

Application Criteria

1. **Matching Grant (2.5 million) Criteria:**

1.1 **Mandatory Criteria**

- 1.1.1.1 In this matching grant women, transgender individuals, minorities, and individuals with disabilities will be preference.
- 1.1.2 Minimum MG Cash Contribution of 20% by SME. High cash contribution will be preferred
- 1.1.3 The applicant shall be minimum 18 years of age and possess a valid Pakistani CNIC, current or permanent address must be from Sindh province and should be TRDP GRASP targeted districts (Tharparkar, Mirpur Khas, Tando Allah Yar and Matiary).
- 1.1.4 Current Government Employees are not eligible
- 1.1.5 Medium sized farmers (6 - 25 acres Leased (at least for min 5 year) / Owned) irrigated, if the business involves in farming/farm production. Copy of land title or lease documents or legal tenancy/occupation
- 1.1.6 Annual sales from PKR 1 million to PKR 20 million
- 1.1.7 Number of employees ranging from 02-50 (for 2.5M grant)
- 1.1.8 Business registration with relevant govt departments will be preferred
- 1.1.9 SME/owner business bank account will be preferred
- 1.1.10 At least 3 years of experience in same value chain applying
- 1.1.11 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
- 1.1.12 This category for targeted Districts will be highly preferred. However, the adjacent Districts and applicants from Provincial Hub Karachi can also apply.
- 1.1.13 Businesses have to submit 3 years audit reports & registration with relevant govt dept at later stage (pitch Stage).
- 1.1.14 Producer groups, co-operatives, farmer marketing collectives/groups fulfilling all requirements can apply
- 1.1.15 Duplicate, half filled, applications will be rejected
- 1.1.16 SME Data Form
- 1.1.17 EU funded project beneficiaries will be preferred. Business groups and cooperatives can apply, subject to fulfilling all requirements
- 1.1.18 From grant applications, proposals, and business plans that involve the purchase and sale of live animals (goats and cattle) will not be entertained.

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 not be evaluated

2. Matching Grant (30 million) Criteria:

2.1 Mandatory Criteria

- 2.1.1 Minimum MG Cash Contribution of 30% by SME. High cash contribution will be preferred
- 2.1.2 Must have valid CNIC and current or permanent address must be from Sindh and Balochistan Priority will be given to GRASP targeted districts
- 2.1.3 Current Government Employees are not eligible
- 2.1.4 Farmers (having land of more than 25 acres Leased (at least for min 5 year) / Owned) irrigated if the business involves in farming/farm production. Copy of land title or lease documents or legal tenancy/occupation
- 2.1.5 Annual sales from PKR 20 million to PKR 800 million
- 2.1.6 Business registration with relevant govt Dept of Pakistan is compulsory
- 2.1.7 Financial Audits of last three years are compulsory
- 2.1.8 SME business bank account is compulsory
- 2.1.9 At least 5 years of experience in same value chain applying
- 2.1.10 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
- 2.1.11 This category for targeted Districts will be highly preferred. However, the adjacent Districts and Provincial Hub Karachi and Quetta can apply
- 2.1.12 Number of employees ranging from 20-200
- 2.1.13 Duplicate or copied applications will be rejected
- 2.1.14 If there will be a tie between two applicants, preference will be given to women, person with disability, youth, our target UC and Districts.
- 2.1.15 EU funded project beneficiaries will be preferred. Business groups and cooperatives can apply, subject to fulfilling all requirements
- 2.1.16 SME Data Form

2.2 Ineligibility criteria:

- 2.2.1 Existing grantee under GRASP project and his/her close relatives (falling under same household definition).
- 2.2.2 An entity owned or operated by the Federal or Government of Pakistan or Provincial Governments.
- 2.2.3 Any entity that has been found to have misused funds in the past.
- 2.2.4 Any entity affiliated with GRASP or any of its members of the governing body, directors, officers, or employees.
- 2.2.5 Political parties, groupings, or institutions or their subsidiaries and affiliates.
- 2.2.6 Organizations that advocate, promote, or espouse anti-democratic policies or illegal activities
- 2.2.7 Faith-based organizations whose objectives are for discriminatory and religious purposes, and whose main objective for the grant is of a religious nature.
- 2.2.8 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 not be evaluated

