



CM - ELEVATE



MEGHALAYA GOAT FARMING DEVELOPMENT SCHEME

Department of Animal Husbandry & Veterinary

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1 Introduction

The Chief Minister's ELEVATE program, a flagship initiative by the Government of Meghalaya, is designed to engage and empower the youth through entrepreneurship, positioning them as active partners in the state's development. This program provides comprehensive support to a diverse range of entrepreneurs, including individuals, collectives, village organizations, and traditional institutions, facilitating the establishment and growth of businesses across various sectors. Its primary goal is to foster employment, engagement, and empowerment among the youth of Meghalaya by promoting entrepreneurship and ensuring easy access to credit through collaboration with various banks as financial partners of the program. To mitigate the associated credit risks, the Government offers front-end subsidies in the form of down-payments and back-end subsidies in the form of EMI co-payments. Through this program, entrepreneurs, whether individuals, collectives, village organizations, various business entities, or traditional institutions, gain seamless access to a variety of schemes via a unified online portal. The program encompasses a wide array of sectors, including agriculture, horticulture, veterinary and animal husbandry, tourism, entertainment, sports, wellness, and any economically beneficial business ventures for the people of the state.

2 About the scheme

Goat rearing holds a significant position in Meghalaya's economic landscape, and it is an integral part of the Chief Minister's ELEVATE program. This initiative transcends mere business; it encompasses various facets that profoundly influence the state's development and nutritional status.

- a. **Economic Significance:** Goat farming have a scope for a substantial source of income for the population in Meghalaya. It could generate a significant portion of rural employment, particularly for women. Goats are known for their adaptability and ability to thrive on marginal lands, making them an asset for small-scale farmers.
- b. **Nutritional Benefits:** In addition to economic gains, goat rearing addresses critical nutritional challenges within the state. The Meghalaya Health Department emphasizes that goat meat is a rich source of protein, essential for combating malnutrition and promoting overall health, especially among the state's residents.
- c. **Government Commitment:** The inclusion of the Meghalaya Goat Farming Development Scheme within the CM Elevate program reflects the government's broader commitment to nurturing goat rearing as a significant economic activity. This scheme aligns with the government's vision to double the GDP of the state, with goat farming expected to play a pivotal role in achieving this objective.
- d. **Fostering Entrepreneurial Resilience:** Ultimately, the government aims to cultivate a resilient entrepreneurial ecosystem that not only sustains local businesses but also substantially contributes to the overall development and prosperity of Meghalaya. Goat rearing, with its economic and nutritional benefits, stands as a crucial pillar in realizing this aspiration.

An integral component of the Chief Minister's ELEVATE program is the Meghalaya Goat Farming Development Scheme. This initiative is designed to uplift the livelihoods of entrepreneurs by promoting goat rearing as a significant economic activity. Key details of this Scheme include:

- a. **Credit-Linked scheme:** The scheme operates as a credit-linked scheme, closely connected with a partner bank, and is implemented by the Department of Animal Husbandry & Veterinary.
- b. **Economic Growth:** The primary objective of this scheme is to contribute to the state's economic growth by promoting and supporting goat farming.

- c. **Financial Assistance:** The entrepreneurs will receive financial assistance of 50% of the total project costs including interest. The support provided includes capital assistance and operational support through EMI co-payment.
- d. **Training and Capacity Building:** Entrepreneurs are provided with training and capacity-building resources to assist in the establishment and management of their Goatery units.
 - a. **Market Access:** The scheme facilitates access to market linkages and additional resources to help entrepreneurs effectively sell their goat farming produce.

3 Objectives of the Meghalaya Poultry Farming Scheme:

- a. **Economic Development:** Contribute to the overall economic development of Meghalaya by strengthening the goat farming sector, which could result in a significant impact on the state's agricultural GDP.
- b. **Promote Entrepreneurship:** Foster entrepreneurship in the goat farming sector to stimulate economic growth and create a resilient entrepreneurial ecosystem within the state.
- c. **Achieve Self-Sufficiency:** Increase meat production within the state to attain self-sufficiency and reduce reliance on imports from other regions, thereby promoting economic independence.
- d. **Combat Malnutrition:** Raise the per capita availability of meat to combat malnutrition and address protein deficiency in the state's population, thereby improving public health.
- e. **Skill Development:** Offer comprehensive scope for training and capacity-building to entrepreneurs, enhancing their skills and knowledge in goat production while fostering entrepreneurship.
- f. **Livelihood Diversification:** Encourage entrepreneurs to adopt goat farming as a viable livelihood option, generating employment opportunities, additional income, and contributing to economic development.
- g. **Women Empowerment:** The Meghalaya Goat Farming Development Scheme will empower women in rural areas by actively involving them in goat rearing activities. The scheme will provide training and financial assistance to women to help them start or expand their Goatery businesses.

