#### 1. The PAIDAR Project

Poverty Alleviation and Inclusive Development Across Rural Sindh (PAIDAR) is a five-year programme funded by European Union to support the Government of Sindh in implementation of its Poverty Reduction Strategy in five selected districts<sup>1</sup>. The long-term objective of PAIDAR project is to contribute to sustainable poverty reduction and improvement of livelihoods of poor women, men, and young people across Sindh province.

The purpose of the PAIDAR project is to support Government of Sindh to implement its Poverty Reduction Strategy as a whole and in particular sub-strategies that aim at:

- A. <u>Fostering economic development, enterprise development, and job creation</u> with the objective of increasing income of the poor women, men and young people; and
- B. Optimize public service delivery to enhance access to livelihood improvement services such as water, electricity, health services and education with the ultimate objectives of both improving living conditions and quality of life and reducing poor household' expenditures that arise as a cost resulting from lack of access to such services and poor living conditions.

#### 2. Micro-Grants Component of the PAIDAR project

To achieve the target of Economic Development, Enterprise Development and Job Creation as sited above, the PAIDAR project will provide technical assistance, capacity building and financial support to a significant number of micro and small enterprises in target RGCs<sup>2</sup> with the objective to overcome COVID-19 impacts on enterprises, support enterprise development and business development.

To this end, the PAIDAR project will provide Grants to support micro businesses and Small & Medium Enterprises (SMEs) that demonstrate strong potential for enterprise development, income generation, job retention and creation. These can be new business ideas or existing businesses that need resources for expansion and/or innovation.

#### 2.1. Eligibility Criteria to access Micro-Grants

The grants will be given to 'individuals' as well as private sector entrepreneurs/ business firms or companies.

#### 2.1.1. <u>Eligibility Criteria for Individual Applicants</u>

In order to access grant funds under PAIDAR project, the applicant:

- i) must plan to do the business within district Sujawal.
- ii) must be resident of the Sujawal district and possess valid proof of residency i.e., domicile and/or Computerized National Identity Card (CNIC).
- iii) must have a valid National Tax Number.
- iv) Documents of proposed site (Rent Agreement, Lease, ownership, partnership) etc.
- v) must be between the age bracket of 18 to 60 years.
- vi) must be in good physical condition without any mental health issues to manage his/her business independently. Persons with disabilities who are mentally fit are eligible to apply provided this disability does not restrict them from travel & exposure to markets.

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 $<sup>^{</sup>f 1}$  These districts include Thatta, Badin, Sujawal, Larkana and Tharparkar.

<sup>&</sup>lt;sup>2</sup> Government of Sindh will establish Rural Growth Centers (RGCs) in all the target district as economic hubs to promote business activity and employment creation.

- vii) should preferably be literate to some extent. However potential women entrepreneurs can be exempted from this condition provided they have other educated family members to support documentation & grants related record keeping & reporting.
- viii) should preferably have prior demonstrated experience of running his/her own entrepreneurship. However prospective women applicants who have viable business ideas can be exempted from this condition.
- ix) must have readily available space for setting up businesses in homes or markets or other appropriate places. Applicant will have to give an undertaking that he/she owns the space for setting up business and will not replace business elsewhere within two years of setting up the business.
- x) must present at least two guarantors, one from public sector BPS-14 or above and 2<sup>nd</sup> should be notable/well reputed person who are ready to give an undertaking and take full responsibility that the applicant will use the grant for intended purposes.
- xi) must either possesses valid and active bank account in his/her name in any scheduled bank and can present a bank statement as proof, OR if bank account does not exist then applicant is ready to open the bank account and fulfil the requirements thereof.
- xii) must be willing to participate in technical assistance & business management orientation sessions to be organized from time to time.

### **2.1.2.** Eligibility Criteria for Private Sector Business Partnerships/ Entities/ Companies In order to access grants under PAIDAR project, the applicant entities must:

- i) possess viable business within district Sujawal and can provide valid & verifiable proof of having an active business.
- ii) be doing business which is not in the negative list of businesses as explained under section 2.3 of this document.
- not have a large-scale business with a cumulative worth of PKR. 2.5 million (Tow Million and Five Hundred Thousand) in the shape of raw material, finished & unfinished products excluding the value of land/ business place.
- iv) must either own a business place or possess valid land lease agreement in the name of business entity/ partnership.
- v) Documents of proposed site (Rent Agreement, Lease, ownership, partnership) etc.
- vi) must have a valid bank account in the name of business entity with joint signatories and can present bank statement as a proof along with application.
- vii) must possess active National Tax Number.
- viii) must be a registered entity under relevant laws of the land with a proof of valid registration.
- ix) must present at least two guarantors, at least one from public sector BPS-14 or above and 2<sup>nd</sup> should be notable/well reputed person who are ready to give an undertaking and take full responsibility that the applicant will use the grant for intended purposes.

#### 2.2. Potential Business Trades

An indicative list of potential business trades is given below just to give an idea. However, this is not a binding and any new and innovative business idea will be welcomed based on its feasibility:

S. No	Types Potential Business/ Trades for PAIDAR Grant
1	Aquaculture /Farming, Fattening and trading of fish, crab, shrimps, etc.
2	Auto Engineering / Auto Mechanical / Electrical Workshop / Auto Parts Manufacturing,
	Repair Workshop, Tyre Puncture and Wheel Alignment Workshop, etc.
3	Construction & Material (Bloc Dikka, Tiles & Pavers Manufacturing -cement, marble
	chips, recycled plastic, etc.)
4	Schools, Training Houses, Skill Development Centers, Computer and Science Labs, etc.)
5	Fitness and Salon (Fitness Centers, Barber Shops, Beauty Parlors, etc.)
6	Production and sale of pulp, sweets, pickles, juices, Ice Cream manufacturing, edible
	oils, bakery & confectionery products, chocolates, etc., including cold chain businesses)
7	Production and sale of biofuel, biogas, bio-fertilizer/compost, solar system
	manufacturing, etc.)
8	Manufacturing and Sale of Garments /Handicrafts, Stitching/Tailoring Businesses,
	Wooden Furniture-beds, cabinets, chairs, etc.)
9	Hospitals, Medical Centers, Clinics, etc. run by certified medical doctors)
10	Hotels, Restaurants, etc.
11	Panaflax / Banner Printing, etc.
12	Laundry
13	Value Chain Industry (e.g., tomato ketchup, chili sauce, etc.)
14	Oil Expeller / Oil Press (Coola)
15	Dal and Other Spices (Masala Jaat) Packaging
16	Plastic Bottle Manufacturing and Other Small Businesses
17	E-Commerce
18	Eco-Friendly Bag Manufacturing (cloth, jute, recycled materials, etc.)
19	Footwear, Sandal, and Shoe Manufacturing
20	Commercial Deep-Sea Fishing Vessel Operation (Fully Loaded Boat)
21	Chips Factory
22	Small Candy Factory
23	Decoration, Catering, and Event Management Services
24	Car Wash Service Station

### And many other businesses related to those businesses

#### 2.3. List of Negative Activities

Grants under PAIDAR project cannot be provided for the following businesses:

- i. Infrastructure & construction support grants
- ii. Transportation
- iii. Any type of Cash grant
- iv. Subsistence or consumable grants (Lively hood)

- v. Grants for non-income generating consumables such as appliances etc.
- vi. Agriculture & livestock production (however grants for value chain development in these two areas are eligible such as cheese production, milk & yogurt business, tomato ketchup & chili businesses, sale/purchase of raw agriculture produce such as vegetables & fruits etc.)

