

December Monthly Plan

Fardin Sylvester

01/12/25 TO 05/12/25	<p>Meeting with below stakeholders for SPICE SCHEME implementation in Goa</p> <ul style="list-style-type: none"> • Directorate of Panchayats • 2.Meeting with Corporation of the City of Panjim • 3.Meeting with GSUDA • 4.Meeting with GSPCB (List of MSMEs working in circular economy) <p>Outreach to MSMEs for SPICE. Begin Drafting ESG Policy Concept Note for state of Goa with Geeta Maam (Vision, Objective, Experts Involved, Potential Impact & Benefits) Handhold manufacturing MSME to take ZED Pledge</p>
08/12/25 TO 12/12/25	<p>Meeting with below stakeholders for energy audit adoption</p> <ul style="list-style-type: none"> • 1.Meeting with CREED • 2.Meeting with SIDBI • 3.Meeting with GEDA <p>Continue drafting ESG Policy Concept Note for state of Goa Handhold manufacturing MSME to take ZED Pledge</p>
15/12/25 TO 19/12/25	<p>Preparation of Presentation and talking points on Compliances, Energy Audit and ESG Benefits for IDC Workshop. Delivery of PPTs at IDC venues. Objective: Onboard MSMEs to energy audits and green schemes. Continue drafting ESG Policy Concept Note for state of Goa</p>
22/12/25 TO 31/12/25	<p>Delivery of PPTs at IDC venues. Objective: Onboard MSMEs to energy audits and green schemes. Digital Dashboard on ESG compliances (Content Preparation and Development)</p>

Shreya Naik

01/12/25 TO 05/12/25	<ul style="list-style-type: none"> • Develop standardized MIS report formats - Profit & loss, Balance sheet & Cashflow statements • Prepare concise notes on income tax rates for different business structures: Individual, partnership & LLP • Explore and understand ZOHO and ODO platforms to understand their operations and applicability for supporting MSMEs with digital business management solutions.
08/12/25 TO 12/12/25	<ul style="list-style-type: none"> • Work on planning and coordinating a training program for women entrepreneurs on understanding the financial aspects of running a business through a webinar. • Create a simple PPT for MSMEs on Financial Discipline & Record Keeping. • Prepare a detailed presentation on TReDS (Trade Receivables Discounting System) to help MSMEs understand its purpose, benefits, eligibility, and how it can be used to improve cash flow through invoice discounting.
15/12/25 TO 19/12/25	<ul style="list-style-type: none"> • Prepare detailed notes on TDS & TCS regulations, including thresholds, rates, payment deadlines, and compliance responsibilities for small businesses • Prepare notes on determining Place of Supply under GST, covering goods vs services, interstate vs intrastate rules, and common real-life examples for MSMEs

	<ul style="list-style-type: none"> Identify a new business idea and develop a DPR (Detailed Project Report) template for the proposed venture
22/12/25 TO 31/12/25	<ul style="list-style-type: none"> Coordinate partnerships with colleges and vocational institutions to identify aspiring entrepreneurs & brief them about MSME schemes. Work on organizing student startup competitions and innovation events, including planning, scheduling, judging criteria, and outreach.