4 Snapshot of the scheme

<p>The Meghalaya Poultry Farming Scheme</p>	<p>50% financial aid on the project cost to the entrepreneurs, involved in the animal husbandry sector, from the Government of Meghalaya and additional support such as trainings, capacity building programs and market linkage programs.</p>
<p>Who can apply?</p>	<ol style="list-style-type: none"> 1. Individual entrepreneurs from Meghalaya 2. Any registered entities from Meghalaya such as tour operators/travel agents/tourist transport

	<p>operators registered as well as recognized with Department of Tourism, Government of Meghalaya</p> <p>3. Any unregistered entities such as SHGs, Village Organizations, traditional institutions involved with tourism sector</p> <p>Applications shall not be ordinarily considered for the following</p> <ol style="list-style-type: none"> 1. Following individuals (currently employed as full-fledged or contractual, or retired and drawing pension) and their Immediate family members which includes spouse, parents, and children up to the age of 30 <ol style="list-style-type: none"> a. state and central Government employees b. employees of public sector undertakings, subsidiaries of public sector undertakings and divisions of public sector undertakings etc. c. any individual whose job is concerned with politics such MLAs, MLCs, MPs etc. or seeking to hold a similar position in government d. registered class-1 contractors e. consultants who are currently engaged with state or central government 2. Only one member from a family is eligible for the scheme. 3. Pressure groups and organizations that are primarily political in nature
Nodal department for the CM-ELEVATE	Department of Planning, Government of Meghalaya
Implementing agency	Department of Animal Husbandry & Veterinary
Application procedure	Online application on the CM-ELEVATE Portal

5 Eligibility Conditions and documentation required

5.1 Eligibility conditions

Category	Formation	Primary Criteria	Other Criteria
Individuals from Meghalaya	Individual entrepreneurs	Must provide valid government ID proof with an address such as Aadhar Card, Voter ID, Passport and so on.	a. Should possess land, either self-owned or on lease, verified by the competent authority

Category	Formation	Primary Criteria	Other Criteria
Registered Entities from Meghalaya	Any group/entity registered in Meghalaya such as Cooperatives, Farmer Producer Companies (FPC), Farmer Producer Organization (FPO) and so on.	<p>a. Must provide an Incorporation Certificate or a registration certificate whichever is applicable.</p> <p>b. At least two members should possess a training certificate on the sector applied for from a recognized institution, preferably from a government institute.</p>	<p>b. Should possess a training certificate on the sector applied for from a recognized Institution, preferably from a Government Institute</p> <p>c. Preference for availing loans will be given to entrepreneurs and entities with prior experience of undertaking Goatery.</p> <p>d. The entrepreneur must have access to adequate and quality feed for the goats.</p> <p>e. The entrepreneur must have a vaccination scheme in place for the goats.</p> <p>f. The entrepreneur must have a plan for marketing the goats and their products.</p>
Unregistered Entities from Meghalaya	Traditional institutions, shelf help groups, producer groups and so on.	<p>a. Eligibility certification from competent government authority like BDO/SDO/Department in case of Producer group from DPMS.</p> <p>b. The non-registered entity must have a constitution/bylaws/framework that outline the group's structure, objectives, and procedures.</p>	<p>g. The entrepreneur 's village must be in an area where goat rearing is feasible.</p> <p>h. The distance between the entrepreneur's village and the nearest market must be reasonable.</p> <p>i. The entrepreneur should not be a credit defaulter from any bank.</p>

Applications shall not be ordinarily considered for the following:

1. Following individuals (currently employed as full-fledged or contractual, or retired and drawing pension) and their Immediate family members which includes spouse, parents, and children up to the age of 30
 - a. state and central Government employees
 - b. employees of public sector undertakings, subsidiaries of public sector undertakings and divisions of public sector undertakings etc.

