



**AEPC**

Alternative Energy Promotion Centre

National Rural and Renewable Energy Programme

## **Business Development for Renewable Energy and Productive Energy Use Component**



## **IMPLEMENTATION STRATEGY AND WORKING GUIDELINES FOR PROMOTION OF MSME**

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## **Acronyms and Abbreviation**

AEPC	: Alternative Energy Promotion Centre
BDS	: Business Development Services
BFI	: Banking and Financial Institution
BMO	: Business Member Organization
BPO	: Business Promotion Officer
CE	: Community based Electrification
CREF	: Central Renewable Energy Fund
DAG	: Disadvantaged Group
DECS	: District Environment, Energy and Climate Change Section
DFS	: Detailed Feasibility Study
ELO	: Enterprise and Livelihood Officer
IGA	: Income Generating Activities
I/NGO	: International/Non-Governmental Organization
GESI	: Gender Equality and Social Inclusion
GoN	: Government of Nepal
HHs	: Households
LEDC	: Local Economic Development Committee
LEDf	: Local Enterprise Development Facilitator
LFA	: Logical Framework Approach
MHP	: Micro/Mini Hydro Power Project
MSME	: Micro, Small and Medium-sized Enterprise
NRREP	: National Rural and Renewable Energy Programme
RE	: Renewable Energy
RETs	: Renewable Energy Technologies
PEU	: Productive Energy Use
PEUC	: Productive Energy Use Component
RSC	: Regional Service Centre
SIYB	: Start and Improve Your Business
TOEE	: Training of Existing Entrepreneurs
TOGE	: Training of Growing Entrepreneurs
TOPE	: Training of Potential Entrepreneurs
TOSE	: Training of Starting Entrepreneurs

## **1. INTRODUCTION**

### **1.1. Background**

The Government of Nepal (GoN) in 1996 established Alternative Energy Promotion Centre (AEPC) with the objective of developing and promoting alternative/renewable energy technologies (RETs) with focus in rural area of Nepal. AEPC has been implementing/executing renewable energy (RE) program in Nepal from its inception. Since July 16, 2012 AEPC has been implementing a five years National Rural and Renewable Energy Programme (NRREP) which is a single program modality for all energy related activities in Nepal. It is envisaged that no other programme or project related to RE promotion in Nepal will be supported or executed outside the NRREP's framework.

The development objective of AEPC/NRREP, which is common to its program Components, is: *“To improve the living standard of rural women and men, increase employment of women and men as well as productivity, reduce dependency on traditional energy and attain sustainable development through integrating the alternative energy with the socioeconomic activities of women and men in rural communities.”*

Experience has shown that community electrification in rural areas does not automatically induce local economic development or contribute to reduction of socio economic poverty. This is primarily due to lack of local business and entrepreneurship development support services; weak orientation on enterprise creation; poor knowledge and lack of information to establish linkage with markets, productive engagement, value addition; and fragmented capacity of existing small entrepreneurship to capitalize on available energy as a factor of production. RETs, therefore, have limited impact on productivity, income and employment generation among beneficiaries of RE catchment areas, where poor, women and disadvantaged group (DAG) reside.

Business Development for Renewable Energy and Productive Energy Use Component (PEUC) is one of the major components of NRREP. This component seeks to promote productive energy use of RE in order to generate employment and income of the rural women and men by establishing Micro, Small and Medium-sized Enterprises (MSMEs) and engaging households (HHs) in Income Generating Activities (IGA). The immediate objective of PEUC is: *“To contribute to an increase in income generation and employment potential for MSMEs in rural areas, particularly for women and men belonging to socially and economically disadvantaged groups.”*

Given the energy requirements of MSMEs, PEUC of NRREP primarily focuses on micro and mini hydropower projects. However, other RE technologies such as biomass gasification, large biogas plants, institutional solar systems, wind projects are also within the scope of PEUC.

AEPC/NRREP has formulated a broad range of activities aiming to contribute to increase income of households in rural areas by removing major barriers which eventually lead to private sector development. The framework developed by AEPC/NRREP seeks to strengthen

or upgrade existing MSMEs with potentials to apply RE efficiently to increase productivity, income and employment through technical and entrepreneurial skills trainings and facilitated access to financial services, and markets. Similarly, new and innovative MSMEs will be explored and supported through economic and value chain analysis. To improve marketability of MSME products and services, productive energy use (PEU) activities will facilitate to develop appropriate business development services (BDS) to rural areas and enhance market linkages. The strategic activities for MSME promotion are based on principles of value chain development; local economic development and making markets work for the poor.

In order to achieve objectives of PEUC and to facilitate smooth implementation of PEU activities, AEPC/NRREP drafted Implementation Strategy and Working Guidelines, which were also reviewed by experts. The documents are developed to facilitate RE users, management committee/communities as well as existing and potential entrepreneurs to use RE productively in their enterprises. The documents will be useful for AEPC/NRREP and relevant partners. The Logical Framework Approach (LFA) Matrix for PEUC activities is given in Annex 1.

## **1.2. PEU Outputs**

PEUC has four outputs as listed below:

**Output 3.1** - Capacities of existing MSMEs are enhanced

**Output 3.2** - New/ innovative MSMEs are created and operationalised, with an emphasis on integrating women and marginalised group

**Output 3.3** - Appropriate BDS are available to MSMEs in RE catchments areas

**Output 2.17** - IGA for households using RE are developed and implemented in catchments areas

## **1.3. PEU Output Targets and Indicators**

The following are the targets defined for PEUC's implementation:

- 2,800 existing MSMEs upgraded
- 1,300 new MSMEs established
- Employment increased by 19,000
- 15,300 HHs supported through IGA

Each targets are further explained through their indicators as follows:

1. For supported existing MSMEs, a 12% increase of profit between baseline and end of support

2. 25% of new MSMEs are created by DAGs
3. 70% of created MSMEs are still operational after a year
4. 20% increase in income for MSMEs in RE catchment areas
5. 75% of MSMEs describe available BDS as appropriate in their area at the end of NRREP
6. 50% belonging to DAG and women are supported through IGA
7. 25% of increase in incomes for IGA HHs between baseline and end of support
8. Supported 1,000 indigenous and traditional skills based IGA

## **2. PART I: IMPLEMENTATION STRATEGY**

### **2.1. Rationale**

Energy is one of the key factors required for establishment and operation of MSMEs. It has been found that operation and sustainability of most of the RETs, especially Micro Hydropower Plants (MHPs), is directly or indirectly influenced by the level of end energy-use applications.

The available information reveals that only around 30% of the total capacity of MHPs has been utilized in mini-grid schemes. Approximately 19% of power is used for household lighting and remaining 11% is used for other purposes such as operating household appliances, grocery shops, hotels, photo shops, schools for operating computers, agro-processing and other small village enterprises. This finding implies that approximately 70% of the capacity available during daytime could be used to power various enterprises. Many MHPs are simply shut down during day light hours and only put into operation in evening and morning. Unless people are made aware that electricity produced from these plants can be used more productively for economic purposes, the full potential of benefits from community electrification cannot be realized.

The promotion of productive energy use not only enhances sustainability of MHPs and other RETs but also helps in creating entrepreneurship in the rural community consequently improving their living standards. PEUC is committed to enable transitioning of RE provision into real economic outcomes for MSMEs resulting in income generation, employment generation and create economic opportunity for women in rural areas. This would contribute to achieve the national objectives of poverty reduction.

This strategy has been prepared by AEPC/NRREP for promoting PEU related activities, which will serve as guiding document for implementing various activities for promoting PEU in RE catchment areas.

### **2.2. Guiding Principles**

The strategy to achieve the objective of PEUC/NRREP takes MSMEs as an “entry point”, i.e. the approach is not structured as per RE supply type, but according to economic growth potentials of the area. The outputs are based on private sector actors with income generation potential.

PEU activities will follow a complete cycle of enterprise development by integrating all dimensions of enterprise creation and growth such as opportunity assessment, awareness, business skill, feasibility study, business plan, financial planning, management, product development and product diversification, value chain development, marketing and business development services with an emphasis on Gender Equality and Social Inclusion (GESI).

The PEU strategy follows following guiding principles that must be met by all activities:

- Enabling sustainable socio-economic development by addressing constraints for local economic development;
- Promoting MSMEs with RE consumption;
- Prioritizing utilization of local materials, local resources as well as indigenous skills linking with market demand, in order to increase sustainability and economic resilience;
- Ensuring financial sectors' investment and equity of entrepreneur according to type/scale of enterprises;
- Providing practical hands-on entrepreneurship skills, trainings and counseling for entrepreneurs and other support measures, emphasizing employment generation opportunities, based on the demand of target groups;
- Focusing on partnership, coordination and harmonization, during implementation, to get synergy with existing projects, programmes and relevant stakeholders;
- Supporting entrepreneurs in a complete cycle of enterprise promotion considering all dimensions of enterprise development and management not only at individual-level but also as livelihood enhancement of the community;
- Prioritizing larger RE scheme's catchment areas with the intention of utilizing resources efficiently for emergence of economic clusters around those schemes;
- Providing financial incentives and insurances for new and innovative enterprises perceived as high risk and supporting innovative MSMEs as pilot projects.

### **2.3. Approaches for PEU Promotion**

PEU activities are demand-driven as technical assistance; training and other support measures are provided to the target groups upon request as well as according to their needs. However, limited awareness on business knowledge and skills etc. in rural areas has impeded business development, diversification and innovation. PEUC is open for collaboration and partnership with similar organizations to stimulate and generate local demand so that latent needs are made explicit and can translate into creation of business and IGAs. PEUC will work in close coordination with Technical Sub Components of NRREP. Preliminary baseline information for PEU promotion will be an integral part of Detailed Feasibility Study (DFS) report of RETs.

PEUC follows three different approaches to upgrade/establish MSMEs in the vicinity of RE catchment area, as highlighted below:

<b>S.N.</b>	<b>Approach</b>	<b>Featured Activities</b>
<b>1.</b>	<b>General</b>	<ul style="list-style-type: none"> <li>• Selecting operational and under-construction Community based Electrification (CE) projects with potential MSMEs demonstrating substantial market demand and growth potential</li> <li>• Conducting feasibility assessment for establishing or upgrading MSMEs in the selected CE projects</li> <li>• Analysing value chain of the selected products</li> </ul>

S.N.	Approach	Featured Activities
		<p>originating from CE catchment areas and promoting use of energy at various stages of the chain for value addition</p> <ul style="list-style-type: none"> <li>• Also, collecting spontaneous demands from entrepreneurs</li> </ul>
2.	<b>New and Innovative</b>	<ul style="list-style-type: none"> <li>• Encouraging to bring outside investors in RE catchment areas based on comparative advantage</li> <li>• Identifying product/services based on local resources and capacities, be powered (at least partially) with RE and lead to income and employment generation with in RE catchment area</li> <li>• Conducting assessment for feasibility of establishing or upgrading MSMEs for the selected product/services considering entrepreneur’s interest, socio-economic benefits, marketability and suitability of energy source</li> <li>• Conducting pilot projects in selected locations and assessing to evaluate lessons to be learned</li> </ul>
3.	<b>RETs for Enterprise</b>	<ul style="list-style-type: none"> <li>• Collecting demand from entrepreneurs to install RETs for establishing/upgrading of the enterprises/businesses</li> <li>• Carrying out rapid assessment of the enterprises as demanded by entrepreneurs</li> <li>• Coordinating with Technical Support Component for DFS to establish RET for operation of enterprise/business</li> </ul>

All the approaches will cover the following activities along with those listed above:

- Providing required services to potential entrepreneurs on activities such as awareness creation, technical skills and entrepreneurship development trainings,
- Linking with appropriate technology providers, after sales service and linkages with BDS providers and creating access to finance
- Selecting “market-oriented approach” for enterprise development; supporting demand-driven and customer-focused products/services; and linking entrepreneurs with market actors.
- Collaborating with potential local, national and international partners and relevant stakeholders to support entrepreneurs and enterprises.

- Clustering of related/associated businesses and enterprises.
- Replicating best model/practices to other areas for gradual expansion of MSMEs to achieve PEU targets.

#### **2.4. Partnership for MSMEs Development**

Many government institutions, programs and I/NGOs have been providing various services for entrepreneurs and their enterprises such as skills, micro-credit and business development. Considering working modality of the existing different enterprise development programs in Nepal, it is felt that there is need to build partnership for increasing synergy. To ensure that services needed to set up enterprises, which are provided by state institutions, are coordinated, NRREP will build partnership with local governments, state institutions, programs, I/NGOs and the private sector.

The programme's partnership strategy will be two tiered: central and district level. At the national level, the programme's thrust will be on improving policy and regulatory framework for development and promotion of MSMEs in Nepal. The partnership at the national level is also to ensure that the partnership is extended up to regional/district/local level. At the district level, the programme will collaborate with relevant government, non-government and private sector partners for effective functioning of PEU activities, thereby creating synergic effect.

#### **2.5. Working Area and Working Principle**

The working area is divided into three groups for PEU activities at various locations as under.

Table 1: Working Area for PEU Promotion

<b>Group</b>	<b>Area Characteristics</b>
A	Locations where micro and mini hydro plants developed by AEPC are in operation
B	Mini and micro hydro plants developed under NRREP. The PEUC will work closely with the Technical Support component from the initial stage of the RE scheme.
C	RE schemes other than hydro power plants developed or to be developed under NRREP and showing potential for MSME such as large biomass/biogas schemes and institutional Photovoltaic solar systems.

PEU activities will prioritize larger plants with the intention to support the emergence of economic clusters around those plants. Development of private sector is essential for the emergence of these economic clusters. To achieve the immediate objective of PEUC and overall objective of NRREP, following four principles will be adopted for promoting MSME in RE catchment areas: (i) diversification of the type of business activities; (ii) import substitution; (iii) export promotion; and (iv) innovation as summarized in following table.

Table 2: Principles for MSME Promotion

<b>Principles</b>	<b>Description</b>
Diversification of the types of products and services	Diversification allows MSMEs to provide a broader range of product and services to the community; it offers a risk mitigation strategy for market fluctuation; it levels the variation of energy consumption along the day and along the year and it reduces the strain on the environment.
Import substitution	Rural hill and mountain communities typically use a large part of their cash incomes to acquire products made outside of the area. By supporting the local production of some products previously imported (regionally or internationally), the local communities can preserve their limited cash income to invest in productive uses. An enabling environment will be developed for attracting private sector investment for establishing enterprises that will help in import substitution.
Export promotion	MSMEs will be supported in developing products that can be sold outside of the area. Collaboration with urban traders/exporters/promoters from the enterprises establishment phase to product marketing phase for export-oriented products will be facilitated.
Innovation	One of the means to create employment is by developing new activities in an area. Innovation is understood here in two ways: (i) Either in the sense of bringing a known activity into an area where this activity is yet unknown or (ii) by developing activities totally new to Nepal.

To increase employment of poor and other disadvantaged groups within the community, PEUC will support establishment of enterprises utilizing locally available natural resources. Experience has shown that enterprises requiring collection of natural resources are employing poor, women and DAG sections of the community in large numbers. Employment and income generating opportunity at door step in rural areas will encourage young labour force to stay in village, mobilize remittance for productive use and decrease foreign migration resulting in reduction of gender based violence.

The poor families in an electrified village have limited advantage of access to electricity. It has been observed that some of the poorest and marginalized groups cannot afford to pay for house wiring and service cables, while others cannot pay their monthly tariffs regularly. PEU will mobilize such households to engage in IGA aiming that at least some of them will

consequently become entrepreneurs and establish business. Poor, women and DAG will be supported with modern technologies to improve their traditional crafts and businesses.

## **2.6. Working Modality**

### **2.6.1. Through Regional Support Centres (RSCs)**

Based on decentralized support strategy of NRREP implementation, in this model, the prospective entrepreneurs need not reach Kathmandu or even go outside their region to get full information, submit requests, and find out the list of BDS providers. They will be able to get necessary information in their own district. RSCs will help them in every step of PEU implementation. These RSCs will provide facilitation supports and work as a bridge/mediator between the BDS providers, private sector, the implemented MSMEs and AEPC/NRREP/PEUC and other beneficiaries. The RSCs will also be developed to exercise business opportunity assessment, supervision and help in establishing linkage and collaboration among market actors, banking and financial institutions (BFIs) and the entrepreneurs.

### **2.6.2. Through BDS Providing Organizations**

BDS is a comprehensive concept that covers the identification of business opportunities, delivery of updated and reliable information, support in the development of business plans, hand-holding during the process of setting up businesses by MSMEs, and marketing of the products and services. R&D, innovations, and modernization are also critical components of effective BDS design. Hence, in this modality, independent BDS providing organization will be responsible to conduct necessary support services to the prospective entrepreneur in close coordination with RSCs. Once the business plans are finalized, respective RSCs shall appraise business plans and inject into the regular subsidy delivery cycle. BDS providing organization will also be responsible in supervision and monitoring of established MSMEs.

### **2.6.3. Piloting of new and innovative ideas/technologies**

New and innovative ideas and or technologies for creating MSMEs which are in the emerging stage either for adaptive implementation or in the post R&D phase are supported for piloting. In this modality, new and innovative ideas are explored either centrally or through RSCs in the form of concept paper or business plan. Then prospective concepts/plans are supported for implementation as a pilot enterprise first followed by its replication. Pilot support will be done as a regular activity of PEUC and supported through technical support however once it is replicated, it will be supported through subsidy provision as per delivery modality.

## **2.7. Identified Support Activities**

Following activities are identified for support throughout the project cycle in order to facilitate emergence, development and growth of MSMEs in RE catchment areas.

- a) Prepare strategy for promoting productive energy use in RE catchment areas.

- b) Develop guideline/manual for promoting economic activities through the use of energy generated from RETs.
- c) Prepare information sheets/ handbooks/catalogues / brochures.
- d) Conduct networking meetings with relevant stakeholders working in the similar areas
- e) Ascertain appropriate BDS providers
- f) Capacity building of Regional Service Centres (RSCs)/District Environment, Energy and Climate Change Sections (DECS) staff and RETs developers.
- g) Mobilise RSCs/DECS to implement following PEU activities:
  - Site selection
  - Business opportunity assessment
  - Awareness creation
  - Entrepreneur selection
  - Business plan development
  - Capacity building
  - Linkages with BDS providers, BFIs and markets
  - Enterprise establishment
  - Market linkage
  - Quality assurance and reporting
- h) Carry out follow-up and monitoring
- i) Evaluate the programme activities and their effectiveness.
- j) Revise/update the strategy and action plan based on lessons learnt.

### **3. PART II: WORKING GUIDELINES**

#### **3.1. Introduction and objectives of the guidelines**

The working guidelines has been prepared to facilitate the promotion of MSMEs in a systematic manner with emphasis on GESI concerns.

The objectives of the Working Guidelines are the following.

- To facilitate streamlining all PEU related activities to achieve NRREP/PEU objectives and targets,
- To help the communities/entrepreneurs in establishing and running enterprises powered by renewable energy,
- To support women, poor and DAG for MSMEs in RE catchment areas with a focus in CE catchment areas, for increased access to RE and enhanced livelihood,
- To help the target group including women, poor and DAG, in the cycle of enterprise development,
- To serve as a guiding document for RSCs/DECS and Local Economic Development Committee (LEDC) for implementing PEU activities in field level
- To serve as a reference document for likeminded programmes, projects or organizations in implementing enterprise development activities in RE catchment areas

#### **3.2. Institutional Arrangement**

LEDC, RSC, District-level Project Review Committee (DPRC) and Business Proposal Review Committee (BPRC) will govern and facilitate the promotion of MSMEs under NRREP. The structure and roles of these institutional structures are discussed hereunder.