Megha Dalal

01/12/25 TO 05/12/25	<ul style="list-style-type: none"> Meeting with below stakeholders for SPICE SCHEME implementation in Goa Directorate of Panchayats Meeting with Corporation of the City of Panjim Meeting with GSUDA Meeting with GSPCB (List of MSMEs working in circular economy) <p>Outreach to MSMEs for SPICE. Begin Drafting ESG Policy Concept Note for state of Goa with Geeta Maam (Vision, Objective, Experts Involved, Potential Impact & Benefits) Research and study about the Limitations & challenges MSME facing for doing energy & water audits</p> <p>Handhold MSME to take ZED pledge</p>
08/12/25 TO 12/12/25	<ul style="list-style-type: none"> Meeting with below stakeholders for energy audit adoption Meeting with CREED Meeting with SIDBI Meeting with GEDA <p>Continue drafting ESG Policy Concept Note for state of Goa Create Energy & water audit collaterals to create awareness about the benefits and necessity to do these audits by MSME Compilation of industry specific compliances for MSME Goa</p>
15/12/25 TO 19/12/25	<p>Preparation of Presentation and talking points on Compliances, Energy Audit and ESG Benefits for IDC Workshop. Delivery of PPTs at IDC venues. Objective: Onboard MSMEs to energy audits and green schemes. Continue drafting ESG Policy Concept Note for state of Goa Collateral for Human rights, gender equality, and ethical sourcing practices</p>
22/12/25 TO 31/12/25	<p>Delivery of PPTs at IDC venues. Objective: Onboard MSMEs to energy audits and green schemes. Digital Dashboard on ESG compliances (content preparation)</p>

Trade and Supply Chain Expert
Pradip Nagargoje And Mayuri Patil

01/12/25 TO 05/12/25	<p>1.Collection of Fishermen Data</p> <ul style="list-style-type: none"> • I will coordinate with the Fisheries Department to obtain necessary permissions for accessing fishermen-related data. • Upon receiving approval, I will collect, verify, and systematically organize the data. • The compiled information will support planning, documentation, and export-related initiatives for fishermen groups. • This data will also help in identifying potential beneficiaries, assessing resource availability, and facilitating better coordination with concerned departments for export promotion activities. <p>2.Collect updated rates from CHAs and freight forwarders for better understanding of logistics and export cost estimation.</p> <p>3. Coordinate with Mr. Atif Sir regarding Goa Government's warehouse and logistics support schemes.</p> <p>4. Green Logistics & Export Supply Chain Enhancement</p> <ul style="list-style-type: none"> • Map the existing logistics flow from landing to port and assess issues related to energy usage, cold-chain efficiency, and environmental impact. • Explore practical green logistics options such as solar-powered cold storage, insulated containers, and optimized transport routes to reduce fuel consumption. • Review Goa Export Policy for incentives supporting sustainable logistics and maintain basic carbon-footprint data to promote low-carbon seafood exports.
08/12/25 TO 12/12/25	<ul style="list-style-type: none"> • Visit to Mormugao Port • I will plan a field visit to Mormugao Port after getting approval from the department. • The visit will help understand port facilities, export procedures, and the logistics support available for MSMEs. • Shortlist potential marine exporters and provide hand-holding support by identifying eligible beneficiaries, guiding them on required export documentation, registrations, compliance processes, and coordinating with relevant departments to facilitate their export readiness. • Collection of Fishermen Data • Coordinate with the Transport Department to collect data on transport routes, vehicle availability, and cold-chain logistics used for seafood movement. • Organize and verify the collected information to identify gaps and challenges affecting export connectivity. • Use the compiled data to support planning and improve logistics coordination for fisheries export activities.
15/12/25 TO 19/12/25	<p>Visit jetties to identify the gaps and challenges faced by fishermen in selling their products, and encourage them and local units to explore potential export opportunities.</p>

	<p>2. Exporter Outreach & Support</p> <ul style="list-style-type: none"> • Shortlist potential exporters based on field interactions and EIA data. • Provide hand-holding support on documentation, compliances, and export procedures. <p>3. Gain a complete understanding of the export shipment flow, including documentation, procedures, and coordination required for end-to-end export operations.</p> <p>4. Documentation & Reporting</p> <ul style="list-style-type: none"> • Prepare a brief report on challenges observed at jetties, CHA rate updates, exporter list status, and logistics gaps. • Maintain a tracker for all visited jetties, stakeholders contacted, and support provided to potential exporters.
22/12/25 TO 31/12/25	<ul style="list-style-type: none"> • Coordinate with the Export Inspection Agency (EIA) to obtain data on potential exporters as well as information on existing registered exporters. • After receiving the data from the Export Inspection Agency, we will reach out to the identified MSMEs and pitch relevant export-related support and services to them. • Conduct field visits to marine units, boat builders, and shipyards to understand their operations, challenges, and potential for export-oriented support.