- c. any individual whose job is concerned with politics such MLAs, MLCs, MPs etc. or seeking to hold a similar position in government
 - d. registered class-1 contractors
 - e. consultants who are currently engaged with state or central government
2. Only one member from a family is eligible for the scheme.
 3. Pressure groups and organizations that are primarily political in nature

5.2 Document Requirements

As proof of eligibility, the entrepreneurs are required to provide proof of their eligibility for the scheme by submitting the required documents mentioned below.

Individuals	Registered Entities	Unregistered Entities
<ul style="list-style-type: none"> ▪ A valid government photo identity with an address such as Aadhar Card, Voter ID, Passport and Driver's license ▪ Pan card, if available ▪ A copy of the front page of the savings account passbook, if available 	<ul style="list-style-type: none"> ▪ Incorporation/ Registration Certificate ▪ Valid government photo identity with an address such as Aadhar Card, Voter ID, Passport, Driver's license of the President and the Secretary. ▪ GST certificate, if available ▪ Pan card, if available ▪ Bank account statement for last 6 months, if available 	<ul style="list-style-type: none"> ▪ Valid government photo identity with an address such as Aadhar Card, Voter ID, Passport, Driver's license of the President and the Secretary. ▪ Bank account statement for last 6 months for the President, if available

6 Application process

Entrepreneurs are required to complete the application process and submit all the required documents through the online CM-ELEVATE Program Portal.

7 Evaluation mechanism

7.1 Evaluation Criteria.

1. Experience and Background: Previous experience on goatery farming or related activities and on managing livestock, particularly poultry
2. Land Ownership/Access: Access to suitable land for goatery farming
3. Financial Capability: Financial capacity to invest in goatery farming, including initial setup costs and ongoing operational expenses
4. Farm Infrastructure: Infrastructure or facilities in place or plan to establish for goatery farming (sheds, feed storage, water supply, etc.)
5. Knowledge and Training:
 - a. Have you received any training or have knowledge in poultry farming practices?

- b. Are you open to participating in training programs to enhance your goatery farming skills?
- 6. Market Access:
 - a. Do you have access to a market for selling goatery products (meat, milk, etc.)?
 - b. Are you aware of the demand for goatery products in your locality?
- 2. Community Engagement: Are you willing to collaborate with local communities and adhere to community guidelines regarding goatery farming, if applicable?
- 8. Long-term Vision: What are your long-term goals and vision for your goatery farming venture?
- 9. Government Support: Details of similar government support availed in the past such as name of the scheme, grant or loan, and amount.

7.2 General evaluation process:

7.2.1 Shortlisting of applications:

Applications will be shortlisted based on the verification of all required documents mentioned above.

7.2.2 Evaluation of the shortlisted applications:

A district level committee shall perform the initial screening of the applications based on the authentication of submitted documents and recommend the names to the State level committee. The Screening Committee may also do a physical background verification of the shortlisted applications. A state level committee will do the final evaluation based on the recommendation provided by the district level committee.

7.2.3 Personal interviews:

Personal interviews of the screened entrepreneurs may be conducted by the committee if necessary.

7.3 Determining annual target of the Scheme

The annual target of the Scheme will be annually determined by the Department of Animal Husbandry & Veterinary in coordination with the nodal departments.

7.4 Implementation Agency

1. **Implementing Department:** Department of Animal Husbandry & Veterinary
2. **State Level:** Directorate of A.H & Veterinary

