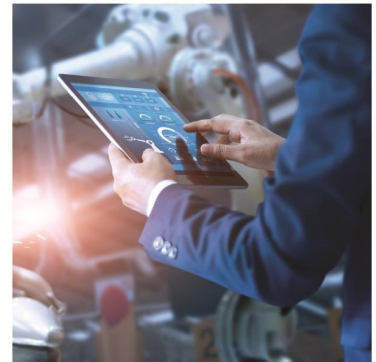




Growth-Stage

Start-Up Grant

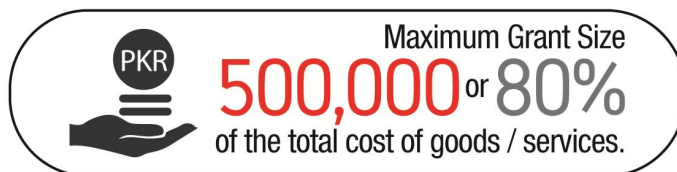


Small & Medium Enterprises Development Authority (SMEDA)

Small and Medium Enterprises Development Authority (SMEDA) is an autonomous institution of the Government of Pakistan with a mandate to develop SMEs in the country. For extending support to SMEs, SMEDA has launched National Business Development Program for SMEs (NBDP), across Pakistan. The program offers different types of incentives to small and medium businesses; including provision of business grants.

About The Grant

Growth Stage Start-up grant is aimed at providing financial support to the entrepreneurs to meet the capital and / or operating needs of their businesses. The grant money can be used to acquire goods or Services / Business related software.



Eligibility Criteria

1. Sole Proprietor, Firm or Company, with valid CNIC and Business NTN, engaged in commercial activity in Pakistan.
2. Business age should be from one (01) year to five (05) years and it must have remained operational for at least six (06) months in last one (01) year. The timeframes will be calculated from the date of application submission.
3. Manufacturing, Services / Trading, Mining or agriculture processing businesses, with annual sales not exceeding PKR 150 million.
4. Must have an active business bank account

Terms & Conditions

1. Grants applications will be processed on First Come First Served basis in 07 (seven) regions of Pakistan i.e. Punjab, Sindh, Khyber Pakhtunkhwa, Balochistan, Islamabad, Azad Jammu & Kashmir and Gilgit Baltistan, according to the quotas allocated to each region based on the Population Census of 2017.
2. The applicant should have an ownership stake in the business.
3. Grant will only be given on reimbursement basis through business account of the grantee. No advance payment shall be made.
4. Payment made to the BDSP / Suppliers in cash or through any other informal channels will not be accepted for reimbursement of the grant.
5. Service Providers that are employees of the Grant applicant, and / or offering same goods / services, SMEDA or any of its projects' staff, their blood relatives or spouses, and public sector entities, are not eligible to apply.
6. On farm activities, except Livestock Businesses from Balochistan, are not eligible to apply.

Indicative List of Eligible Services / Activities

Goods	Eligible Capital Expenses	• Machinery / equipment required for carrying out the production / operations • Testing apparatus / equipment required to conduct product / process inspection and / or quality testing. • Office equipment including ICT equipment required for carrying out business operations • Furniture and fixtures required for carrying out business operations.
	Eligible Operating Expenses	• Raw material for production of finished goods • Stocks for carrying out trading activities • Prototyping / product testing from any accredited laboratory • Software licensing fees
Services	Business Related Software / Services	• Procurement of Customer Management Software • Third party payments for Digital marketing etc. • Website, Web store development for Online Presence

Evaluation Criteria

Grants will be awarded to the applicants fulfilling the eligibility requirements and securing minimum qualifying marks as per the evaluation criteria mentioned below:



Profile of the Entrepreneur



Profile of the Enterprise



Expected Grant impact

Additional score will be awarded to women, disabled persons, minorities, applications received from less developed districts and Businesses related to IT, Food Processing & Tourism sectors. Further details are provided in the following sections.