Jatin Gahlot

01/12/25 TO 05/12/25	<p>Weekly Target: 7-9 files</p> <p>Daily Workflow Example</p> <ul style="list-style-type: none"> • Case Reading • Verify details & proofs • Cross-check with legal standards/statutes • Prepare pointers • Flag missing information/queries
08/12/25 TO 12/12/25	<p>Weekly Target: 7-9 files</p> <p>Daily Workflow Example</p> <ul style="list-style-type: none"> • Case Reading • Verify details & proofs • Cross-check with legal standards/statutes • Prepare pointers • Flag missing information/queries
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22/12/25 TO 31/12/25	<p>Weekly Target: 7-9 files</p> <p>Daily Workflow Example</p> <ul style="list-style-type: none"> • Case Reading • Verify details & proofs • Cross-check with legal standards/statutes • Prepare pointers <p>Flag missing information/queries</p>

Technology Expert

Smitha Raikar (WEFC)

Shreyash Raikar (BFC)

Navyateja Cheerladinne (BFC)

01/12/25 TO 05/12/25	<ul style="list-style-type: none"> • Working on the Kiosk machine setup by implementing a user-friendly form or website interface that allows users to enter their requirements directly through the kiosk. All submitted data will be securely stored in a database for tracking and follow-up, as suggested by PO II (Aditya Kavlekar). • Coordination with IT-Related Government Offices: Visit to Department of Information Technology, Electronics and Communications, Panaji. <p>Aim: Visit and engage with various IT-related offices to explore potential collaborations, identify available technological resources, and understand opportunities that can support Goan technology-focused enterprises.</p>
08/12/25 TO 12/12/25	<ul style="list-style-type: none"> • Participation in MSME Exhibitions As discussed with the Ministry of MSME and the DFO Office, Margao–South Goa, exhibitions will be conducted across five locations in Goa, and one stall has been allocated for the BFC/WEFC team from DITC. The primary objective is to create awareness among MSMEs and collect structured data from visitors. To facilitate this, a common QR code will be used, directing MSMEs to register and automatically join a dedicated WhatsApp group managed by us. This approach will support systematic data segregation and ensure continuous engagement with participants (MSMEs). • Kiosk Continuing the Kiosk-related work, including completing any pending tasks and implementing any newly added features.
15/12/25 TO 19/12/25	<ul style="list-style-type: none"> • Development of MSME Scheme Discovery Website Work on building a website that enables MSMEs to search and fetch relevant schemes based on their specific requirements. The platform will also include a feature to redirect unregistered enterprises to the Udyam Registration Portal, helping them complete their registration seamlessly. • Visit to FiiRE Forum for Innovation Incubation Research and Entrepreneurship, Margao, South Goa Aim: The visit to FiiRE – Forum for Innovation Incubation

	<p>Research and Entrepreneurship, Margao, South Goa, will help the BFC/WEFC RAMP team explore collaboration opportunities, understand the local startup ecosystem, and identify resources that can benefit MSMEs. It will also support knowledge sharing, enhance outreach activities, and help connect incubated enterprises with relevant government schemes for better guidance and support.</p>
22/12/25 TO 31/12/25	<ul style="list-style-type: none"> • MSME Assistance Tracking System Develop and implement a system to track MSMEs assisted by BFC/WEFC team, including their progress updates and follow-up details. This system will enhance monitoring, reporting, and overall service delivery. • Continue Development of MSME Scheme Discovery Website Work on building a website that enables MSMEs to search and fetch relevant schemes based on their specific requirements. The platform will also include a feature to redirect unregistered enterprises to the Udyam Registration Portal, helping them complete their registration seamlessly. • Completion of any pending tasks related to the above activities. • Visit to BITS Pilani K K Birla Goa Campus for Insights on Laghu Udyog Bharti A visit to BITS to gather information about Laghu Udyog Bharti will help strengthen support for MSMEs by understanding the initiatives, networks, and opportunities available through the organization. As a technology expert from the BFC/WEFC team, this visit will provide valuable insights into how digital tools, innovative practices, and technology-driven solutions can be integrated to boost MSME growth. It will also help identify collaboration possibilities, explore capacity-building avenues, and understand how to align BFC/WEFC services with industry needs, ultimately enhancing the support ecosystem for local MSMEs

