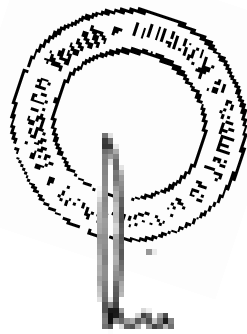




Scheme Guidelines for

“Rise Together”

**The Youth initiative to Develop Community
Entrepreneurship in J&K**



Rise Together - Mission Youth initiative to Develop Community Entrepreneurship in J&K

1. Purpose:

The programme shall be focused on introducing and developing community oriented entrepreneurship in J&K by providing strategic and financial assistance to dynamic and motivated youth. The programme envisions promoting community based entrepreneurship optimally to generate jobs, income and promote spirit of social service among new-age young entrepreneurs of Jammu & Kashmir.

2. Objectives:

Broadly, the programme shall be implemented with following specific objectives:

- i. To develop Community Oriented Entrepreneurship in J&K.
- ii. To integrate Livelihood Programme for Youth with Socio-Economic development of Society in general;
- iii. To provide necessary handholding and financial assistance to youth for establishing model Community Oriented Enterprises;
- iv. To provide end-to-end (Production to Marketing) strategic support to dynamic and motivated youth of J&K to establish



Economic Units integrated with Collective prosperity of Society;

- v. To converge resources and expertise through coordinated action with all stakeholders;
- vi. To introduce new concept of 'Rise Together' based on integrated&projectivizedgrowthmodel.

3. Activities to be Covered:

The programme is intended to facilitate creation of new employment avenues for youth integrated with inclusive development of local social circuits. The indicative, not exhaustive, list of activities to be covered under the programme is as under:

- i. Mechanized Dairy Units;
- ii. Automated Sheep Farms;
- iii. Departmental Store;
- iv. Indigenous Raw Material Based Manufacturing Units;
- v. Wayside amenities& facilitation centres in Tourist Circuits;
- vi. Sound and Light recreational facilities;
- vii. Smart Teaching- Learning facilities
- viii. Supply & Distribution Network for Retail Food/ Non-Food Products;
- ix. Commercial Training Institutes;
- x. Any other such activity necessary/ reassuring promotion of self-reliance & inclusive social development;



4. Identification of Projects:

The projects to be funded under the programme shall be selected on the basis of economic potential and localized facility gaps. The proposals received for assistance under the programme shall be assessed on the basis of economic viability and localized facility gaps by inter-sectoral expert committee of Mission Youth. The projects to be taken up under the programme shall be identified by the Mission Youth at the beginning of each financial year.

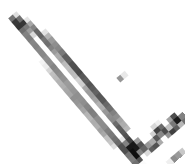
5. Mode of Channelization

The youth whose proposals are selected on the basis of set parameters shall be assisted on all possible contours to facilitate successful execution of the proposal. The financial assistance under the programme shall be provided in community mode involving enthusiastic youth of the village. Besides financial assistance, the youth shall be given end to end succour ranging from DPR preparation & skill development training to Marketing & Promotional support.

6. Eligibility of Youth

Mandatory conditions of eligibility:

- i. Any domicile of J&K, essentially registered with Mission Youth, J&K.
- ii. Only the Youth Groups with minimum 3 youth members shall be eligible for Financial Assistance under the scheme;
- iii. The financial assistance would be given only to Youth Groups with all its members aged between 18 to 35 years



having a minimum qualification of 12th standard. Provided that CEO Mission Youth shall be competent to relax the educational qualification criteria for deserving candidates on a case to case basis, based on proper justification.

- iv. Preference will be given to youth registered as Self-Help Groups/ Registered Society/ Registered Trust.
- v. None of the members of the group shall have availed benefit under any Self-Employment or similar schemes of Government;
- vi. Character Antecedents of all members of the group should be certified by Police;
- vii. The applicants should not be defaulter to any Bank/ Financial Institution.
- viii. Loan facility availed by the beneficiaries under Govt. sponsored scheme are not eligible under this scheme,
- ix. The beneficiary must be unemployed. To be certified by competent authority.

7. Funding

1. Under the scheme, the eligible Youth Groups shall be facilitated to avail a financial assistance to the extent of **₹ 20.00 lakh** including upfront subsidy component provided by Mission Youth under the programme;

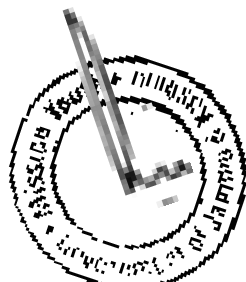
Mission Youth, J&K shall provide an amount of **₹2.5 lakh** or **5%** of project cost (Whichever is minimum) as special up-front incentive (subsidy) under the scheme;



3. The Lending Bank shall extend loan facility to the extent of **75%** of project cost **or ₹ 17.50 lakh, whichever is lower**
4. The balance cost of project shall be self-financed/ self-arranged by the beneficiary youth group as Margin Money for availing the Financial Assistance under the scheme;
5. The Bank shall provide the finance facility on the basis of their normal assessment procedure and as such Mission Youth shall not be responsible for any default on part of the beneficiaries;
6. Prepayment/ takeover facility by other bank/ financial institution shall not be allowed at any instant of time during the agreed loan-tenure.
7. Mission Youth shall also contribute its share towards the repayment of the Loan Component under the Scheme as per given schedule:

Year of Repayment	1 st Year	2 nd Year	3 rd Year	4 th Year	5 th Year
Contribution by Mission Youth towards EMIs	60%	50%	35%	20%	0%
Contribution by Beneficiary towards EMIs	40%	50%	65%	80%	100%