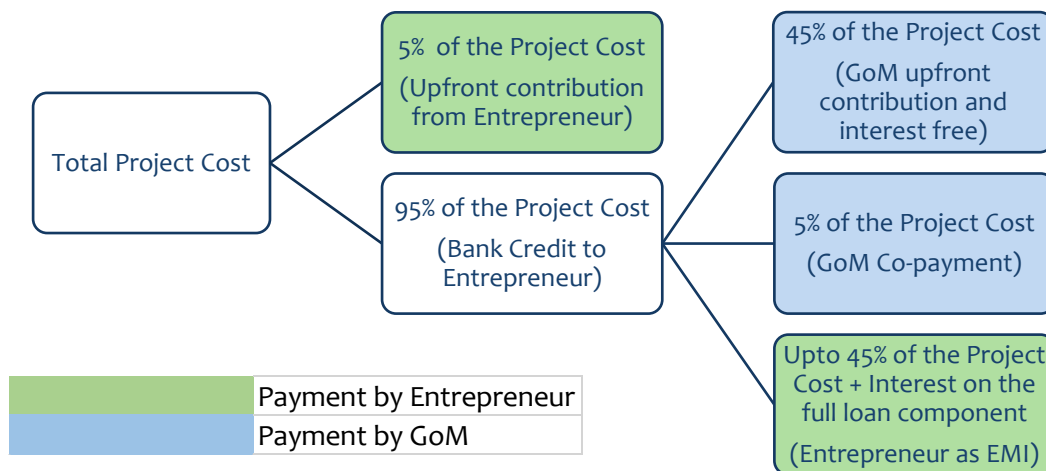
8 Financing Plan

8.1 Financial partners

- a. Meghalaya Rural Bank (MRB)
- b. State Bank of India (SBI)
- c. HDFC Bank
- d. Northeast Small Finance Bank
- e. The Shillong Co-operative Urban Bank Ltd.

8.2 Summary of the financing plan:

The figure below shows the overall summary of the financing of the project.



8.3 Quantum and Nature of Assistance:

1. Margin Money Support:

Total down payment will be 50% of the project cost and the remaining 50% will be on credit through a bank loan.

- a. 5% of the project cost is to be paid by the entrepreneur to the bank
- b. 45% of the project cost will be paid by the Government of Meghalaya to the bank.

2. EMI support:

To reduce the burden of the operational cost on the entrepreneur in the first two years of business, Government of Meghalaya will support the entrepreneur by paying EMI co-payment equivalent to 5% of the project cost.

3. Additional support:

- a. Guidance in application process through implementing agencies
- b. Support in project realization of the business venture under this program
- c. Training and capacity building of the entrepreneurs to successfully run their business ventures under this program

8.4 Credit details

Loan Amount	50% on the total project cost
Loan term	5 years
Moratorium period	12 months
Annual rate of interest	Variable interest rates are applicable for partner banks.

8.5 Cost estimates for the project for setting up of one Breeding Unit (9 does+ 1 buck)

PARTICULARS	AMOUNT (in ₹)
Construction of shed for 10 adult animals & 16 kids **	40,000.00
Cost of 9 does @ Rs 5000/doe	45,000.00
Cost of 1 buck @ Rs 5000/buck	5,000.00
Insurance cost @ 5% per year	2,500.00
Miscellaneous cost (feed, transportation, medicines, so on)	7,000.00
Contingency costs	500.00
TOTAL UNIT COST :	1,00,000.00

** In this project, it is envisaged that simple semi-covered pens constructed of locally available materials like rough timber having a CGI sheet as roofing and concrete floor will be constructed. Several pens can be arranged in a row as required.

8.6 Illustration to understand the payment terms

Total project cost	₹ 1,00,000	
Total Downpayment/upfront	50%	₹ 50,000
Applicant's upfront contribution	5%	₹ 5,000
Govt Upfront contribution	45%	₹ 45,000
Bank interest	10.9%	
Loan Term years	5	
EMI support from GoM	5%	₹ 5,000

** Annual interest rate may differ at the time of sanction of the loan and prevailing rate of the bank will be applicable.