Step By Step Guideline For Grant Process

Step 01 Online Application Submission

- If a sole proprietor doesn't have a valid Business NTN, it can be obtained by visiting <https://fbr.gov.pk/categ/register-income-tax/51147/30846/%2061149>
- Visit http://nbdp.org.pk/nbdp_grants.php.
- Create login by signing up and providing the following:
 - CNIC number, full name as per CNIC,
 - Valid email address & Registered mobile number
 - Password having a minimum of 8 characters.
- Verification link will be sent at the given email address for account activation.
- Log into the system using CNIC number and password, and fill mandatory information fields.
- Review application carefully before submission, no changes will be allowed in the application form, afterwards.
- For further details and assistance, applicants may call SME Business Helpline at (042) 111-763-111. Please add the email addresses of grants@nbdp.org.pk, grants@smeda.org.pk, in your safe contacts list so that email should not go into the spam folder.



Following documents are to be uploaded through various sections of the application form. The applicants must have scanned copies of the following documents before starting the application filling process:

Sr. #	Online Application Section	Document / Information to be uploaded
1.	Applicant Information	1. Copy of Front and Back Side of CNIC 2. Recent Passport size photograph of the applicant 3. Following documents may also be provided, if applicable: • Disability certificate, • Educational certificates • Professional / Sector Experience of the applicant
2.	Business Information	1. Business Registration Documents: • For Sole Proprietors: Business NTN Certificate • For Firms / Companies: Certificates of Registrar of Firms / SECP, as applicable. 2. Business Bank Account Maintenance Certificate
3.	Grant Information	1. Description of Goods / Services required. 2. Three quotations for Goods / Service. The Suppliers / Vendors must fulfill the following terms & Conditions: • Must be having a valid NTN • Must not be blood relative or employee of the applicant • Must not be an applicant for this Grant.

Step 02 Field Verification Visit

After desk verification, NBDP representative will visit the applicant's business address for verification of information provided in the application form. Presence of the applicant during the field visit is mandatory. An exception may be granted under unavoidable circumstances, with prior authorization by the project management.

Following documents must be readily available, in original, at the time of field verification and to be shown to the verification officer:

Sr. #	Verification Items	Documents Required
1.	Address Verification	Must be as provided in the application form • Ownership / rent documents of the premises, whichever is applicable.
2.	Documents Verification	• Original CNIC of the applicant • Partnership deed / SECP registration / Registrar of Firms Certificate etc. whichever is applicable. • Utility bills of at least 06 month (Electricity / Phone / Gas), Sale / Purchase Invoices, contract agreements, staff attendance record / salary payments etc. • Three (03) quotations in original from BDSPs / Suppliers / Vendors. • Supporting Documents, if indicated in the application form - o Original degrees / certificates, as indicated in the application form. - o Disability certificate, if indicated in the application form. - o Any alternate document reasonably required by the Field Verifier, to establish credentials of the applicant or the operational status of the businesses.

Step 03 Need Assessment Interview

After the successful field verification, the applicant must appear for an interview to establish need of grant support for his business. The need assessment will be carried out by a committee nominated for this purpose.

Step 04 Grant Approval Information

After compilation of the results, successful applicant will be informed about approval of grant application through email at the address provided in the submitted application form. All correspondence will be done through NBDP / SMEDA registered domain / email address (es).

Step 05 Entrepreneurship Development Training (EDT) Program



Subsequent to the intimation of the Grant Approval decision to the Applicant. The successful applicant will have to complete Entrepreneurship Development Training (EDT). Date / venue and duration of the program will be communicated to the grantee by the project management. After the successful completion of the EDT, Letter of Intent (LOI) will be issued to the grantee and subsequent to acceptance of LOI, the grantee will sign a grant agreement with NBDP.