#### 2.4. Grants funds disbursement mechanism

- i. The grants payment will be made in installments and the number of installments will be determined in consultation with successful grantee and based on the nature of proposed business.
- ii. The payments will be made through approved banking channels
- iii. First payment will be made in advance and last (not exceeding to more than 10% of the total grant amount) will be made upon completion of work and physical verification by NRSP and/or UNIDO officials. Amount of first payment/installment will be decided based on nature of the proposed business and ability of the grantee to handle grant funds.
- iv. First installment will be released after physical verification of the pre-disbursement conditions which will include, but may not be limited to, the following:
  - a. Presence of a valid CNIC and NTN in the case of individual grantees
  - b. Presence of NTN and valid registration under relevant laws of the land in case the grantee is a business firm/ company or partnership
  - c. Documentary evidence of an active bank account in the name of grantee
  - d. Personal guarantee of at least two guarantors, one from public sector BPS-14 or above (serving government official) and 2<sup>nd</sup> should be notable/well reputed person who are ready to give an undertaking and take full responsibility that the applicant will use the grant for intended purposes.
  - e. Documentary evidence that grantee possesses adequate space for setting up the business. This could be a lease agreement or any other document confirming that grantees own the land/space for setting up business.
  - f. In case grant funds are requested for an ongoing business, provision of a documentary evidence that business exists in the name of grantee (individual or business entity). This can be an undertaking on a legal stamp paper attested by designated rotary public officer.

### 2.5. How to submit Grant Applications

The eligible grantees should submit duly filled grant applications to NRSP Regional Office Hyderabad on the following address:

To,

Regional General Manager
Grant Application for UNIDO - PAIDAR Project
NRSP Regional Programme Office
Hyderabad — Mirpur Khas Dual Carriage Road
Near Gul Mohar Restaurant
Rahooki, Hyderabad
T: 0303 7772135

Grant Application Template is given in this document in the following sections. Incomplete applications will not be considered for further processes.

### 3. Grants Fund Application and Proposed Business Plan

The Grant Applications will be different for individual applicants and business entities/firms/partnership.

#### 3.1. Grant Application for Individual Applicants

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.

3.1.1. The Applicant Information:		درخواست ڏيندڙ جي ڄاڻ
Name of the Grant Applicant <sup>1</sup> :		
درخواست ڏيندڙ جو نالو		
Is applicant member of any NRSP-organized	Yes (name of CO	)
CO?	□ No	
ڇا درخواست ڏيندڙ اين آر ايس پي جي ڪنهن منظم سي	و جو نالو	□جيڪڏهن ها ته سي ا
او جو ميمبر آهي	□نه	
Age of the Applicant (as per CNIC) – years:		
درخواست ڏيندڙ جي عمر (قومي شناختي ڪارڊ جي		
مطابق)		
Gender: جنس	Male □	مرد 🗆
	Female	عورت 🗆
	Transgender	ترانسجينڊر 🗆
Any Physical Disability:	? Yes	
	In case of Yes, brief details of	f disability:
	□ ها □ نه	
	3 1	جيڪڏهن ها ته جسماني معذوري جا
ڪنهن قسم جي جسماني معذوري	ا تفضیل دیو	جيڪدهن ها ته جسماني معدوري جا
Marital status – tick relevant option:	Married	□ شادي شده
اذدواجی حثیت _ لاگاپیل حیثیت تی نشان لگایو		**
اددواجي حليك _ وېپين حيليك يي تسان تېيو	Unmarried	□غير شادي شده
	Widowed	□ بيواه
Education level:	Divorced	🗌 طلاق شده
تعليمي معيار Education level: تعليمي معيار		
پيء جو نالو		
Spouse Name – if applicable:		
زال جو نالو جيڪڏهن قابل اطلاق هجي		
CNIC Details: CNIC Number:		
قومي شناختي ڪارڊ نمبر قومي شناختي ڪارڊ جا		
Issue date:		
جاري ٿيڻ جي تاريخ مصم سيامنا ۾ کا		
Valid up to:		
ختم ٿيڻ جي تاريخ Whether applicant has a valid NTN Number?	☐ Yes (NTN Number:	1
عند المعالمة المعالمعالمة المعالمة المعالمة المعالمة المعالمة المعالمة المعالمة الم	· · · · · · · · · · · · · · · · · · ·	
چا درخواست ڪندر وٺ صحيح خوي نيڪس نمبر رهي.		<b>4</b> : □
	□ها صحيح قومي ٽيڪس نمبر آهي؟	2

Complete Address of the Appl	icant:	Village Name:	
درخواست ڪندڙ جو مڪمل يتو	icaric.	Union Council Name:	
درخواست ڪندر جو مڪمل پنو		<u> </u>	
		Tehsil/ Taluka Name:	
		District Name:	
		, No.	ڳوٺ جو نالو؛
		1	يونين ڪائونسل جو ا
			تعلقي جو نالو؛
		نالو؛نالو؛	ت ضلعي جو ا
	1-1-1		
	ڊوميسائل جو ضا		
Contact Number of the Applic	ant:	Cell Number:	
درخواست ڪندڙ جو رابطو نمبر		Landline Number (if any):	
			_موبائل فون نمبر؛
		يا بيو كو	لينڊ لائن نمبر؛
Emergency Contact Numbe	•	Cell Number:	
main contact number of appli	•	Landline Number (if any):	
جو نمبر (درخواست ڏيندڙ جي مکيه	ايمرجنسي رابطي -		_موبائل فون نمبر؛
:رابطي نمبر کان سواء)		يا بيو كو	_لينڊ لائن نمبر؛
Details of Next of Kin <sup>2</sup> :	نالو :Name		
	Relationship		
پنهنجي پاران وارث جا تفصيل	with Applicant		
_	درخواست ڏيندڙ		
	سان تعلق		
	CNIC Number:		
	قومي شناختي		
	ڪارڊ نمبر		
Contact Number:			
درخواست ڏيندڙ جو رابطو نمبر			
Address (as per CNIC):		Village Name:	
مطابق درخواست ڏيندڙ جو مڪمل	قومي شناختي كارد	Union Council Name:	
پتو		Tehsil/ Taluka Name:	
		District Name:	
			ڳوٺ جو نالو؛
		نالو؛نالو	يونين كائونسل جو ن
			تعلقي جو ناملو؛
		جو	ضلعي
			ِ نالو؛

<sup>&</sup>lt;sup>1</sup> As given on the CNIC

<sup>&</sup>lt;sup>2</sup> Can be spouse, father, son/daughter or any other close & blood relative

The grant funds can be accessed for both new businesses or already established & running

3.1.2 **Proposed Business Details** 

businesses. Please accordingly fill in relevant application.