##### **3.2.1. Local Economic Development Committee (LEDC)**

Sustainable and successful operation of the CE project upon installation requires uplifting economic and social status of their users through promotion of different types of enterprises and businesses. Local users play an important role for promotion of different economic activities using local resources, skill and technology. Against this backdrop, formation of LEDC at local level has been identified to be a necessity for promoting productive energy use. In terms of organization structure, the LEDC will work as a sub-committee under the user group of CE project.

LEDC is expected to play an important role to facilitate the establishment and promotion of enterprise/business at local level. Primarily, LEDC is expected to play facilitating role on disbursing subsidy to enterprise/business at local level. The LEDC will prepare a "Fund Operation Guidelines" in order to manage and simplify subsidy administration process.

The LEDC is a committee of, mainly, existing and potential entrepreneurs and comprises of 5-7 members. The manager of the CE project will be entrusted with the responsibility of the member secretary. In case of a project without manager, technician (operator of the project) or cashier assigned by the User Committee for collecting tariff will work as the member

secretary. There should be proper representation of local entrepreneurs and disadvantaged people in the LEDC. One third of LEDC members should be women. Organization structure of the LEDC is provided hereunder.

S.N.	Representation	Position	Number
1	Local entrepreneur	Coordinator	1
2	Local entrepreneurs	Member	2 to 4
3	Representatives from MHPs/CEs	Member	1
4	Manager or technician or cashier of MHPs/CEs	Member secretary	1

Detailed roles and responsibilities of the LEDC; and a sample “Fund Operating Guidelines” is provided in the Annex 2.

### **3.2.2. Regional Service Centre (RSC)**

NRREP expects to achieve its objective through implementation of its activities via Service Providing Organizations, Non Governmental Organizations, Private Companies and Cooperatives. The facilitation support for programme activities would be made by RSCs that would help it to integrate its activities with local planning activities. Business promotion unit will be established in each RSC. The unit will include Business Promotion Officer (BPO) stationed at regional level within RSC, Enterprise and Livelihood Officer (ELO) stationed in district level as per requirement. There will be number of Local Enterprise Development Facilitators (LEDF) in the clusters of RE catchment areas as per requirement. Responsibilities of BPO, ELO and LEDF are provided in the Annex 3.

### **3.2.3. DDC/District Environment, Energy and Climate Change Section/District Project Review Committee**

Revised RE Subsidy Policy and RE Subsidy Delivery Mechanism in 2013 has provision of DDC endorsement and recommendation for RE based MSMEs, and micro/mini hydro projects before its approval from CREF for subsidy. Further, the mechanism has clearly mentioned that concerned DDC shall approve the documents for the micro enterprise subsidy in CE catchment area and send to AEPC along with its recommendation for subsidy transfer in the District Energy Fund or Micro Enterprise Development Fund. For these purposes, DDC forms a technical committee with maximum 5 members under the chair of Local Development Officer with Energy and Environment Officer as member secretary. The committee is known as District Project Review Committee (DPRC).

Overall objective of the DPRC is to institutionalize the project recommendation and approval process of RE based enterprise and Pico/micro/mini hydropower projects. The committee will have following specific objectives:

- To appraise, approve and release subsidy for, micro enterprises in CE catchment area and pico-hydro projects, and approve IGA plans

- To endorse and recommend business plans of RE based MSMEs and detail feasibility study report of micro/mini-hydro projects

### **DPRC Structure**

Composition of this committee shall be:

1. Local Development Officer or designated Officer of DDC - Coordinator
2. Representative of District Technical Office/District Irrigation Office/District Drinking Water Office (for pico, micro and mini hydro projects)/ District Cottage and Small Industry Office or Offices of Cottage and Small Industry Development Board/FNCCI or FNCSI district chamber/ RSC Team Leader or Officer (for IGA/MSME)– Member/s
3. Energy and Environment Officer DEES/DDC – Member Secretary

Local Development Officer will work, as Coordinator and Energy and Environment Officer will serve as Member Secretary of the DPRC. Representative of District Technical Office, District Irrigation Office and District Drinking Water Office will be member of the committee for appraisal, recommendation and approval of hydropower projects. Similarly, representative of District Cottage and Small Industry Development Board Office and representative of FNCCI or FNCSI will be member for RE based MSMEs and IGA appraisal, endorsement or/and approval. Relevant expert may be invited in the meeting in case-by-case basis, if necessary.

AEPC/NRREP will strengthen the capacity of DPRC. RSC will provide necessary technical support to the DDC for DPRC operation. Team Leader of the RSC will be responsible to coordinate and closely work with DDC in DPRC matter. Team Leader or designated Officer of RSC will work closely with EEO in day-to-day matter including scheduling and conducting the meeting.

### **Roles and Responsibilities of DPRC**

Reporting to NRREP/PEU, DDC/DECS/DPRC will be responsible for the following

- The committee will meet once a month. However, the frequency of the meeting can vary depending upon the volume of reports/plans received.
- The committee will check the completeness of the document submitted
- The committees will review/appraise the received business plan/IGA plan or/and DFS of hydropower project forwarded by RSCs.
- The committee can recommend for revision of the project/plan citing sufficient justification, if necessary
- The committee will verify the proposed amount of subsidy
- The committee will endorse/recommend or/and approve and recommend for the release of subsidy/grant in case of IGA, micro enterprises in CE catchment area or pico-hydro projects

## **Operational Procedure**

The committee will be primarily responsible for efficient and effective service delivery. All the decisions will be made on consensus.

Meeting allowances as per DDC norms and regulations will be provided per meeting to the members representing from outside AEPC/NRREP. Necessary logistics and lunch/snacks will be provided during the DPRC meeting.

### **3.2.4. Business Proposal Review Committee**

RSCs will assess the business plans received from LEDC and submit to DPRC for endorsement in case of all small and medium enterprises as well as RE based micro enterprises and approval in case of micro enterprises in CE catchment area. PEUC will receive business proposals/schemes of such MSMEs from DPRC.

These received business plans should be reviewed and appraised before proceeding for subsidy request. The RE Subsidy Delivery Mechanism has provision of forming a Technical Committee to appraise technical, financial and social aspects of renewable energy related projects. Therefore, Business Proposal Review Committee (BPRC) will be formed at AEPC/NRREP for the review appraisal of those proposals/plans and recommends for subsidy.

The BPRC will have following specific objectives.

- To review and appraise business plans of all small and medium-sized enterprises and RE based micro-enterprises received from DPRC.
- To recommend CREF for the release of the subsidy for eligible business plans

#### **Structure of the BPRC:**

BPRC is composed of 5 members, which serves to review and appraise business plans/proposals forwarded from PEUC. Based on the appraisal of plans, it will recommend CREF for the release of subsidy as per the RE Subsidy Policy. PEUC will be the secretariat of this committee. BPRC members will composed of following members as mention below:

<b>S.N.</b>	<b>Representation</b>	<b>Position</b>
1	Component Manager, PEUC	Coordinator
2	National Advisor, PEUC	Member
3	Representative from Community Electrification Sub-Component	Member
4	Representative from Industrial Enterprise Development Institute	Member
5	Representative from financial institutions	Member

BPRC shall invite expert member and representative from technical sub-components as invitee members depending upon need and enterprises based on the concerned RE technologies

### **Roles and Responsibilities of BPRC**

BPRC will be responsible for the following.

- The committee will meet at least twice a month to review and appraise the business plans. However, the frequency of the meeting can vary depending upon the volume of reports/plans received.
- The committee will review the received business plans forwarded by PEUC. The review will be based on the following checklist:
  - Technical feasibility of the proposed MSMEs
  - Financial viability of the proposed MSMEs
  - Social acceptability
  - Possibility of increase of profit margin or increased in income
  - Possibility of additional employment generation
  - Possibility of mobilizing local resources and skills
  - GESI friendly
  - Environment friendly
- The committee will check the completeness of the document submitted
- The committee can accept or reject or recommend for revision of the plans citing sufficient justification if necessary
- The committee will verify the proposed amount of subsidy
- The committee will recommends for the release of subsidy

### **Operational Procedure**

BPRC will ensure efficient and effective service delivery on MSME promotion and all the decisions will be made on consensus.

Members representing from outside AEPC/NRREP will be entitled to travel allowances of NRs 1,000/- per meeting. During the BPRC meeting, lunch/snacks will be provided.

#### **3.2.5. Productive Energy Use Component (PEUC)**

PEUC will be responsible for

- Preparing and implementing annual work plans with inputs from RSCs
- Formulating and implementing PEU related guidelines, manuals
- Carrying out various studies and reviews papers or documents related to the component
- Assisting formulation of policies related to business development of RE and PEU
- Assessing areas of energy interventions in value chain of MSMEs based commodities/ services
- Mapping of existing as well as potential enterprises in RE catchment areas

- Exploring and implementing new and innovative ideas/technologies
- Supporting and conducting capacity building activities for RSCs, DECS, BDS providers and MSMEs
- Coordinating and collaborating with market, BFIs, CBOs, and other relevant stakeholders/ similar institutions
- Appraising and recommending Business plans prepared by entrepreneurs for subsidy to CREF
- Regularly following up, monitoring and reporting progress of ongoing activities

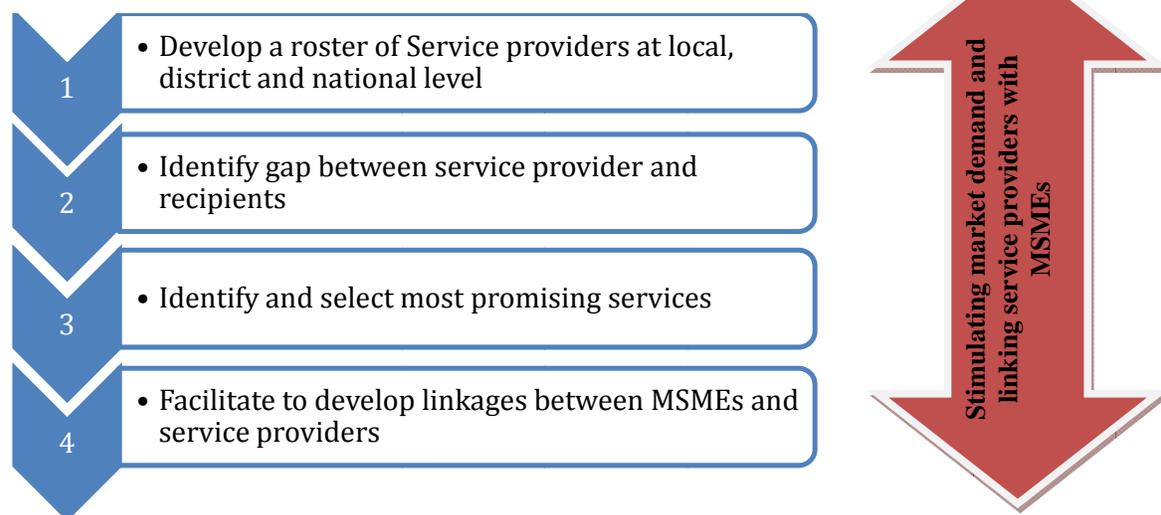
### **3.2.6. Business Development Services**

BDS are those non-financial services and products offered to MSMEs at various stages of their business needs. These services are primarily aimed at skills transfer or business advice. BDS includes broad business services such as training, consultancy, marketing, information, technology development and transfer business linkage promotion etc., both strategic (medium to long term issues that improve performance) and operational (day-to-day issues).

For the enterprises/entrepreneurs to access these services, the roster of various service providers on the basis of local, district, regional and national level will be documented as per the expertise and experiences of organizations/consultants. Identified BDS providers will provide services to the enterprises as per need through the facilitation from RSC/DECS.

Basically, three types of services will be provided by the service providers, viz. fee for services, embedded services and subsidised services to the entrepreneurs. Such a service could play crucial role to develop and grow during incubation period. Strategy of charging service fee to the entrepreneurs will be gradually instigated wherein emphasis will be given to pay service charge from recipients. The role of facilitator is very important to stimulate market and inform the importance of BDS for value addition in the MSMEs. The types of BDS providers are given in Annex 4.

#### **The flow-chart for linking MSMEs and BDS providers**



### The Guiding Principles for the Market Development Approach

1. Start with a market assessment: Any intervention to provide BDS to MSME should always start with an assessment of the market situation at the outset, in order to get a clear picture of the supply of BDS to MSME and demand for BDS from MSME;
2. Demand-side vs. Supply-side interventions: Based on the market assessment, a choice should be made between demand-side (facilitating access to existing BDS) or supply side (developing and/or providing new BDS) interventions, or achieving the right mix of these two options;
3. Delivery and payment mechanisms: The way that the BDS are delivered to and paid for by the prospective clients should take into account the local circumstances and characteristics of these clients
4. Subsidies: Long-term donor subsidies are likely to distort BDS markets and crowd out commercial provision of services, thus undermining the impact, outreach, cost effectiveness and sustainability of these services;
5. Exit strategy: BDS interventions should have a clear and feasible exit strategy right from the start. This exit strategy should be linked to the achievement of specific goals determined during the market assessment, e.g. creation of sustainable BDS providers or viable BDS products.

### 3.3. PEU Support Cycle

PEU support framework includes various steps to be followed for establishment and upgrading of existing MSMEs powered by RE within RE catchment area. The requirements for MSME to be a success are explained in Annex 5. MSMEs may be established either as proprietorship/ partnership/ private limited or cooperative based enterprise. MSMEs can be developed by the entrepreneurs from the RE catchment areas or entrepreneurs from outside. For initiating MSMEs, selection of potential areas, social mobilization to form the LEDC etc. needs to be completed in advance. The table below shows the completed PEU support cycle together with roles of various personnel and institutions and necessary forms and formats.

Activity	Main role	Support role	Forms/tools
<b>Preparation Phase</b>			
Contextual Analysis to identify Business opportunity (Resource mapping, Listing of potential businesses, market, other support services available etc) Rapid baseline of catchment area (MSME and IGA)	LEDF /BDSPO/Partner Organization	RET management committee	Form 1: Business opportunity Assessment form PRA tools, Mass meeting, FGD

<b>Activity</b>	<b>Main role</b>	<b>Support role</b>	<b>Forms/tools</b>
Orientation/Sensitization on Business Opportunities Identified and Demand collection	LEDF /BDSPO/Partner Organization		Form 2: Demand format
LED Committee formation	LEDF /BDSPO/Partner Organization	RET management committee	Structure, TOR, bylaws, minutes, fund operating guidelines
SIYB training (may be skipped depending upon the situation)	ELO /BDSPO	BPO	Training module
Business plan (incl. baseline and feasibility assessment)	ELO/LEDF/BDSPO/ Partner Organization together with Entrepreneur	BPO	Form 3: Business Plan format
Registration of enterprise at appropriate agency	Entrepreneur with support from LEDF/BDSPO/ Partner Organization	ELO/BPO	
Business plan submitted to LEDC or VDC (in case of individual case) for recommendation	Entrepreneur	LEDF/BDSPO /Partner Organization	Form 4: Subsidy form
<b>Appraisal Phase</b>			
LEDC /individual entrepreneur forward the business proposal to RSC	LEDF/BDSPO/ Partner Organization	ELO	
RSC assess the plan and forward the business plan to DPRC/DDC <sup>1</sup>	BPO	ELO	Form 5: Appraisal and recommendation sheet
DPRC/DDC endorse/recommend the business plan and send to PEU	D-PRC	ELO/LEDF	Form 4: Subsidy form
PEU checks the completeness and forward to BPRC	POs	BPO	
BPRC – appraisal of business plan and recommend for subsidy release	PM	PEUC	Form 6: Appraisal and recommendation Sheet

<sup>1</sup> In case of micro enterprises in CE catchment area, RSC sends soft copy of business plans to PEUC and seeks feedback before forwarding to DPRC/DDC.

Activity	Main role	Support role	Forms/tools
<b>Implementation phase</b>			
CREF release the subsidy to LEDC/individual <sup>2</sup>			
Enterprise establishment	BPO/ BDSPO	ELO/LEDF	
10% subsidy release after monitoring by RSCs	BPO	ELO/LEDF	7: Last installment release recommendation form
<b>Monitoring and follow-up phase</b>			
Monitoring by DECS/DDC	EEO	LEDF	8: Monitoring format
Monitoring by PEUC			
Random monitoring by MQA			

The details of these activities are explained below.

### 3.3.1. Preparation Phase

In practice, selected RE scheme (either existing or newly created) is the centre for deploying of PEU support activities. The PEU support activities are primarily administrated within RE catchment areas, mainly MHPs. The case of existing or newly operated enterprises will require RE sources for operating viable MSMEs. After the RE system installation, technically sound and financial viable area will be more focused for PEU support which drives enterprises. Within the preparation phase, series of activities require to place that lead to inspire existing and/or potential entrepreneurs to start RE led enterprise / business. Thus, this phase consists of following eight activities:

- Area/Site selection
- Contextual analysis
- Orientation/sensitization on business opportunities
- Local economic development committee formation
- Kick off start and improve your (SIYB) package
- Business plan preparation
- Registration of enterprise at appropriate local agency where ever possible
- Submission of business plan to LEDC or VDC (in case of individual) for recommendation to the entrepreneurs

<sup>2</sup> CREF will directly disburse 100% subsidy amount to DEF/MEDF in case of micro enterprises. DEF/MEDF will disburse 90% subsidy to entrepreneur and remaining 10% after the establishment of enterprise. EEO will monitor and confirm the establishment of enterprises.

The processes for completing activities within the preparation phase are discussed hereunder.

### **Area/Site Selection**

Area/site selection refers to identification and selection of appropriate RE catchment area to meet demand of potential enterprises. This is most fundamental step to start PEU interventions. The process seeks to meet energy need of existing or newly installed enterprises.

During the site selection, preference shall be given to the following.

- Larger sized CE projects as they have large number of beneficiaries, bigger catchment area as well as availability of energy to run more number of enterprises including bigger sized ones.
- Catchment areas having road access, near to market centers and having abundant local resources (natural, physical and human) that can be processed/value added and generate more employment.
- Potential for utilization of indigenous skills and knowledge.

### **Contextual Analysis**

Contextual analysis refers to defining the scope of intervention such as geographic location, target groups, economic opportunities and explaining analytical process, which aims to document socio-economic potential of RET catchment area. This refers to the process for stakeholder mapping and actor's constellation, could facilitate to execute participatory market chain analysis of MSMEs through mapping of business activities that have strong economic potential in the catchment area. The process also focuses on identifying activities that have economic benefits that facilitates to switch from traditional energy source to RE. These could be either existing MSMEs, be formal or informal or identification of new MSMEs. Contextual analysis also leads to identification of target beneficiary.

Contextual analysis is important for assessing and identifying availability of resources; their potential for MSMEs or IGA opportunity; provide detail status of social mobilization; and let decision makers understand sustainability of RETs along with MSMEs. The process focuses on removing barriers to economic development and is essentially demand driven through technical assistance, capacity development and support measure.

