

## Application Criteria

### CRITERIA

#### 1. Matching Grant (0.5 million) Criteria:

##### 1.1 Mandatory Criteria

- 1.1.1 This matching grant is exclusively available to women, transgender individuals, minorities, and individuals with disabilities.
- 1.1.2 Minimum MG Cash Contribution 10%, Businesses with high in cash contribution will be preferred
- 1.1.3 The applicant shall be minimum 18 years of age and possess a valid Pakistani CNIC.
- 1.1.4 Must have valid CNIC and current or permanent address must be from targeted district and UC.
- 1.1.5 Small Primary Producers/producer groups, co-operatives, farmers/farmer groups (less than 5 acres per farmer owned / Leased (at least for min 5 year) land. Copy of land title or lease documents or legal tenancy/occupation proof
- 1.1.6 Annual sales under PKR 1 million
- 1.1.7 Number of employees ranging from 1 to 10
- 1.1.8 At least 3 years of experience in same value chain applying
- 1.1.9 SME must have any sort of business accounts/bookkeeping records/khata or any other form of financial record keeping which will be checked at due diligence stage
- 1.1.10 This category is only for targeted UCs of targeted Districts.
- 1.1.11 Duplicate, Incomplete or copied applications will be rejected
- 1.1.12 EU funded project beneficiaries will be preferred. Business groups and cooperatives can apply, subject to fulfilling all requirements
- 1.1.13 SME Data Form must be attached with application form.

##### 1.2 Ineligibility criteria:

- 1.2.1 Existing grantee under GRASP project and his/her close relatives (falling under same household definition).
- 1.2.2 An entity owned or operated by the Federal or Government of Pakistan or Provincial Governments.
- 1.2.3 Any entity that has been found to have misused funds in the past.
- 1.2.4 Any entity affiliated with GRASP or any of its members of the governing body, directors, officers, or employees.
- 1.2.5 Political parties, groupings, or institutions or their subsidiaries and affiliates.
- 1.2.6 Organizations that advocate, promote, or espouse anti-democratic policies or illegal activities
- 1.2.7 Faith-based organizations whose objectives are for discriminatory and religious purposes, and whose main objective for the grant is of a religious nature.
- 1.2.8 Close relative (brother, sister, father, mother, son, daughter) of GRASP staff

**NOTE: if any applicant will not fulfil the above mandatory criteria, then his/her application will be rejected**



**Application Questions and Evaluation Criteria 5 Lac:**

S #	Business Plan Scoring Sheet for Rs. 500 K Matching Grant		Enterprise name District	
	Key Areas	Questions	Marks	Score
1	Background and History of Business  Score: 20	SME background/history	3	
		What differentiate the business from its competitors	2	
		Who are your customers and why they buy our product and services	2	
		You and your team (if any) have significant business experience.	2	
		What are your current accounts and record keeping practices	2	
		Product and service is appealing	3	
		Product differentiation as compared to competitor	3	
		Understanding of competitor product and the problem facing by customers	3	
2	Matching Grant Impact  Score: 12	How will technology help increase productivity into your business?	3	
		How matching grant will be resolving your business biggest 2 to 3 problems, and suggest their most feasible solutions?	3	
		Job creation	3	
		Number of women employees and people with special abilities	3	
3	Business Legal status and Investment contribution  Score: 10	Owners/shareholder (if any) have put sizeable investment in the business	3	
		Cash Contribution	4	
		Amount to be raised from banks or other sources	3	
4	Business Operating Model  Score: 10	Strong business operating model and cycle	3	
		Strong raw material sourcing mechanism and favorable terms and conditions	3	
		Order fulfilment mechanism and favorable terms and conditions	2	
		Less sales on credit	2	
5	Marketing and Sales  Score: 8	Explained clearly current Sales and Marketing approach	4	
		Explained clearly future Sales and Marketing approach	4	



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S #	Business Plan Scoring Sheet for Rs. 500 K Matching Grant		Enterprise name District	
	Key Areas	Questions	Marks	Score
6	Investment Plan  Score: 16	SME has robust investment plan	4	
		Clearly mentioned all investment requirements	4	
		Clearly mentioned timelines and major milestones	4	
		Cost Allocation is realistic	4	
7	Risk Identification and mitigation  Score: 8	Clearly identified the risk	4	
		Have appropriate solutions	4	
8	Financial Statements and projections  Score: 16	SME Past Sales growth	4	
		Positive cash flow	4	
		Strong Net Profit growth	4	
		Strong sales growth in next two years	4	
<b>Total Marks</b>			<b>100</b>	
<b>Qualifying marks</b>			<b>70%</b>	



