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CONCEPT NOTE

FINANCIAL SUPPORT FACILITY FOR NGOs PARTICIPATING IN THE NO HUNGRY CHILD PROGRAMME

Proposed structure: ₹10,00,000 Refundable Security Deposit | NGO Margin: ₹2,00,000 | Proposed GVS Ventures Finance: ₹8,00,000

1. Purpose of this Concept Note

This concept note explains a proposed financial-support arrangement for eligible NGOs participating in, or seeking to participate in, the No Hungry Child programme and who are unable to arrange the full ₹10,00,000 Refundable Security Deposit from their own resources.

GVS Ventures proposes to consider finance against acceptable property security provided by an eligible trustee, director or other authorised chief functionary of the NGO, subject to property-title verification, valuation, legal due diligence, credit assessment, documentation and applicable terms.

2. About GVS Ventures

GVS Ventures is engaged in investments and financial arrangements and supports projects and organisations through structured funding solutions. This facility is proposed specifically to assist eligible NGOs that have a funding gap in arranging the Refundable Security Deposit required for the No Hungry Child programme.

3. The Proposed Financial Structure

The No Hungry Child programme requires a ₹10,00,000 Refundable Security Deposit from participating NGOs under the applicable programme terms. Where an eligible NGO is unable to arrange the entire amount, GVS Ventures may consider financing 80% of the requirement, with the NGO bringing in the remaining 20% as its own contribution.

Component	Amount	Source
Refundable Security Deposit	₹10,00,000	Required under the programme
NGO contribution / margin – 20%	₹2,00,000	NGO's own contribution
Proposed GVS Ventures finance – 80%	₹8,00,000	GVS Ventures, subject to approval

Accordingly, the NGO seeking this facility must be in a position to contribute ₹2,00,000 from its own resources. GVS Ventures may consider financing the balance ₹8,00,000.

4. Direct Payment to No Hungry Child

The proposed ₹8,00,000 GVS Ventures finance will be paid directly by GVS Ventures to No Hungry Child towards the NGO's ₹10,00,000 Refundable Security Deposit, subject to the final sanction and execution of the required documents.

This structure ensures that the financed amount is used for the stated purpose and that the NGO receives the benefit of the security-deposit funding without receiving the financed portion as unrestricted cash.

5. Security Offered by the NGO / Security Provider

The proposed ₹8,00,000 finance will be secured against acceptable property documents offered by a trustee, director, chief functionary or other security provider acceptable to GVS Ventures.

- The security provider must have the legal right and authority to offer the property as security.
- Original title/property documents may be required as part of the security arrangement.
- The property will be subjected to title verification, encumbrance checks, valuation and legal due diligence.
- GVS Ventures may require additional documents or security depending on its assessment.
- Submission of property documents does not constitute approval or a commitment to lend.
- The final security arrangement will be governed by the executed finance and security documentation.

6. NGO's 20% Margin Contribution

The NGO's contribution is ₹2,00,000, representing 20% of the ₹10,00,000 Refundable Security Deposit. This amount must be arranged by the NGO from its own eligible resources.

The margin contribution demonstrates the NGO's own financial commitment to the No Hungry Child programme while GVS Ventures considers funding the remaining 80%.

7. Loan / Finance Repayment

The proposed ₹8,00,000 finance will be treated as a loan/finance facility to the respective NGO. The NGO will repay the facility through EMIs in accordance with the final sanctioned interest rate, tenure, repayment schedule and other agreed terms.

The interest rate, tenure, EMI amount, processing charges and other commercial terms are not fixed in this concept note. They will be communicated in the formal sanction/finance documents after completion of the assessment.

8. Proposed Six-Month Settlement Mechanism

As described for the No Hungry Child programme, the ₹10,00,000 security deposit is intended to be refundable after six months of implementation, subject to the programme's applicable conditions and agreement.

1. The NGO contributes ₹2,00,000 and arranges the balance ₹8,00,000 through approved GVS Ventures finance.
2. GVS Ventures remits the approved ₹8,00,000 directly to No Hungry Child towards the Refundable Security Deposit.
3. The NGO operates the programme and services the GVS Ventures finance through the agreed EMI schedule.
4. After six months, if the security deposit becomes refundable under the programme terms, the refunded amount is intended to be utilised towards settlement of the outstanding GVS Ventures finance, subject to the actual outstanding balance.
5. Any balance remaining after settlement will be dealt with in accordance with the programme agreement and the finance agreement.