Nikita Kumari

01/12/25 TO 05/12/25	<p>Research, Diagnostics & Initial Frameworks</p> <ol style="list-style-type: none"> 1. MSME Diagnostic & Gap Mapping (Women-led + Sector-wise) <ul style="list-style-type: none"> • Conduct a short assessment on gaps in credit access, market linkages, digital adoption, and compliance burden within women-led and micro enterprises in order to de 2. Policy Benchmarking <ul style="list-style-type: none"> • Comparative review of other state initiatives on: <ol style="list-style-type: none"> 1. Women entrepreneurship incentives 2. Crèche/childcare support for MSMEs 3. Compliance reimbursement schemes • Ease Her Biz – Compliance & Licensing Reimbursement Scheme • Nivesh Shakti – Financial Discipline & Tax Compliance Incentive
08/12/25 TO 12/12/25	<p>Stakeholder Engagement & Field Inputs</p> <ol style="list-style-type: none"> 1. Field Consultations & Cluster Visits Plan 3–4 structured engagements with: <ul style="list-style-type: none"> • Women-led MSMEs • Anganwadi/ASHA networks (for crèche feasibility inputs) 2. Benchmarking & Opportunity Identification <ul style="list-style-type: none"> • Review leading State Startup Policies

	<ul style="list-style-type: none"> • Report on Goa's Shack Policy for best practices and improvement areas. • Analyse the Startup Ranking Framework to identify gaps and opportunities for Goa to enhance its national ranking.
15/12/25 TO 19/12/25	<p>Drafting & Collaboration</p> <ol style="list-style-type: none"> 1. Detailed Scheme Drafts Prepare 2nd drafts for the four schemes — Sahaj Vyapaar, Sneh Shishu, Ease Her Biz, and Nivesh Shakti — covering objectives, eligibility, incentives, implementation, timelines, and KPIs. 2. ESG Policy Document – Collaboration with Ferdin & Megha <ul style="list-style-type: none"> • Finalize structure, guiding principles, and policy objectives, identify sector-wise ESG indicators (tourism, fisheries, food processing, pharma, light engineering) and draft the introductory chapters + methodology.
22/12/25 TO 31/12/25	<p>Consolidation, Reviews & Submission</p> <ol style="list-style-type: none"> 1. Incorporate feedback from internal review meetings and after departmental vetting and approval finalize four women-centric schemes 2. ESG Policy – Draft 1 Completion <ul style="list-style-type: none"> • Compile the first consolidated draft in collaboration with Ferdin & Megha. 3. Monitoring & Evaluation Framework Develop measurable KPIs for: <ul style="list-style-type: none"> • women-centric schemes, crèche scheme (all MSMEs), compliance reimbursement support, ESG adoption

