

## 1. The PAIDAR Project

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

The purpose of the PAIDAR project is to support the 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 the 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 cited 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>1</sup> 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 (MSMEs) 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 innovation.

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

The grants will be given to 'individuals'

#### 2.1.1. Eligibility Criteria for Individual Applicants

To access grant funds under the PAIDAR project, the applicant:

- i) must be a resident of the Tharparkar district and possess valid proof of residency i.e. domicile and/or Computerized National Identity Card (CNIC).
- ii) must belong to economically disadvantaged communities and his/her economic status is verified by the local community Institutions (organized by TRDP and that are present in every village of Tharparkar district).
- iii) 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 and should preferably be literate. However potential women entrepreneurs can be exempted from this condition.
- iv) should preferably have sound business ideas for running his/her own entrepreneurship and be part of local of support organizations and village organizations as per the TRDP social mobilization approach.
- v) must have readily available space for setting up businesses in homes markets or other appropriate places. The applicant will have to give an undertaking that he/she owns the space for setting up a business
- vi) must present at least two notable guarantors, at least one from the public sector, who are ready to give an undertaking and take responsibility that the applicant will use the grant for intended purposes.
- vii) must possess a valid and active bank account in his/her name in any scheduled bank and can present a bank statement as proof.
- viii) can provide National Tax Number (in case grant is needed for an ongoing business)

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<sup>1</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.

- ix) must be willing to participate in technical assistance & business management orientation sessions to be organized from time to time. TRDP will support for obtaining NTN certificates process.

### 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:

1	Flour mills/ <i>Aata Chaki</i>	2	Tailoring, sewing, & stitching on commercial scale
3	Organic Food organically sourced ingredients free of pesticides and chemicals are uncommon and highly sought after. ( <i>Guwar</i> , Long beans, <i>Mareero</i> (amaranth), <i>Chibher</i> (Cuca melon) etc.	4	Franchise-Based Water Kiosks
5	Echo-Tourism	6	Motorbike spare parts
7	Local Materials for Housing Sector Construction material	8	Fully equipped tyre puncture shops
9	Handicrafts: embroideries and handicrafts included traditional shawls, rallies, bed sets (pillow covers and sheets), colorful women's dresses and chadars, special iron tools, pottery, pitchers, potholes, and pots	10	Vegetable & fruit stores
11	Mining and processing of China Clay	12	Motorbike showrooms
13	Mining and processing of Sea Salt	14	IT-related businesses (must possess relevant education & experience)
15	Women marketplace	16	Mobile shops with mobile repairing facility
17	Shall Weaving	18	Easy paisa, Jaz Cash etc. facility with valid license
19	Stationery stores, photocopying etc.	20	Local-level transport (Qing Chi rickshaw etc.) – possess a valid driving license
21	Medical stores (valid license & relevant education)	22	Solar Energy Solutions
23	Food business – grocery stores, hotels, burger shops, fast food etc.	24	Beauty Parlor

### 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 & yoghurt business, tomato ketchup & chilli businesses, sale/purchase of raw agriculture produce such as vegetables & fruits etc.*)

### 2.4. Grants funds disbursement mechanism

- i. The grant payment will be made in instalments and the number of instalments will be determined in consultation with the successful grantee and based on the nature of the proposed business.
- ii. The payments will be made through approved banking channels

- iii. The first payment will be made in advance and the last (not exceeding more than 10% of the total grant amount) will be made upon completion of work and physical verification by TRDP and/or UNIDO officials.
- iv. The first instalment will be released after physical verification of the pre-disbursement conditions which will include, but may not be limited to, the following:
  - v. Presence of a valid CNIC
  - vi. Documentary evidence of an active bank account in the name of the grantee
  - vii. Personal guarantee of at least two notables of the area, one must be a serving government official.
  - viii. Documentary evidence that the 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 a business.
  - ix. In case grant funds are requested for an ongoing business, provision of documentary evidence of the same. This can be an undertaking on a legal stamp paper attested by the designated rotary public officer.