تجويز كيل كاروبار جا تفصيل

	هلندڙ ڪاروبارن لاءِ ڏئي سگهجن ٿا. مهر	اروبارن يا اڳ ۾ ئي قائم ڪيل ۽	۔د جو سهڪار ٻنهي، نون ڪ
0,10	لاڳاپيل درخواس New Business (for Individual Appl	icants) درخواست	ڪاروبار لاءِ در <b>خ</b> واست (انفراد
۱۹۲۱۱۰۱۱۰۱۱۲۰۲ درن لاءِ)			
(>= 3)	*		
Name/Type of the	e Proposed Business <sup>3</sup> :		
ڪيل ڪاروبار جو قسم	نالو/ تجويز ڪَ		
	orior experience of managing	? Yes	No
similar business ir		له 🗆 عا	5 🗆
	ڇا توهان وٽ ماضي ۾ ساڳئي ڪاروب		
جو اڳوڻو تجريو آهي؟	هلائڻ		
	In what capacity you managed	Owner of the business	
		Employee	
	ماضي ۾ توهان ڪهڙي صلاحيت /		
	عهدي ۾ هن سرگرمي کي منظم ڪيو	□ڪاروبار جو مالڪ	
جيڪڏهن توهان	هلايو اه <i>ي</i> ؟	املازم	
وٽ اڳوڻو تجربو آهي		□يا بي ڪنهن شرط تي	
ته تفصیل فراهه	How long you managed this		
ڪريو	business (years):		
	توهان ڪيترو وقت هن ڪاروبار کي		
	:هلايو (سال)		
	What was the location of this		
	business?		
	هن ڪاروبار کي هلائڻ جو هنڌ ڪهڙو هو؟		
	Why you left/close that		
	business?		
	توهان اهو ڪاروبار ڇو ڇڏيو/بند		
	کرو: از		
	In case you were an employee,	Name:	
	give name & contact details of	Contact No:	
	the owner of that business:		
	ان صورت ۾ جيڪڏهن توهان هڪ		نالو؛نالو
	ملازم آهيو، ان ڪاروبار جي مالڪ جو		رابطو
	نالو ۽ رابطي جا تفصيل ڏيو		نمبر؛
What was your	responsibility/role in managing		
that business?			
واري / ڪردار ڇا هو؟	انهي ڪاروبار کي هلائڻ ۾ توهان جي ذمير		
n case you owner	d a similar business, do you	☐ Yes (details	)
•	Please attach a copy of the proof	No.	/
	جيڪڏهن توهان وٽ ساڳيو ڪاروبار آه		ها ته تفصيل فراهم
	جو ڪو ثبوت آهي؟ مهرباني ڪري		آڪيو
مر پر پر	<u>.</u>		J.,— ·
Have you ever	supervised employees to run a	☐ Yes (how many?	)
business that you		□ No.	,
		1	II.

من جي	روبار کي هلائڻ لاءِ ملازر	ن ڪنهن ڪا	ڇا توهان ڪڏهر			ته كيترا	ھا
ي رهيا	وبار توهان تجويز ڪرو	جيكو كار	نگراني ڪئي آهي	_		للازملازم	۵_
آهيو؟				□نه			
Will	you contribute any	y amount	in setting up	Yes			
proposed business (grantee cost share)? PKR				□ No			
به رقم	قائم ڪرڻ ۾ پنهنجي ڪا	ڪيل ڪاروبار	چا توهان تجويز د	_ها			
,	# 1 1 1 1 1		۔ جوڙيندا (درخواس	ا نه	]		
In ca	se you are contrib			☐ Fron	n my own source	s/ family	$\exists$
	ess, how will you ma				borrow from exte		
	، ڪرڻ ۾ حصو وٺي رهيا	_				د ۱۳۵۰ عصر کو ۱۳۵۰ سنهنجی پنهنجی ذریعن سان /	٥
_	ا قِم کی ڪيئن گڏ ڪندا جر						
	Funds: How much		nst share	PKR·	ين ذريعن كان قرض وأ E E	ب مورد ۱۱R:	
	int you need to set			T IXIX.	_	OIX.	
unak	ousiness? (PKR)	Grantee c	ost-share	PKR:	F	UR:	$\exists$
مال قائما	مالي مدد: توهان کي ڪارر	رقم جو	درخواست باران		_		
وبار قائم	مايي مدد. نوهان يي ڪارر ڪ ٿڻا الاء ڪ تائي س	حصو؛	-3				
بم جي تيآھ کا	ڪُرڻ لاءِ ڪيتُري ر خن مين	Total	قل رقم؛	PKR:	E	UR:	
ت آهي؟		ith analytic	, , , , , , , , , , , , , , , , , , ,	نام داما ما	anna Duna sida da	taila halaurand alaa	_
	will you purchase w	_		ile busii	ness: Provide de	talls below allu also	
	ion indicative cost of			1	*1 * 1 1 1 1 1	At 8 / 812 1 1/ 1/2	
			كندا؛ هيٺ دىل	ڇا حريد ه	مليل مالي مدد مال	هان كاروبار قائم كرڻ لاءِ	ىور
	میار، اندازن رقم، سان تفص	مع	0	. **		Table	+
#	Item/ Equipment		Cost per U		Total Units	Total Cost	
نمر	شيون / سامان		ليمت في عدد	9	ڪل عدد	ڪل لاڳت/قيمت	4
-							- 1
							4
							11
							11
							11
							- 1
-							-
							-
							4
							4
							1

 $<sup>^{3}</sup>$  For example, Type shop or Handicraft's shop or Motorbike showroom etc. as the case maybe

 $<sup>^{\</sup>rm 4}$  Co-investment from other organizations or financial institutions is now allowed.