9. Illustration of the Arrangement

Particular	Illustrative amount
Refundable Security Deposit required	₹10,00,000
NGO's own margin contribution (20%)	₹2,00,000
Proposed GVS Ventures finance (80%)	₹8,00,000
GVS Ventures payment to No Hungry Child	₹8,00,000
Repayment by NGO	EMIs as per formal sanction
Potential settlement point	After 6 months, subject to refund conditions

10. Eligibility for Consideration

- The NGO must satisfy the eligibility and selection requirements of the No Hungry Child programme.
- The NGO must be able to contribute ₹2,00,000 as its margin.
- An acceptable property/security provider must be available.
- The property must pass legal, title, valuation and due-diligence checks.
- The NGO and security provider must be willing to execute the required documents.
- Final approval is subject to GVS Ventures' assessment and applicable legal/compliance requirements.

11. Indicative Application Process

6. NGO communicates its requirement for assistance in arranging the ₹10,00,000 Refundable Security Deposit.
7. NGO confirms availability of its ₹2,00,000 margin contribution.
8. NGO submits an expression of interest to GVS Ventures.
9. GVS Ventures reviews the NGO's basic profile and the proposed security provider.
10. Property documents are submitted for preliminary review.
11. Title verification, legal due diligence and property valuation are carried out.
12. GVS Ventures evaluates the NGO, proposed security and repayment capacity.
13. If approved, a formal sanction/offer sets out the finance amount, interest, tenure, EMI, security and applicable charges.
14. The required finance and security documents are executed.
15. GVS Ventures remits the approved ₹8,00,000 directly to No Hungry Child.
16. The NGO services the finance through EMIs.
17. On becoming eligible for the security-deposit refund, the refunded amount is proposed to be used for settlement of the outstanding GVS Ventures finance, subject to the applicable agreements.

12. Documents / Information Likely to be Required

The final checklist will be provided by GVS Ventures after the initial discussion. It may include:

- NGO registration and constitutional documents.
- PAN and applicable statutory/registration records.
- Trust/Society/Section 8 governance and authorised signatory details, as applicable.
- Board/trustee/director resolution or other authority for the transaction, where applicable.
- NGO bank statements and financial information.
- No Hungry Child programme selection/approval communication, where applicable.
- Identity and address documents of the proposed security provider.
- Original property/title documents and supporting records.
- Encumbrance/legal records required for title verification.
- Property valuation and related documents, where available.
- Any additional information required by GVS Ventures' credit, legal or compliance team.

13. Expression of Interest

NGOs that require financial support to arrange the No Hungry Child Refundable Security Deposit may express their interest directly to GVS Ventures. The initial discussion will determine whether the proposed structure is suitable and identify the documents required for further evaluation.

Subject / reference: No Hungry Child – ₹8 Lakh Financial Support Facility

Contact: GVS Ventures | 080-41493-493 | sridharraman@gmail.com

14. Important Terms & Disclaimer

This document is a concept note only. It is not a sanction letter, loan agreement, or binding commitment to provide finance.

- All finance is subject to credit assessment, property title verification, valuation, legal due diligence and applicable laws and regulations.
- GVS Ventures may approve, modify, reduce or decline an application based on its assessment and applicable risk criteria.
- The ₹8,00,000 figure is the proposed financing component and is not a guaranteed sanction.
- The NGO's ₹2,00,000 margin contribution is mandatory for the proposed 80:20 structure.
- Interest rate, EMI, tenure, processing/legal/valuation charges and final security requirements will be stated in the formal finance documents.
- The six-month security-deposit refund is subject to the No Hungry Child programme terms and actual satisfaction of its refund conditions.
- The refund should not be assumed until it becomes due under the applicable programme agreement.
- Applicants should obtain independent legal and financial advice where appropriate before offering property as security or entering into a finance agreement.

For GVS Ventures

V. Sridhar
Authorised Signatory

Date: ____________________

Place: Bangalore