8. The special subsidy so provided towards Repayment under the scheme shall be limited to aggregate of ₹ 5.0 lakh per case;



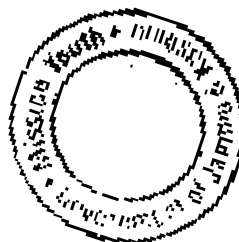
9. The special repayment subsidy for subsequent period, however, shall be provided only on production of necessary documents (including Bank statement/ Income Tax statement/ certificate by DLTF) testifying the sustainability of the activity at the end of each Year of repayment.
10. The Bank shall insist for minimum possible collateral security for the cases sponsored under the programme;

8. Procedure

1. Mission Youth shall invite proposals from interested youth during 4th quarter of each year;
2. The Assessment Process shall be completed by the end of each Financial year and the list of proposals shortlisted shall be notified in the Month of April each year;
3. The selected Youth Groups shall be provided with necessary counselling and, post counselling, the selected youth groups shall submit a detailed project report (DPR) covering all significant contours of the proposed activity;
4. The DPRs so submitted shall be evaluated by Technical Committee to be constituted by Chief Executive Officer Mission Youth;
5. The DPRs found up to the mark by the Technical Committee shall be considered for Assistance under the programme;
6. The concerned Youth Groups shall be given a pre-sanction training to facilitate effective execution of intended interventions;



7. Once the prescribed training capsule was completed, the concerned Youth Groups shall be given Financial Assistance subject to fulfilment of eligibility conditions specified in the scheme;
8. The financial assistance under the programme shall be given to the extent of **80%** of the project cost based on the project plan and estimates submitted subject to maximum of **₹20.0 lakh**, including Loan Component. The remaining cost of the project, not less than **20%** of the project cost shall have to be self-financed/ self-arranged by the concerned Youth Group;
9. The cases approved by the Technical Committee shall be forwarded to Lending Bank for disbursement of Loan component of the financial assistance as per the schedule specified in DPR;
10. The Up-front subsidy amount shall also be released instantly by Mission Youth to facilitate the concerned Youth Group to execute their plan;
11. Post-disbursement of loan Component by Bank, Mission Youth shall deposit 12 Pre-dated cheques with the lending Bank for meeting its committed Matching Share of EMIs of the Loan repayment;
12. After the successful completion of One Year, same procedure shall be followed year after year for First 04 Years of loan repayment;



13. After successful completion of loan tenure under the scheme, the beneficiary Youth Group/ Enterprise shall contribute minimum **10%** of its Net Profit towards Community Welfare of the concerned social circuit for the activities as decided by Mission Youth from time to time.;
14. The contribution so provided by the beneficiary enterprise shall be utilized by concerned Local Governance Unit (Panchayat/ Municipal Body) in consultation with Mission Youth;
15. In case it is found that the beneficiaries have deviated from the indented purpose, Mission Youth, J&K may initiate legal proceedings against each concerned person under relevant provisions of law.
16. The selected youth shall furnish an indemnity bond duly attested by a First Class Judicial Magistrate to the following effect:-
 - (a) That they shall incur the sanctioned amount only for the purpose specified in DPR submitted;
 - (b) That no member of the Youth Group is doing or was not doing any job in Government, Public/Private Sector in Central or any State Government and that none of them shall take up any such job without repayment of assistance provided under the scheme;



- (c) In case it is found that the assistance given has not been utilized by the beneficiary for the indented purposes, Mission Youth may initiate legal proceedings against such persons under relevant provisions of law.
- (d) That none of the members of the Youth Group has already availed any financial assistance for self-employment under any Government scheme.
- (e) That minimum 10% of Net Profit shall be contributed towards Social Welfare of concerned social circuit for the activities as decided by Mission Youth from Time to time.

9. Other Terms and Conditions

1. Chief Executive Officer, Mission Youth shall be competent to issue any clarification/ modification (including relaxing any of the eligibility clause/s on case to case basis) to the scheme guidelines.
2. The Banking partner for the scheme shall be any commercial Bank decided by the Mission Youth from time to time.
3. The unit/ assets so established/ created under the Scheme shall have to be insured by the beneficiary Group.



4. The beneficiary Group shall submit the DPR from a Consultant duly empanelled by a government department or any other government department agency connected with the field of tourism.

10. Monitoring, Evaluation and Appraisal:

- i. The scheme shall be monitored through a robust monitoring mechanism to ensure the functional efficacy of the scheme. The post- sanction monitoring of the cases sanctioned under the scheme shall be conducted by Mission Youth through District Level Task Force of the Mission Youth;
- ii. The monitoring shall be done usually on a quarterly basis. However, if the Chief Executive Officer, Mission Youth, J&K has a reason to believe that immediate monitoring is required , he shall take necessary steps to organize the same irrespective of the time limit and can also request for services of any appropriate officer/ agency for the facilitating the monitoring.
- iii. The district-level monitoring committee shall submit monitoring reports to the Mission Youth, J&K for any corrective measures, as & when required.
- iv. Mission Youth shall review progress on the implementation of the Scheme and shall also get a detailed evaluation of the Scheme conducted through



the Directorate of Economics & Statistics, J&K(or any other agency) as per the frequency as deemed appropriate by Mission Youth, J&K and make necessary improvements in the scheme from time to time, wherever required.

11. Saving Clause

In case of any clarification required/ difficulty faced in implementation of the scheme, suitable clarifications will be issued by Office of the Chief Executive Officer, Mission Youth J&K.