Are you proposing a home-based business?	2 Yes 2 No.
ڇا توهان هڪ گهريلو / گهر تي ٻڌل ڪاروبار پيش ڪري رهيا	
ي و ١٥٠ و ي و ١٥٠ و ي و ١٩٥٠ و ي و ١٩٠٠ و ي و ١٩٠٠ و ي	ا نه □
If your proposed business is not home based, do	② Yes ② No.
you have space/ place to set up the business?	
جيڪڏهن توهان جو تجويز ڪيل ڪاروبار گهر تي مشتمل نه	la l
آهي، ڇا توهان وٽ ڪاروبار قائم ڪرڻ لاءِ جاءِ/ جڳهه آهي؟	4ù □
In case you have space to set up the business, in	individual owner of the space
which capacity you own or plan to own this	joint owner (relation with other owners
space?	Joint owner (relation with other owners
عبي عبي عبير الله عبير الله عبير الله عبير الله عبير الله الله الله الله عبير الله الله الله الله الله الله الله الل	
جيڪنمل تومان وٺ ڪروبر عمل ڪرڻ جو ڪهڙي حيثيت ۾ مالڪ آهيو يا ان جاءِ جي مالڪ ڪرڻ جو	َ جڳھ جي انفرادي مالڪ گڏا جي ان ڪر دي ال کي جان
ڪهري حيبيت ۾ سند احيو ۽ ان جءِ بي سندي ڪرن جو ا	گڏيل مالڪ (ٻين مالڪن سان 
-: الميدة والميدة الميدة	
	on lease
	space belongs to a blood relative/ family
	member (details)
	□جڳھ رت جي رشتيدار / خاندان جي ميمبر سان تعلق
	رکی ٿو.(تفصيل ڏيو)
If proposed business is not home-based then give	
complete address of proposed business site.	
جيكڏهن تجويز كيل كاروبار گهر تي ٻڌلِ نه آهي ته تجويز	
ڪيل ڪاروباريجي جڳھ جو پورو پتو ڏيو	
Will you require skilled & skilled labor to run your	□ Yes
business? If yes, how many?	□ No
ڇا توهان کي پنهنجي ڪاروبار کي هلائڻ لاءِ هنر ۽ هنرمنڌ مزدورن	_ها
جي ضرورت پوندي؟ جيڪڏهن ها، ڪيترا؟	🗆 نه
How will you manage skilled & unskilled labour?	☐ Family members
نوهان هنرمنڌ مزدورن ۽ غير هنرمنڌ مزدورن جي انتظامڪاري	
ڪيئن ڪندا؟	□خانداني گهر جا آڻيندا
	□ماركيٽ جي ملازمت وٺندا
Will your business produce require marketing	
outside district Sujawal? If yes, where?	<ul><li>No (locally consumed)</li></ul>
ڇا توهان جي ڪاِروبار جي پيداوار کي ضلعي سجاول کان ٻاهر	ها
مارڪيٽنگ جي ضرورت پوندي؟ جيڪڏهن ها، ڪٿي؟	
	🗆 نه (مقامی سطح تی استعمال ٿيندو)
How much monthly profit do you expect to get	
from the proposed business idea <sup>5</sup> ? (PKR)	
نجويز كيل كاروباري خيال مان توهان كي كيترو مهيني	
منافعو حاصل ڪرڻ جي اميد آهي؟	
Will you require any technical assistance or	
guidance in managing your proposed business?	
ڇا توهان کي توهان جي تجويز ڪيل ڪاروبار کي هلائڻ ۾ ڪا	
ٽيڪنيڪل مدد يا هدايت جي ضرورت پوندي؟	

<b>Grant duration:</b>	How much time yo	ou need to set		
up the proposed	d business upon r	eceipt of first		
tranche? (month	s)			
ہولی تی تجویز کیل	ن: پهرين قسط ج <mark>ي</mark> وص	مالی مدد جی مدن		
ڪيترو وقت گهر <i>جي</i> ؟	ائم كُرڻ لاء توهان كي	ً ڪاروبار ف		
	least two guarar			☐ Yes
give undertaking	on legal stamp pa	per along with		
post-dated ched	ques (equivalent	to the first		□ No.
tranche of the gr	ant) of their bank	accounts that		
you will use the g	grant funds only fo	r		
	e of setting up the			
	ٽ ۾ گهٽ ٻه ضامن ِ			
••	لکت ۾ ضامنت ڏئي سگ			
	خط ٿيل چيڪن (مالي			ً نه
	ن مالي مدد جو استعماا	جي برابر) ته توهار		
ء ئي استعمال ڪندا؟				
Please provide det	ails of the guarant	ors	ِباني ڪري ضامنن جا تفصيل ڏي <u>و</u>	مهر
<b>Guarantor No. 1</b>			ضامن نمبر1	
Name:	نالو؛			
Gender:	جنس؛			
Age – years:	عمر_ سال ۾؛			
CNIC Number:	,			
ي شناختي ڪارڊ نمبر؛	قو <b>م</b> ِ			
Address as per Cl				
ڪارڊ نمبر مطابق پتو؛				
Contact Number:	3. 3 13			
Occupation:	پیشو			
Bank Account	Bank Name			
Details:	بيئنڪ جو نالو؛			
بئنڪ اڪائونٽ	Branch Name:			
جا تفصيل	برانچ جو نالو؛ A/C Number:			
	اکائونٽ نمبر؛			
Please provide det	ails of the guarant	l	مهرباني ڪري ضامنن جا تفصيل ڏيو	
r lease provide det	ans of the guarant	013	مهربي ڪري عبسي جو معمين ديو	
Community No. 2			2	
Guarantor No. 2	( 11:	Γ	ضامن نمبر2	
Name:	نالو؛			
Gender:	جنس؛			
Age – years:	عمر_ سال ۾؛			
CNIC Number:	<u>.</u>			
) شناختي ڪارڊ نمبر؛ Address as per Cl				
ڪارڊ نمبر مطابق پتو؛				
Contact Number:				
Occupation:	 پیشو			
Bank Account	Bank Name			
Details:	بيئنڪ جو نالو؛			
بئنڪ اڪائونٽ	Branch Name:			
بىنى ،كونت جا تفصيل	برانچ جو نالو؛			
•	A/C Number:			·
	اڪائونٽ نمبر؛			

Can you give post-dated cheques of your bank account (equivalent to the first tranche) as a guarantee that grant funds will be used only for	□ Yes
intended purposes?	□ No.
ڇا توهان پنهنجي بئنڪ اڪائونٽ جا دستخط ٿيل اڳين تاريخن جا چيڪ ڏئي سگهو ٿا	
جيكي مالدد جي (پهرين قسط جي برابر هوندا) هڪ ضمانت جي طور تي ته مالي مدد جي	_نه
رقم صرف مقرر كيل مقصدن لاءِ استعمال كئي ويندي؟	
Complete mailing address of the applicant along with contact	
number for correspondence regarding grant application.	
مالي مدد جي درخواست جي حوالي سان خط و كتابت لاءِ درخواست ڏيندڙ جي مكمل	
.میلنگ ایڊریس سان گڏ رابطو نمبر؛	