Application Form and Evaluation Criteria:

Sr. No	Questions	Marks								
1	<p>Explain your business model:</p> <p>A. Business history: Define the product or service in detail, and indicate whether the business is production, trading or service, or a combination? (5 marks)</p> <p>B. Performance of business – Sales / profit over past (5 marks)</p> <p>C. Major problem/s (2 marks)</p> <p>D. Please state the three main business risks associated with your investment and how they can be mitigated (3 marks)</p>	15								
2	<p>Why are you applying for matching grant?</p> <p>A. How do you plan to utilize the Matching Grant in your business (SME) (project financing, expansion of existing facilities, buying of input supplies, raw-material, purchase of equipment and machinery, installation of facilities, etc.)? 5 marks</p> <p>B. What problem/s to be addressed by using this matching grant, please justify? 5 marks</p>	10								
3	How do you expect to improve the business (SME) efficiency by introduction of innovative production/processing technologies, entering new market avenues, etc after receiving the Matching Grant?	10								
4	<p>What will be the cash contribution? Cash contribution PKR _____</p> <ul style="list-style-type: none"> - for 2.5M, if it is 20% (5 marks), if 25% 7.5 marks if 30% and above (10 marks) - for 30M, if it is 30% (5 marks), if 35% 7.5 marks if 40% and above (10 marks) <p>From where you will arrange this contribution? Please tick all applicable:</p> <ul style="list-style-type: none"> A. Own business, B. relatives C. partners, D. bank or other. 	10								
5	<p>Please explain the market demand of your product or services: (5 marks)</p> <p>What are some things that you will do to remain competitive? (5 marks)</p>	10								
6	<p>What is your current and future marketing and selling techniques and strategies?</p> <ul style="list-style-type: none"> A. Current marketing and selling techniques and strategies – 5 marks B. Future marketing and selling techniques and strategies – 5 marks 	10								
7	<p>Actual sales / profits earned and projected sales / Profit?</p> <table border="1" style="width: 100%;"> <thead> <tr> <th>Current Sales</th> <th>Future estimate of Sales</th> </tr> </thead> <tbody> <tr> <td>If sales are increase in last three years is 15% to 25% - 1.5 marks</td> <td>If sales are increase in next 2 years is 15% to 25% - 1.5 marks</td> </tr> <tr> <td>If sales are increase in last three years is 26% to 40% - 3.5 marks</td> <td>If sales are increase in next 2 years is 26% to 40% - 3.5 marks</td> </tr> <tr> <td>If sales are increase above 40% - 5 marks</td> <td>If sales are increase above 50% - 5 marks</td> </tr> </tbody> </table>	Current Sales	Future estimate of Sales	If sales are increase in last three years is 15% to 25% - 1.5 marks	If sales are increase in next 2 years is 15% to 25% - 1.5 marks	If sales are increase in last three years is 26% to 40% - 3.5 marks	If sales are increase in next 2 years is 26% to 40% - 3.5 marks	If sales are increase above 40% - 5 marks	If sales are increase above 50% - 5 marks	10
Current Sales	Future estimate of Sales									
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If sales are increase above 40% - 5 marks	If sales are increase above 50% - 5 marks									
8	<p>Please explain that how business resources (modern technology/machinery, tools, equipment, materials/raw-material, packing & packaging, marketing material, furniture & fixture, software system etc.) which you will buy from matching grant will help you in business:</p> <ul style="list-style-type: none"> A. Production and productivity – 5 marks 	10								

	B. Profitability – 5 marks	
9	<p>How much job and employment generation opportunities will be created? Skill development, and other services - should be integrated into the core “business model”? 3 marks</p> <p>How many jobs will be created?</p> <p>Male: 2 Marks</p> <p>Female: 2 Marks</p> <p>PWDs: 2 Marks</p> <p>Transgender: 1 Marks</p>	10
10	<p>A. Share details of key modern technology will you purchase, and or systems you want to apply in your business? (2.5 marks)</p> <p>B. Please include dates that will trigger significant expenditure along with details (e.g., job start dates, purchase of capital equipment, technology/automation/building costs/human resource onboarding). Installation and completion. (2.5 marks)</p>	5
Total Marks		100
Qualifying marks		70%