Contextual analysis will be done through business potentiality assessment in the RE catchment areas. Key steps on context analysis will be the following:

- Resource mapping,
- Stock taking,
- Profiling of existing and potential MSMEs
- Market assessment,
- Documentation of other available support services
- Rapid baseline for MSMEs

Tools for contextual analysis will be the Business Opportunity Assessment (BOA) form (Form 1 in Annex 6) by use of PRA tools, interaction meeting, FGD, checklists and questionnaires.

Economic potential products or services will be identified for enterprise development in RET catchment area. While identifying the products/services, following points should be considered:

- Energy consumption
- Resource availability
- Potential for income generation
- Potential for employment creation
- Market demand (unmet)/growth potential/potential for value addition
- GESI responsive
- Possibility of maximum MSMEs participation or involvement
- Environmental consideration

### **Orientation/Sensitization on Business Opportunity**

Orientation/sensitization on business opportunities refers to disseminating/sharing facts and figures from contextual analysis among stakeholders and actors within RE catchment area. In this stage, concerns, priorities and issues can be collected on the business or economic development of RE catchment area. This step focuses on awareness creation wherein community and individuals' potential will be further documented.

In this process, beneficiary of RE catchment area will realize on business opportunity (ies) through application of RE. This could be done through conducting orientation/ sensitization workshop, community meetings, interaction programs by LEDF from RSC or BDS providing organization or partner organization undertaking the contextual analysis. The process facilitates the sensitization of the communities. Potential new entrepreneurs and existing entrepreneurs interested in upgrading their enterprise will be identified. Demand for subsidy and technical support will be collected.

Tools for orientation/sensitization of business opportunities will be the Demand collection format (Refer Form 2 in Annex 6 for Demand form).

### **LEDC Formation**

This is the committee of existing and potential entrepreneurs along with representation from CE project's users' committee. LEDC will be formed as one of the sub committees under the CE project's users' committee. The committee works to promote MSMEs within the CE catchment areas. The LEDC will develop fund mobilization guidelines to channel subsidy fund received from AEPC to the selected enterprises. LEDC should have a separate bank account in its name. If necessary, bylaw of CE users' committee should be amended to include the provision of LEDC formation and the operation of bank account in the name of LEDC.

This committee plays crucial role in followings:

- Collaborating with actors and stakeholders
- Facilitating to access financial, BDS, marketing entities, APEC and other line agencies,
- Monitoring for effective use of subsidy received from AEPC.
- Assisting screening, processing and endorsing business plan.
- Parenting for MSMEs in vicinity of RET catchment area

LEDC will develop functional and effective governance that assists to build ownership, make responsible for harnessing local resources. It will also coordinate with potentials entrepreneurs (actors), stakeholders, beneficiaries and facilitate in establishing linkage with BFIs, CREF partners, line agencies, etc. to implement the fund operating guidelines. The committee will facilitate delivery of subsidy to identified entrepreneurs and identify PEU opportunities. It will provide inputs during business plan preparation and support to establish enterprise in their vicinity. Further, it will endorse and recommend business plan, monitor and report status of MSMEs and conduct public audit.

A mass meeting of existing and potential entrepreneurs will be organized, a committee represented by existing and potential entrepreneurs, CE project users' committee representatives and representatives from DAG related to MSMEs and IGAs will be formed by consensus. LEDC can define and develop procedure of structure of the committee and operating guidelines. This structure of committee comprises of up to seven members and must include DAG representative and women in decision-making position.

Please refer to the Annex 2 for the structure, terms of reference, fund operating guidelines of LEDC.

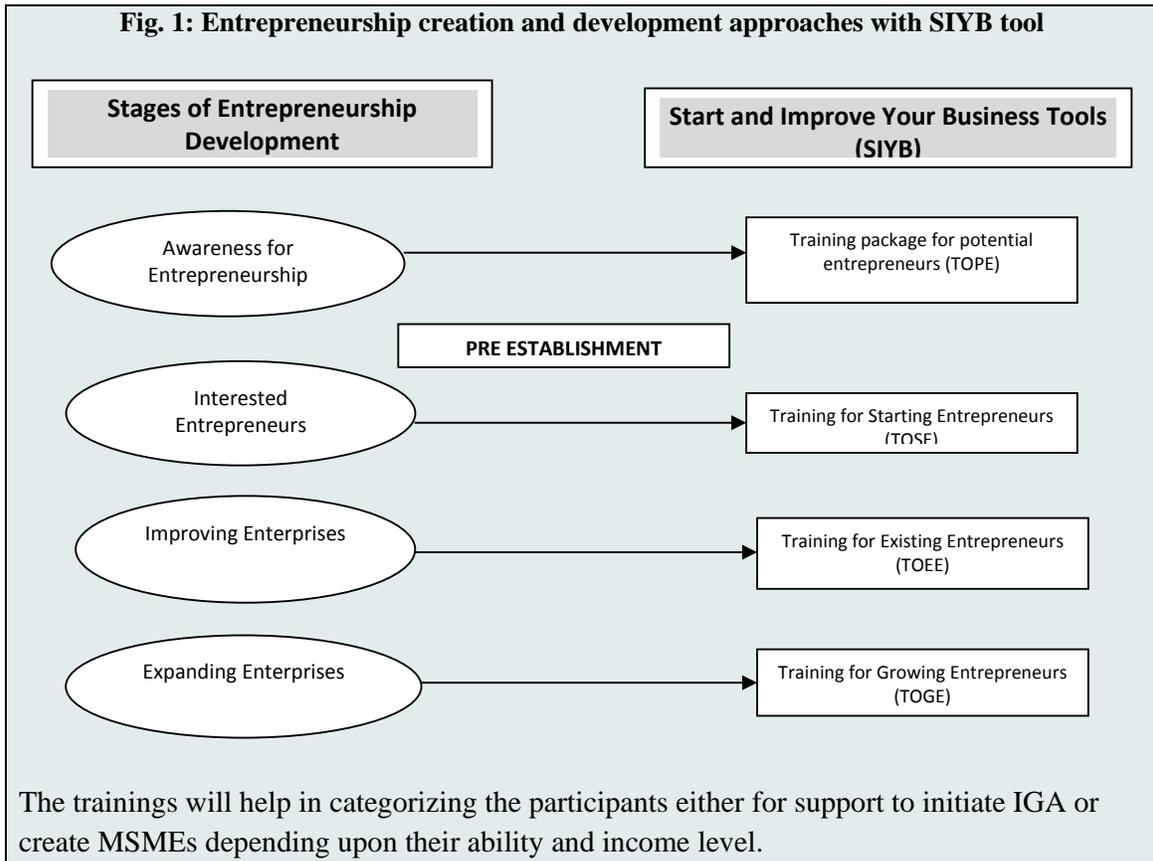
### **Start and Improve Your Business**

Start and Improve Your Business (SIYB) is a management-training programme with a focus on starting and improving small businesses as a strategy for creating more and better employment in developing economies and economies in transition. It is one of the biggest global management training systems used for the support of MSMEs currently on the market. With a consolidated step by step approach, the immediate objectives of SIYB are the following:

- To enable local BDS providers to effectively and independently implement business start up and improvement training and related activities,
- To enable potential and existing small entrepreneurs, both women and men, through these BDS organizations to start viable businesses, to increase the viability of existing enterprises, and to create quality employment for others in the process.

The package seek to provide technical assistance, skills to MSMEs and linkage with BDS, enhance management skills for existing and potential micro, small and medium-scale enterprise owners and manager, and focusing the capacity development for management on

starting and improving small and self-employed businesses as a strategy for creating more and better employment.



This step can be skipped in some selected sites, where business opportunities and number of potential entrepreneurs are limited.

SIYB package is instrumental to enable and capacitate local enterprise development and growth, enable potential entrepreneurs to start their businesses; and develop and strengthen the basic management skills of existing entrepreneurs for better performance, profitability, while creating jobs, A2F (access to finance), A2M (access to market) and A2K (access to knowledge), A2T (access to technology), etc.

Selection of potential entrepreneurs and their classification based on need and demand for enterprise establishment is the basic requisite that determines the type of SIYB training packages to be implemented. SIYB training should be organized at local level.

BPOs and ELOs will be main trainers for these training programs and will conduct training with the support from LEDF and other certified SIYB trainers, if required. SIYB tool (Fig. 1) will be tailored to make it compatible to the NRREP objective and used for assisting the entrepreneur.

A list of the existing and potential entrepreneurs in the RE catchment area will be prepared and they will be classified into with and without problems on enterprises development and enterprise development plans. In order to support creation of new and innovative MSMEs, first two training modules of SIYB package will be applied for selecting the entrepreneurs. In order to support enterprise growth and development, the second two training modules of SIYB package (Fig. 1) will be used for enhancing entrepreneurship and enterprise management skills of existing entrepreneurs.

### ***Training of Potential Entrepreneurs***

TOPE will be provided to individual in the RE catchment area but without idea on potential enterprise. TOPE is 3 days course with 25-30 participants in each batch.

### ***Training of Starting Entrepreneurs***

TOSE will be provided to individual in the RE catchment area with idea on potential enterprise but without clear idea on how to move forward or those who have already taken TOPE but are in the state of confusion to start the enterprise. TOSE will organize 3-5 days after the TOPE. A perfect size of TOSE is 20-25 numbers of participants. Some of the TOPE participants may not want to continue. The number of participants for TOSE will be around 20-25.

### ***Training of Existing Entrepreneurs***

TOEE will be imparted to existing entrepreneurs with problem on enterprise management and growth. Typically, the period of TOEE is 4 days. TOEE provides insights to entrepreneurs on improving their enterprises. Priority will be given to existing entrepreneurs from DAG

### ***Training of Growing Entrepreneurs***

TOGE will be provided to existing entrepreneurs without notable problem on enterprise management but with potential for notable expansion, growth and development. This training package is for to those entrepreneurs who have taken TOEE will participate in TOGE. Typically, the period of the training is 4 days; this training helps entrepreneurs to develop a strategy to expand their businesses based upon their growth potential. Priority will be given to existing entrepreneurs from DAG.

## **Business Plan**

A business plan is a formal statement of a set of business goals, the reasons they are believed attainable, and the plan for reaching those goals. It may also contain background information about the entrepreneur(s) attempting to reach those goals.

A properly formulated business plan provides an overview and nature of business and a plan of action for switching from traditional source of energy to RE source. It includes plan for products/goods production, sales and marketing, finance, value chain development, expansion plan, projection of profit and loss statement and assets and liabilities, etc.

A simple and complete business plan is required to avoid errors and mistakes, identify and mitigate risks, forecast financial plan, project resource availability, increase on production, income and employment, address GESI issues and climate change/environmental consideration.

Baseline information will be a part of business plan. RSC or BDS provider will be responsible for collecting the baseline information. The format for collecting such information is given in the Form 3 in Annex 6 in Business Plan format. Besides baseline, business plan comprises of market plan, production plan, organization/management plan and financial plan.

A business plan template should be used to prepare the business plan. Refer Form 3 in Annex 6 for the template for business plan.

### **Enterprise Registration**

MSMEs supported under NRREP should be registered at appropriate agency e.g. District Cottage and Small Industries (Development Board's) Office<sup>3</sup>. Registration provides MSME a legal status and is a process towards their formalization and could be considered as one door to access facility, incentives and benefits.

Enterprise registration is required to provide benefits to all types of enterprises, enable them qualified to reap the benefits offered under the Industrial Registration Act and entitles for different benefits emerging due to registration.

In order to get registered, MSME need to submit application in concerned office under Enterprise Act 2062 along with required documents such as business plan, citizenship certificate, etc.

As a tool, a typical micro and small-sized enterprise need to complete the *Kha* form and submit in District Cottage and Small Industries (Development Board's) Office. Refer Annex 7 for application form for MSMEs registration.

### **Submit Business Plan to LEDC or VDC**

After registration, the entrepreneurs need to submit the business plan to LEDC or VDC (in case of MSMEs from other RE catchment areas than CE) for review and recommendation. They need to submit the application along with business plan and registration certificate in order to be qualified for receiving subsidy from CREF for business start-up / growth / development. The potential entrepreneur needs to complete the subsidy demand form along with the documents as mentioned in Annex 6.4.

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<sup>3</sup> In case of medium-sized enterprises, registration should be done at concerned government agency(s).

### **3.3.2. Appraisal Phase**

Once the business plan is prepared and submitted to concerned body by the existing and potential entrepreneurs, the appraisal process passes through layers of different institutional set-up. The following stated key activities are:

- LEDC/ individual entrepreneur forward the business proposal to RSC
- RSC assesses to the plan and forward the BP to DPRC/DDC
- DPRC/DDC approve the subsidy for the micro enterprises and endorse/recommend the business plan of small and medium enterprises and send to PEUC
- PEUC checks completeness, accuracy, viability and forward to BPRC
- BPRC-appraise the business plans and recommend for subsidy receive

This is quite important phase of screening for eligibility for subsidy. Key activities of the appraisal phase are discussed hereunder.

#### **Processing of the Business Proposal at LEDC**

The application along with LEDC recommendation will be forwarded to RSC for further processing (this could be granted or not granted). Arrangement for access to subsidy from CREF requires that the application for subsidy with recommendation of LEDC/VDC need to be reviewed by RSC.

Entrepreneurs should submit the completed subsidy application form to LEDC. Documents to be attached together with subsidy form are the following. Refer Form 4 in Annex 6 for the checklist on documents to be included in demand processing form.

- Demand Form (Form 2 Annex 6)
- Business Plan of Enterprise (Form 3 Annex 6)
- Proof of financial closure of the proposed enterprise
- Copy of Enterprise Registration Certificate
- Productive Energy Use Subsidy Application Form (REF Format) including certificate of DAG (if DAG)
- Copy of Agreement between RET User Committee and Entrepreneur for electricity use/supply
- Copy of Citizenship of the Entrepreneurs
- Bank account details of the LED Committee/RE management committee

Tools: Complete subsidy application form and all the required attachments.

#### **Processing of the Business Proposal at RSC**

RSC will review the application of the potential entrepreneurs along with recommendation of LEDC or VDC. If everything is fit and proper, RSC will forward application documents to DDC. In general, RSC assesses the viability of the enterprise prior to action at DDC, PEU and CREF. If necessary RSC can send back the business plan to the applicant entrepreneurs through LEDC for improvement. In case of micro enterprises in CE catchment area, RSC

should send soft copy of business plans to PEUC and seek feedback before forwarding to DPRC.

RSC shall ensure the inclusion of document no 1-8 mentioned in the “Checklist for subsidy recommendation from LED committee/RE Management Committee” before recommending it for subsidy to DPRC. In addition to these documents, RSC shall include the following documents.

- Business Plan appraisal and recommendation sheet
- For the first demand from any RE catchment area, the following documents shall also be included.
  - Copy of the CE Users’ Committee/RE management committee Bylaw with provision of LED committee and its separate bank account.
  - Copy of the signed Fund Operating Guidelines of the LED Committee

Tools: Complete the section on Subsidy demand form.

### **Endorsement/Recommendation/Approval by DDC**

RSC will forward the subsidy demand form to DPRC/DDC to review the proposal. In case of micro enterprises, DPRC/DDC can approve the subsidy and in case of small and medium enterprises DPRC/DDC endorse the business plan and forward with recommendation to PEUC.

DPRC at DDC will review the business proposal prior to sending to PEU. DPRC assess nature and viability of the enterprise prior to action at PEU and CREF. DPRC shall ensure the inclusion of the document No. 1-8 mentioned in the “Checklist for subsidy recommendation from LED committee/RE Management Committee” and business plan appraisal and recommendation sheet from RSC while endorsing/approving the business plan for subsidy.

In case of micro enterprises of CE catchment area - DPRC shall complete the approval sheet and forward this to CREF through PEUC together with copy of subsidy application form and business plan appraisal sheet from RSC. PEUC shall obtain an electronic copy of business plan of each micro enterprise recommended for subsidy.

In case of all small and medium enterprises and RE-based micro-enterprises outside CE catchment area - DPRC shall complete the endorsement sheet and forward this to CREF through PEUC together with all the documents submitted.

Tools: Subsidy demand form and other documents as attachment.

### **Processing at PEUC**

The business proposal along with DDC endorsement will be reviewed by PEUC. More specifically, PEUC will check completeness and feasibility based on factual information of the business plan before forwarding the application to BPRC.

### Appraisal at BPRC and Recommendation for Subsidy Release

BPRC will review and appraise feasibility and viability of the business plans before recommending for subsidy release. It will complete the endorsement sheet and forward it to CREF together with all documentation.

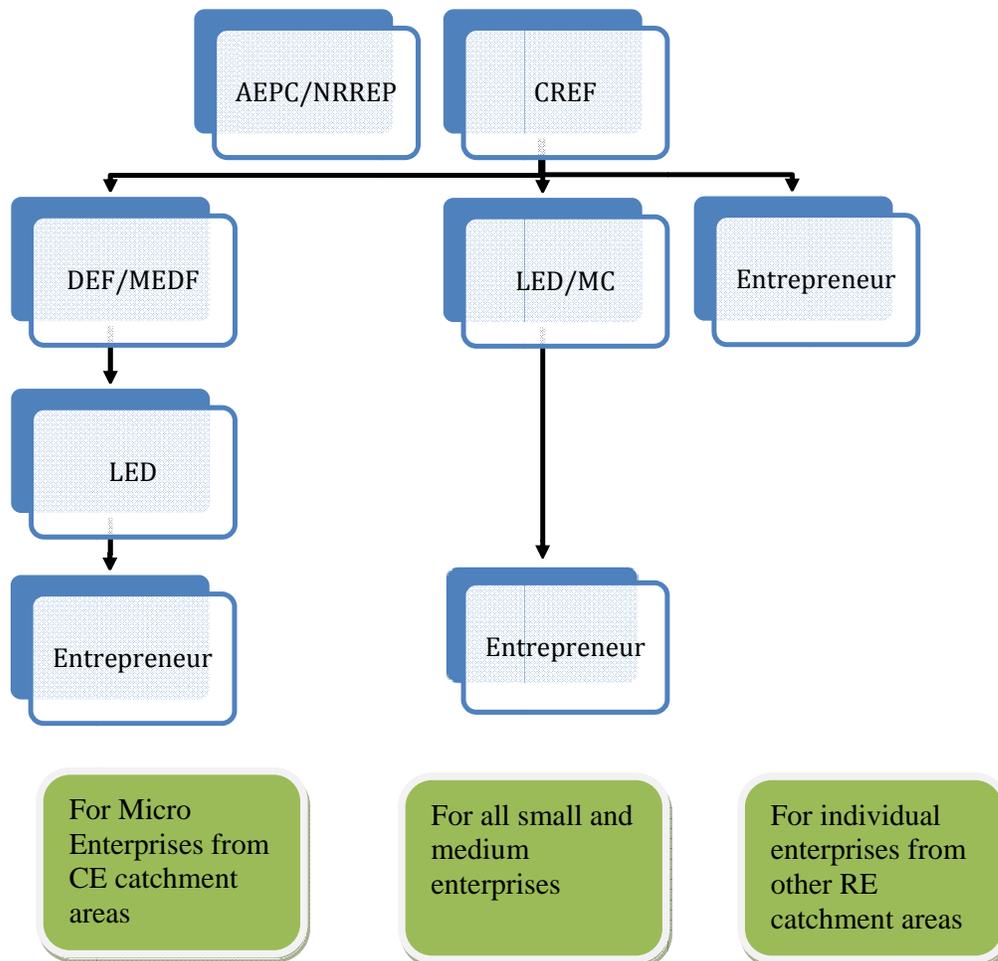
### 3.3.3. Implementation Phase

This phase refers to setting up enterprise or upgrading existing enterprise qualified to receive subsidy and/or technical support. The following activities are followed:

- CREF release subsidy to LEDC or Individual
- Enterprise establishment or upgrading
- 10 % subsidy release after monitoring by RSCs

In this phase, actual transfer of stated amount of subsidy is made to entrepreneur or MSMEs. Processes for completing these activities during the implementation phase are outlined hereunder as per Fig. 2.