EMI payment

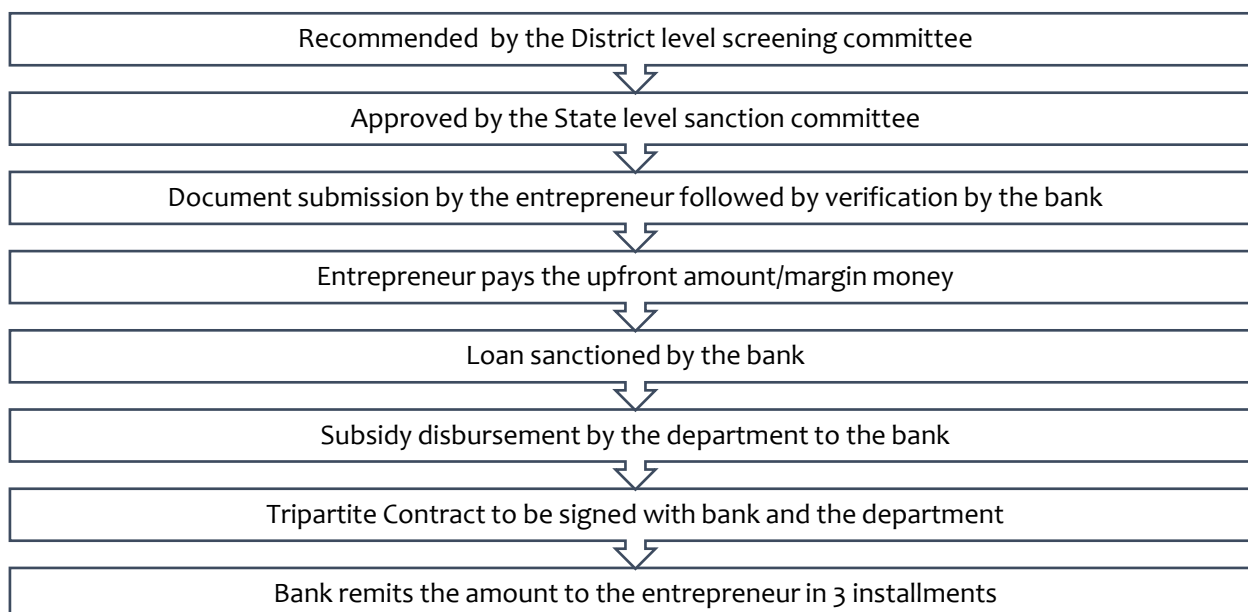
	1-12 months (₹)	13-24 months (₹)	25-60 months (₹)
Entrepreneur's Contribution	0	1,021	1,438

GoM Contribution	0	417	0
Total	0	1,438	1,438

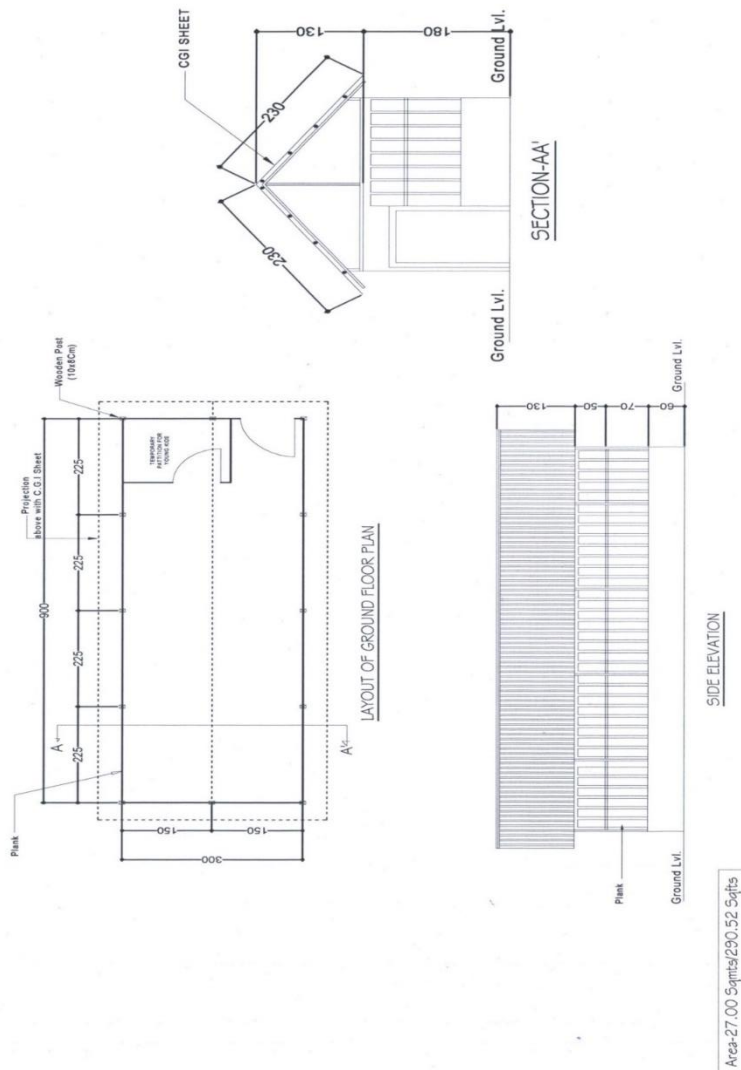
8.7 Financial Aid Disbursement

- Down-payment support from the Government of Meghalaya will be transferred to the bank in favour of the entrepreneur within 15 days of receipt of request from the bank.
- If entrepreneurs fail to produce the relevant documents and deposit the required margin money within the defined period of time of announcement of the results, the allotment will be automatically cancelled and passed on to the Entrepreneurs in the waiting list.

