

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

Application Guidelines for PAIDAR – Micro Grants Project

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 districts¹. 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. Fostering economic development, enterprise development, and job creation 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 RGCs² 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. Eligibility Criteria for Individual Applicants

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) must be between the age bracket of 25 to 60 years.
- v) 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.

¹ These districts include Thatta, Badin, Sujawal, Larkana and Tharparkar.

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

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- vi) 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.
- vii) 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.
- viii) 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.
- ix) must present at least two notable guarantors, at least one from public sector, who are ready to give an undertaking and take full responsibility that the applicant will use the grant for intended purposes.
- x) 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.
- xi) 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.
- iii) not have a large-scale business with a cumulative worth of PKR. 2.5 million (Two 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) 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.
- vi) must possess active National Tax Number.
- vii) must be a registered entity under relevant laws of the land with a proof of valid registration.

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.	Business Types	S. No.	Business Types
01	Flour mills/ <i>Aata Chaki</i>	13	Tailoring, sewing, & stitching on commercial scale
02	Timber business (legally operated)	14	Raw material for garments
03	Charcoal business	15	Motorbike spare parts
04	Construction material	16	Fully equipped tyre puncture shops
05	Handicrafts	17	Bicycle stores

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06	Vegetable & fruit stores	18	Motorbike showrooms
07	Junk & trash outlets (<i>Kabar Khana</i>)	19	IT related businesses (must possess relevant education & experience)
08	Value chain industry like tomato ketchup, chili sauce etc.	20	Mobile shops with mobile repairing facility
09	Medical stores (valid license & relevant education)	21	Easy paisa, Jaz Cash etc. facility with valid license
10	Stationary stores, photocopying etc.	22	Meat shop
11	Artificial jewelry	23	Local level transport (Qing Chi rickshaw etc.) – possess valid driving license
12	Garment’s manufacturing	24	Food business – grocery stores, hotel, burger shops, fast-food etc.

2.3. List of Negative Activities

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

- i. Infrastructure & construction support grants
- ii. Subsistence or consumable grants
- iii. Grants for non-income generating consumables such as appliances etc.
- iv. 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 notables of the area, one must be a serving government official.
 - 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 owns 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.

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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.

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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:

Name of the Grant Applicant ³ :		
Is applicant member of any NRSP-organized CO?		<input type="checkbox"/> Yes (name of CO _____) <input type="checkbox"/> No
Age of the Applicant (as per CNIC) – years:		
Gender:		<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Transgender
Any Physical Disability:		<input type="checkbox"/> Yes <input type="checkbox"/> No. In case of Yes, brief details of disability: _____ _____
Marital status – tick relevant option:		<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Widowed <input type="checkbox"/> Divorced
Education level:		
Father Name:		
Spouse Name – if applicable:		
CNIC Details:	CNIC Number:	
	Issue date:	
	Valid up to:	
Whether applicant has a valid NTN Number?		<input type="checkbox"/> Yes (NTN Number: _____) <input type="checkbox"/> No
Complete Address of the Applicant:		Village Name: _____ Union Council Name: _____ Tehsil/ Taluka Name: _____ District Name: _____
District of Domicile:		
Contact Number of the Applicant:		<input type="checkbox"/> Cell Number: _____ <input type="checkbox"/> Landline Number (if any): _____
Emergency Contact Number (other than main contact number of applicant):		<input type="checkbox"/> Cell Number: _____ <input type="checkbox"/> Landline Number (if any): _____
Details of Next of Kin ⁴ :	Name:	
	Relationship with Applicant	

³ As given on the CNIC

⁴ Can be spouse, father, son/daughter or any other close & blood relative

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	CNIC Number:	
	Contact Number:	
	Address (as per CNIC):	Village Name: _____ Union Council Name: _____ Tehsil/ Taluka Name: _____ District Name: _____

3.1.2. 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 New Business (for Individual Applicants)