Step 06 Engagement of the Supplier

After acceptance of LOI, the grantee will do either of the following, as applicable:

1. In case of purchase of equipment, the grantee will purchase the goods as per the approved lowest quote, and get a duly paid invoice on the letterhead of the supplier.
2. In case of procurement of services, the grantee will sign a standard contract, printed on a Rs. 200 Stamp paper, with the approved service provider that has quoted the lowest price for delivery of services as per the specifications / conditions, and timeframe stated in the quotation. The cost of the stamp papers is to be paid by the grantee. Standard templates of the required contracts will be provided by the NBDP.

Step 07 Procurement of Goods or Services

On satisfactory delivery of the product / services, the grantee will make due payment through pay order, online Banking to the BDSP / Supplier / Vendor, and inform NBDP through email grants@nbdp.org.pk

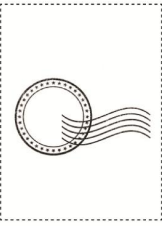
Step 08 Post Delivery Verification Visit

NBDP representative will visit the business location to verify the acquisition of service / delivery of goods. If the representative is satisfied with the verification, the grantee will be asked to send the re-imbursement claim along with the following documents:

Sr. No	Nature of Information	Description
1.	Certificate of Successful Service / Product Delivery	Grantee will be required to submit satisfactory service / product delivery note on prescribed format.
2.	Service Invoice & Proof of payment.	1. For purchase of Goods: Duly Paid invoice in Original 2. For procurement of services: Original contract with the service provider, 3. Proof of payment either through pay order, or online transaction through the business account of the applicant in the business account of the supplier / service provider. 4. Cash payments to the supplier / vendor will not be acceptable.

The scanned copy of required documents may be uploaded on grant portal through the grantee's login.

All above mentioned documents are to be sent to NBDP immediately after completion of service delivery through registered post / courier clearly bearing the following information:

Reimbursement Request Grant Management Cell National Business Development Program for SMEs (NBDP) 3rd Floor, Building # 3, Aiwan-e-Iqbal Complex, Egerton Road, Lahore 54000 +92 (42) 111-111-456	
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Step 09 Receive Grant amount through Banking Instrument

After submission of duly completed reimbursement request, NBDP will release payment as approved, in the form of a cross cheque or pay order in the bank as per details provided in the application form.

Step 10 Provide information about Grant impact / benefits

After reimbursement of the grant, the grantee will be periodically contacted by the NBDP / SMEDA representatives through email / phone / visit to collect information about benefits generated through the grant implementation.

Note: In case, it was found at any point in time i.e. during application processing / Grant disbursement, that the applicant / grantee tried to influence the grant award process or any incidence of mis-utilization of funds, in any manner whatsoever, appropriate legal action may be taken against the Grantee as warranted in law.



In case the applicant wants to file a grievance about the grant decision, he / she may register an online complaint through the grant portal.

National Business Development Program for SMEs (NBDP)

National Business Development Program envisages provision of handholding support / business development services to SMEs while focusing on the following components:

- Provision of Grants to SMEs for small business startup, organizational development, marketing, research and development, product testing / certifications, and credit worthiness assessment.
- Business related advice and information to be provided to existing or potential SMEs through designated helpdesk or SME business helpline.
- Provision of Over the Counter (OTC) products such as pre-feasibility studies, information briefs pertinent to business management, sector studies, commercial contracts, legal templates and regulatory procedure.
- Execution of demand-based trainings for capacity building of SMEs in areas of HR, marketing, management, technology and regulatory issues etc.
- Identify, strengthen and network consultants, experts, trainers etc. for enhancing usability of their services by the SME Sector, thereby, making BDS market more vibrant and effective.
- Promote youth entrepreneurship by supporting business incubation centers. Universities / Institutions already running or willing to run Business Incubation Centers will be provided grants.
- Carry out primary research for identification of potential areas for policy interventions, innovation, value addition and investment mobilization in the SME Sector.



3rd Floor, Building #3, Aiwana-E-Iqbal complex, Egerton road Lahore.

✉ grants@nbdp.org.pk

🌐 www.nbdp.org.pk | www.smeda.org.pk

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www.nbdp.org.pk/grants