Application for Matching Grant of PKR 2.5 million and 30 million

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 <input type="checkbox"/> Production <input type="checkbox"/> Trading <input type="checkbox"/> Service				Legal Status		<input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Unregistered Partner <input type="checkbox"/> Partnership (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):		
Tick which category of matching grant you are applying	2.5 million	30 million	
No. of Employees	<input type="checkbox"/> 10-50	<input type="checkbox"/> 20-200	
	Men: Women:	Men:	Women:
Revenue	PKR 2 million to 20 million per year	PKR 20 million to 800 Million per year	
Land (if business involves in farming/farm production)	<input type="checkbox"/> 6 to 25 Acres	<input type="checkbox"/> More than 25 Acres	
Land Status	<input type="checkbox"/> Owned	<input type="checkbox"/> Leased	
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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Please provide the following information (Your responses should not exceed 100 words)

1. Explain your business model

A. Business history (Define the product or service in detail, and indicate whether the business is production, trading or service, or a combination?)

B. Performance of business – Sales / profit over past

C. Major problem(s)

D. Please state the three main business risks associated with your investment and how they can be mitigated



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2. Why are you applying for matching grant?

A. How do you plan to utilize the Matching Grant in your business (SME) (project financing, expansion of existing facilities, buying of input supplies, raw-material, purchase of equipment and machinery, installation of facilities, etc.)?

B. What problem/s to be addressed and by using this matching grant, please justify?



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3. How do you expect to improve the business (SME) efficiency by introduction of innovative production/processing technologies, entering new market avenues, etc after receiving the Matching Grant?

4. Cash Contribution and source of contribution?

A. What will be the cash contribution?

Cash Contribution PKR _____

B. From where you will arrange this contribution? Please tick all applicable:

Own business

Relatives

Partners

Bank or other

5. Market and Strategy

A. Please explain the market demand of your products or services

B. What are some things that you will do to remain competitive?

6. Marketing and Sales

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

Current Sales and Marketing Strategy	Future Sales and Marketing Strategy

7. Sales and Profit Analysis

Define the actual sales / profits earned and projected sales / Profit for next three years?

In PKR	2019	2020	2021	2022	2023	2024
Sales						
Total Expenses						
Profit						



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8. Impact of Matching Grant on Business

A. Production and Productivity (How you will enhance your production capabilities after getting resources by Matching Grant)

B. Profitability (How your business will enhance profitability after getting resources by Matching Grant)

9. Employment creation

A. How much job and employment generation opportunities will be created? Skill development, and other services - should be integrated into the core “business model”?

B. What will be the impact of matching grant on backward and forward supply chain job creation? (How many jobs (estimated) “men/women” the business will be creating before and after the investment)

Before MG	Full Time	Part Time
Men		
Women		
Disabled		
Transgender		

After MG	Full Time	Part Time
Men		
Women		
Disabled		
Transgender		

10. Planning and way forward

- A. State the key milestones/stages for the Investment/expansion plan, and when you expect to achieve them

S No / Tranche (Divide the project into three parts)	Details of capitalitem/ activity	Start and end date	Per Unit cost	TotalCost	Supplier	Source/Allocation of fund Mention in below order 1. Own Contribution 2. MatchingGrant 3. Bank, OtherSources
1						
2						
3						
4						
5						
6						
7						
8						
9						



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B. Write dates that will trigger significant expenditure along with details (e.g. job start dates, purchase of capital equipment, technology/automation/building costs/human resource onboarding, Installation and completion)

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 registration certificate issued by relevant authority 30 million Mandatory
3. Audit report for PKR 30 million category Matching Grants.
4. Copy of land title or lease documents or legal tenancy/occupation if the business is in farm production.

Name: _____

Signature: _____

Date: _____