Name/Type of the Proposed Business ⁵ :				
Have you any prior experience of managing similar business in the past?		<input type="checkbox"/> Yes <input type="checkbox"/> No		
In case you have prior experience the provide details:	In what capacity you managed this activity in the past?	<input type="checkbox"/> Owner of the business <input type="checkbox"/> Employee <input type="checkbox"/> Any other capacity		
	How long you managed this business (years):			
	What was the location of this business?			
	Why you left/close that business?			
	In case you were an employee, give name & contact details of the owner of that business:	Name: _____ Contact No: _____		
What was your responsibility/role in managing that business?				
In case you owned a similar business, do you have any proof? Please attach a copy of the proof		<input type="checkbox"/> Yes (details _____) <input type="checkbox"/> No.		
Have you ever supervised employees to run a business that you are proposing?		<input type="checkbox"/> Yes (how many? _____) <input type="checkbox"/> No.		
Will you contribute any amount in setting up proposed business (grantee cost share)? PKR		<input type="checkbox"/> Yes <input type="checkbox"/> No		
In case you are contributing in setting up the business, how will you manage this amount?		<input type="checkbox"/> From my own sources/ family <input type="checkbox"/> Will borrow from external sources ⁶		
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:				
#	Item/ Equipment	Cost per Unit	Total Units	Total Cost

⁵ For example, Type shop or Handicrafts shop or Motorbike showroom etc. as the case maybe

⁶ Co-investment from other organizations or financial institutions is now allowed.

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<p>Are you proposing a home-based business? <input type="checkbox"/> Yes <input type="checkbox"/> No.</p>				
<p>If your proposed business is not home based, do you have space/ place to set up the business? <input type="checkbox"/> Yes <input type="checkbox"/> No.</p>				
<p>In case you have space to set up the business, in which capacity you own or plan to own this space?</p> <p><input type="checkbox"/> individual owner of the space</p> <p><input type="checkbox"/> joint owner (relation with other owners _____)</p> <p><input type="checkbox"/> on lease</p> <p><input type="checkbox"/> space belongs to a blood relative/ family member (details _____)</p>				
<p>If proposed business is not home-based then give complete address of proposed business site.</p>				
<p>Will you require skilled & unskilled labor to run your business? If yes, how many? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>				
<p>How will you manage skilled & unskilled labour? <input type="checkbox"/> Family members <input type="checkbox"/> Market hiring</p>				
<p>Will your business produce require marketing outside district Sujawal? If yes, where? <input type="checkbox"/> Yes _____ <input type="checkbox"/> No (locally consumed)</p>				
<p>How much monthly profit do you expect to get from the proposed business idea?⁷ (PKR)</p>				
<p>Will you require any technical assistance or guidance in managing your proposed business?</p>				
<p>Grant duration: How much time you need to set up the proposed business upon receipt of first tranche? (months)</p>				
<p>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 you will use the grant funds only for intended purpose of setting up the business? <input type="checkbox"/> Yes <input type="checkbox"/> No.</p>				
<p>Please provide details of the guarantors</p>				
<p>Guarantor No. 1</p>				
Name:				
Gender:				
Age – years:				
CNIC Number:				
Address as per CNIC:				
Contact Number:				
Occupation:				
Bank Account Details:	Bank Name			
	Branch Name:			
	A/C Number:			

⁷ Appraisal team will workout this during appraisal in collaboration with applicant & his/her family members

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Grant Funds: How much amount you need to set up a business? (PKR)	Grantee cost-share	PKR: ----- EUR: -----		
	Total	PKR: ----- EUR: -----		
What will you/applicant 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 ⁸ ? (PKR)				
How much additional employments will your business create with PAIDAR grant funds?		Male: _____ Female: _____		
Will you require skilled & unskilled labour to expand the business with PAIDAR grant funds?		<input type="checkbox"/> Yes <input type="checkbox"/> No		
In case you need skilled labour to expand business, from where you will get this?		<input type="checkbox"/> From local market <input type="checkbox"/> From outside Sujawal district		
Do you need technical assistance and training to better manage your current and expanded business?		<input type="checkbox"/> Yes <input type="checkbox"/> 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 you will use the grant funds only for intended purpose of setting up the business?		<input type="checkbox"/> Yes <input type="checkbox"/> 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				

⁸ Grant appraisal team will do these calculations with applicant during technical & social appraisal

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Name:		
Gender:		
Age – years:		
CNIC Number:		
Address as per CNIC:		
Contact Number:		
Occupation:		
Bank Account Details:	Bank Name	
	Branch Name:	
	A/C Number:	
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 intended purposes?		<input type="checkbox"/> Yes <input type="checkbox"/> No.
Complete mailing address of the applicant along with contact number for correspondence regarding grant application.		