8.8 Steps to Access Financial Assistance



9 Suggestive drawing and layout plan of goat shed



10 Role of The Animal Husbandry & Veterinary Department

The department is responsible for making sure that the scheme is implemented effectively and that entrepreneurs are successful. As part of this effort, they need to do the following:

- a. The department will provide technical support to entrepreneurs on goat rearing practices, such as feeding, breeding, and disease prevention.
- a. The department shall facilitate the supply or guide the entrepreneurs of quality kids and breeding stock to entrepreneurs to improve the quality of their goats.
- b. The department to organize training programs for entrepreneurs on goat farming to help them improve their skills and knowledge.
- c. The department will monitor the Goatery sector to identify and address any problems that may arise.

11 Economic Analysis

Number of goats: 10(9does+1 buck)
Birthing rate: each female goat giving birth to 2 kids on average
Black Bengal variety of the goat is suggested
The average selling price of a goat is Rs 10,000.
The farmer sells some goats each year to butchers.
The farmer also sells goat milk locally.

	Year 0		Year 1		Year 2	
Particulars	Details	Qty	Details	Qty	Details	Qty
Initial number of animals		11	18 Female + 11 Male	29	27Female +2 Male	29
Assuming 2 kids per female goat	9 female goats * 2 kids/female goat	18	9Female +9 Male	18	9Female+9Male	18
Total goats at the end of Y1/Y2/Y3	11 (initial) + 18 (new kids)	29	27Female +20 Male	47	36Female +11Male	47
No of Goats sold in Y1/Y2/Y3				18		14
Remaining				29		33
Revenue			10000*18	₹ 1,80,000	10000*14	₹ 1,80,000
Expenditure						₹ 25,000
EMI				₹ 2,042		₹ 2,042
Net Profit				₹ 1,77,958		₹ 1,52,958
Profit Yo+Y1+Y2	₹ 3,30,916					

11.1 Indicators

Economic Impact: Evaluating the economic impact of the program on the local and state economy is crucial. This can include job creation, increased economic activity in the livestock sector, and improved food security due to increased meat production.

Social Impact: In addition to economic factors, the program should also assess its social impact, such as the empowerment of farmers, improved livelihoods, and the potential reduction in malnutrition among entrepreneur households.

11.2 Cost-Benefit Analysis

- **Costs:** This encompasses expenses related to training, financial aid disbursement, program administration, and other operational costs.

- **Benefits:** The benefits encompass increased income generated by participating entrepreneurs, contributions to local and state economies through meat production, and potential reductions in malnutrition.

11.3 Economic Impact

Assessing the economic impact of the program on the local and state economy is crucial. This can include job creation, increased economic activity in the goater sector, and improved food security due to increased milk and meat production.

11.4 Social Impact

In addition to economic factors, the program should evaluate its social impact, including the empowerment of poultry entrepreneurs, improved livelihoods, and the potential reduction in malnutrition among participating households.

11.5 Suggestions for maximizing profit in Poultry

- Improve Reproductive Performance:** Enhance the reproductive performance of female goats by providing them with proper nutrition and a clean environment.
- Selective Breeding:** Select healthy and fertile male and female goats for breeding to increase the number of offspring per litter.
- Optimize Mating Timing:** Ensure mating occurs at the right time by tracking the estrus cycle of female goats.
- Manage Ovulation and Fertilization:** Provide the goats with the appropriate nutrients to optimize ovulation and fertilization rates.
- Reduce Mortality:** Minimize embryonic and fetal mortality by maintaining a clean and healthy living environment for the goats.
- Health Monitoring:** Regularly monitor the health status of the goat herd through vaccinations and deworming, ensuring a disease-free and productive herd.

12 Role of The Animal Husbandry & Veterinary Department

The department is responsible for making sure that the scheme is implemented effectively and that entrepreneurs are successful. As part of this effort, they need to do the following:

- The department will provide technical support to entrepreneurs on goat rearing practices, such as feeding, breeding, and disease prevention.
- The department shall facilitate the supply or guide the entrepreneurs of quality kids and breeding stock to entrepreneurs to improve the quality of their goats.
- The department to organize training programs for entrepreneurs on goat farming to help them improve their skills and knowledge.
- The department will monitor the Goater sector to identify and address any problems that may arise.