Fig. 2: Fund Flow Mechanism



### **Subsidy Release by CREF to LEDC / Individual**

After appraisal or endorsement of the subsidy demand form, DPRC (in case of micro enterprise in CE catchment area) and BPRC (in case of all small and medium enterprises and RE-based micro-enterprise outside CE catchment area) forward its recommendation to CREF for the release of the subsidy. This step refers to the cash transfer to LEDC/individual or MSMEs for ultimate subsidy transfer.

In case of micro enterprises in CE catchment area, CREF will transfer the total approved subsidy to Micro Enterprise Development Fund or District Energy Fund. 90 percent of the total approved subsidy amount will be further transferred from Micro Enterprise Development Fund or District Energy Fund to LEDC account.

In case of small and medium enterprises in CE catchment area, CREF will transfer the fund directly to the account of concerned LEDC. Finally the LEDC will transfer 90 percent of the total approved subsidy amount to the applicant enterprise as per the fund operating guidelines.

In case of enterprises in other RE catchment areas, 90 percent of the total approved subsidy amount will be transferred directly from CREF to entrepreneur's account after completing the approval process.

### **Enterprise Establishment or Upgrading**

Actual establishment of the enterprise takes place after the release of subsidy from CREF to Micro Enterprise Development Fund or District Energy Fund to LEDC or individual entrepreneurs depending on the cases. Establishment of the enterprise leads eventually to production of the physical quantities, income and employment generation (number of men and women working) and number of the unit of energy consumed.

Upgrading of existing enterprises will be reflected by increment of profit by 12% than current situation. The upgrading may encompass activities such as increase in productivity, product quality, product quantity; development of value added activities including enhanced skill; decrease in production cost where applicable; and fuel switching from traditional to RE. Upgrading may be done through technical supports only without subsidy requirement.

Operation of enterprise will ensure that subsidy provided has been used properly for enterprise establishment and development. During and after the establishment of the enterprise, there is need to channelize the technical and managerial support for enterprise operation, access to finance and procurement of raw materials or input for enterprise. After conducting enterprise development trainings, additional analysis may be needed to identify, assess and refine the needs of the entrepreneurs for upgrading their existing enterprises. The needs required might be access to skills training, upgrading of technology, access to finance and market linkages. Also, in order to implement the approved business plans, the identified entrepreneurs may require certain level of skill development trainings to set up and start up the enterprise. RSC will be responsible for need assessment of entrepreneurs and coordinate with different service providers for their expansion, growth and development.

Established or upgraded enterprises need access to financial and non-financial services. Typical non-financial services include access to raw materials, market, technology, skill and business counselling service for better management of the enterprise. PEUC can also facilitate for such non financial services as appropriate.

### ***Skill Development Training***

LED/management committee, with support from RSCs, will act to link with identified technology or training providers depending upon requirement of skills to the entrepreneurs.

Coordination with District Cottage and Small Industries (Development Board's) Office, District Micro Entrepreneurs Group Association (D-MEGA), Federation of Women Entrepreneurs Association Nepal (F-WEAN), National Bureau of Standards and Measurements (NBSM), and BDS providers are potential organizations for providing such skill development trainings. RSC will coordinate with skill training service providers to order to meet the skill development need of the identified entrepreneurs.

Skills training will seek to impart, existing MSMEs with, knowledge and skills to increase the efficiency of their activities. Training in product marketing for MSMEs and selling those products outside of the local areas may be delivered. Elements of quality control, cost management of various delivery channels and contractual agreement with the buyers may be included in these training packages.

### ***Support for Appropriate Technology***

In general, enterprises using the RE are technology intensive. The identified entrepreneurs will require access to appropriate technology. The existing entrepreneurs should prepare the business plan for obtaining appropriate technology support to improve and expand enterprises. The selected technology/BDS providers will provide the appropriate technology services as per the nature and scale of enterprises. Equal access to appropriate technologies for increasing efficiency of MSMEs should be ensured. These technologies should be appropriate and adoptable to local environment and nature of enterprises. Technology service providers should ensure access to after sale services.

### ***Access to Finance***

Financial services or credit facility is essential for establishment, growth and development of enterprises. This is specially so for the energy using and capital intensive enterprises and when it comes the upgrading the status of the enterprise. Some of the entrepreneurs may require financial services besides the subsidy for setting up and operating the enterprises as well as to finance growth of the enterprises. NRREP/PEU collaborates with financial service providers to ensure access to finance for the growth and development of the MSMEs under consideration.

### ***Enhanced Access to Market***

Marketing of the final products is an important component of enterprise development. The

enterprise should develop its strategy through market oriented approach. In the MSMEs promoted in RE catchment areas, marketing should be demand-driven and customer-focused. Customer satisfaction is essential for marketing.

For generating cash income, MSMEs need to be able to sell part of their production to regional, national or international markets. Based on the end market, the products should be designed and developed. Initially the final products will be targeted for local market and gradually the products will be expanded to regional, national and international level. For the development and growth of enterprises, market information is an essential tool for the entrepreneurs. Such information and development services will be provided through linkages and coordination with appropriate BDS providers, Business Member Organizations (BMOs) and other relevant organizations working for market sector development.

### **Release of Remaining Installment of subsidy**

Remaining installment of the subsidy (10% of the approved subsidy amount) will be released for after the monitoring by RSCs. After initial release of the subsidy, RSC continuously monitors the status of subsidy use and quality of enterprise established by the entrepreneurs. Such a monitoring will ensure the extent to which subsidy has been mobilized/utilized for operating MSMEs. In order to recommend for the release of the remaining installment, RSC need to complete the last installment release recommendation form. RSC should make sure the enterprises are established or upgraded through

### **3.3.4. Monitoring and Follow-up Phase**

Regular updates of status of enterprises progress as function of monitoring; this give an overview of the trend of MSMEs. The monitoring or follow up function will be done by RSCs in coordination with DECS. PEUC, itself has liberty to randomly monitor through its own mechanism as well as third party consultants. Further, evaluation and impact studies can be done. Following three actions consist under the phase.

- Monitoring by DECS/DDC
- Monitoring by PEUC
- Random Monitoring by Monitoring and Quality Assurance Unit of NRREP/AEPC

Profitability and viability of MSMEs will be assessed in this phase. Different factors required for enterprise management, growth and development should be assessed. The processes for completing monitoring and follow-up phase are described hereunder.

#### **Monitoring by DECS/DDC**

DECS/DDC makes spot visits, where enterprises are in operation. Assessment of current status of enterprises is important for assessing the impact of enterprises in uplifting living condition of entrepreneurs. DECS/DDC will maintain the record of number of enterprises established and their status and employment creation.

Monitoring will be done through field visit wherein enterprise-monitoring format will be completed.

### **Monitoring by PEUC**

PEUC undertakes monitoring of the established/upgraded enterprise. In doing so, it will review, monitor and report the progress of on-going activities.

Monitoring by PEUC is required to assess current status of enterprise, along with their financial status; status of income of HH and groups; as well as to maintain account of quantity of production and energy use.

Monitoring will be done both in-site and off-site. In-site monitoring will be done through field visits, interaction with groups, entrepreneurs and community as well as interaction with key informant. Off-site monitoring will be done through a review of database and information.

A simple field visit report will be prepared after each monitoring visit.

### **Random Monitoring by Monitoring and Quality Assurance Unit of NRREP/AEPC**

Random assessment of the status of enterprises as well as assessment of fund (subsidy) use status will be made by Monitoring and Quality Assurance Unit of NRREP/AEPC once a year to provide feedback on quality of work and extent of use of subsidy for enterprise development and growth.

Random monitoring is required to assess the status of enterprises for income generation and employment creation as well as as well as address the extent of use of GESI indicators.

Random monitoring will be done by outsourcing work to qualified and competent consulting firms. This will be done using random monitoring form, site visit, interaction with entrepreneurs and interview with the key informants.

### **3.4. Partnership for MSME Development**

Many government institutions and NGOs have been providing necessary services for entrepreneurs and their enterprises such as skills, micro-credit and business development. However, the services provided by state institutions are either provided in isolation or independent of other services needed by enterprises. For example, micro-finance institutions providing micro-credit to an entrepreneur does not ensure the success of an enterprise or the skills provided by a government department does not ensure that the skills gained will turn an individual into an entrepreneur. To ensure that services needed to set up enterprises, which are provided by state institutions are coordinated, NRREP will build partnership with local governments, state institutions and the private sector.

In this context, NRREP could be considered as a pioneering partnership project that uses the advantage of the country's existing institutions and their experience to provide services for the poor people. Promoting sustainable enterprises based on partnership between state

institutions to provide a comprehensive package of services will ensure coordination-cooperation-linkages among existing micro-enterprise service delivery organizations.

Key activities under the partnership for enterprise development will be the following.

- Identifying potential partners
- Defining the partner's roles
- Instituting partnership mechanism

Explanation, justification and process of completing activities to ensure partnership for MSME development follow hereunder.

### **Identifying Potential Partners**

This refers to the process of preparing inventory of potential partners to promote MSME initiatives. This calls for exploring the possibilities of building partnership with potential stakeholders active in the working areas. Preparing who is who in implementing MSMEs in the working areas could be useful and undertaking the partnership agreement among the potential partners will be instrumental to bring seriousness among the potential partners.

### **Defining the Partner's Roles**

Identify the roles of each partner to ensure that partnership strategy worked well in delivering services needed by the poor people to set up or expand enterprises. This requires coordinating the services of the partners in a coordinated way to avoid duplication and bring synergy and promoting the services on cost-sharing basis. Further, there is a need to undertake partners' meeting and define their roles clearly. Ensuring coordination under the leadership of one lead agency has worked well in most cases.

### **Instituting Partnership Mechanism**

PEUC focuses on defining operational mechanism for building partnership among key stakeholders and pooling of available resources for partnership development. Basis for partnership lies at minimizing duplication of efforts and increasing resource use efficiency. Increased efficiency on utilising existing institutional resources to deliver Partnership mechanism could be instituted through interaction meetings, sharing progress and performance on MSMEs initiatives and develop public/private sector district-level organisations, under the coordinated guidance of DDC.

### **Potential Programme Partners**

The program will attempt to establish partnership with appropriate agencies. List of potential partner organizations will be updated regularly.

Table 3: Potential Partners of the Programme

<b>S.N.</b>	<b>Partner Agencies</b>	<b>Potential Services</b>
1	Micro-Enterprise Development Programme (MEDEP)	Micro Enterprise Promotion
2	Poverty Alleviation Fund (PAF)	Poverty targeting and access to grant fund
3	Federation of Nepal Cottage and Small Industries (FNCSI)	Counseling and follow up support
4	District Development Committee (DDC)	Enterprise planning and coordination
5	District Cottage and small Development Office	promotion of enterprise and monitoring/registration
6	Industrial Enterprise Development Institute (IEDI)	Entrepreneurship development training/ business counseling
7	Rural Village Water Resources Management Project (RVWRMP)	Livelihoods improvement through water resource
8	National Trust for Nature Conservation (NTNC)	Enterprises promotion in conservation areas
9	Knowledge-based Integrated Sustainable Agriculture and Nutrition (KISAN) Project of USAID	Promotion of agro based enterprises
10	Western Uplands Poverty Alleviation Project (WUPAP)	Poverty targeting and access to grant fund
11	Multi- stakeholder Forestry Programme (SDC/DFID/FINLAND)	Enterprise Development and livelihoods improvement of forest sector
12	FNCCI/ Agro Enterprise Center	Promotion and development of Agro and others enterprise development
13	Winrock International	Promotion of appropriate technologies
14	Fair Trade Group Nepal	supporting marginalized groups to promote rural products and marketing
15	GIZ Nepal	Selected sub-sector promotion with Value chain approach
16	Oxfam Nepal	Livelihoods improvement

## **ANNEXES**

**ANNEX 1: LFA Matrix for Promoting Productive Energy Uses**

Description	Verifiable Indicators	Means of Verification	Critical Assumptions
<p><b>Immediate Objective:</b></p> <p>To contribute to an increase in income generation potential for MSMEs in rural areas, particularly for women and men belonging to socially and economically disadvantaged groups.</p>	<ul style="list-style-type: none"> <li>• Income increased by 20% (increased revenues and/or decreased expenses) for MSMEs in the RE catchment areas</li> <li>• 70 % of created MSMEs are operational after a year.</li> <li>• 19,000 employment including 9,000 women increased by MSMEs</li> <li>• 12% increase in profit after upgrading MSMEs</li> </ul>	<ul style="list-style-type: none"> <li>• NRREP progress reports</li> <li>• Guidelines, manuals and catalogues</li> <li>• MSME database</li> </ul>	<ul style="list-style-type: none"> <li>• Annual plans are effectively implemented and monitored.</li> <li>• Conducive economic environment</li> <li>• Preference to adopt new technology for productive use.</li> </ul>
<p><b>Output 3.1:</b></p> <p>Capacities of existing MSMEs are enhanced.</p>	<ul style="list-style-type: none"> <li>• Developed PEU implementation guidelines, training manuals and end-use catalogue</li> <li>• Received technical and/or financial supports by 2,800 existing MSMEs using RETs</li> <li>• Business Promotion Units are established in each RSCs</li> </ul>	<ul style="list-style-type: none"> <li>• Monitoring Reports</li> <li>• MSMEs database</li> <li>• Interviews with entrepreneurs</li> <li>• Impact studies</li> </ul>	<ul style="list-style-type: none"> <li>• Sufficient no. of MSMEs are available in RE catchment area</li> <li>• Sufficient and reliable power available for MSMEs</li> <li>• Financial and business development services are available.</li> </ul>
<p><b>Output 3.2:</b></p> <p>New and innovative MSMEs are created and operationalised, with a specific emphasis on integrating women and marginalized section of the population</p>	<ul style="list-style-type: none"> <li>• Listed 1,300 number of new and innovative MSMEs (formally registered)</li> <li>• Out of total new RE based MSMEs, 25 % are owned and run by women and marginalized people.</li> </ul>	<ul style="list-style-type: none"> <li>• Progress reports</li> <li>• Monitoring reports</li> <li>• MSMEs database</li> <li>• Interviews with entrepreneurs</li> <li>• Impact studies</li> </ul>	<ul style="list-style-type: none"> <li>• Financial and Business Development Services are easily available.</li> <li>• Entrepreneurs are willing to invest in innovative MSMEs</li> </ul>

Description	Verifiable Indicators	Means of Verification	Critical Assumptions
<p><b>Output 3.3:</b></p> <p>Appropriate BDS are available to MSMEs in RE catchments</p>	<ul style="list-style-type: none"> <li>• 75 % of MSMEs describes the available BDS are appropriate in their area any time.</li> </ul>	<ul style="list-style-type: none"> <li>• Monitoring reports</li> <li>• Interviews with BDS providers and entrepreneurs</li> </ul>	<ul style="list-style-type: none"> <li>• Conducive environment for BDS.</li> </ul>
<p><b>Output 2.17:</b></p> <p>IGA for households using RE are developed and implemented in catchments areas</p>	<ul style="list-style-type: none"> <li>• 15,300 households are supported with PEU activities</li> <li>• 50% of them belong to DAGs</li> <li>• 25% of increase in incomes between baseline and end of support</li> <li>• Number of IGA based on indigenous skills and tradition developed in catchments areas: 1,000</li> </ul>	<ul style="list-style-type: none"> <li>• Baseline</li> <li>• Monitoring reports</li> <li>• Interviews with selected households</li> <li>• Progress reports</li> </ul>	<ul style="list-style-type: none"> <li>• RE uses allow sufficient and economically viable IGA</li> <li>• Sufficient IGA diversification is possible to avoid unproductive local competition</li> </ul>
<p><b>Activities:</b></p> <ol style="list-style-type: none"> <li>1. Prepare strategy for promoting productive energy use in RET catchment areas.</li> <li>2. Develop guideline/manual for promoting economic activities through the use of energy generated from RETs.</li> <li>3. Prepare information sheets/ catalogue / brochures.</li> <li>4. Conduct networking meetings with relevant stakeholders</li> </ol>			<p>Input variables that are outside the scope of the programme to address:</p> <ul style="list-style-type: none"> <li>• No. of Households (HHs)</li> <li>• Ability to Pay</li> <li>• No. of Institutions (Offices, Schools, Hospitals, Hotels, etc.)</li> <li>• Agriculture/ Forest based production</li> </ul> <p>Business variables that can be partly influenced by the programme/ activities:</p>

Description	Verifiable Indicators	Means of Verification	Critical Assumptions
<p>working in the similar areas</p> <ol style="list-style-type: none"> <li>5. Ascertain appropriate BDS providers</li> <li>6. Train RSC/DEES/Us staff and RETs developers.</li> <li>7. Mobilise RSC/DEES/Us to implement following PEU activities:                             <ul style="list-style-type: none"> <li>• Site selection</li> <li>• Awareness creation</li> <li>• Entrepreneur selection</li> <li>• Capacity building</li> <li>• Business plan development</li> <li>• Linkages with BDS providers, BFIs and market</li> <li>• Enterprise establishment</li> <li>• Follow-up and reporting</li> </ul> </li> <li>8. Carry out follow-up and monitoring.</li> <li>9. Evaluate the programme activities and their effectiveness.</li> <li>10. Revise/update the strategy and action plan based on lessons learnt.</li> </ol>			<ul style="list-style-type: none"> <li>• Market development.</li> <li>• Local equity mobilisation.</li> <li>• Entrepreneurship development</li> </ul> <p>Supply variables that can be greatly influenced by the programme and hence can be addressed in the programme:</p> <ul style="list-style-type: none"> <li>• Information / awareness.</li> <li>• Technical know-how/skill.</li> <li>• Linkages to BDS and Credit.</li> <li>• Linkages to relevant stakeholders.</li> <li>• Tariff structure.</li> </ul>

<b>Description</b>	<b>Verifiable Indicators</b>	<b>Means of Verification</b>	<b>Critical Assumptions</b>
<p><b>Inputs:</b></p> <ol style="list-style-type: none"> <li>1. Professional inputs from PEUC to prepare strategy.</li> <li>2. Hiring resource persons/ experts to develop guidelines/ manual and train RSC/DEES/Us staff and RET developers.</li> <li>3. Printing cost of information sheets, catalogues and guidelines/manual.</li> <li>4. Providing staff and activity cost to RSC/DEES/Us relevant to PEU activities.</li> <li>5. Professional inputs from PEUC for monitoring and follow-up.</li> <li>6. Outsourcing of consulting services for carrying out evaluation and studies.</li> <li>7. Conducting workshop to disseminate information on lesson learnt and best practices.</li> </ol>			