 $<sup>^{5} \</sup> Appraisal \ team \ will \ work \ out \ this \ during \ appraisal \ in \ collaboration \ with \ applicant \ \& \ his/her \ family \ members$ 

Application for Existing/ Established & Running Business (for Individual Applicants) (والم الم المادي درخواست (انفرادي درخواست ڏيندڙن لاءِ) موجوده / قائم ڪيل ۽ هلندڙ ڪاروبار لاءِ درخواست

نالو / كاروبار جو قسم:Name/ Type of the Business			
Nature of business: ڪاروبار جي نوعيت			
Business established since (year):			
كاروبار قائم ٿئي كيترا سال ٿيا			
Location/ address of the business place:			
ڪاروبارڪرڻ جي جڳھ جو پتو			
Relationship of the applicant with this	☐ Sole owner		
business?	☐ Partner (% shares	)	
هن ڪاروبار سان درخواست ڏيندڙ جو تعلق؟	Any other arrangement (	)	
		ڪيلو مالڪ	_اد
	(	ئيوار (% فيصد حصن ۾ (	_ڀا،
	(	<i>ڪ</i> و ٻيو بندوبست (	<b>_</b>
Total estimated value/ worth of the business			
(raw material, finished & unfinished products,			
machinery & equipment etc.) excluding value of			
land – PKR			
كُل اثاثي جو تخمينو/ كاروبار جي قيمت (خام مال، تيار ٿيل			
۽ اڻپوريون شيون، مشينري ۽ سامان وغيره) سواءِ زمين جي			
قیمت جی			
Whether applicant owns the business place/	2 Yes	<sup>a</sup> No	_
site/ venue? If No, then whether it is on lease/			
rent?			
ڇا درخواست ڪندڙ ڪاروبار جي جڳھ / سائيٽ / جڳھ		l	۵
جو مالڪ آهي؟ جيڪڏهن نه، ته ڇا اهو ليز/ ڪرائي تي			نه
آهي؟			
How many employees work on this business	☐ Full time	(M/F)	_
excluding business owner/ applicant?	☐ Part time	(M/F)	
كيترا ملازم هن كاروبار تي كم كن ٿا سواءِ كاروباري	· · · · · · · · · · · · · · · · · · ·		
مالڪ/درخواست ڏيندڙ جي؟		ورو وقت مردعـــــــــــــــــــــــــــــــــ	٦
	رورو عورتون	۔ و ـــــــــــــــــــــــــــــــــــ	
What is average monthly turnover (total/ gross			
income) of the existing business? – PKR			
موجوده کاروبار جو سراسری مهانا واپار (کل / مجموعی			
آمدنی) ڇا آهي؟			
What is estimated net monthly profit earned on			
the business? – PKR			
ڪاروبار تي حاصل <i>ڪي</i> ل خالص مهانا منافعو ڇا آهي؟			

gran	nt fund		purpose for additic	onal	<ul><li>Opening</li><li>Introduc</li></ul>	new outlets of sar ing new technolog r purpose ن تي وڌائڻ کولڻ	y & innovation  ڪاروبار کي ساڳئي جڳهه ڪاروبار جا نوان دڪان ڪنالاجي ۽ جدت متعارف	_ساڳئي <b>د</b> _ساڳئي د
Grai	nt Fund	ds: How	PAIDAR cost share		PKR:	EUR:		
muc	h amo	unt you	ار پاران رقم جو حصو؛					
need to set up a business? (PKR)		(PKR)	Grantee cost-share ست ڏيندڙ پاران رقم جو حصو؛			EUR:		
مالي مدد: توهان کي ڪاروبار قائم ڪرڻ لاءِ ڪيتري رقم جي ضرورت آهي؟		قائم ڪرڻ لاءِ د	Total قل رقم؛		PKR: EUR:			
also معیار،	menti جا نالا، ان تفصی	on indicative ٹ ڄاڻيل شيسن اندازن رقم، سا	t purchase with gra cost of each item – تفصيل مهيا ڪريو ۽ پر	PKR: ٺ ڏنل	ريد ڪندا؟ هي	ل مالي مدد مان ڇا خ	ىاروباركي وڌائڻ لاءِ ملب	
	نمبر#	Item/ Equip			per Unit	Total Units	Total Cost ڪل لاڳت/قيمت	
		ىيون / سامان	20	عدد ر	قيمت في	ڪل عدد	ڪل لاڄٽ/قيمٽ	•
addi ڌ جي	itional	funding unde ان توهان جي منا	se in your profit r PAIDAR <sup>6</sup> ? (PKR) تحت اضافي مالي مدد سا					
			nployment will your		Male:			
			AIDAR grant funds? مالی مدد  سان توهان جو	1 (	Female:			
	ر اصافي ر پيدا ڪ	و ڪروبار ڪيارو	سايي ساد سان توسان جو	پ سیدار ۱		مرد عرتون		
		require skille	ed & unskilled lab	or to				Yes
	•	•	h PAIDAR grant fund					□ No
	**		ان کي پائيدار مالي مدد سا	_				
_	-	بر هنرمند مذدورز	هن هنرمند مذدورن يا غي	لاء ڪن				_ها
لدي؟		امار موجع ا	- حد مالنا	vna a a	□ Fazar I.	al magnitude		_نه
			killed labor to ex ou will get this from			ai market tside Sujawal distri	ct	
			ہن توھان کی کاروبار ،			.o.ac oajawai uisti i		_مقامي با
بي صدرورت آهي، توهان کي اهو ڪٿان حاصل ٿي سگهندا؟ ضرورت آهي، توهان کي اهو ڪٿان حاصل ٿي سگهندا؟						ور مدی ضلعی کان باهر		

Do you need technical assistance and training	□ Yes
to better manage your current and expanded	□ No
business?	
ڇا توهان کي پنهنجي موجوده ۽ وڌايل ڪاروبار کي بهتر طور تي	🗆 ها
هلائڻ لاءِ ڪا ٽيڪنيڪل مدد ۽ تربيت جي ضرورت آهي؟	انه

Grant duration: How much time you need to	
set up/ expand the proposed business upon	
receipt of first tranche? (months)	
مالي مدد جو مدو: توهان کي پهرين قسط جي وصولي تي	
تجويز كيل كاروباركي قائم كرڻ/ وڌائڻ لاءِ كيترو	
وقت گهرجي؟	
Do you have at least two guarantors who can	Yes
give undertaking on legal stamp paper along	
with post-dated cheques (equivalent to the first	□ No.
tranche of the grant) of their bank accounts	
that you will use the grant funds only for	
intended purpose of setting up the business?	
ڇا توهان وٽ گهٽ ۾ گهٽ ٻه ضامنِ فراهِم ڪندا جي <i>ڪي</i>	
قانوني دستاويز تي لکت ۾ ضامنت ڏئي سگهن ۽ انهن جي	
بئنڪَ اڪائونٽن جو دستخط ٿيل چيڪن (مالي مدد جي	
پهرين قسط جي برابر) ته توهان مالي مدد جو استعمال صرف	انه
تجويز كيل كاروبار جي مقصد لاء ئي استعمال كندا؟	-50

