|  |  |
| --- | --- |
|  | |
| Application and Assessment Form | |
| 1. | Applicant’s Details | |
| 2. | Family Detail | |
| 3. | Counsellor’s Assessment and Recommendations | |
| 4. | Economic Upliftment Plan | |
| 5. | Outcome and Declaration | |
| 6. | Attachments | |

1. Personal Details

|  |  |
| --- | --- |
| Name |  |
| ITS |  |
| Age |  |
| Mauze & Jamiat |  |
| Contact Number |  |
| Email ID |  |
| Full residential Address: |  |
| Present occupation and address of place of work |  |
| Other relevant information if any |  |
|

1. Family Details:
   1. Family Members

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Sr No | Name of the Family Member | Age & Relation with applicant | Education  and/or  Occupation | Annual Income |
| 1 |  |  |  |  |
| 2 |  |  |  |  |
| 3 |  |  |  |  |
| 4 |  |  |  |  |
| 5 |  |  |  |  |
|  |  |  |  |  |
| Other details: | | | | |

* 1. Present Family Wellbeing

|  |  |  |
| --- | --- | --- |
| Sr.  No. | Area | Present Standard |
| 1 | Food |  |
| 2 | Housing |  |
| 3 | Education |  |
| 4 | Health |  |
| 5 | Deeni |  |

*Support may be arranged locally to improve present standard as applicable.*

* 1. Present Household Income and Expense

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Sr No | Category and Subcategory | | Monthly | Yearly |
| 1 | INCOME | |  |  |
|  | 1. Business | |  |  |
|  | 1. Salary | |  |  |
|  | 1. Home Industry | |  |  |
|  | 1. Others | \_ \_ \_ \_ \_ \_ \_ \_ \_ \_ \_ \_ \_ \_ |  |  |
|  | TOTAL FAMILY INCOME (1) | |  |  |
| 2 | EXPENSES | |  |  |
|  | 1. Food: Groceries & Others | |  |  |
|  | 1. Housing: Rent, Maintenance, Electricity etc. | |  |  |
|  | 1. Health: Doctor, Medicine | |  |  |
|  | 1. Education: Fees, Books, Tuitions, etc. | |  |  |
|  | 1. Deeni: Sabeel, Wajebaat etc. | |  |  |
|  | 1. Others Essential: Clothes, Personal Care, Local transport, Misc. etc. | |  |  |
|  | 1. Others: | \_ \_ \_ \_ \_ \_ \_ \_ \_ \_ \_ \_ \_ \_ |  |  |
|  | TOTAL FAMILY EXPENCES (2) | |  |  |
| 3 | SURPLUS / DEFICIT [(1)- (2)] | |  |  |
|  | Scholarship / Enayat / Muwasat / etc. | |  |  |
|  | Borrowing / Qardan etc. | |  |  |

* 1. Present Assets and Liability

|  |  |  |
| --- | --- | --- |
| 1 | ASSETS | Description |
|  | 1. Own House |  |
|  | 1. Shop / Godown/ Land |  |
|  | 1. Equipment / Machinery Vehicle / |  |
|  | 1. Stock / Raw material |  |
|  | 1. Others |  |
| 2 | LIABILITY | Description |
|  | 1. Qardan |  |
|  | 1. Goods taken on credit |  |
|  | 1. Others |  |
|  | TOTAL Liabilities |  |

1. Assessment & Counseling
   1. Applicant’s Background:

|  |  |
| --- | --- |
| *Please mention in detail applicant’s education, skillsets, past business and/or service experience, current business and any other relevant information* |  |

* 1. Applicant’s Present Business:

|  |  |
| --- | --- |
| *Mention in detail present business condition, from where goods are purchased, credit period / cash, products / service, cash/credit, typical customers, location, competitions, total monthly or annual revenue, stocks held, income* | *Also mention family business in brief* |

* 1. Counsellor’s Assessment and recommendations:

|  |  |
| --- | --- |
| *What is Counsellor’s assessment of applicant’s profile.*  *Any specific positive/negative points, strength /weakness etc.* | * *A* * *B* * *C* |
| *What are Counselor’s recommendation for business opportunities available to the applicant to increase income 3 to 5 times in the mauze?* |  |
| *Who are likely customer and competitors in proposed business?*  *How the applicant will increase number of customers and compete with competitors?* |  |

1. Economic Upliftment Plan
   1. Action Plan

|  |
| --- |
| *How the applicant can take advantage of available opportunity in phased manner?*  *What action plan is proposed over next 3 to 5 year to increase income 3 to 5 times by taking advantage of above-mentioned business opportunity?* |
| |  |  | | --- | --- | | Time-line | Actions | | upto 1st year end |  | | 2nd and 3rd year |  | | 4th and 5th year |  |   E |