## ANNEX 2: Structure and Terms of Reference of LEDC and its Fund Operating Guidelines

### स्थानिय आर्थिक विकास समितिको गठन

#### १. पृष्ठभूमि

समुदायमा आधारित विद्युतिय प्रणालीको निर्माण पश्चात् उक्त प्रणाली वा आयोजनालाई दिगो र सफलतापूर्वक संचालनको लागि विभिन्न उद्यम तथा व्यवसायहरूको स्थापना गरी स्थानिय समुदायको आर्थिक तथा समाजिक स्तरमा सुधार ल्याउन अपरिहाय छ । स्थानिय स्रोत, सीप तथा प्रविधिहरूको उपयोग गरी स्थानिय समुदायहरूले विभिन्न किसिमका आर्थिक क्रियाकलापहरू संचालन गर्ने कार्यमा उनीहरूको महत्वपूर्ण भूमिका रहेको हुन्छ । यसै तथ्यलाई मध्यनजर गरी ऊर्जाको उत्पादनमूलक प्रयोगका लागि स्थानिय रुपमा स्थानिय आर्थिक विकास समितिको गठन कार्यलाई अनिवार्य रुपमा लिइएको छ । संरचनात्मक रुपमा स्थानिय आर्थिक विकास समिति समुदायमा आधारित विद्युतिय प्रणालीको उपभोक्ता समितिको उप समितिको रुपमा रहनेछ । उक्त समितिले स्थानिय स्तरमा हुने उद्यम/व्यवसायहरूको स्थापना तथा प्रवर्द्धनका लागि सहजीकरण कार्यका लागि महत्वपूर्ण भूमिका खेल्नेछ ।

स्थानीय आर्थिक विकास समितिले मुख्यतयः आफ्नो रोहवर तथा जमानतका आधारमा उद्यमीहरूलाई अनुदान वितरण कार्यमा सहयोग गर्दछ । यसरी अनुदान वितरण कार्यलाई व्यवस्थित तथा सरल बनाउनका लागि कोष संचालन निर्देशिका तयार पारी सो अनुसार चलनुपर्छ । उक्त कोष संचालन निर्देशिकाको ढाँचा अनुसूचि १ मा उल्लेख गरिएको छ ।

#### २. स्थानिय आर्थिक विकास समितिको संरचना

यस समितिमा लघु जलविद्युत परियोजनाका व्यवस्थापकलाई सदस्य सचिवको रुपमा जिम्मेवारी तोकिएको छ । यदि व्यवस्थापक नभएको अवस्थामा आयोजनाका अपरेटर वा उपभोक्ता समितिले महशुल संकलनको लागि तोकिएको व्यक्ति सदस्य सचिव हुन सक्नेछ । यस्ता समिति वा उपसमिति गठन गर्दा स्थानिय उद्यमीहरूको वाहुल्यता तथा पछाडि पारिएका समुदायको प्रतिनिधित्व हुनुपर्नेछ । जसमा कम्तिमा एक तिहाई महिलाको अनिवार्य रुपमा प्रतिनिधित्व हुनुपर्नेछ । उक्त समितिको संख्या वढीमा ७ जना सम्मको हुनेछ ।

क्र.स	प्रतिनिधित्व	पद	संख्या
१	स्थानिय उद्यमी	सयोजक	१
२	स्थानिय उद्यमी	सदस्य	२ देखि ४
४	लघु जलविद्युत आयोजनाको प्रतिनिधि	सदस्य	१
५	लघु जलविद्युत परियोजनाको व्यवस्थापक	सदस्य सचिव	१

#### ३. समितिको भूमिका

- स्थानीय स्रोत र साधनको अधिकतम प्रयोग हुने खालका उद्यम/व्यवसायहरूको छनौटको लागि आवश्यक तथ्याङ्क संकलन गर्ने तथा तथ्याङ्कहरूलाई अद्यावधिक राख्ने ।
- उद्यम/व्यवसाय विकास सम्बन्धि कार्य योजना तयार गरी समुदायमा आधारित विद्युत आयोजना एवम प्रणालीको उपभोक्ता समितिको बैठकहरूमा पेश गर्ने ।
- विद्युतबाट संचालन हुने उद्यम/व्यवसायको माग संकलन गर्ने ।

- उद्यमीहरूलाई व्यवसायिक योजना निर्माणको लागि आवश्यक सहजीकरण गर्न क्षेत्रिय सेवा केन्द्र, जिल्ला ऊर्जा तथा वातावरण इकाई, व्यवसाय विकास सेवा प्रदायक संस्था र समुदायमा आधारित विद्युत आयोजना एवम प्रणालीको उपभोक्ता समितिसंग पहल गर्ने ।
- उद्यम/व्यवसाय संचालनको लागि उद्योग दर्ता गर्न सहजीकरण गरी दिने ।
- उद्यम/व्यवसाय संचालनको लागि आवश्यक पर्ने विद्युत प्राप्त गर्न समुदायमा आधारित विद्युत आयोजना एवम प्रणालीको उपभोक्ता समितिसंग आवश्यक पहल गर्ने ।
- उद्यम/व्यवसाय संचालनको लागि छनौट भएका उद्यमीहरूलाई अनुदान प्राप्त गर्नका लागि नवीकरणीय ऊर्जा अनुदान प्रक्रिया २०७० अनुरूप अनुदानका लागि सिफारिश गर्ने ।
- स्थापना भएका उद्योगहरूकोस्तरोन्नतिको लागि सहजीकरण गर्ने ।
- बैकल्पिक ऊर्जा प्रवर्द्धन केन्द्र मार्फत प्रदान गरिएको अनुदान रकम सम्बन्धित उद्यमीलाई उपलब्ध गराउने
- अनुदानको सही उपयोग भए नभएको बारेमा स्थलगत अनुगमन गर्ने । अनुदानको प्रयोग सम्बन्धित व्यवसाय तथा उद्यममा गर्ने गराउने जिम्मेवार लिने ।
- उद्यमीहरूको समुह गठनको लागि आवश्यक सहजीकरण गर्ने ।
- उद्यम, व्यवसायको स्थापना तथा संचालनका लागि महिला, विपन्न तथा उपेक्षित समुदायलाई बढी प्राथमिकता दिने ।
- स्थानीय आर्थिक विकास समितिको हिसाब पारदर्शी राख्न छुट्टै बैंक वा स्थानिय वित्तिय संस्थामा खाता संचालन गर्ने ।
- वार्षिकरूपमा सार्वजनिक लेखापरिक्षण स्थानिय निकाय, संघ संस्था, क्षेत्रिय सेवा केन्द्रको प्रतिनिधिको उपस्थिति मा सम्पन्न गर्ने ।

## स्थानीय आर्थिक विकास कोष संचालन निर्देशिका

### भूमिका

नेपाल सरकार वैकल्पिक ऊर्जा प्रवर्द्धन केन्द्र अर्न्तगत क्षेत्रिय सेवा केन्द्र/जिल्ला ऊर्जा तथा वातावरण इकाईको सहजीकरणमा निर्माण कार्य सम्पन्न भएको यस .....आयोजनाको दिगोपन र स्थानीय समुदाय तथा व्यवसायीको आयस्तरमा सुधार गर्नका लागि स्थानीय स्रोत र साधनलाई प्रयोग गरी विभिन्न व्यवसाय संचालन गर्न जरुरी छ । यसरी विभिन्न व्यवसाय तथा उद्योगहरुको स्थापना र संचालन गर्नको लागि पुर्जी आवश्यक पर्ने हुनाले वैकल्पिक ऊर्जा प्रवर्द्धन केन्द्र/राष्ट्रिय ग्रामीण तथा नवीकरणीय ऊर्जा कार्यक्रमले उत्पादनमुलक ऊर्जाको प्रयोग प्रवर्द्धनका लागि आंशिक आर्थिक सहयोग उपलब्ध गराउने निति लिएको छ । नवीकरणीय ऊर्जा अनुदान नीति, २०६९ ले ऊर्जाको उत्पादनमूलक प्रयोग लाई अनुदानको व्यवस्था गरेको छ । उक्त अनुदान नीतिमा व्यक्तिगत तथा सामुदायिक रुपमा उद्यम/व्यवसाय स्थापना तथा संचालन गर्न चाहाने उद्यमीहरुलाई अनुदानको व्यवस्था गरेको छ । सो अनुदान रकमलाई पारदर्शि एंव प्रभावकारि रुपमा व्यवस्थापन गर्न यस स्थानीय आर्थिक विकास कोष संचालन निर्देशिका २०७० तयार पारिएको छ ।

.....समुदायमा आधारित विद्युत आयोजना एंव प्रणालीको उपभोक्ता समिति तथा स्थानीय आर्थिक विकास समितिले पारित गरेपछि यो निर्देशिका लागु हुनेछ ।

### १. परिभाषा :

विषय वा प्रसंगले अर्को अर्थ नलागेमा यस निर्देशिकामा :

क) निर्देशिका : भन्नाले कोष संचालनका लागि तयार गरिएको निर्देशिका भन्ने बुझिन्छ ।

ख) उद्यम/व्यवसाय : भन्नाले गरिबी न्युनिकरणको लागि स्थानीय स्तरमा नै रहेका स्रोत र साधनलाई अधिकतम उपयोग गरी जनताको जीवनस्तरमा सुधार ल्याउने उद्यम/व्यवसाय भन्ने बुझिन्छ ।

ग) आयोजना : भन्नाले नेपाल सरकार वैकल्पिक ऊर्जा प्रवर्द्धन केन्द्र अर्न्तगत संचालन गरिएका समुदायमा आधारित विद्युत आयोजना एवम प्रणालीलाई जनाउँदछ ।

घ) कोष : भन्नाले स्थानीय आर्थिक विकास समितिको मातहतमा रही उत्पादनमुलक ऊर्जा प्रयोग प्रवर्द्धनको लागि स्थापना गरिएको कोषलाई जनाउँदछ ।

ङ) केन्द्र : भन्नाले वैकल्पिक ऊर्जा प्रवर्द्धन केन्द्रलाई जनाउँदछ ।

च) समिति : भन्नाले स्थानीय आर्थिक विकास समितिलाई जनाउँदछ । जुन समुदायमा आधारित विद्युत आयोजना एंव प्रणालीको उपभोक्ता समितिको उपसमितिको रुपमा रहनेछ ।

### २. कोषका सेवाग्राहीहरु :

समुदायमा आधारित विद्युत आयोजना एवम प्रणालीको कार्यक्षेत्रभित्र नवीकरणीय ऊर्जाको प्रयोगबाट उद्यम/व्यवसायहरु संचालन गरिरहेका, गर्न चाहने वा सम्भावित उद्यमीहरु नै यस कोषका सेवाग्राहीहरु हुन् ।

### ३. अनुदानका आधारहरु :

क) राष्ट्रिय प्रसारण लाईन नजोडिएका समुदायमा आधारित विद्युत आयोजना एवम प्रणालीमा उत्पादनमुलक ऊर्जा प्रयोग प्रवर्द्धनका लागि समिति गठन गरिएको हुनुपर्नेछ ।

- ख) उद्यमीलाई अनुदान वितरणका लागि समिति जमानत बस्नुपर्नेछ ।
- ग) व्यवसायिक योजना तयार गर्ने र प्रविधि तथा उपकरण जडान कार्य केन्द्रले पहिचान गरेका व्यवसाय विकास सेवा प्रदायक वा कम्पनी मार्फत गर्नुपर्नेछ ।
- घ) जडानकर्ता कम्पनीद्वारा बिक्री पछिको सेवा सुनिश्चित गर्नुपर्नेछ । (ठूला मेशिन तथा औजारको हकमा)
- ङ) अनुदान स्वीकृत गर्नका लागि उद्यमीले अनुदान बाहेकको आवश्यक रकमको सुनिश्चिता गर्नुपर्नेछ ।
- च) अनुदान फाराम, व्यवसायिक योजना तथा आवेदनहरू समिति, जिविस एवम क्षेत्रियसेवा केन्द्रहरूको सिफारिसमा तोकिएको ढाँचामा केन्द्रमा पेश गर्नुपर्नेछ ।
- छ) समितिले उद्योग तथा व्यवसायको प्राथमिकीकरण गर्दा ऊर्जाको उपलब्धता र खपत, बस्तु/सेवाको प्रतिस्पर्धा, बजार माग, गरिव तथा पिछडिएका वर्गको समावेशीकरण, रोजगारी मुलक, स्थानिय स्तरमा मूल्य अतिवृद्धि ( value addition) हुने व्यवसाय, उद्यमीको उद्यमशिलता, क्षमता, सिप र इमान्दारिता आदिलाई समेत विचार गरी गर्नु पर्नेछ ।
- ज) छानिएको उद्यम व्यवसायलाई स्वीकृत अनुदान प्रदान गर्दा सम्झौता पत्रमा समिति र उद्यमी बिच हस्ताक्षर गरिएको हुनुपर्दछ ।

#### ४. अनुदान माग गर्दा निम्न प्रक्रियाहरू अपनाउनु पर्नेछ :

- क) उद्यमीले व्यवसाय विकास सेवा प्रदायक वा क्षेत्रिय सेवा केन्द्रको सहयोगमा उद्योग तथा व्यवसायको व्यवसायिक योजना तयार गरी आफ्नो उद्योग/व्यवसाय सम्बन्धित निकायमा दर्ता गर्नुपर्नेछ ।
- ख) उद्यमीले आफ्नो व्यवसायिक योजना सहित अनुदान फाराम समितिमा पेश गर्नुपर्नेछ ।
- ग) समितिले प्राप्त अनुरोधहरूलाई प्राथमिकीकरण गरी सिफारिस सहित सम्बन्धित क्षेत्रिय सेवा केन्द्रमा पठाउनु पर्नेछ।
- घ) क्षेत्रिय सेवा केन्द्रले प्राप्त व्यवसायिक योजनाहरूलाई अध्ययन एवम जाँच गरी सम्बन्धित जिल्ला ऊर्जा तथा वातावरण शाखा/इकाईमा सिफारिस सहित पठाउनु पर्नेछ ।
- ङ) सम्बन्धित जिविसले उद्योगको प्रकार हेरी लघु उद्यम अनुदानका लागि कागजात स्वीकृत गरी जिल्ला ऊर्जा कोष वा लघु उद्यम विकास कोषमा अनुदान उपलब्ध गराउनको लागि केन्द्रमा सिफारिस गर्नु पर्नेछ । साना तथा मझौला उद्योगको हकमा जिविसले सिफारिस सहित उद्यमीको व्यवसायिक योजना लगायत सम्बन्धित सम्पूर्ण कागजातहरू केन्द्रमा पठाउनु पर्नेछ ।
- च) सामुदायिक उद्योगहरूको हकमा जिविसले सिफारिस सहित व्यवसायिक योजना लगायत सम्बन्धित सम्पूर्ण कागजातहरू केन्द्रमा पठाउनु पर्नेछ ।
- छ) केन्द्रले आफु समक्ष पेश भएका कागजातहरू मूल्यांकन गरी सम्पूर्ण प्रक्रिया पूरा भएको अवस्थामा केन्द्रिय नवीकरणीय ऊर्जा कोषमा अनुदान स्वीकृतिका लागि सिफारिस गर्नेछ ।
- ज) अनुदान सम्बन्धि सम्पूर्ण प्रकृया पूरा भएको सुनिश्चित भएमा केन्द्रिय नवीकरणीय ऊर्जा कोषले लघु उद्यमको हकमा अनुदान रकम जिल्ला ऊर्जा कोष वा लघु उद्यम विकास कोषमा निकाशा गर्नेछ । जिविसले आवश्यक अध्ययन एवम मूल्यांकन गरी अनुदान स्वीकृत गरी कूल अनुदानको ९० प्रतिशत रकम समितिको खातामा

निकाशा गर्नेछ । बाँकी १० प्रतिशत अनुदान जिल्ला ऊर्जा कोष वा लघु उद्यम विकास कोषले उद्योग तथा व्यवसायको अनुगमन पश्चात समितिलाई उपलब्ध गराउनेछ ।

भ) साना तथा मझौला उद्योग र सामुदायिक उद्योगको हकमा अनुदान सम्बन्धी सम्पूर्ण प्रकृया पूरा भएको देखेमा केन्द्रिय नवीकरणीय ऊर्जा कोषले अनुदान स्वीकृत गरी कूल अनुदानको ९० प्रतिशत रकम समितिलाई निकाशा गर्नेछ । बाँकी १० प्रतिशत अनुदान कोषले जिल्ला ऊर्जा तथा वातवरण शाखाको प्रतिनिधिले उद्योग तथा व्यवसायको स्थलगत अनुगमन पश्चात समितिलाई भुक्तानी दिनेछ ।

ज) समिति र उद्यमी बिच निर्देशिकाको प्रावधान भित्र रही सम्झौता गर्नुपर्नेछ ।

ट) कोष संचालन निर्देशिका बमोजिम स्थानिय आर्थिक विकास समितिले प्राप्त अनुदान रकम सम्बन्धित उद्यमीलाई उपलब्ध गराउनेछ ।

ठ) समितिले उद्यम/व्यवसायको नियमित अनुगमन तथा मुल्यांकन गर्नुपर्नेछ ।

#### ५. अनुदान वितरणका शर्तहरू :

केन्द्र/जिविसबाट उद्यमीको नाममा पठाइएको अनुदान वितरणको लागि सम्झौता पत्रमा उल्लेख गरे अनुसार अनुदान रकम सम्बन्धित उद्यमीलाई हस्तान्तरण गरिनेछ । उक्त कार्यको लागि निम्न अनुसारको शर्तहरू लागू हुनेछ ।

क) अनुदानलिंदा नागरिकताको सक्कल पेश गरी प्रतिलिपी बुझाउनु पर्नेछ ।

ख) व्यवसायीले उद्यम सम्बन्धित निकायमा दर्ता गरेको प्रमाण पेश गरी प्रतिलिपी बुझाउनु पर्नेछ ।

ग) अनुदान रकम प्राप्त गर्दा अनिवार्य रुपमा बुझिलिएको भर्पाइ गराउनु पर्नेछ । उक्त भर्पाइ अनिवार्य रुपमा अनुगमन प्रतिवेदनमा समावेश गर्नु पर्नेछ ।

#### ६. अनुदान उपयोगिता अनुगमन :

स्थापित/संचालित उद्यम/व्यवसायको समय समयमा समितिले अनुगमन तथा निरीक्षण गर्नेछ । स्थापित उद्यम तथा व्यवसायको निरीक्षण गरी नियमानुसार सम्झौताहरू पालना गरे नगरेको अनुगमन गर्ने गराउने अधिकार समितिको हुनेछ । सोही अनुसार अनुगमन प्रतिवेदन क्षेत्रिय सेवा केन्द्र/ जिल्ला ऊर्जा तथा वातावरण इकाई मार्फत केन्द्रमा पठाउनेछ ।

#### ७. दण्ड तथा जरिवाना :

कोषबाट प्रदान गरिएको अनुदानबाट उद्यम/व्यवसाय स्थापना तथा संचालन भएको हुनुपर्नेछ । सहयोगी निकायबाट कार्यक्रमको मुल्यांकन गर्ने क्रममा कोषको नियम उल्लंघन भएको, कोषको नीति तथा मर्म विपरित कार्य गरेको, जानीजानी रकम हिनामिना वा लगानी दुरुपयोग भएको ठहर भएमा नेपाल सरकारको प्रचलित कानून बमोजिम कार्यवाही हुनेछ ।