<sup>&</sup>lt;sup>6</sup> Grant appraisal team will do these calculations with applicant during technical & social appraisal

Please provide det	ails of the guaranto	ors:	مهرباني ڪري ضامنن جا تفصيل ڏيو
<b>Guarantor No. 1</b>			ضامن نمبر1
Name:	نالو:		
Gender:	جنس; عمر_ سال ۾ر;		
Age – years:	عمر سال ۾ ;		
CNIC Number:	\\ \sigma_1 \\ \cdot \ \ \cdot		
شناختي كارد نمبر،	قو مے ن		
Address as per C	CNIC:		
رد نمبر مطابق يتو:			
Contact Number	رابطو نمبر; :		
Occupation:	پیشو		
Bank Account	Bank Name		
Details:	بيئنڪ جو نالو;		
بئنك اكائونٽ	Branch Name:		
بسے الصوب جا تفصیل	برانچ جو نالو;		
جا تقصیل	A/C Number:		
	اكائونٽ نمبر;		
Please provide det	ails of the guaranto	ors:	مهرباني ڪري ضامنن جا تفصيل ڏيو
Guarantor No. 2			ضامن نمبر2
Name:	نالو؛		
Gender:	نالو؛ جنس؛		
Age – years:	عمر_ سال ۾؛		
CNIC Number:	ļ <sup>;</sup> —		
ل شناختي ڪارڊ نمبر؛	قو مح		
Address as per Cl			
ڪارڊ نمبر مطابق پتو؛	قومی شناختی د		
Contact Number:			
Occupation:	پیشو		
Bank Account	Bank Name		
Details:	بيئنڪ جو نالو؛		
بئنڪ اڪائونٽ	Branch Name:		
جا تفصيل	برانچ جو نالو؛		
<u> </u>	A/C Number:		
	اڪائونٽ نمبر؛		
Can you give po	st-dated cheques	of your bank	□ Ye
account (equival	ent to the first t	ranche) as a	
guarantee that gr	rant funds will be u	sed only for	□ No
intended purpose	es?	•	
ا دستخط ٿيل اڳين	<i>ي</i> بئنڪ اڪائونٽ ج	ڇا توهان پنهنج	
الدد جي (پهرين قسط	ِّ ڏئي سگهو ٿا جي <i>ڪي</i> ما	تاريخن جا چيڪ	]ها
ي ته مآلي مدد جي رقم	عڪَ ضمانت جي طوّر ڌِ	جي برابر هوندا) ه	_
مُتعمال كئي وينّدي؟	رر ڪيل مقصدُن لاءِ اس	صرف مق	انه
Complete mailin	ng address of the	e applicant	
along with contact	ct number for corr	espondence	
regarding grant a	pplication.		
	 رخواست جي حوالي سا	مالي مدد جي د	
	۔ اڙ جي مڪمل ميلنگ او		
نمبر؛	- 9		
		l	

### 3.2. 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.

### 3.2.1. The Applicant Information

Name of the applicant e	ntity:			
Type of organization/ er	ntity:	<ul><li>Partnership</li></ul>		
		☐ Company/ Corporation		
		<ul><li>Limited/ Liability Company</li></ul>		
		☐ Cooperative		
		☐ Any other type		
Date of establishment (	dd/mm/yyyy)			
Registered under (law):				
Registration date (dd/m				
· ·	ers/ shareholders in the	□ Female		
business entity:		□ Male		
		□ Total:		
Official/ registered addr business place/ site:	ess of the main			
Official/ registered cont	act number of the			
entity:	act number of the			
Contact details of key	Name (as per CNIC)			
contact person No. 1:	Designation			
	CNIC number			
	Residential address			
	(As per CNIC)			
	Cell Number:			
	Landline Number:			
Contact details of key				
contact person No. 2:	Designation			
	CNIC number			
	Residential address (as per CNIC)			
	Cell Number:			
	Landline Number:			
Whether applicant has a valid NTN Number?		Yes (NTN Number:)		
whether applicant has a valid with humber?		□ No		
	es the business entity	Female		
currently has?		□ Male		
		□ Total:		

### 3.2.2. 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 bus	siness partners/	
shareholders:		
	y/ partnership is lawfully	<ul><li>Yes (attach registration certificate)</li></ul>
registered?		□ No
Whether business ent	ity has a valid NTN	☐ Yes
number?		□ No
Whether business entit	ty has a valid/ viable	☐ Yes
bank account?		□ 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		☐ Yes
entity is willing to open	-	□ No
account in the name of b	•	
Proposed site of the		
business (complete		
address)	Union Council	
	Taluka	
	District	
Whether business entity	* *	□ Yes
experience of running b	ousiness of same nature	□ No
in the past?	M/h a n waa tha	
In case entity or any of its partner/		
shareholder possess What was business prior experience of name/ nature?		
running similar	What was location of	
business then provide	the business?	
details:	(address)	