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**Application template – for applicant applying for Rs. 500,000 grants**

INFORMATION MEMORANDUM AND SNAPSHOT OF FINANCIAL MODEL

Full Name														
Father/Husband Name														
Gender	<input type="checkbox"/> Male						<input type="checkbox"/> Female							
CNIC						-							-	
Mailing Address														
Permanent Address														
												Name of UC:		
Telephone Contact														
Email Address														
Business (SME) Name/Title														
Position of Applicant in Business (SME)														
Nature of Business (SME)	<input type="checkbox"/> Manufacturing				Legal Status				<input type="checkbox"/> Sole Proprietorship					
	<input type="checkbox"/> Production								<input type="checkbox"/> Unregistered Partner					
	<input type="checkbox"/> Trading								<input type="checkbox"/> Partnership					
	<input type="checkbox"/> Service								(Number of Partners) [____]					
									<input type="checkbox"/> Private Limited					
Tick the value chain applying for:														
Sindh: <input type="checkbox"/> Onion <input type="checkbox"/> Tomato <input type="checkbox"/> Mango <input type="checkbox"/> Date <input type="checkbox"/> Goat <input type="checkbox"/> Cattle <input type="checkbox"/> Banana														
Balochistan: <input type="checkbox"/> Poultry <input type="checkbox"/> Sheep <input type="checkbox"/> Grapes <input type="checkbox"/> Date <input type="checkbox"/> Onion <input type="checkbox"/> Olive <input type="checkbox"/> Goat														
Experience (in years)	Horticulture			[_____]										
	Livestock			[_____]										



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Business (SME) Address			
		Name of UC:	
Name of Bank			
Bank account number			
Title Holder			
Bank Address/District			
Existing Loan(s) – Bank Name			
Amount (PKR)		Obtained in (Year):	
No. of Employees	<input type="checkbox"/> 1-9      Men: _____      Women: _____		
Land	<input type="checkbox"/> Less than 5 Acres _____		
Land Status	<input type="checkbox"/> Owned <input type="checkbox"/> Leased		
Matching Grant Category	Revenue Up to PKR 2 million per year		
Total Investment in business (SME) so far	Cash	[ _____ ]	
	Land	[ _____ ]	
	Machinery	[ _____ ]	

Disclaimer: This document is a template being prepared to obtain detailed information of the businesses (Producers, farmers, MSMEs) who have applied for Matching Grant from GRASP. However, filling of the information and submission does not guarantee any matching grant in any form, whatsoever. The decision of GRASP Matching Grant Committee(s) on shortlisting and finalization of businesses for support will be final and cannot be challenged at any forum. GRASP is committed to protecting your personal and business information and respecting your privacy. Only authorized staff has access to personal information, and they are obliged to respect its confidentiality.





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1.1. Describe various aspects of your business as follows:

What are your products and services?	Describe some of its features	How many people in the market are making the same or similar products or offering similar services?	How have you made your product more innovative than the competitors? i.e. doing it cheaper, better and faster?	What problem customers face in purchasing the similar existing products available in the market i.e. Their level of satisfaction



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**2. Matching grant impact:**

**2.1 How technology will help increase productivity into your business?**

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**2.2 How matching grant will be resolving your business biggest 2 to 3 problems, and suggest their most feasible solutions:**

Your biggest problem(s)	How will matching grant solve this problem?

**2.3 How this matching grant will be helping the business to create new jobs and sustain previous jobs, how the business is ensuring women and special disabled inclusion, PwDs and environmentally friendly practices into its day-to-day policies?**






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### 3. Legal Status of Business and Ownership Structure

S No.	Name of Owner and Shareholder (if any)	Amount invested and the percentage of Shares	Matching grant requested Rupees	Cash contribution	Amount to be raised from banks or other sources
1					
2					
3					

\*Imp note for above table: For 5 Lac 10% contribution

### 4. Business Operating Model

4.1 Please explain your business cycle (Steps and number of days it will take from sourcing, processing (If any) to final product delivery. (150 words)

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4.2 **Resource Mobilization:** (From where you purchase your raw material/supplies, and on what terms and conditions? Will this be the same after availing the matching grant Briefly explain?)