Manasi Kowadkar

01/12/25 TO 05/12/25	<p>Field Outreach & Calls</p> <ul style="list-style-type: none"> • Visit / call small businesses, artisans, women entrepreneurs, startups in assigned areas. • Identify business stage: Idea / Early Stage / Existing MSME. • Check with Marcel Panchayat regarding scheduling an Udyam Registration Camp and MSME assessment drive. • Document & Scheme Preparedness • Create a document checklist based on scheme requirements (PMEGP, CMRY, Mudra, CGTMSE, SCLCSS, etc.). • Explain key schemes: <ul style="list-style-type: none"> • Central: PMEGP, Mudra, CGTMSE, SCLCSS, ECLGS • State (Goa): CMRY, MSME Incentives, IPB benefits • Match MSMEs with correct scheme based on sector, size, and financial need. • Basic Support <ol style="list-style-type: none"> 1. Guide MSMEs on collecting: 2. Aadhaar, PAN, Address Proof 3. Renal Agreement / NOC
08/12/25 TO 12/12/25	<ul style="list-style-type: none"> • Registrations, Handholding & Profile Creation • Handholding for Registrations • Assist in: <ol style="list-style-type: none"> 1. Udyam Registration 2. PAN/GST application 3. KVIC/PMEGP Portal Registration 4. MSME portals: Samadhan, Champions, TReDS • Create Basic Business Profiles

	<ul style="list-style-type: none"> • Prepare a profile for each MSME including: <ol style="list-style-type: none"> 1. Business summary 2. Activity description • Photos & documents folder • KYC + KYB (Business KYC)
15/12/25 TO 19/12/25	<ul style="list-style-type: none"> • Financial Documents, Loan Assistance & Bank Coordination • Explain Financial Documents • Profit & Loss • Turnover estimation • Working capital needs • Cash flow management • Loan Assistance
22/12/25 TO 31/12/25	<ul style="list-style-type: none"> • Digital Tools Training, Market Linkage & Monthly Reporting • Digital Tools Training • Teach MSMEs: <ul style="list-style-type: none"> • UPI, QR payments • Online invoicing tools • MSME portals usage • Basics of GST filing

Roshan Jha

01/12/25 TO 05/12/25	<ul style="list-style-type: none"> • Coordinate with St. Joans Education Society regarding their upcoming programs, prepare an activity plan as per their calendar, and obtain DITC approval for participation. • Identify MSMEs requiring mentoring support. • Prepare a draft business plan for selected MSMEs.
08/12/25 TO 12/12/25	<ul style="list-style-type: none"> • Continue identifying MSMEs for mentoring. • Coordinate with BNI Goa to identify MSMEs interested in business transformation/development and facilitate Team Initiative Registration. • Prepare a draft list of services based on the specific interests and requirements of MSMEs.
15/12/25 TO 19/12/25	<ul style="list-style-type: none"> • Review field visit data to identify MSMEs planning to expand their business. • Facilitate Udyam Registration and Team Initiative Registration for eligible MSMEs. • Coordinate with St. Joans and BNI Goa to review progress and outcomes.
22/12/25 TO 31/12/25	<ul style="list-style-type: none"> • Conduct meetings with other departments and participate in their events to promote awareness about WEFC/BFC services. • Draft business plans for MSMEs visiting the office and follow up on their progress, achievements, and issues.

Sanket Desai

01/12/25 TO 05/12/25	<ul style="list-style-type: none"> • Meeting DRDA officials, BM & BPM to define coordination channels
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	<ul style="list-style-type: none"> • Creating whatsapp group for future communications • Create a database of msme's and shg's with help of DRDA • Identify gaps in Udyam registrations • Create block-wise calender for workshops arranged by DRDA on block level
08/12/25 TO 12/12/25	<ul style="list-style-type: none"> • Conduct coordination meeting with EDII and obtain schedule & participants list • Finalize deployment plan & prepare IEC materials
15/12/25 TO 19/12/25	<ul style="list-style-type: none"> • Conduct awareness sessions and assist msme's in Udyam documentation and data collection. • Udyam registration drives in collaboration with DRDA • Collect detailed msme profiles (Product, Category, Scale) • Identify suitable msme's for Asturi Goa exhibition participation • Collect & Maintain data of msme's facilitated through these workshops
22/12/25 TO 31/12/25	<ul style="list-style-type: none"> • Attend TSM Training and conduct Udyam registrations on-site • Collect enterprise data, record feedback and identify shg's needing support • Provide post training enterprise support (ONDC/TEAM registrations, social media marketing, branding, PMS guidance, business linkage follows up) • Coordinate with msme's participating in Asturi-Goa & provide support regarding marketing activities • Prepare & submit final report for the month with DITC • Conduct joint review with EDII, DITC and BFC team • Compile data and prepare final report