	For how business was managed? (Ye	ears)				
	In what cap business was managed?	•				
	Why was that business close					
Has business entity or supervised employees to you are proposing?			☐ Yes (h☐ No.	now many?	)	
Will the business entity in setting up proposed b share)? PKR			☐ Yes ☐ No			
In case you are contributions, how will you m	nanage this am	ount?	□ Will b	my own sources/ orrow from exterr	nal sources <sup>9</sup>	
Grant Funds: How	PAIDAR cost s			EUF		
much amount you need to set up a	Grantee cost- Total	-share		EUF EUF		
business? (PKR)	TOLAI		PKK	EUr	·	
What will you purchase mention indicative cost	_	PKR:				
						_
# Item/ Equipment	t .	Cost per	Unit	Total Units	Total Cost	]
# Item/ Equipment	<u> </u>	Cost per	Unit	Total Units	Total Cost	
# Item/ Equipment	<u> </u>	Cost per	Unit	Total Units	Total Cost	
# Item/ Equipment	t 	Cost per	Unit	Total Units	Total Cost	
# Item/ Equipment		Cost per	Unit	Total Units	Total Cost	
						-
Are you proposing a hom	ne-based busin	ness?	② Yes		No.	-
	ne-based busin	ness? e based,				
Are you proposing a hom	ne-based busin	ness? e based,				
Are you proposing a hom If your proposed busine do you have space/ place business? In case you have space t	ne-based businges is not home to set up the	ness? e based,	☐ Yes ☐ Yes ☐ No.		No.	
Are you proposing a hom If your proposed busine do you have space/ plac business? In case you have space t in which capacity you ov	ne-based businges is not home to set up the	ness? e based,	Yes  Yes  No.  busing on lea	ess entity owns th	No.	
Are you proposing a hom If your proposed busine do you have space/ place business? In case you have space t in which capacity you ov space?	ne-based businges is not home to set up the conset up the buyon or plan to o	ness? e based, e usiness, own this	Yes  Yes  No.  busing on lead Any o	ess entity owns th	No.	
Are you proposing a hom If your proposed busine do you have space/ place business? In case you have space t in which capacity you ov space? Will you require skilled	ne-based busing ess is not home to set up the so set up the buy or plan to o	ness? e based, e usiness, own this	Yes  Yes  No.  busing Any o	ess entity owns th	No.	
Are you proposing a hom If your proposed busine do you have space/ place business? In case you have space t in which capacity you ov space? Will you require skilled your business? If yes, ho	ne-based business is not home to set up the so set up the buyon or plan to own or plan to own many?	ness? e based, e usiness, own this	Pyes No.  busing on lead Any o  Yes No	ess entity owns these ther arrangement	No.	
Are you proposing a hom If your proposed busine do you have space/ place business? In case you have space t in which capacity you ov space? Will you require skilled	ne-based business is not home to set up the so set up the buyon or plan to own or plan to own many?	ness? e based, e usiness, own this	Pyes No.  busing on lead Any o  Yes No	ess entity owns thase ther arrangement.	No.	
Are you proposing a hom If your proposed busine do you have space/ place business? In case you have space t in which capacity you ov space? Will you require skilled your business? If yes, ho How will you manage	ne-based business is not home to set up the so set up the buyon or plan to own as skilled labor wany?	ness? e based, e usiness, own this or to run unskilled	Pyes No.  busing Any of Any of Family Market	ess entity owns thase ther arrangement.	No.	
Are you proposing a hom If your proposed busine do you have space/ place business? In case you have space t in which capacity you ov space? Will you require skilled your business? If yes, ho How will you manage labour? Will your business pro outside district Sujawal?	ne-based business is not home to set up the buyon or plan to one who will be skilled labors many?  The skilled & up the buyon or plan to one who will be skilled as the buyon of the skilled and the buyon of the skilled as the buyon of the b	ness? e based, e usiness, own this or to run unskilled marketing	Pres No.    busing on lead of the pres No.     Any or	ess entity owns thase ther arrangement.	No.	
Are you proposing a hom If your proposed busine do you have space/ place business? In case you have space t in which capacity you ov space? Will you require skilled your business? If yes, ho How will you manage labour? Will your business pro	ne-based busing ess is not home ess is not home ess up the busing est up the busing est up the busing est up the busing est up the busing estilled labor many?  The skilled labor estilled	ness? e based, e usiness, own this or to run unskilled marketing	Pres No.    busing on lead on	ess entity owns thase ther arrangement y members et hiring	No.	
Are you proposing a hom If your proposed busine do you have space/ place business? In case you have space t in which capacity you ov space? Will you require skilled your business? If yes, ho How will you manage labour? Will your business pro outside district Sujawal? How much monthly prof	ne-based busing ess is not home to set up the busing a skilled labor with a skilled labor with a skilled labor with a skilled & under the skilled a skilled & under the skilled & under th	ness? e based, e usiness, own this or to run unskilled marketing ct to get (R) istance or	Pres No.    busing on lead Any or     Any or     Family     Market     Yes     No (lo	ess entity owns thase ther arrangement y members et hiring	No.	

 $<sup>\</sup>overline{\ ^9}$  Co-investment from other organizations or financial institutions is now allowed.

 $<sup>^{10}</sup>$  Appraisal team will work out this during appraisal in collaboration with applicant & his/her family members

How much additional employments will your		vill your	Male:
business create with PAIDAR grant funds?		nds?	Female:
Grant duration: How much time you need to		u need to	
set up the proposed business upon receipt of		ceipt of	
first tranche? (months)			
Do you have at le			□ Yes
give undertaking			
with post-dated ch			□ No.
tranche of the gr	•		
that your entity will	•	•	
intended purpose	or setting up the bi	isiness?	
Guarantor No. 1			
Name:			
Gender:			
Age – years:			
CNIC Number:			
Address as per CN	IIC:		
Contact Number:			
Occupation:			
Bank Account	Bank Name		
Details:	Branch Name:		
	A/C Number:		
0			
Guarantor No. 2			
Name:			
Gender:			
Age – years: CNIC Number:			
	NIC.		
Address as per C Contact Number			
Occupation:	•		
Bank Account	Bank Name		
Details:	Branch Name:		
Details.	A/C Number:		
Diasa provida dat	-	rc	
Please provide det	ans of the guaranto	)TS	
Can you give post-	dated cheques of v	our ioint	□ Yes
bank account (equ			
as a guarantee tha			□ No.
only for intended purposes?			
Complete mailing address of the applicant			
along with contact number for correspondence		pondence	
regarding grant application.			

### **Application for Existing/ Established & Ongoing Business**

Name of the business:					
Business type/ nature:					
Number of existing busi	ness partners/				
shareholders:					
Year of the establishme					
What is age of the busin					
	y/ partnership is lawfully	,			
registered?		□ No			
Whether business ent	ity has a valid NTN	□ Yes			
number?		□ No			
Whether business enti	ty has a valid/ viable	☐ Yes			
bank account?		□ 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		□ Yes			
entity is willing to open		□ No			
account in the name of	•				
	Village/ Muhallah/				
address of the existing					
business place.	Union Council				
	Taluka				
	District				
How many skilled and un	nskilled Labourers are	Male:			
employed currently?	f .h	Female:			
	f the existing business?				
(finished & unfinished p equipment etc.)	roducts, raw material,				
	ity will contribute any	□ Yes			
additional amount in se		□ Yes			
business (grantee cost s		□ INO			
If business entity is					
contributing	much amount will be				
additional amount	contributed? PKR				
from its own sources,	How this contribution	contributed by business owners			
then provide details:	will be pooled?	□ will borrow from external sources <sup>11</sup>			
What is the intended	·	Expansion of the same business at same place			
grant funds?		<ul><li>Opening new outlets of same business</li></ul>			
		☐ Introducing new technology & innovation			
		Any other purpose			
How many additional	employments will this				
business generate after		Female:			
	· ·	Total:			
Grant Funds: How	PAIDAR cost share	PKR: EUR:			
much additional	Grantee cost-share	PKR: EUR:			
amount is needed for	Total	PKR: EUR:			
the business? (PKR)					

 $<sup>^{\</sup>rm 11}$  Co-investment from other organizations or financial institutions is now allowed.