#### ८. खाता खोल्ने तथा संचालन :

समितिले कोष संचालनका लागि छुट्टै बैंक खाता खोल्नु पर्नेछ । सो बैंक खाता समितिको तर्फबाट कम्तीमा २ जना सदस्यहरूको संयुक्त दस्तखतबाट खाता संचालन हुने व्यवस्था गर्नु पर्नेछ जस मध्ये सदस्य सचिव उक्त खाताको एक संचालक हुनेछ । उक्त बैंक खाता संचालनको लागि निज सदस्यहरूलाई जिम्मेवारी/अधिकार

अख्तियारी दिएको सम्बन्धमा समितिले निर्णय गरेको हुनुपर्नेछ । तत्पश्चात केन्द्र/जिविसले अनुदान समितिको खातामा निकाशा गर्नेछ ।

**९. कार्यालय तथा अभिलेख व्यवस्थापन :**

यस कोषको चुस्त र पारदर्शी रूपमा संचालन गर्नका लागि आवश्यक अभिलेख तथा हिसाव खाताहरूको व्यवस्था गर्नुपर्ने छ । भए गरेको कामको आवधिक रूपमा तल उल्लेख भए अनुसारको लेखा परीक्षण गरी सो को प्रतिवेदन क्षेत्रिय सेवा केन्द्र/ जिल्ला ऊर्जा तथा वातावरण इकाई मार्फत केन्द्रमा पठाउनेछ, र आवश्यकता अनुसार सदस्यहरूलाई उपलब्ध गराउने पर्ने छ ।

- कोष मार्फत उपलब्ध गराएको अनुदानबाट संचालन गरेका प्रत्येक कृयाकलापहरूको सार्वजनिक लेखा परीक्षण गर्नु पर्ने छ । आर्थिक वर्षको अन्तमा वर्षमा एक पटक रजिष्टर्ड लेखा परीक्षकबाट वार्षिक आय व्ययको लेखा परिक्षण पनि गर्नुपर्ने छ ।
- यस कोषले गरेका क्रियाकलापहरूको नियमितताका लागि सरोकारवाला निकायहरू (गाविस, जिविस, क्षेत्रिय सेवा केन्द्र, ग्रामिण लघु जलविद्युत समिति आदि) ले अनुगमन गर्न सक्ने छन् । कोषलाई व्यवस्थित गर्नका लागि आवश्यक सुझाव दिएमा त्यसको पालना गर्नु कोषको दायित्व हुने छ ।

### **ANNEX 3: Responsibilities of Business Promotion Unit in RSC**

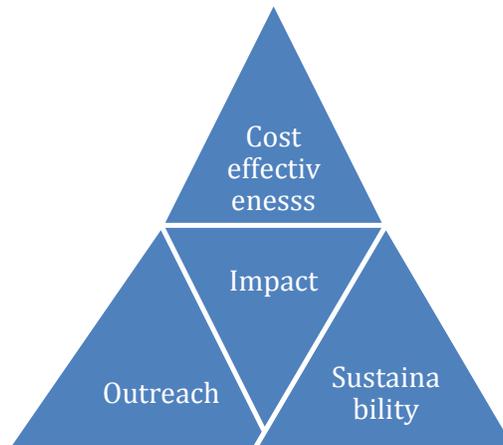
Business promotion unit will be established in each RSC. The unit will include BPO stationed at regional level within RSC, ELO stationed in district level as per requirement. There will be number of LEDF in the clusters of RE catchment areas as per requirement

The unit will be responsible for:

- Verifying end-use plans in detailed feasibility study report of RETs
- Identifying DAG/VC, others and carrying out capacity building & income generating activities
- Facilitating conduction of business opportunity assessment, baseline studies, business plans of existing and new MSMEs and IG plans
- Preparing business opportunities assessment reports of selected RE catchment areas and updating data base of enterprises
- Assessing business plans prepared by entrepreneurs with support from LEDF, ELOs and BDS provider
- Establishing linkages with regional & local level BDS providers, BFIs
- Conducting training, workshop, seminar, orientation and exposure visits for business promotion
- Supporting establishment of MSMEs
- Monitoring social mobilization process, IGA, involvement of DAG/VC group
- Conducting various trainings/seminar/ workshop at district/regional level as per requirements
- Supervising/monitoring of ELOs, LEDFs and BDS providers
- Periodic reporting, planning and documentation and forward to PEU/NRREP
- Coordinating and collaborating with line agencies, DDC, other similar programs at district/regional level.
- Working in close coordination with DDC for endorsing business plans of proposed enterprises and releasing subsidy for micro enterprises based in CE catchment area

## ANNEX 4: MSMEs and BDS Providers

### Business Development Service Impact



Some of the main BDS required for enterprises to grow and compete in the market can be categorized as:

SN	Categorization of BDS	Services
1	Market access	Market research
		Market information
		Trade fairs
		Product exhibitions
		Advertising
		Packaging
		Marketing trips and meeting
		Subcontracting and outsourcing, etc.
2	Infrastructure	Storage and warehousing
		Transport and delivery
		Business incubators
		Telecommunications
		Internet access
		Computer access
		Secretarial services, etc.
3	Policy and advocacy	Training in policy advocacy
		Analysis of policy constraints and opportunities
		Direct advocacy on behalf of MSMEs
		Sponsorship of conferences
		Policy studies, etc.
4	Input supply	Linking MSMEs to input suppliers
		Improving suppliers' capacity to deliver quality inputs
		Facilitating establishment of bulk buying groups
		Information on input supply sources, etc.

SN	Categorization of BDS	Services
5	Training and technical assistance	Mentoring
		Feasibility studies
		Business plans
		Franchising
		Management training
		Counselling / advisory services
		Legal services
		Financial and tax advice
		Accountancy and bookkeeping
		Technical training, etc.
6	Technology and product development	Technology transfer /commercialization
		Linking MSMEs and technology suppliers
		Facilitating technology procurement, Quality assurance programmes
		Design services, etc.
7	Alternative financing mechanisms	Factoring companies providing capital for confirmed orders
		Equity financing
		Facilitating supplier credit
		Equipment leasing and rental,etc.

## **ANNEX 5: Requirement for Enterprise Success**

### **1. Raw material availability**

A long-term natural resource should be available for the sustainable supply of the targeted natural product in sufficient quantities is necessary for the enterprise development to be commercial viability.

### **2. Legal access to and control over the natural resources**

Entrepreneurs should be able to manage natural products harvesting and incorporate the enterprise activity into their overall business. Enterprise activities must comply with range of legal requirement basically in the sector of Non-Timber Forest Products, bio-trade and agro-business or processing.

### **3. Equitable distribution of benefits**

If the community members do not feel the benefits are being distributed fairly manner there will be less incentive to protect the natural resources and operation of the enterprise commercially.

### **4. Appropriate processing technology**

The technology should be compatible with the prevailing infrastructure and human resource conditions at the catchment areas. Conditions to be considered are transportation and storage facilities, equipment/machinery availability, power or fuel requirement for the processing enterprise and technical skills available.

### **5. Good management**

A successful enterprise requires good management. This aspect of enterprise is often overlooked or not address systematically. If management issues are not address can overwhelm operations and keep the enterprise in continual crisis. Good management and required human resource that is the prime concern for commercial success of any enterprise in sustainable.

### **6. Commercial sustainability**

A business plan should present expected revenue and expenses of aenterprise with a plan for repaying loan. Proper financial management, accurate accounting keeping system and healthy supply of working capital are essential elements for commercial sustainability. The entrepreneurs should understand basic financial parameters to understand status (profit/loss) of the enterprise/business

### **7. Market demanded products**

For success of the business, market demand for the available quantity and quality of product should be assured. Adequate demand at the expected selling price should be verified and buyers need to be identified.

## **ANNEX 6: Forms and Formats**

Annex 6.1 – Business Opportunity Assessment Tools (Form 1.1, Form 1.2, Form 1.3, Form 1.4 and Report format 1)

Annex 6.2 – Demand Form (Form 2)

Annex 6.3 – Business Plan Template (Form 3)

Annex 6.4 – Checklist of the documents to be submitted together with subsidy form

**Annex 6.1: FORM 1: Business Opportunities Assessment**

Rapid business opportunities will be assessed using following four formats in the community electrification catchment areas.

- Form 1.1: Questionnaire for MHP Users' Committee
- Form 1.2: Questionnaire for Key Informants
- Form 1.3: Questionnaire for INGOs/NGOs (Related Organizations in MSMEs and IGA Promotion) and Trading Agents / Companies (Available in RE Catchment Area):
- Form 1.4: Questionnaire for focus group discussion

**फर्म नं ११**

**लघु जलविद्युत आयोजनाको उपभोक्ता समितिको लागि सोधिने प्रश्नावली**

१. लघु जलविद्युत आयोजनाको नाम :
२. लाभान्वित क्षेत्र : जिल्ला .....  
 (क) गाविस १: वडा नं. ....  
 (ख) गाविस २: वडा नं. ....  
 (ग) गाविस ३: वडा नं.....
३. लाभान्वित घरधुरी संख्या.....
४. महिला घरमुली संख्या/DAG घरधुरी.....
५. सामुदायिक विद्युतीकरण भएको क्षेत्रमा विद्युत नजोडिएको घरधुरी संख्या :.....
६. जडित क्षमता (किलोवाट).....
७. हाल बढीमा उत्पादन (किलोवाट).....
८. जडान सम्पन्न भएको साल:.....
९. हाल लघु जलविद्युत आयोजनाको व्यवस्थापन कसरी भएको छ ?  
 (क) सामुदायिक स्वामित्व (ख) निजी (ग) सहकारी (घ) अन्य (कृपया खुलाउनुहोस्)
- १० कृपया उपभोक्ता समितिको विधान (यदि आएको छैन भने फोटोकपी)
- ११ दैनिक ऊर्जा आपूर्ति तालिका:

सिफ्ट	समय	कैफियत
बिहान	..... देखि ..... सम्म	
दिउँसो	..... देखि ..... सम्म	
राती	..... देखि ..... सम्म	

१२. नियमित मर्मत तथा सम्भार कार्यहरु खुलाउनुहोस् ।

प्रकार	निरन्तरता/बारम्बार	सेवा प्रदायकको नाम

१३. विद्युत महशुल संकलन नियम (संरचना)  
 (क) घरायसी महशुल वा प्रयोजन रु .....  
 (ख) उद्यम/व्यवसाय महशुल रु.....

(ग) सार्वजनिक प्रयोग महशुल रु.....

(घ) अन्य रु.....

१४. एक वर्ष भित्र विद्युत महशुलमा कुनै परिवर्तन भएको छ ? छ ( ) छैन ( )

यदि छ भने

(क) पहिलो परिवर्तन (मिति र विद्युत महशुल दर).....

(ख) दोस्रो परिवर्तन (मिति र विद्युत महशुल दर).....

१५. सञ्चालनमा रहेको उद्यम/व्यवसायहरु

वैकल्पिक ऊर्जा प्रवर्द्धन केन्द्र बाट सहयोग गरि संचालनमा रहेका उद्यमहरु (संख्या)	अन्य निकायले सहयोग गरी संचालनमा रहेका उद्यमहरु (संख्या)	संचालनमा रहेका आयमूलक क्रियाकलापका समूहहरु (संख्या)

१६. लघु जलविद्युत आयोजना क्षेत्रमा संचालनमा रहेका उद्यम तथा आयमूलक क्रियाकलापमा आधारित समूहहरु के के छन् ?

क्र.सं.	उद्यम तथा आयमूलक क्रियाकलापहरुको नाम	स्वामित्व	वर्गीकरण(आयमूलक / लघु/ साना / मझौला)	ऊर्जाको स्रोत
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१७. आयोजनाको गत वर्षको वित्तीय अवस्था:

(क) लघु जल विद्युत आयोजनाको आय विवरण:

क्र.सं.	विवरण			इकाई	परिमाण	दर	जम्मा रु.
१	घरेलु महशुल (क) रु						
२	उद्यम महशुल (ख) रु						
३	अन्य (ग)	३.१					
		३.२					
		३.३					
जम्मा →(क+ख+ग)							

(ख) लघु जल विद्युत आयोजनाको खर्च विवरण

क्र.सं.	विवरण			इकाई	परिमाण	दर रु.	जम्मा रु.	
१	तलब (क)	१.१	व्यवस्थापक रु					
		१.२	अपरेटर रु					
		१.३	अन्य	१.३.१				
				१.३.२				
२	मर्मत	२.१	सिभिल					

क्र.सं.	विवरण			इकाई	परिमाण	दर रु.	जम्मा रु.
	सम्भार (ख)	२.२	इलेक्ट्रोमेकानिकल				
३	अन्य	३.१	भ्रमण/भत्ता				
		३.२	बैठक खर्च				
		३.३	मसलन्द				
जम्मा (क+ख+ग)							

१८. वर्षमा आयोजना बन्द भएको दिन

संचालन दिन		
बन्द भएको दिन	योजना मुताविक	
	बाध्यताले	
बन्द हुनुका कारणहरु:		१. २. ३.

१९. उपभोक्ता समितिले उद्यम संचालनको लागि विद्युत आपूर्ति गर्न इच्छुक रहेको छ ? वा छैन ?

२०. लघु जलविद्युत आयोजनाको लाभान्वित क्षेत्रमा विद्यालयहरुको विस्तृत विवरण

क्र.सं.	नाम	ठेगाना	तह	विद्यार्थी संख्या
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२१. लघु जलविद्युत आयोजनाको लाभान्वित क्षेत्रमा स्वास्थ्य चौकी/क्लिनिक (सार्वजनिक/निजी) को विस्तृत विवरण

क्र.सं.	नाम	कार्यालय प्रमुख/प्रोपाइटर	ठेगाना
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२२. त्यस क्षेत्रमा कुनै स्थानीय वित्तीय संस्थाहरु उपलब्ध छन् ? यदि छ भने कृपया खुलाउनुहोस् ।

क्र.सं.	स्थानीय वित्तीय संस्थाको नाम	ठेगाना	प्रकार (जस्तै: बैंक, सहकारी संस्था)
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क्र.सं.	स्थानीय वित्तिय संस्थाको नाम	ठेगाना	प्रकार (जस्तै: बैंक, सहकारी संस्था)
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२३. लघु जलविद्युत आयोजनाको क्षेत्रमा सम्भावित उद्यमीहरुको सूची बनाउनुहोस् ?

क्र.स	सम्भावित उद्यमीहरुको नाम	छनौट गरिएको उद्यम तथा व्यवसाय	कैफियत
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२४. पिछडिएको वर्ग तथा अन्य समुह बाट माग भएका आयमूलक क्रियाकलापहरु गर्ने इच्छुक व्यक्ति तथा घरधुरीको सूची बनाउनुहोस् ।

क्र.स	सम्भावित आयमूलक क्रियाकलापहरुको नाम	व्यक्ति तथा घरधुरीको नामवली	कैफियत
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२५. उतरदाताको सम्पर्क जानकारी

नाम	पद	सम्पर्क नम्बर (फोन/मोबाइल)

**फर्म १.२:**

**स्थानीय मुख्य व्यक्तिहरू (गाविस सचिव, विद्यालय शिक्षक, व्यापारी, उद्यमी, सामुदायिक संगठन तथा संस्था) संग सोधिने प्रश्नावली (बढीमा ३ जनासंग सोध्ने)**

१ अन्तरवार्ता दिनेको नाम:

२ ठेगाना फोन/मोबाइल नं.

३ पेशा:

४ लाभान्वित क्षेत्रमा हुने मुख्य विक्रियोग्य उत्पादनहरू (कृषि, वन, तथा खनिजमा आधारित) के के छन् ?

क्र.सं.	कृषि/पशुपालन उत्पादन	वनमा आधारित उत्पादन/ गैह्र काष्ठ जन्य	अन्य वस्तु तथा उत्पादनहरू
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५ लाभान्वित क्षेत्रमा अन्य सम्भावित सेवाहरू के के हुन सक्दछ ? (उदाहरण: होटल, सञ्चार, पर्यटन आदि)

क्र.सं.	सेवाहरू
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६ लाभान्वित क्षेत्रमा नियमित रूपमा पर्याप्त विद्युत उपलब्ध भएको छ ? छ ( ) छैन ( )

७ मुख्य बजार केन्द्रहरू

बजारको नाम	ठेगाना	गाउँबाट कति टाढा छ ? कि.मी	कैफियत

८. लाभान्वित क्षेत्रमा कस्ता खालका सम्भावित उद्यम/व्यवसाय र समूहहरू आधारित आयमूलक क्रियाकलाप बढी लाभदायक देखिन्छ र किन (अवसरहरू) ?

क्र.सं.	उद्यम/आयमूलक क्रियाकलापहरूको प्रकार	किन
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क्र.सं.	उद्यम/आयमूलक क्रियाकलापहरुको प्रकार	रीकन
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९. उद्यम तथा समूहमा आधारित आयमूलक क्रियाकलाप संचालनका तथा विकासको लागि कस्तो पहल भएको छ र कसले गरेको छ ?
- १.
  - २.
  - ३.
  - ४.
१०. तपाईंको समुदायमा उद्यम तथा आयमूलक क्रियाकलाप शुरु गर्नको लागि कस्तो किसिमको सहयोग र संयन्त्रको जरुरत पर्दछ ? यहाँ कुनै सेवा प्रदायकले समुदायलाई सेवा प्रदान गरेको छ ? छ भने कस्तो उल्लेख गर्नुहोस ।
११. लाभान्वित क्षेत्रमा कस्ता खालका परम्परागत सिपहरु उपलब्ध छन् ?
- १.
  - २.
  - ३.
  - ४.
  - ५.
१२. संचालनमा रहेका उद्यम तथा आयमूलक क्रियाकलापहरुमा कस्ता खालका मुख्य समस्याहरु रहेका छन् ?
- (क)
  - (ख)
  - (ग)
१३. नयाँ उद्यम स्थापना र संचालनका लागि कस्ता सीमाहरु/कठिनाई रहेका छन् ?
- १.
  - २.
  - ३.

१४. लघु जलविद्युत आयोजनाको लाभान्वित क्षेत्रमा सम्भावित उद्यम तथा उद्यमीहरुको सूची उल्लेख गर्नुहोस् वा बताउनुहोस् ?

क्र.स	सम्भावित उद्यमीहरुको नाम	छनौट गरिएको उद्यम तथा व्यवसाय	कैफियत
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१५. पिछडिएको वर्ग तथा अन्यबाट आयमूलक क्रियाकलापहरु गर्ने इच्छुक व्यक्तिहरुको सूची बनाउनुहोस् ।

क्र.स	सम्भावित आयमूलक क्रियाकलापहरुको नाम	व्यक्ति तथा घरधुरीको नामवली	कैफियत
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१०			

**फर्म १.३:**

**गैह सरकारी संस्था/अन्तर्राष्ट्रिय गैह सरकारी संस्थासंग सोधिने प्रश्नावली  
(बघु, साना तथा मझौबा उद्यमसंग सम्बन्धित संस्था, नवीकरणीय ऊर्जा उपलब्ध हुने  
क्षेत्रमा)**

१. अन्तरवार्ता दिनेको नाम तथा पद:
२. ठेगाना :
३. फोन/मोबाइल नं.
४. संस्थाको नाम:
५. तपाईंको संस्थाले कुन क्षेत्रमा काम गरिरहेको छ ?

