

## **Assignment:4**

Demonstrate complete Online Application Process for applying under Prime Minister Employment Generation Programme (PMEGP) or CMEGP (Chief Minister Employment Generation Programme).

- Make project report (Ex. Food Industry) to apply above any one Employment Generation Programme
- Or Develop same report based on students ideas

### **What is PMEGP?**

Government of India has approved the introduction of a new credit linked subsidy programme called Prime Minister's Employment Generation Programme (PMEGP) by merging the two schemes that were in operation till 31.03.2008, namely Prime Minister's Rojgar Yojana (PMRY) and Rural Employment Generation Programme (REGP) for generation of employment opportunities through establishment of micro enterprises in rural as well as urban areas.

PMEGP is a central sector scheme administered by the Ministry of Micro, Small and Medium Enterprises (MoMSME).

At the national level, the Scheme is being implemented by Khadi and Village Industries Commission (KVIC), a statutory organization under the administrative control of the Ministry of MSME as the single nodal agency.

At the State level, the Scheme will be implemented through State KVIC Directorates, State Khadi and Village Industries Boards (KVIBs) and District Industries Centres (DICs) and banks.

The Government subsidy under the Scheme will be routed by KVIC through the identified Banks for eventual distribution to the beneficiaries / entrepreneurs in their Bank accounts.

The Implementing Agencies, namely KVIC, KVIBs and DICs will associate reputed Non Government Organization (NGOs)/reputed autonomous institutions/Self Help Groups (SHGs) / National Small Industries Corporation (NSIC) / Udyami Mitras empanelled under Rajiv Gandhi Udyami Mitra Yojana (RGUMY), Panchayati Raj institutions and other relevant bodies in the implementation of the Scheme, especially in the area of identification of

beneficiaries, of area specific viable projects, and providing training in entrepreneurship development.

### Objectives:

- To generate continuous and sustainable employment opportunities in Rural and Urban areas of the country
- To provide continuous and sustainable employment to a large segment of traditional and prospective artisans, rural and urban unemployed youth in the country through setting up of micro enterprises.
- To facilitate participation of financial institutions for higher credit flow to micro sector.

### Eligibility:

- Individuals above 18 years of age
- VIII Std. pass required for project above Rs.10.00 lakhs in manufacturing and above Rs. 5.00 lakhs for Service Sector
- Self Help Groups and Charitable Trusts
- Institutions Registered under Societies Registration Act- 1860
- Production based Co-operative Societies

### What is CMEGP ?

It aims to establish around 1 Lakh Micro Small Medium Enterprises in the next five years and achieve employment opportunities to youth in the State. To achieve this target for the first financial year in 2019-2020 to establish around 10,000 enterprises in the State.

## Vision :

- Generate employment opportunities in the rural as well as urban areas of the state.
- Set up new self-employment projects and ventures.
- collaborate with traditional artisans, and unemployed youth with pioneering ideas and ventures and give them self-employment opportunities.
- Provide sustainable employment opportunities.
- Increase the wage-earning capacity of traditional artisans and help them contribute in the state GDP.
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## Eligibility :

The following is the eligibility criteria under Chief Minister Employment Generation Programme.

- Any individual between the age group of 18 to 45 years.
- The applicants should possess a domicile of Maharashtra certificate.
- It does not include an income ceiling to avail of any financial assistance service.
- The educational qualification for a beneficiary to be eligible for the scheme should be a minimum 7th standard pass for projects costing between Rupees 10 lakhs to 25 Lakhs.
- The educational qualification for a beneficiary to be eligible for the scheme should be at least a 10th standard pass.
- Existing units can avail of the benefits under REGP, PMRY and PMEGP.



## Online Application Process for Prime Minister Employment Generation Programme (PMEGP) or Chief Minister Employment Generation Programme (CMEGP):

### Step 1: Registration

Visit the official website of the PMEGP or CMEGP and click on the "Online Application" tab. Then, click on "New Entrepreneur Registration" and fill out the registration form with the required details, including your name, address, email, phone number, and Aadhaar number.

### Step 2: Project Report

After registering, log in to the portal and click on "Project Details." Here, you need to provide details of the project you plan to undertake, including the sector, type of activity, location, and investment amount.

### Step 3: Submitting Project Report

Once you have filled in the project details, you need to submit a project report. You can create a project report by downloading the format from the website and filling in the required information. The report should include details such as the project description, market analysis, financial projections, and employment generation potential.

### Step 4: Loan Application

After submitting the project report, you need to apply for a loan. You can do this by clicking on the "Loan Application" tab and filling out the required information, such as the loan amount, repayment schedule, and collateral details.

### Step 5: Submitting Documents

The next step is to upload the necessary documents, including your Aadhaar card, bank statement, and project report. You also need to provide a self-declaration stating that the information provided is true and correct.

### Step 6: Final Submission

After completing all the steps, review the information provided and click on the "Submit" button. You will receive an application number, which you can use to track the status of your application.

#### Project Report for PMEGP/CMEGP:

The following is an example of a project report for a food industry under the PMEGP/CMEGP program:

Project Title: Production of Ready-to-eat Food Products

Location: Mumbai, Maharashtra

Type of Activity: Manufacturing

Sector: Food Processing

Investment Amount: Rs. 15 Lakhs

#### Market Analysis:

The market for ready-to-eat food products is growing rapidly in India. With busy lifestyles, people are increasingly looking for convenient and healthy food options. Our product line will cater to this demand by offering a range of nutritious and delicious ready-to-eat food products.

#### Product Description:

Our product line will include a range of ready-to-eat food products such as sandwiches, wraps, salads, and fruit bowls. All our products will be made from fresh and high-quality ingredients and will be free from preservatives and additives.

#### Production Process:

The production process will involve sourcing high-quality ingredients, preparing the food, packaging, and distribution. We will have a team of experienced chefs

and food technicians who will ensure that the products meet the highest standards of quality and hygiene.

#### Financial Projections:

We expect to generate a revenue of Rs. 30 lakhs in the first year of operations. The cost of goods sold (COGS) is estimated to be Rs. 20 lakhs, and the operating expenses are estimated to be Rs. 8 lakhs. The net profit for the first year is estimated to be Rs. 2 lakhs.

#### Employment Generation Potential:

Our project has the potential to generate employment for 10 people in the first year, including chefs, food technicians, and sales personnel.

#### Conclusion:

The production of ready-to-eat food products is a promising business opportunity under the PMEGP/CMEGP program. By providing convenient and healthy food options, we can cater to the growing demand for such products and create employment opportunities in the food processing sector.