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4.3 **Sharing of responsibility and monitoring:** Describe the business Procedures for delivering services/selling of products and how to keep track of the customer base, form of communications. Describe the standard payment terms and the payment methods accepted. (Max 150 Words)

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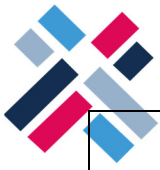
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## 5. Marketing and Sales

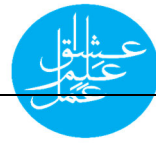
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**Sales & Marketing Strategy:** What is your current and future sale & Marketing strategy?

Current Sales and Marketing Strategy	Future Sales and Marketing Strategy
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### 6. Investment plan, business expenses

#### 6.1 Please mention (Describe in MAX 150 words)

Utilization / breakdown of fund/investment on facilities, equipment, and technology Capital Cost: Machinery, Automation, technology, tools (with a life of one year or more) and state the key capital items required, milestones for the Investment, and when you expect to achieve them.

Please include dates that will trigger significant expenditure (e.g., job start dates, purchase of capital equipment, technology/automation/building costs/human resource onboarding). Please mention a clear time line with dates and budget outlay. Divide the total investment in tranches and put milestones on each of it.

Please note that business have to mention their contribution first before availing the matching grant amount. If business is also availing the bank loan in addition to own and matching grant, those will be preferred.

S No / Tranche (Divide the project into three parts)	Details of capital item/ activity	Start and end date	Per Unit cost	Total Cost	Supplier	Source/Allocation of fund Mention in below order 1. Own Contribution 2. Matching Grant 3. Bank, Other Sources
1						
2						
3						
4						
5						
6						
7						
8						
9						

### 7. Key Risks and Assumptions

What risks your business face? How you are planning to address these risks

Key risks (More rows can be added).



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Sr. #	Key risks	Plans to address the challenge
1.		
2.		
3.		



## 8. Financial Statement and Projections

### Note 1: Revenue

Amounts in Rupees	Year ended					
	Actual FY 19	Actual FY 20	Actual FY 21	Forecast FY 22	Forecast FY 23	Forecast FY 24
Revenue						
Product / service 1						
Product / service 2						
Product / service 3						
Product / service 4						
<b>Total</b>						

### Note 2: Expenses

Amounts in Rupees	Actual			Forecast		
	FY19	FY20	FY21	FY22	FY23	FY24
Salaries						
Rent						
Utilities						
Travel & transportation						
Depreciation						
Marketing & Selling Expenses						
Other Operating Expenses						
<b>Total</b>						

### Note 3: Assets

Amounts in Rupees	Year ended
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	Actual FY 19	Actual FY 20	Actual FY 21	Forecast FY 22	Forecast FY 23	Forecast FY 24
<u>Non-Current Assets</u>						
Land						
Plant, machinery and equipment						
<b>Total Non-Current Assets</b>						
<u>Current Assets</u>						
Cash						
Account Receivable						
Inventory / stocks						
Prepaid assets						
<b>Total Current Assets</b>						
<b>Total Assets</b>						

**Note 4: Liabilities**

Amounts in Rupees	Year ended					
	Actual FY 19	Actual FY 20	Actual FY 21	Forecast FY22	Forecast FY23	Forecast FY 24
<u>Current Liabilities</u>						
Interest Payable						
Accounts Payable						
<b>Total Current Liabilities</b>						
<u>Non-Current Liabilities</u>						
Loans						
<b>Total Non-Current Liabilities</b>						
<b>Total Liabilities</b>						

**Declaration:**

By affixing my signature below, I accept and agree that:

- I have read and fully understood the details given in the Matching Grant advertisement and requirement mentioned in the document.

- The information I have provided in this application is accurate and correct to the best of my knowledge and belief.
- I am not a defaulter of any bank.
- If the stated information is proven false, my application will be disqualified at any stage.
- If I do not receive a reply from PPAF GRASP within two months of my application submission, I shall accept that it did not qualify the set requirements and will not challenge the decision of PPAF GRASP.

**Documents to be attached:**

1. Clear / readable copy of CNIC
2. Copy of land title or lease documents or legal tenancy/occupation proof if the SME is in primary production / farming
3. Complete signed application
4. SME data form

Name: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_