# Item/ Ed	quipment	Cost per	Unit	Total Units	Total Cost
	d raise in your profit ng under PAIDAR <sup>12</sup> ? (				
Nill you requir	e skilled & unskille	d labour to	☐ Yes		
expand the busi	ness with PAIDAR gra	int funds?	□ No		
n case you r	need skilled labour	to expand	☐ From	local market	
ousiness, from v	vhere you will get thi	is?	☐ From	outside Sujawal d	listrict
•	hnical assistance and	•	Yes		
	nge your current an	d expanded	□ No		
ousiness?					
	How much time yo				
	the proposed busines	ss upon			
	ranche? (months) Ileast two guaranto	rs who san	Yes		
•	g on legal stamp p		□ Yes		
	cheques (equivalent		□ No.		
	grant) of their ban		<b>110.</b>		
	will use the grant fur				
ntended purpos	se of setting up the b	usiness?			
<b>Guarantor No.</b>	1				
Name:					
Gender:					
Age – years:					
CNIC Number:					
Address as per				-	
Contact Number	er:				
Occupation:	T				
Bank Account	Bank Name				
Details:	Branch Name:				
	A/C Number:				
lease provide o	letails of the guarant	ors			
<b>Guarantor No.</b>	2				
Name:					
Gender:					
Age – years:					
CNIC Number:					
Address as per					
Contact Number	er:	<u> </u>			

<sup>&</sup>lt;sup>12</sup> Grant appraisal team will do these calculations with applicant during technical & social appraisal

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

#### 4. Processing of the Grant Applications

- i. Grants applications that are complete in all respect will be logged in the database and acknowledgement letter will be issued to the concerned applicant.
  - o Incomplete applications will be rejected and regret letters will be sent to concerned applicants. Such applications will not be processed further.
- ii. NRSP will undertake an initial screening, including background checks, of the grant applicant and the proposed business idea or ongoing business by visiting the applicant and interacting with all concerned local communities, family members, verification from bank about, registration details of business entities, NTN number etc.
  - o Ineligible applicants and/or those having weak & technically unfeasible business ideas will be sent regret letters.
  - Applicants which require higher amount of grant funds will be referred to other grant windows of the PAIDAR project for SMEs.
- iii. Technical & social appraisal of the eligible proposed business idea will be conducted at the field/ grassroots level and necessary changes/ adjustments will be made in the technically sound newly proposed business plans or existing businesses.
- iv. NRSP will establish a Grants Review & Technical Evaluation Committee (GR-TEC) to review, evaluate and finalize the technically feasible grant applications.
- v. NRSP (GR-TEC) will share brief project summary with recommendations (not exceeding one to two pages) of every single eligible grant application to UNIDO/ PAIDAR team for review and final approval.
  - Applications rejected by PAIDAR (unilaterally or in consultation with NRSP) will be sent regret letters.
  - Applications that require necessary adjustment in the light of the feedback by PAIDAR will be accordingly modified/ adjusted and resent to PAIDAR/UNIDO for approval.
- vi. Upon approval od the application/ grant fund by PAIDAR/ UNIDO, NRSP will inform concerned applicant through written letters for further action.
- vii. NRSP will undertake pre-award contract negotiations with successful applicants on contract conditions.
- viii. NRSP will prepare grant agreements in collaboration with concerned successful grant applicants to seek their concurrence on contract conditions, especially pertaining to predisbursement conditions and number of installments.

- ix. Grant agreement signing ceremonies will be held in NRSP's regional office Hyderabad and the grants will be awarded.
- x. Upon physical verification of the compliance of all pre-disbursement conditions, NRSP will issue first installment through banking channels.
- xi. Grantees will report/ inform NRSP work done against received amounts. NRSP will release next tranche(s) after physical verification of the work done and cross verification of the payments made by grantees to concerned venders etc.
- xii. NRSP will monitor grant execution and share periodic reports with PAIDAR/UNIDO.
- xiii. Upon physical verification of 100% work done, NRSP will release final tranche which will not be more than 10% of the total approved grant fund (UNIDO cost share).
- xiv. NRSP will issue Grant Completion Certificate and grant will be closed.
- xv. Only one grant will be awarded under this programme. It means, no successful grantee can submit application for second grant after completing the first grant.

#### 5. Complaints and Grievances Redressal

The grant recipients, applicants and communities in general are encouraged to report incidences of fraud & abuse of position, misuse of grant funds and other complaints to NRSP on the below given addresses. The complaints can be lodged/ filed through written applications (in English, Urdu or Sindhi languages) or emails or by calling on the given numbers. These complaints will be accordingly screened and investigated to address the identified issues within a reasonable time. Complainants must give their contact details. Anonymous & dubious applications with no contact details will not be entertained.

#### I. NRSP District Office Sujawal

Team Lead NRSP-PAIDAR Micro Grants project NRSP District Office, Sujawal Memon Residency, Near Taufique Hotel Main Naaka Chowk, Sujawal City Email: nazar.joyo@nrsp.org.pk

#### II. NRSP Regional Office Hyderabad

Regional General Manager

Grant Application for UNIDO - PAIDAR Project NRSP Regional Programme Office Hyderabad — Mirpur Khas Dual Carriage Road Near Gul Mohar Restaurant Rahooki, Hyderabad T: +92 303 7772135

Email: <a href="mailto:ghulam.mustafa@nrsp.org.pk">ghulam.mustafa@nrsp.org.pk</a>

#### III. NRSP Complaint Cell at Head Office, Islamabad

Incharge NRSP-Complaint Cell NRSP Head Office 7<sup>th</sup> Floor, UBL Building, Jinnah Avenue, Islamabad T: +92-51-2274040 (dedicated line for complaints)

Email: complaints@nrsp.org.pk

#### 6. Note for Grant Applicants

- i. Once the receipt of application is received, the review, assessment and final decision on the applications may take a minimum of 08 to 10 weeks. Please allow this time in order for your applications to be processed further.
- ii. Submission of only one application at one time is permissible. In case of the submission of more than one application, the application received first will be considered and accordingly processed further. Therefore, please take a careful and well-informed decision with proper home work.
- iii. If an application of the applicant is rejected at any stage due to any technical reason or weak business idea and the regret letter is also received by such an unsuccessful applicant, then the applicant can submit another application after receiving decision on the first application.
- iv. Applicants whose applications are cleared after initial screening will have to undergo an institutional assessment and background check. Such prospective applicants are required to provide complete information to NRSP team once they are approached and respond any and all queries that may be asked during this process.
- v. NRSP does not have any consultant or agent for developing grant application against any honorarium or fee. While NRSP staff in Sujawal district office will guide applicants to fill applications, they will not charge any fee.
- vi. Applicants will have to bear all expenses, if any, for the preparation and submission of grant application(s).

[End of Application Guideline]