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 entity:		
Type of organization/ entity:		<input type="checkbox"/> Partnership <input type="checkbox"/> Company/ Corporation <input type="checkbox"/> Limited/ Liability Company <input type="checkbox"/> Cooperative <input type="checkbox"/> 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:		<input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> 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:	

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	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?	<input type="checkbox"/> Yes (NTN Number: _____) <input type="checkbox"/> No	
How many employees the business entity currently has?	<input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> 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 business partners/ shareholders:		
Whether business entity/ partnership is lawfully registered?	<input type="checkbox"/> Yes (attach registration certificate) <input type="checkbox"/> No	
Whether business entity has a valid NTN number?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Whether business entity has a valid/ viable bank account?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
What is title of the bank account?	<input type="checkbox"/> in the name of business entity (joint account) <input type="checkbox"/> 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?	<input type="checkbox"/> Yes <input type="checkbox"/> 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?	<input type="checkbox"/> Yes <input type="checkbox"/> 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)	

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	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?		<input type="checkbox"/> Yes (how many? _____) <input type="checkbox"/> No.		
Will the business entity contribute any amount in setting up proposed business (grantee cost share)? PKR		<input type="checkbox"/> Yes <input type="checkbox"/> No		
In case you are contributing in setting up the business, how will you manage this amount?		<input type="checkbox"/> From my own sources/ family <input type="checkbox"/> 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:				
#	Item/ Equipment	Cost per Unit	Total Units	Total Cost
Are you proposing a home-based business?		<input type="checkbox"/> Yes <input type="checkbox"/> No.		
If your proposed business is not home based, do you have space/ place to set up the business?		<input type="checkbox"/> Yes <input type="checkbox"/> No.		
In case you have space to set up the business, in which capacity you own or plan to own this space?		<input type="checkbox"/> business entity owns the space <input type="checkbox"/> on lease <input type="checkbox"/> Any other arrangement.		
Will you require skilled & unskilled labor to run your business? If yes, how many?		<input type="checkbox"/> Yes <input type="checkbox"/> No		
How will you manage skilled & unskilled labour?		<input type="checkbox"/> Family members <input type="checkbox"/> Market hiring		
Will your business produce require marketing outside district Sujawal? If yes, where?		<input type="checkbox"/> Yes _____ <input type="checkbox"/> 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?		<input type="checkbox"/> Yes (details) _____ <input type="checkbox"/> 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

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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?	<input type="checkbox"/> Yes <input type="checkbox"/> 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:	
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?	<input type="checkbox"/> Yes <input type="checkbox"/> No.
Complete mailing address of the applicant along with contact number for correspondence regarding grant application.	

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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?		<input type="checkbox"/> Yes (attach registration certificate) <input type="checkbox"/> No
Whether business entity has a valid NTN number?		<input type="checkbox"/> Yes <input type="checkbox"/> No
Whether business entity has a valid/ viable bank account?		<input type="checkbox"/> Yes <input type="checkbox"/> No
What is title of the bank account?		<input type="checkbox"/> in the name of business entity (joint account) <input type="checkbox"/> 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?		<input type="checkbox"/> Yes <input type="checkbox"/> 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		<input type="checkbox"/> Yes <input type="checkbox"/> 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?	<input type="checkbox"/> contributed by business owners <input type="checkbox"/> will borrow from external sources ¹¹
What is the intended purpose for additional grant funds?		<input type="checkbox"/> Expansion of the same business at same place <input type="checkbox"/> Opening new outlets of same business <input type="checkbox"/> Introducing new technology & innovation <input type="checkbox"/> 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.

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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?		<input type="checkbox"/> Yes <input type="checkbox"/> No		
In case you need skilled labour to expand business, from where you will get this?		<input type="checkbox"/> From local market <input type="checkbox"/> From outside Sujawal district		
Do you need technical assistance and training to better manage your current and expanded business?		<input type="checkbox"/> Yes <input type="checkbox"/> 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?		<input type="checkbox"/> Yes <input type="checkbox"/> 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

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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?		<input type="checkbox"/> Yes <input type="checkbox"/> No.
Complete mailing address of the applicant along with contact number for correspondence 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.
 - o 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.
 - o Applications rejected by PAIDAR (unilaterally or in consultation with NRSP) will be sent regret letters.
 - o 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 of 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 pre-disbursement conditions and number of installments.

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- 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 vendors 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: ghulam.mustafa@nrsp.org.pk

III. NRSP Complaint Cell at Head Office, Islamabad

Incharge NRSP-Complaint Cell
NRSP Head Office
7th Floor, UBL Building, Jinnah Avenue, Islamabad
T: +92-51-2274040 (dedicated line for complaints)
Email: complaints@nrsp.org.pk

6. Note for Grant Applicants

Poverty Alleviation and Inclusive Development Across Rural Sindh (PAIDAR) Project Application Guidelines for PAIDAR – Micro Grants Project

- 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]