* 1. Financial and non-financial assistance required

|  |
| --- |
| What financials assistance may be needed to implement the upliftment plan?  *Applicant may require investment in machinery, stock, raw material, furniture, shop (rent), packaging, promotion and marketing, business registration, etc. Wherever applicable, provide support documents for financial assistance such as quotation, photographs, descriptions etc. in attachments.* |
| |  |  |  |  | | --- | --- | --- | --- | | Time line  (Tentative) | Purpose (end-use) & Cost | Enayat | Qardan & Months\*\* | | Immediate | 1.  2.  3.  4.  5. |  |  | | after 1st yr | 1.  2. |  |  | | after 2nd yr | 1.  2. | |  | | #  after 3rd yr | 1.  2. | |  | |  | TOTAL |  |  |   *# After 3rd year or before local Qardan can be extended to support business needs or avoid capital reduction due to ongoing Qardan repayment*   |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | | Repayment | Year 1 | Year 2 | Year 3 | Year 4 | Year 5 | | QH 1 |  |  |  |  |  | | QH 2 | NA |  |  |  |  | | QH 3 | NA | NA |  |  |  | | Local QH | NA | NA | NA |  |  | | TOTAL |  |  |  |  |  |   *\*\* Repayment can be staggered. Need NOT be equal amount during all years.*  Rahen available (if any): \_ \_ \_ \_ \_ \_ \_ \_ \_ \_ Self-funding: \_ \_ \_ \_ \_ \_ \_ \_ \_ \_  E |
| What non-financial help may be needed for economic upliftment? |
| E   |  |  | | --- | --- | | Mentoring |  | | Skill Development | Book Keeping, | | Sourcing Support |  | | Sales/Market Access |  | | Other |  |   E |

* 1. Targeted Economic Outcome

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Sr No | Category and Subcategory | Last Year  (actual) | Year 1  (proj) | Year 2  (proj) | Year 3  (proj) | Year 4  (proj) | Year 5  (proj) |
| 1 | REVENUE  (Turnover / Sales) (1) |  |  |  |  |  |  |
| 2 | EXPENSES |  |  |  |  |  |  |
|  | 1. Raw material / stock |  |  |  |  |  |  |
|  | 1. Labor / salary |  |  |  |  |  |  |
|  | 1. Rent |  |  |  |  |  |  |
|  | 1. Overhead & Misc. (electricity, petrol, etc. & unforeseen) |  |  |  |  |  |  |
|  | 1. Repair & Maintenance |  |  |  |  |  |  |
|  | Total Expenses (2) |  |  |  |  |  |  |
| 3 | PROFIT [(1)- (2)] |  |  |  |  |  |  |
|  | (-) Fund blocked in Credit / Dead stock |  |  |  |  |  |  |
|  | (-) Qardan Repayment |  |  |  |  |  |  |
|  | (-) House hold expense |  |  |  |  |  |  |
| 4 | CASH SURPLUS \*\* |  |  |  |  |  |  |
|  | (+) Additional Qardan / Enayat at the end of year |  |  |  |  |  |  |

\*\* If there is deficit in initial years, provision for additional Qardan may be kept at the end of the year to fill the deficit. Also, the applicant will be eligible to take additional local qardan if his business grows and exiting qardan is insufficient for available growth opportunity.

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| 5 | Business assets  (at the end of the year) | Last Year  (actual) | Year 1  (proj) | Year 2  (proj) | Year 3  (proj) | Year 4  (proj) | Year 5  (proj) |
|  | 1. Cash in Hand |  |  |  |  |  |  |
|  | 1. Raw materials / stock |  |  |  |  |  |  |
|  | 1. Sale on Credit \*\* |  |  |  |  |  |  |
|  | 1. Machines / Vehicles |  |  |  |  |  |  |
|  | 1. Furniture / Storage |  |  |  |  |  |  |
|  | 1. Shop / Godown etc. |  |  |  |  |  |  |
|  | 1. Branding / Goodwill | The applicant is encouraged to earn goodwill by his behavior. | | | | | | |
| 6 | Business liability – other than Qardan  (at the end of the year) |  |  |  |  |  |  |
|  | 1. Purchase on Credit \*\* |  |  |  |  |  |  |

\*\* The applicant is encouraged to do Sale and Purchase both on CASH and NOT on Credit

1. Declaration

|  |  |
| --- | --- |
| The applicant hereby confirms that:   1. The information provided about his personal, family and present business are correct and free of any error 2. He/she has understood the details filled in this form and purpose and content of Economic Upliftment Plan. 3. By signing this form he is applying for Enayat and Qardan amount as mentioned in 4.2 above 4. Any amount granted against this application will be utilized only for economic upliftment purpose as mentioned in this application. | |
| Any other comments: | |
| Applicant’s Name, Contact No., Date and Signature |  |
| The counsellor hereby confirms that:   1. The applicant’s potential has been assessed and proposed action plan has been explained to the applicant along with the larger objective of the upliftment program. 2. The proposed business/economic activity has potential in the suggested location and will increase income of the applicant over next three to five year in sustainable manner. 3. The recommended economic upliftment plan is realistic and feasible in local mauze context. | |
| Any other comments: | |
| Counselor’s Name, Contact No., Date and signature |  |
| TR Committee Member’s Name, Contact No., Date and signature |  |

1. Attachments

|  |  |  |
| --- | --- | --- |
| No. | Description | Yes / No |
| 1 | Photograph of exiting place of work and proposed place of business |  |
| 2 | Quotation of end-use of Enayat / Qardan amount whenever possible. |  |
| 3 | Product photograph / brochure / marketing material (if any) |  |
| 4 | Any other documents applicant/counselor may wish to attach |  |