६. तपाईंको संस्थाले कस्तो प्रकारका सहयोगहरु समुदायमा प्रदान गरिरहेको छ ?

क्र.स	संस्थाको नाम	प्रदान गरिरहेको सेवाहरु

७. तपाईंको संस्थाले कस्तो प्रकारको उद्यम र आयमूलक सम्बन्धि कामहरु संचालन गरिरहेको छ वा गर्ने योजनामा गरेको छ ?

क्र.स	संस्थाको नाम	संचालित उद्यम तथा आयमूलक काम	प्रस्तावित योजना

८. लाभान्वित क्षेत्रमा कस्ता प्रकारका उद्यम तथा आयमूलक क्रियाकलापहरुका सम्भावना देखिन्छ ?

क्र.स	सम्भावित उद्यम तथा आयमूलक क्रियाकलापहरुका

९. स्थानीय स्तरमा उद्यमशिलता प्रवर्द्धन गर्नको लागि कस्तो पहलहरू गर्नुपर्ने देख्नु भएको छ ?

१०. तपाईंको संस्थाको सहयोगबाट कस्ता खालका वस्तु तथा सेवाहरूमा सहयोग उपलब्ध गराउनु भएको छ र उक्त वस्तु तथा सेवाको बजार कहाँ हो ?

क्र.स	उपलब्ध वस्तु तथा सेवाको विवरण	वस्तु तथा सेवाको बजार	कैफियत

११. लाभान्वित क्षेत्रमा लघु, साना तथा मझौला उद्यम तथा आयमूलक क्रियाकलापहरू प्रवर्द्धनको लागि कुनै चुनौतीहरू देख्नु भएको छ ?

१२. यहाँको अन्य केही थप सुझावहरू भएमा उल्लेख गर्नुहोस्

**फर्म १.४**  
**समुह केन्द्रित छलफल प्रश्नावली**

प्रश्नकर्ता :

समुह केन्द्रित छलफलको मिति.....

समुह केन्द्रित छलफलको शुरुवात समय..... छलफलको अन्त्य समय.....

समुह केन्द्रित छलफलक गरेको स्थान.....

शुरुको अवस्थामा रहेका सहभागी संख्या:

अन्त्य अवस्थामा रहेका सहभागी संख्या:

१. लघु जलविद्युत आयोजनाको लाभान्वित क्षेत्रको मुख्य उत्पादनहरु के के छन् ?  
(क) कृषि उत्पादनहरु  
(ख) पशुपालनमा आधारित उत्पादन  
(ग) वनजन्य तथा खनिज उत्पादनहरु  
(घ) अन्य उत्पादनहरु
२. लाभान्वित क्षेत्रमा अन्य सम्भावित सेवाहरु के के छन् ? (उदाहरण: होटल, सूचना तथा सञ्चार प्रविधी, पर्यटन आदि)

क्र.स	सम्भावित सेवाको विवरण	कैफियत

३. कस्ता किसिमका वस्तु तथा सेवाहरु बजारमा बेच्न को लागि लगिन्छ ? तिनीहरु कुन ठाउमा लगिन्छ ?
४. कस्ता वा कुन वस्तुहरु आयात गरिन्छ जुन स्थानीय स्तरमा नै उत्पादन गर्न सकिन्छ ?
५. लाभान्वित क्षेत्रमा नियमित रुपमा पर्याप्त विद्युत उपलब्ध छ ?
६. नजिकको मुख्य बजार केन्द्रहरु: (कुन, कहाँ, लाभान्वित क्षेत्रबाट कति टाढा कि. मी )

७. लाभान्वित क्षेत्रमा कस्ता खालका उद्यम र आयमूलक क्रियाकलापहरुको संभावना बढी देखिन्छ, र किन (अवसरहरु उल्लेख गर्नुहोस) ?

क्र.स	सम्भावित उद्यम तथा आयमूलक क्रियाकलापहरुका	किन अवसर उल्लेख गर्नुहोस

८. लाभान्वित क्षेत्रमा संचालित सफल उद्यमीहरु को को छन् ?

क्र.स	सफल उद्यमीको नाम	संचालित उद्यम

९. लाभान्वित क्षेत्रमा विशेष/परम्परागत सिपको उपलब्धता के छ ?

- १.
- २.
- ३.
- ४.
- ५.

१०. उद्यम तथा आयमूलक क्रियाकलाप संचालन तथा विकासको लागि कस्तो पहल भएको छ, र कसले गरेको छ ?

क्र.स	उद्यम तथा आयमूलक क्रियाकलाप संचालन तथा विकासको लागि	गरेको संस्थाको नाम

११. पिछडिएको वर्गको जनसंख्या (घरधुरी संख्या, पेशागत सिप, लोपोन्मुख समूह)

१२. समुदायमा उद्यम तथा व्यवसाय संचालनका लागी कस्तो किसिमको सहयोग संयन्त्रको आवश्यकता पर्दछ ?

१३. उद्यम तथा व्यवसाय संचालनका लागी स्थानिय स्तरमा कुनै सेवा प्रदायकहरु उपलब्ध छन ? (जस्तो गैर सरकारी संस्थाहरु, निजि सेवा प्रदायकहरु)

क्र.स	सेवा प्रदायकको नाम	सेवा प्रदान गरिएको क्षेत्र वा विषयहरु

१४. लघु जलविद्युत आयोजनाको लाभान्वित क्षेत्रमा सम्भावित तथा इच्छुक उद्यमी तथा उद्यमको सूची बनाउनुहोस् ?

क्र.स	सम्भावित तथा इच्छुक उद्यमी नाम	गर्न खोजिएको उद्यम तथा व्यवसाय

१५. पिछडिएको वर्ग तथा अन्यवाट इच्छुक आयमूलक कार्य गर्ने उपभोक्ताहरुको सूची बनाउनुहोस् ।

## प्रतिवेदन फारम: ? व्यवसायिक अवसरको प्रतिवेदन

### भाग क: लघु जलविद्युत आयोजनाको लाभान्वित क्षेत्र र आयोजनाको जानकारी

यस भागमा नजिकका बजार केन्द्रहरू, स्थानीय वित्तिय संस्थाहरू, विद्यालयहरू र स्वास्थ्य चौकी/क्लिनिकको बारेमा जानकारी संलग्न गरिएको छ ।

मुख्य बजार केन्द्रहरू

क्र.स	बजारको नाम	ठेगाना	गाउँबाट कति टाढा छ ?	कैफियत

लघु जलविद्युत आयोजनाको लाभान्वित क्षेत्रमा विद्यालयहरूको विस्तृत विवरण

क्र.सं.	नाम	ठेगाना	तह	विद्यार्थी संख्या
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लघु जलविद्युत आयोजनाको लाभान्वित क्षेत्रमा स्वास्थ्य चौकी/क्लिनिक (सार्वजनिक/निजी) को विस्तृत विवरण

क्र.सं.	नाम	कार्यालय प्रमुख/प्रोपाइटर	ठेगाना

लाभान्वित क्षेत्रमा भएका स्थानीय वित्तिय संस्थाहरूको विवरण

क्र.सं.	स्थानीय वित्तिय संस्थाको नाम	ठेगाना	प्रकार (जस्तै: बैंक, सहकारी संस्था)

**भाग ख: लाभान्वित क्षेत्रमा उपलब्ध व्यवसायिक सहयोग सेवाहरुको जानकारी**

यस भागमा सहयोगी संस्थाहरु (गैह्र सरकारी संस्था/अन्तर्राष्ट्रिय गैह्र सरकारी संस्थाहरु), लघु, साना तथा मझौला उद्यमहरुको प्रवर्द्धनसंग सम्बन्धित आयोजनाहरु, स्थानीय व्यापारी तथा तिनका भूमिकाहरु संलग्न गरिएको छ ।

**भाग ग: व्यवसायिक अवसरहरु तथा सम्भावित उद्यमीहरु**

ग.१ लाभान्वित क्षेत्रमा हुने मुख्य उत्पादनहरु (कृषि तथा वनमा आधारित) के के छन् ?

क्र.सं.	क्षेत्र	वस्तुको प्रकार	बचत/नपुग
१	कृषि उत्पादन		
२	पशुपालन उत्पादन		
३	वन उत्पादन (गैह्र काष्ठ जन्य)		
४	अन्य उत्पादन		

ग.२ लाभान्वित क्षेत्रमा अन्य सम्भावित सेवाहरु के के हुन सक्दछ ? (उदाहरण: होटल, सञ्चार, पर्यटन आदि)

ग.३ गाउँ बाहिर बेच्न वा व्यापार गर्न लगिने वस्तुहरु

गाउँ बाहिर जाने वस्तुहरु	कहाँ

ग.४ स्थानीय स्तरमा उत्पादन हुने तर बाहिर बाट खरिद गरिने वस्तुहरु

स्थानीय रुपमा उत्पादन हुने आयातीत वस्तुहरु	कहाँबाट

ग.५ लाभान्वित क्षेत्रमा विद्युतको वास्तविकता

ग.६ लाभान्वित क्षेत्रमा कस्ता खालका सम्भावित उद्यम र आयमूलक क्रियाकलापमा आधारित समूहहरु बढी लाभदायक देखिन्छ र किन (अवसरहरु) ?

क्र.सं.	उद्यम/आयमूलक क्रियाकलापहरुको प्रकार	किन

क्र.सं.	उद्यम/आयमूलक क्रियाकलापहरुको प्रकार	किन

ग.७ लाभान्वित क्षेत्रमा संचालित सफल उद्यमहरु

उद्यमीको नाम	उद्यमको प्रकार	मुख्य उत्पादन	बजार	संचालन वर्ष

ग.८ लाभान्वित क्षेत्रमा उपलब्ध विशेष/परम्परागत सिपहरुको सूची

विशेष/परम्परागत सिपहरुको प्रकार	को संग यस्ता सिपहरु छन्

ग.९ उद्यम/आयमूलक क्रियाकलापहरुको विकासका लागि कस्ता पहलहरु भए

पहलहरु	कसबाट

ग.१० पिछडिएको वर्गको जनसंख्या (घरधुरी संख्या, पेशागत सिप, लोपोन्मुख समूह)

ग.११ समुदायमा उद्यम शुरु गर्न कस्ता खालको संयन्त्रहरुको आवश्यकता रहेको छ ?

सहयोगी सेवाहरु (के)	किन ?

ग.१२ लाभान्वित क्षेत्रमा सम्भावित तथा इच्छुक उद्यमीहरुको सूची

सम्भावित तथा रुची राखेका उद्यमीहरुको नाम	सम्भावित उद्यमहरु

ग.१३ पिछडिएको वर्ग तथा अन्यबाट माग गरिएका आयमूलक कार्य गर्ने व्यक्ति तथा घरधुरीको सूची

सम्भावित तथा रुची राखेका आयमूलक क्रियाकलाप संचालन गर्न चाहने उपभोक्ताहरुको नाम	DAG प्रकार (जाती, गरीब, महिला)	सम्भावित आयमूलक क्रियाकलापहरु

**Annex 6.2: FORM 2: Demand Form**

**फारम २: माग संकलन फारम**

वैकल्पिक ऊर्जा प्रवर्द्धन केन्द्र/राष्ट्रीय ग्रामीण तथा नवीकरणीय ऊर्जा कार्यक्रम

**नवीकरणीय ऊर्जाबाट उत्पादित विद्युतबाट सञ्चालित उद्यम/व्यवसायको माग संकलन फारम**

फारम नं. <input type="text"/> <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/>	मिति (दिन/महिना/वर्ष) <input type="text"/> <input type="text"/> <input type="text"/>
<b>विद्युत आयोजना सम्बन्धि विवरण:</b>	
क) आयोजनाको नाम: .....	ख) जिल्ला: .....
<b>१. सम्भावित उद्यमीको विवरण</b>	
१.१) सम्भावित उद्यमीको नाम: ....., फोन नं	
१.२) शैक्षिक योग्यता <input type="checkbox"/> प्राथमिक तह <input type="checkbox"/> माध्यमिक तह <input type="checkbox"/> उच्च माध्यमिक तह <input type="checkbox"/> स्नातक तह <input type="checkbox"/> स्नातकोत्तर तह	
१.३) नपा/गाविस ..... वार्ड नं.....	
१.४) उमेर ..... लिङ्ग <input type="checkbox"/> महिला <input type="checkbox"/> पुरुष जाति ..... विवाहित / अविवाहित	
१.५) तपाईंसंग व्यवसाय संचालन सम्बन्धि पहिले कुनै परम्परागत ज्ञान तथा सिप छ ?	
छ <input type="text"/>	छैन <input type="text"/>
यदि छ भने कस्तो किसिमको ज्ञान तथा सिप छ उल्लेख गर्नुहोस्	
परम्परागत सिपको नाम <input type="text"/>	अन्य <input type="text"/>
<b>२. उद्यम तथा व्यवसाय शुरु गर्न खोज्नुको प्रमुख उद्देश्य के हो ?</b>	
आत्मनिर्भर बन्ने <input type="text"/> समाजिक प्रतिष्ठा प्राप्त गर्न <input type="text"/> अरुलाई रोजगारी दिने <input type="text"/>	
<b>३. तपाईंको परिवारको कुनै सदस्य उद्यम तथा व्यवसायमा संलग्न हुनुहुन्छ ? यदि हुनुहुन्छ भने उल्लेख गर्नुहोस् ।</b>	
बुवा <input type="text"/> आमा <input type="text"/> दाजुभाई <input type="text"/> नजिकको नातेदार <input type="text"/> कोहि पनि छैन <input type="text"/>	
<b>४. वस्तु तथा सेवाको उपलब्धता</b>	
४.१ तपाईंले कुन व्यवसाय संचालन गर्ने सोच राख्नु भएको छ ? .....	
४.२ उक्त व्यवसायका लागी चाहिने प्रमुख कच्चा पदार्थहरु के के हुन् ? .....	
४.३ कच्चा पदार्थको उपलब्धताको अवस्था के छ ?	

वर्षभरि प्राप्त हुने <input type="text"/> मौसम अनुसार प्राप्त हुने <input type="text"/> ( कुन महिना.....) कहिले काहि मात्र <input type="text"/>
मौसम अनुसार प्राप्त भएपनि वर्षभरि पुग्ने <input type="text"/>
४.४ संभावित उद्योगको लागी कच्चा पदार्थको उपलब्धता कहाँ हो ?
स्थानीय स्तरमा उपलब्ध <input type="text"/> जिल्ला बाट खरिद गरिने <input type="text"/> क्षेत्रिय बजार बाट खरिद गरिने <input type="text"/>
कति टाढा बाट खरिद गर्नुपर्दछ <input type="text"/> (कि. मि.) अन्य.... <input type="text"/>
४.६ तपाईंले संचालन गर्न खोज्नु भएको व्यवसायमा अन्य निकायहरु बाट कस्तो खालको सहयोगको अपेक्षा राख्नु भएको छ ?
<ul style="list-style-type: none"><li>• उत्पादित समानको बजार खोजिमा सहयोग <input type="text"/></li><li>• उच्चम व्यवसाय सम्बन्धि सिप तथा तालिम <input type="text"/></li><li>• स्थानिय बैक तथा वित्तिय संस्थाहरु संग ऋण उपलब्ध गराउन सहजिकरण <input type="text"/></li></ul> अन्य भए खुलाउनुहोस्
५. तपाईंको उद्यम तथा व्यवसायबाट उत्पादित वस्तु तथा सेवाको बजार काहां हो ? बजारको नाम उल्लेख गर्नुहोस्
स्थानिय, <input type="text"/> जिल्ला, <input type="text"/> राष्ट्रिय <input type="text"/> अन्तर्राष्ट्रिय <input type="text"/>
थाहा छैन <input type="text"/>
६.तपाईंले आफ्नो व्यवसाय स्थापनाका लागी लगानीको स्रोत के के हुन् ?
<ul style="list-style-type: none"><li>• आफ्नो लगानी <input type="text"/></li><li>• ऋण: स्थानीय साहु/महाजन <input type="text"/> समुह बचत/सहकारी/बैंक तथा वित्तिय संस्था <input type="text"/></li></ul>

**Annex 6.3: Form 3: Business Plan Template for Micro and Small Enterprises**

**१. लघु उद्यम/व्यवसायको व्यवसायिक योजना**

१. आधारभूत सूचना :

१.१. व्यवसायको नाम :.....

१.२. ठेगाना :

१.२.१. जिल्ला.....

१.२.२. गाविस.....

१.२.३. वार्ड नं.....

१.२.४. टोल.....

१.३. नवीकरणीय ऊर्जाको प्रकार र सामान्य परिचय

१.४. उद्यमको प्रकार : नयाँ वा स्थापित  नयाँ  संचालित

(नयाँ उद्यमको लागी प्रश्नावली १.१० भर्न नपर्ने)

१.५. सामूहिक/सहकारी, साभेदारी वा प्रा. लि उद्यम भएमा नाम उल्लेख गर्नुहोस

.....

१.६. समुदायको सदस्य संख्या :.....

१.७. उद्यमीहरुको नाम, सम्पर्क व्यक्ति, सम्पर्क नम्बरको विवरण :

क्र.स.	नामावली	लिङ्ग	जातजाती	पिछडीएका बर्ग <sup>२</sup> (फुटनोटमा उल्लेख भए अनुसार)	सम्पर्क नं. (मोवाईल वा अन्य)	ठेगाना

१.८. व्यवसायमा व्यक्ति वा समुदायको अनुभव :

क्र.स.	नामावली	व्यवसाय तथा उद्यमको प्रकार	अनुभव बर्ष	बिषेश सिप	कैफियत

१.९. उद्यमीहरुको वार्षिक औसत आम्दानी :

क्र.स.	नामावली	वार्षिक आम्दानी (रुपैयामा)			औसत वार्षिक वचत
		स्थानिय आम्दानी	देश भित्रबाट प्राप्त आम्दानी	वैदेशिक रोजगारबाट आम्दानी	

एकल महिला, पिछडीएका बर्ग, विपत्ती पिडीत, गरिव, द्वन्द्वबाट प्रभावीत तथा सरकारले पहिचान गरेका लोपोन्मुख जातिका घरपरिवार

१.१० सञ्चालनमा रहेका लघु उद्यमका लागिमात्र: (वार्षिक लेखापरिक्षण प्रतिवेदन वा वित्तिय अभिलेखको सहयोगमा भर्न सकिने)

बिवरण	पहिलो बर्ष	दोस्रो बर्ष	तेस्रो बर्ष
कामदारको संख्या			
वार्षिक आम्दानी रु			
वार्षिक खर्च रु.			
खुद नाफा रु.			