### 2.5. How to Submit Grant Applications

The eligible grantees should submit duly filled grant applications to TRDP Head Office Mithi at the following address:

To,

**Procurement Committee**  
**Grant Application for UNIDO - PAIDAR Project**  
**TRDP-Head Office Tharparkar**  
**Near North Colony High School (69230)**  
**District Tharparkar, Sindh, Pakistan**  
**T: 0232- 261462, 232- 261661**  
**Mobile- 0333-3418662-03322077956**

*The 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:

*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.*

*Applicant Details:*

#### A. Applicant Details:

Name of the Grant Applicant <sup>2</sup> :	
Is applicant member of any TRDP-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	
Any Physical Disability:	<input type="checkbox"/> Yes <input type="checkbox"/> No. In case of Yes, brief details of :	
Education level:		
Father Name:		
Spouse Name – if applicable:		
CNIC Details:	CNIC Number:	
	Issue date:	
	Valid up to:	
Address of the Applicant:	Village Name: _____ Union Council Name: _____ Tehsil/ Taluka Name: _____ District Name: _____	
District of Domicile:		
Contact Number of the Applicant:		
Emergency Contact Number (other than main contact number of applicant):		
Details of Next of Kin <sup>3</sup> :	Name:	
	Relationship with Applicant	
	CNIC Number:	
	Contact Number:	
	Address (as per CNIC):	Village Name: _____ Union Council Name: _____ Tehsil/ Taluka Name: _____ District Name: _____

As given on the CNIC

<sup>1</sup> Can be spouse, father, son/daughter or any other close & blood relative

## B. Proposed Business Details

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

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

The grant funds can be accessed for both new businesses and already established businesses. Please fill in relevant part accordingly.

**B.1: New Business**

<b>Name/Type of the Proposed Business:</b>				
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 have 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 the business?			
	In case you were employee, give name & contact details of the owner:	Name: _____ Contact No: _____		
What was your responsibility/role in managing this 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?		<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?				
<b>Grant Funds:</b> 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"/> individual owner of the space <input type="checkbox"/> joint owner (relation with other owners _____) <input type="checkbox"/> on lease <input type="checkbox"/> space belongs to a blood relative/ family member (details _____)			
Will you require skilled & skilled 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 Tharparkar? If yes, where?	<input type="checkbox"/> owner of the space <input type="checkbox"/> on lease <input type="checkbox"/> space belongs to a blood relative			
How much monthly profit do you expect to get from the proposed business idea? (PKR)	<input type="checkbox"/> Yes	<input type="checkbox"/> No		
Will you require any technical assistance or guidance in managing your proposed business?				
How much monthly profit do you expect to get from the proposed business ideas? (PKR)				
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 of their respective bank accounts that you will use the grant funds only for intended purpose?	<input type="checkbox"/> Yes	<input type="checkbox"/> No.		
Please provide details of the guarantors				
<b>Guarantor No. 1</b>				
Name:				
Gender:				
Age – years:				
CNIC Number:				
Address as per CNIC:				
Contact Number:				
Occupation:				
Bank Account	Bank Name			
Details:	Branch Name:			

A/C Number:	
<b>Guarantor No. 2</b>	
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 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.	

**B.2: Ongoing/ Established & Running Business**

Name/ Type of the Business:	
Nature of business:	
Business established since (year):	
Location/ address of the business place:	
Relationship of the applicant with this business?	<input type="checkbox"/> Sole owner <input type="checkbox"/> Partner (% shares _____) <input type="checkbox"/> Any other arrangement ( _____ )
Total estimated value/ worth of the business (raw material, finished & unfinished products, machinery & equipment etc.) excluding value of land – PKR	
Whether applicant owns the business place/ site/ venue? If No, then whether it is on lease/ rent?	<input type="checkbox"/> Yes <input type="checkbox"/> No. _____
How many employees work on this business excluding business owners/ applicant?	<input type="checkbox"/> Full time _____ (M/F) <input type="checkbox"/> Part time _____ (M/F)
What is the average monthly turnover (total/ gross income) of the existing business? – PKR	
What is the estimated net monthly profit earned on the business? – PKR	
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 much grant amount you need to expand this business? (PKR)				
<b>Grant Funds:</b> 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/applicant purchase with grant funds to expand the business? Provide details below and also mention indicative cost of each item – PKR:				
<b>#</b>	<b>Item/ Equipment</b>	<b>Cost per Unit</b>	<b>Total Units</b>	<b>Total Cost</b>
What is expected to raise in your profit with additional funding under PAIDAR? (PKR)				
How many 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 Tharparkar district			
Do you need technical assistance and training to better manage your current and expanded business?	<input type="checkbox"/> Yes <input type="checkbox"/> No			
How much time you need to complete business expansion upon receipt of the first tranche from PAIDAR? (Months)				
Do you have at least two guarantors who can give undertaking on legal stamp paper along with post-dated cheques of their respective bank accounts that you will use the grant funds only for intended purpose?	<input type="checkbox"/> Yes <input type="checkbox"/> No.			
Please provide details of the guarantors:				
<b>Guarantor No. 1</b>				
Name:				
Gender:				
Age – years:				
CNIC Number:				