Yogesh Kumar

01/12/25 TO 05/12/25	<ul style="list-style-type: none"> • Collaborate with GIDC and visit each Industrial Estate to meet Estate Managers and identify opportunities for planning events under the TEAM Initiative and RAMP agenda. • Facilitate a 1-hour awareness session on TEAM and RAMP agendas, followed by initiating registrations. • Align relevant SNPs based on estate-specific requirements for ONDC onboarding and ensure end-to-end support post-registration. • Create dedicated WhatsApp groups for issue resolution and regular follow-ups with MSMEs. <p>Issue the official letter to GIDC from DITC and conduct an idea-pitching meeting with the department, along with the concept note.</p>
08/12/25 TO 12/12/25	<ul style="list-style-type: none"> • Participate in the event organized by the Goa Handicrafts Department on PM Vishwakarma, scheduled on 8th December 2025 at Mapusa, supporting Udyam registration and TEAM registrations. • Meet MSME clients visiting the office and prepare the required marketing collaterals for them.
15/12/25 TO 19/12/25	<ul style="list-style-type: none"> • Develop the B2B marketing strategy for Kaudent LLP. • Identify and explore suitable land options for the Samiksha client.
22/12/25 TO 31/12/25	<ul style="list-style-type: none"> • Collaborate with Roshan to design a comprehensive marketing strategy for the laptop refurbishing and manufacturing client.

	<ul style="list-style-type: none"> Continue follow-up with MSMEs through WhatsApp groups and support SNPs for ONDC onboarding. <p>Finalize collaterals, refine pending strategies, and prepare reports for DITC and GIDC on progress achieved during awareness sessions and estate visits.</p>
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Samikshya Chodankar

01/12/25 TO 05/12/25	<ol style="list-style-type: none"> Coordinating with DFO and EDII for upcoming training programmes or awareness events to explore opportunities for Udyam registrations and MSME scheme dissemination. Visit DRDA to understand ongoing livelihood initiatives and identify possibilities to integrate beneficiaries into MSME schemes such as PMS, PMEGP, and RAMP. Conduct Financial Discipline – Basic Awareness Session for walk-in entrepreneurs.
08/12/25 TO 12/12/25	<ol style="list-style-type: none"> Meet 2–3 entrepreneurs to understand new business ideas and guide them on suitable loan schemes, subsidies, and registration requirements. Short demo on Zoho / ODOO basics – invoicing, inventory, leads. Engage with local Panchayat or community groups to identify potential rural entrepreneurs who may benefit from self-employment or micro-enterprise schemes. Explain importance of Credit Rating, how to improve CIBIL / CRIF. Prepare supporting documents such as registration forms, feedback forms, and pre/post-assessment tools.
15/12/25 TO 19/12/25	<ol style="list-style-type: none"> Evaluate business ideas for loan eligibility under EDC, PMEGP, PMS, RAMP, or state-level schemes. Plan a Udyam registration drive during field visits to encourage formalization of local businesses. Start Loan Facilitation Support – check eligibility, documents, schemes. Introduce MSMEs to Khatabook for daily financial tracking.
22/12/25 TO 31/12/25	<ol style="list-style-type: none"> Conduct or assist in awareness sessions for artisans, youth, women entrepreneurs, and SHGs. Conduct field visits to understand business operations. Awareness on TReDS Portal for quick invoice discounting. Explain Samaadhan & Champions Portal to new businesses.