१.११ स्थानिय स्तरमा उपलब्ध सीपहरु

क्र.स.	प्रस्तावित उद्यम तथा व्यवसायका लागि आवश्यक सीप	स्थानिय स्तरमा उपलब्ध सीप	प्राप्त गर्नका लागि योजना

१.१२ सहयोग गर्ने संस्थाहरु वा समुहहरुको सूचिहरु

क्र.स.	संस्थाहरु वा समुहहरु	स्थान	सेवाको प्रकारहरु

१.१३ उद्यम तथा व्यवसायको लागि अग्रगामी तथा पश्छगामी बजार सम्बन्ध गर्ने संस्था, समुह अन्य निकायहरुको सूचिहरु

क्र.स.	संस्थाहरु वा समुहहरु	स्थान	अग्रगामी तथा पश्चगामी बजार <sup>४</sup> सम्बन्ध

१.१४. कानुनी प्रावधान र दर्ता प्रक्रिया:

### व्यवसायिक योजना

२. वस्तु/सेवा :

३. स्थान :

४. बजार क्षेत्र :

५. लक्षित ग्राहक :

६. उत्पादन/बिक्री लक्ष्य :

क्र. सं.	विवरण	उत्पादन बिक्री लक्ष्य		
		दैनिक	मासिक	वार्षिक

७. आवश्यक स्थिर सम्पत्ति :

विवरण	आवश्यक परिमाण	दर	जम्मा लागत	खप्ने समय (आयु)	ऱ्हास रकम

<sup>४</sup> पश्चगामी भनेको कच्चा पदार्थ संकलन तथा उत्पादन हो भने अग्रगामी भनेको उत्पादित वस्तु तथा सेवाको बजारिकरण तथा त्यस सगको सम्बन्धलाई जनाउदछ

विवरण	आवश्यक परिमाण	दर	जम्मा लागत	खप्ने समय (आयु)	ऱास रकम
जम्मा लागत					

स्थिर जेथाको लागत  
अनुमानित आयु

द. आवश्यक कच्चाडाल :

क्र. सं.	विवरण	आवश्यकता		दर	जम्मा लागत (मासिक)
		दैनिक	मासिक		
जम्मा कच्चापदार्थको लागत					

९. आवश्यक जनशक्ति :

विवरण	आवश्यक संख्या	तलब/ज्याला दर	जम्मा लागत मासिक
जम्मा लागत			

१०. अन्य शिर्षभार खर्च :

सि. नं.	विवरण	लागत मासिक
जम्मा		

११. कुल उत्पादन लागत :

विवरण	रकम
कच्चा पदार्थ	
जनशक्ति	
अन्य शिर्षभार	
जम्मा	

१२. प्रति इकाइ उत्पादन लागत :

जम्मा उत्पादन लागत  
प्रति इकाइ लागत . -----  
जम्मा उत्पादन परिमाण

१३. आवश्यक कुल पूँजी :

क्र. सं.	विवरण	रकम
१.	स्थिर सम्पत्ति	
२.	संचालन पूर्व खर्च	
३.	चालु पूँजी कच्चा पदार्थको मौज्दात तयारीमालको मौज्दात उधारो बिक्री नगद (ज्याला/तलब र अन्य शिर्षभार)	
	आवश्यक कुल पूँजी	

१४. कुल लगानी :

विवरण	रकम	प्रतिशत
आफ्नो पूँजी		
ऋण/सापटी		
जम्मा		

१५. प्रति इकाइ बिक्री मूल्य :

विवरण	रकम
१. प्रति इकाइ उत्पादन लागत (नं. ११ बाट)	
२. प्रति इकाइ लागत (ऱ्हास तथा व्याज बाट)	.....
३. अन्तिम खर्च	
४. अनुमानित नाफा	
५. बिक्री मूल्य	

१६. नाफा/नोक्सान :

क्र. सं.	विवरण	खर्च	आम्दानी
१.	विक्रीबाट आम्दानी		.....
२.	खर्च हटाउने  चल खर्च : कच्चा पदार्थ : प्रत्यक्ष कामदार :  स्थिर खर्च : अप्रत्यक्ष खर्च : शिर्षभार : ऱ्हास : ब्याज :		
३.	कर तिर्नु अधिको खुद नाफा (१-२)		

१७. लगानीमा प्रतिफल :

$$\text{लगानीमा प्रतिफल} = \frac{\text{खुद नाफा}}{\text{कुल लगानी}} \times १००$$

१८. पारविन्दु प्रतिशत :

$$\text{पारविन्दु प्रतिशत} = \frac{\text{वार्षिक स्थिर खर्च}}{\text{वार्षिक विक्री रकम} - \text{वार्षिक चल खर्च}} \times १००$$

१९. निष्कर्ष :

Note: Variable Cost (Raw Material Cost + Direct Labour Cost)  
Fixed Cost (Indirect Labour + Overhead + Depreciation + Interest)

## २. साना उद्योग/व्यवसायको व्यवसायिक योजना

### १. आधारभूत सूचना:

१.१. व्यवसायको नाम:.....

१.२. ठेगाना:

१.२.१. जिल्ला.....

१.२.२. गाविस.....

१.२.३. वार्ड नं.....

१.२.४ टोल.....

१.३. नवीकरणीय ऊर्जाको प्रकार र सामान्य परिचय

१.४. उद्यमको प्रकार: नयाँ वा स्थापित  नयाँ  संचालित

(नयाँ उद्यमको लागी प्रश्नावली १.१० भर्न नपर्ने)

१.५. सामुहिक/सहकारी, साझेदारी वा प्रा. लि उद्यम भएमा नाम उल्लेख गर्नुहोस

.....

१.६. समुदायको सदस्य संख्या:.....

१.७. उद्यमीहरूको नाम, सम्पर्क व्यक्ति, सम्पर्क नम्बरको विवरण:

क्र.स.	नामावली	लिङ्ग	जातजाति	पिछडीएका बर्ग <sup>२</sup> (फुटनोटमा उल्लेख भए अनुसार)	सम्पर्क नं. (मोवाईल वा अन्य)	ठेगाना

१.८. व्यवसायमा व्यक्ति वा समुदायको अनुभव:

क्र.स.	नामावली	व्यवसाय तथा उद्यमको प्रकार	अनुभव बर्ष	बिपेश सीप	कैफियत

१.९. उद्यमीहरुको वार्षिक औसत आम्दानी :

क्र.स.	नामावली	वार्षिक आम्दानी (रुपैयामा)			औसत वार्षिक वचत
		स्थानिय आम्दानी	देश भित्रबाट प्राप्त आम्दानी	वैदेशिक रोजगारबाट आम्दानी	

<sup>१</sup>एकल महिला, पिछडीएका बर्ग, विपत्ती पिडीत, गरिव, द्वन्द्वबाट प्रभावित तथा सरकारले पहिचान गरेका लोपोन्मुख जातिका घरपरिवार

१.१०. सञ्चालनमा रहेका साना उद्योगका लागिमात्र : (वार्षिक लेखापरिक्षण प्रतिवेदन वा वित्तिय अभिलेखको सहयोगमा भर्न सकिने)

बिवरण	पहिलो बर्ष	दोस्रो बर्ष	तेस्रो बर्ष
कामदारको संख्या			
वार्षिक आम्दानी रु			
वार्षिक खर्च रु.			
खुद नाफा रु.			

१.११. स्थानिय स्तरमा उपलब्ध सीपहरु

क्र.स.	प्रस्तावित उद्यम तथा व्यवसायका लागी आवश्यक सीप	स्थानिय स्तरमा उपलब्ध सीप	प्राप्त गर्नका लागी योजना

१.१२. सहयोग गर्ने संस्थाहरु वा समुहहरुको सूचिहरु

क्र.स.	संस्थाहरु वा समुहहरु	स्थान	सेवाको प्रकारहरु

१.१३. उद्यम तथा व्यवसायको लागी अग्रगामी तथा पश्छगामी बजार सम्बन्ध गर्ने संस्था, समुह अन्य निकायहरुको सूचिहरु

क्र.स.	संस्थाहरु वा समुहहरु	स्थान	अग्रगामी तथा पश्छगामी बजार <sup>५</sup> सम्बन्ध

<sup>५</sup> पश्छगामी भनेको कच्चा पदार्थ संकलन तथा उत्पादन हो भने अग्रगामी भनेको उत्पादित वस्तु तथा सेवाको वजारिकरण तथा त्यस सगको सम्बन्धलाई जनाउदछ

क्र.स.	संस्थाहरु वा समुहहरु	स्थान	अग्रगामी तथा पश्छगामी बजार <sup>5</sup> सम्बन्ध

१.१४. कानुनी प्रावधान र दर्ता प्रक्रिया:

### व्यवसायिक योजना

#### २. बजार योजना

२.१ वस्तु र सेवाको विवरण (कृपया वस्तु वा सेवाको विशेषता वारे उल्लेख गर्नुहोस)

२.२ किन उक्त वस्तु तथा सेवाको जरुरत पन्थो ?

- 
- 
- 
- 

२.३ वस्तु वा सेवाहरुको प्रतिस्पर्धीहरु संग तुलना

क्र.स	प्रतिस्पर्धीहरुको नाम	प्रमुख वस्तु तथा सेवाहरु	बजार क्षेत्र	गुणस्तर र मूल्य

२.४ व्यवसाय स्थापना गर्ने स्थान:

२.५ बजार क्षेत्र र ग्राहक:

क्र.स	वस्तु वा सेवाहरु	लक्षित ग्राहक/उपभोक्ता	बजार (स्थानिय, राष्ट्रिय, अन्तर्राष्ट्रिय)

२.६ उत्पादन लक्ष्य

क्र.स	वस्तु वा सेवाको विवरण	दैनिक लक्ष्य	मासिक लक्ष्य	बार्षिक लक्ष्य

२.७ बजारिकरण रणनीति (प्रत्यक्ष विक्रि, थोक विक्रि, वितरकहरु, र अन्य व्यवसायी संग सहकार्य गरेर)

२.८ वस्तु तथा सेवा विक्रिका लागी बजारिकरण ( विज्ञापन, प्रदर्शन, व्यानर, पोष्टर पम्पेलटहरु आदि)

३. उत्पादन योजना :

३.१ उत्पादन प्रक्रियाको विवरण

३.२ उपकरण तथा औजारहरुको विवरण

क्र.स	आवश्यक औजार तथा उपकरण को विवरण	क्षमता	कहाँ उपलब्ध छ	कसले उपलब्ध गराउँछ

३.३ आवश्यक स्थिर पूँजि

क्र.स	विवरण	इकाइ	परिमाण	प्रति इकाइ मूल्य	जम्मा
१	जग्गा र जग्गा विकास				
२.	भवन र सिभिल कार्यहरु				
३.	औजार र उपकरणहरु				
४.	फर्निचर र अन्य कार्यलय सामानहरु				
५.	अन्य				

क्र.स	विवरण	इकाइ	परिमाण	प्रति इकाइ मूल्य	जम्मा
	जम्मा				

३.४ हासकट्टि

क्र.स	स्थिर पूँजि	सम्पतिको आयु	हासकट्टि प्रतिशतमा	वार्षिक हासकट्टि
	जम्मा			

३.५ कच्चा पदार्थ र यसको लागत

क्र.स	आवश्यक कच्चा पदार्थको प्रकार	आवश्यक परिमाण - वार्षिक/चक्र)	प्रति ईकाइ लागत	जम्मा

कृपया कच्चा पदार्थको पर्याप्तता, विश्वस्वनिता र मौसमी उपलब्धता वारे उल्लेख गर्नुहोस

३.६ आवश्यक श्रम र तलव

क्र.स	श्रमिकको विवरण	आवश्यक संख्या	मासिक तलव/ज्याला
१.	प्रत्यक्ष श्रमिक		
	उप कूल		
२	अप्रत्यक्ष श्रमिक		
	उप कूल		
	कूल जोड		

३.७ शिर्षखर्च भार

क्र.स	शिर्षखर्च भारको विवरण	ईकाइ	दर	मासिक खर्चहरु

क्र.स	शिर्षखर्च भारको विवरण	ईकाइ	दर	मासिक खर्चहरु

#### ४. वित्तिय योजना :

४.१ कूल आवश्यक पूँजि

क) स्थिर पूँजि लगानी

क्र.स	स्थिर सम्पति लगानी	जम्मा	इक्विटी	ऋण
क	स्थिर लगानी			
	जमिन			
	भवन र सिभिल कार्यहरु			
	मेशिन तथा उपकरण			
	फर्निचर र कार्यालय सामग्री			
	<b>कूल</b>			

ख) पूर्व संचालन खर्चहरु

ख	पूर्व संचालन खर्चहरु	रकम
	सम्भावित अध्ययन	
	दर्ता तथा अन्य	
	तालिम	
	भ्रमण	
	<b>कूल</b>	

ग) अनुमानित चालू पूँजि

क्र.स	विवरण	रकम
१	एक महिनाको कच्चा सामग्री मौजाद	
२	तयारी समानको मौजाद	
३	उद्यारोमा समान विक्रि	
४	नगद - शिर्षभारखर्च र तलव) एक महिनाको लागी	
	<b>कूल चालू पूँजि</b>	

क्र.स	कूल पूँजिको आवश्यकता	
१	स्थिर पूँजि	
२	पूर्व संचालन खर्च	
३	चालू पूँजि	

४.२ पूँजिको श्रोत

पूँजिको श्रोत	कूल	प्रतिशत
ऋण		
इक्यूटि		
बैकल्पिक ऊर्जा प्रवर्द्धन केन्द्रको सहयोग		
अन्य सस्थाहरु बाट सहयोग		
कूल		

४.३ ऋण चुक्ता तालिका

वर्ष	जम्मा ऋण रकम	तिर्ने ब्याज रकम	तिर्ने साँवा रकम	जम्मा रकम
	कूल			

व्याज दर .....%

४.४ प्रति इकाई उत्पादन लागत मूल्य

क्र.स	विवरण	रकम
१	वार्षिक स्थिर खर्च	
२	वार्षिक चल खर्च	
३	कूल उत्पादन खर्च	
४	कूल उत्पादन रकम	
५	उत्पादन खर्च (production loss)	
६	खुद उत्पादन	
७	प्रति इकाई उत्पादन खर्च	
८	मूनाफा मार्जिन (%)	
९	विक्रि मूल्य = नाफा+ प्रति इकाई खर्च रु.	

४.५ विक्रि आम्दानी

क्र.स	विवरण	ईकाइ	परिमाण	प्रति इकाई विक्रि मूल्य	कूल
१	प्रमुख उत्पादन				
२	सहायक उत्पादन				
	विक्रि बाट कूल आम्दानी				

४.६ नाफा तथा नोक्सान विवरण (एक वर्षको)

क्र.स	विवरण	इकाई	परिमाण	प्रति इकाई दर	कूल
क	विक्रि बाट आम्दानी				
	चल खर्च कटौति				
	कच्चा सामग्री				
	प्रत्यक्ष श्रम लागत				
ख	कूल नाफा				
	स्थिर खर्च कटौति				
	अप्रत्यक्ष श्रम				
	शिर्षभार खर्च				
	ब्याज				
	ह्रासकट्टि				
	पूर्व सचालन खर्चको अपलेखन				
	विमा				
ग	कर कट्टि अधिको खुद नाफा				

४.७ पारविन्दु

$$\text{पारविन्दु} = \frac{\text{वार्षिक स्थिर खर्च}}{\text{वार्षिक विक्रि} - \text{वार्षिक चल खर्च}} \times 100$$

४.८ लगानीको प्रतिफल

$$\text{लगानीको प्रतिफल} = \frac{\text{खुद नाफा}}{\text{कूल लगानी}} \times 100$$

४.९ जोखिम विश्लेषण र न्यूनिकरणका रणनीतिहरु

४.१० निष्कर्ष

**Share Member and Investment Amount for Community based Enterprise**

<b>S.N</b>	<b>Particulars</b>	<b>Amount</b>
1.	Community Share Investment (Example Community Forest Users Group)	
2.	Individual Investment	
2.1		
2.2		
2.3		
2.4		
3	Share investment for marginalized group from other organization	
3.1		
3.2		
3.3		
<b>Total Amount</b>		

**Format for Action plan**

<b>S N</b>	<b>Activities</b>	<b>Time frame</b>									<b>Lead role</b>
		Jan	Feb	Mar	Apr	May	June	July	Aug	...Dec.....	
1											
2											
3											
4											
5											

**Annex 6.4: Checklist of Documents to be submitted with Subsidy Form**

LED committee shall ensure the inclusion of the following documents together with business plan while recommending it for subsidy.

1. Demand Form
2. Business Plan of Enterprise
3. Proof of financial closure of the proposed enterprise
4. Copy of Enterprise Registration Certificate
5. Productive Energy Use Subsidy Application Form (REF Format) including certificate of DAG (if DAG)
6. Copy of Agreement between RET User Committee and Entrepreneur for electricity use/supply
7. Copy of Citizenship of the Entrepreneurs
8. Bank account details of the LED Committee/RE management committee

### Annex 7: Application Form for Industry Registration (*Kha*)

To  
Head of the Department  
Cottage and Small Industry Department  
Tripureshwor, Kathmandu, Nepal

Dear Sir/Madam,

I would like to establish the industry as described below and along with the application. The described information is true and if anything wrong I am ready for the legal punishment.

1. Name of Industry:
2. Objectives:
3. Location of Industry:
  - A). Zone:
  - B). District:
  - C). Municipality/VDC:
  - D). Ward No.:
4. Position of the Industry: (Tick mark)
  - A). Domestic ( ) B). Small ( )
5. Legal form of Industry: (Tick mark)
  - A). Private ( ) B). Partnership ( )
  - C). Pvt.Ltd. ( ) D). Public Ltd. company ( )
6. Type of Industry: (Tick mark)
  - A). Product Based ( ) B). Energy Based ( ) C). Agro. Or Forest Based ( )
  - D). Minerals ( ) E). Tourism ( ) F). Service ( )
7. Capital Investment:
  - A). Fixed Capital 

	Price	Remarks
Land:		
Building:		
Machine:		
Furniture fixtures:		
Others:		
Total:		
  - B). Working Capital:
  - C). Total Capital:

7.1 If capital or Capacity Increase (Fill only for Capital Increase)

Fixed Capital	Land	building	Machinery	Others
Total				
Existing				
Purposed				

8. Description of manufacturing products from Industry

Material manufacture/service	Unit	Yearly capacity	Price
1.			
2.			
3.			
4.			

8.1 Description of products/service from industry (Fill only for capacity increase)

Existing		present		
Material/service	unit	Yearly cap.	Material/service unit	Yearly cap.
1.			1.	
2.			2.	
3.			3.	
4.			4.	

8.2 Cause for Capital increase/Capacity increase:

- 1.
- 2.
- 3.

9. Description of raw materials

Amount yearly Price

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.

10. Machinery tools:

S.No.	Description	No.	Unit price	Total price	Electrical power (kW)	Source
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						

11						
12						
13						
	Total					

11. Human resource: Technical:            Non technical:            Others:            Total No.:

12. Applicants full name and address            Father's Name            Grandfather's Name

- 1.
- 2.
- 3.

**Location Map**

Applicants mailing Address            Zone:..... District.....  
Municipality/VDC..... Ward No:..... Block No:..... Po.  
Box.....  
Phone..... Fax.....

These conditions should be followed:

1. I will run the industry without any harm to neighbors.
2. I will not pollute the environment while running the industry.
3. I will provide the information and data whenever the office demands.
4. I will register the industry as indicated by the office.
5. I will not do anything beyond the binding documents.
6. I will take the necessary permit from any others organization if needed.
7. I will not use child labor while running industry.
8. I will change the name of industry if any others industry was register in the same name.

Date:

Applicants' signature

Thumb print

Right

Left

--	--

- Note: 1. If any description is not adjusted in the form, can be submitted separately in the next paper.
2. Following documents should be attached along with this application.
- A. Citizenship photocopy of related person.
  - B. Company register certificate, statue,
  - C. Scheme
  - D. Others:
    - House rent agreement
    - House owner Citizenships photocopy
    - If own house, photocopy of land ownership paper