Address as per CNIC:		
Contact Number:		
Occupation:		
Bank Account Details:	Bank Name	
	Branch Name:	
	A/C Number:	
<b>Guarantor No. 2</b>		
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 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 Guidelines for PAIDAR – Micro Grants Project**

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**4. Processing of the Grant Applications**

- i. Grants applications that are complete in all respects will be logged in the database and an acknowledgement letter will be issued to the concerned applicant.
- ii. Incomplete applications will be rejected, and regret letters will be sent to concerned applicants. Such applications will not be processed further and the reasons for rejection will be communicated to the concerned applicants, providing them with valuable feedback. This will enable them to address the issues and apply for future grants with improved proposals will undertake an initial screening, including background checks, of the grant applicant and his/her business idea/ proposal by visiting the applicant and interacting with all concerned – local communities, family members, verification from bank about bank account etc.
  - ✓ Ineligible applicants and/or those having weak business ideas will be sent regret letters.
  - ✓ Applicants which require a higher amount of grant funds will be referred to other grant windows of the PAIDAR project for SMEs.
- iii. A technical & social appraisal of the eligible proposed business idea will be conducted, and necessary changes/ adjustments will be made in the proposed business plan.
- iv. TRDP will share brief project summary not exceeding one page of every single eligible grant application to UNIDO/ PAIDAR team for review and final approval.
  - ✓ 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.
- v. Upon approval of the application/ grant fund by PAIDAR/ UNIDO, TRDP will inform concerned applicant through written letters for further action.
- vi. TRDP 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.
- vii. Grant agreement signing ceremonies will be held in TRDP's office in Tharparkar and the grants will be awarded.
- viii. Upon physical verification of the compliance of all pre-disbursement conditions, TRDP will issue the first installment through banking channels.
- ix. Grantees will report/ inform TRDP work done against received amounts. TRDP 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.
- x. TRDP will monitor grant execution and share periodic reports with PAIDAR/UNIDO.
- xi. Upon physical verification of 100% work done, TRDP will release final tranche which will not be more than 10% of the total approved grant fund (UNIDO cost share).
- xii. TRDP will issue Grant Completion Certificate and grant will be closed.

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

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### 5. Complaints and Grievances Redressal

The grant recipients, applicants, and communities in general are encouraged to report incidences of fraud, misuse of grant funds, and other complaints to TRDP at the below-given addresses. Complaints can be lodged/filed through written applications (in English, Urdu, or Sindhi languages), emails, or by calling the given numbers. TRDP will screen and investigate these complaints promptly, aiming to address identified issues within 30 working days as per TRDP policy. Complainants must provide their contact details to enable follow-up and resolution. TRDP is committed to transparency and accountability, ensuring timely and effective redressal of grievances.

TRDP Complaint Cell at Head Office,

TRDP-Complaint Cell

TRDP Head Office, Near North Colony, Mithi, Tharparkar, through website link

<https://thardeep.org/grievances-redressal>

Email: [info@thardeep.org](mailto:info@thardeep.org)

### 6. Note for Grant Applicants

- i. Review, assessment and final decision on the applications once acknowledged may take a minimum of 04 weeks. Allow this time for your applications to be processed further.
- ii. Submission of only one application at a time is permissible. In the case of the submission of more than one application, the application received first will be considered and accordingly processed further
- 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, he/she can submit another application after receiving the 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 the TRDP team once they are approached and respond to any queries that may be asked during this process, however, 30 to 40 days from the date of received application will be required for institutional assessment including input from the UNIDO side. TRDP does not have any consultant or agent for developing grant applications against any honorarium or fee. While TRDP staff in Tharparkar Head office will guide applicants to fill out applications, they will not charge any fee.
- v. Applicants will have to bear all expenses, if any, for the preparation and submission of grant application(s).

[End of Application Guideline]