لسٽ	Duration دورانيو
1 st				

2 nd				
3 rd				

Risk Assessment & Mitigation Plan خطرڻ جو جائزو ۽ گهٽائڻ جو منصوبو	
Potential Threats and Challenges: what are the potential risks in this business? هن ڪاروبار ۾ ممڪن خطرا ڪهڙا آهن؟	
Risk Mitigation Strategy: What mitigation strategy will you adopt to deal with above-mentioned threats and challenges? مٿي بيان ڪيل خطرڻ ۽ مشقلاتن کي منهن ڏيڻ لاءِ توهان ڪهڙي حڪمت عملي اختيار ڪندا؟	

Kindly provide list of material, items, and machines required for your business, that should be on maximum level market analyzed.

مهرباني ڪري پنهنجي ڪاروبار لاءِ گهربل مواد، شيون ۽ مشينن جي فهرست ڏيو، جيڪا وڌ کان وڌ مارڪيٽ تجزيي جي بنياد تي هجي.

S.no نمبر	Material سامان	Quantity تعداد	Per unit cost في عدد قيمت	Total cost قل قيمت
1.				
2.				
3.				
4.				
5.				
6.				
7.				
8.				
9.				
10.				
11.				
12.				
13.				
14.				
15.				
16.				
17.				
18.				
19.				
20.				
21.				
22.				
23.				
24.				
25.				
26.				
27.				

Submitted By: Signature:

Grant Officer Name: Signature:

**Poverty Alleviation and Inclusive Development Across
Rural Sindh Programme (PAIDAR) Micro Grant District Sujawal
NRSP – National Rural Support Programme**

Budget for Business (ڪاروبار جو تخمينو)			
S.NO	Major Cost Items (وڏي خرچن واريون شيون)	Per unit cost في عدد قيمت	Total Cost (PKR.) Estimated ڦل لاڳت لاڳت (پي.ڪي. آر) اندازو
1	Construction cost or (Rent for six months if rented premises will be used for the proposed business) تعميري لاڳت يا (چاهه مهينن جي ڪرائي جيڪڏهن ڪرائي جي عمارت مقرر ڪيل ڪاروبار لاءِ استعمال ڪئي ويندي)		
2	Machinery-1 مشينري		
	2-		
	3		
	4		
3	Equipment (solar system, generator, computers, security system and other electrical items if any) سامان (سولر سسٽم، جنريٽر، ڪمپيوٽر، سڪيورٽي سسٽم ۽ ٻيا اليڪٽرڪ سامان جيڪڏهن ڪي هجن)		
4	Furniture & fixture (فرنيچر ۽ مستقل سامان)		
5	Raw Material requirement for six months (چهن مهينن لاءِ خام مال (جي گهرج))		
6	Operational Cost for six months (staff Salaries, Utilities, marketing, distribution, advertisement etc. (چاهه مهينن لاءِ عملي لاڳت) ملازمن جي پگهار، بجلي، گئس ۽ پاڻي جو بل، مارڪيٽنگ، ڊسٽريبيوشن، (۽ تشهير يا اشتهاروغيره))		