13 Terms and Conditions

- A triparted contract shall be signed at the time of sanctioning of the loan by each entrepreneur with the department and bank responsible for Program implementation.
- Must attend any training programs whenever provided by the government.

- c. Government of Meghalaya has the right to terminate the contract with entrepreneur if he/she is found not to abide by the terms and conditions of the contract and is found to be engaged in fraudulent /illegal/criminal activities.

14 Annexures

14.1 Annexure 1 - Application form (Individual)

S.N.	Questions	Answers								
1.	Name									
2.	Mobile Number									
3.	Age (attach birth certificate, and so on)									
4.	Gender									
5.	Address	PIN:								
6.	Current occupation	<input type="checkbox"/> Farmer <input type="checkbox"/> Govt./Private job <input type="checkbox"/> Not Working								
7.	Sector applied for	<input type="checkbox"/> Poultry <input type="checkbox"/> Poultry <input type="checkbox"/> Goatery								
8.	Land availability (enclose land availability certificate as per given format)	<input type="checkbox"/> Self-owned <input type="checkbox"/> On lease <input type="checkbox"/> Others								
9.	How many years of experience do you have as a poultry/ poultry/ goat farmer?									
10.	Do you have Training Certificate issued from Government Institution or others (attach a copy)	Government <input type="checkbox"/> Yes <input type="checkbox"/> No Other institutes <input type="checkbox"/> Yes <input type="checkbox"/> No								
11.	Nearby market to market your product	<table border="1"> <thead> <tr> <th>Name of the Market</th> <th>Location</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> </tr> <tr> <td></td> <td></td> </tr> <tr> <td></td> <td></td> </tr> </tbody> </table>	Name of the Market	Location						
Name of the Market	Location									

12.	Pan Card	Please attach
13.	Any of the following officially valid documents (OVDs)	<input type="checkbox"/> Voter ID <input type="checkbox"/> Aadhar <input type="checkbox"/> Passport <input type="checkbox"/> Driving License
14.	Latest Bank statement for minimum 6 months	Attach
15.	Preferred Bank	a. Meghalaya Rural Bank (MRB) b. State Bank of India (SBI) c. HDFC Bank d. Northeast Small Finance Bank e. The Shillong Co-operative Urban Bank Ltd.

14.2 Annexure 2 - Application form (Registered Entity)

S.N.	Questions	Answers
1)	Entity (Check one)	<input type="checkbox"/> Cooperative Society <input type="checkbox"/> FPC <input type="checkbox"/> FPO <input type="checkbox"/> Any other
2)	Name of the organization	
3)	Address	PIN:
4)	Name of President/ Secretary/ authorized representative of organization	
5)	Mobile Number	
6)	How many members are there in your organization?	
7)	How many members interested to avail the Program?	
8)	Sector applied for	<input type="checkbox"/> Poultry <input type="checkbox"/> Poultry <input type="checkbox"/> Goatery
9)	Land availability (enclose land availability certificate as per given format)	<input type="checkbox"/> Self-owned <input type="checkbox"/> On lease <input type="checkbox"/> Others
10)	How many years of experience do you have in poultry/ poultry/ goat farming?	

11)	Do you have members having Training Certificate issued from Government Institution or others (attach a copy)	Government <input type="checkbox"/> Yes <input type="checkbox"/> No Other institutes <input type="checkbox"/> Yes <input type="checkbox"/> No How many members: _____									
12)	Nearby markets to your products	<table border="1"> <thead> <tr> <th data-bbox="587 421 1050 488">Name of the Market</th> <th data-bbox="1050 421 1441 488">Location</th> </tr> </thead> <tbody> <tr> <td data-bbox="587 488 1050 555"> </td> <td data-bbox="1050 488 1441 555"> </td> </tr> <tr> <td data-bbox="587 555 1050 622"> </td> <td data-bbox="1050 555 1441 622"> </td> </tr> <tr> <td data-bbox="587 622 1050 680"> </td> <td data-bbox="1050 622 1441 680"> </td> </tr> </tbody> </table>		Name of the Market	Location						
Name of the Market	Location										
13)	If you have taken any loan, are you a defaulter?	<input type="checkbox"/> Yes <input type="checkbox"/> No									
14)	Pan card	Attach									
15)	Latest Bank statement of the Organization for minimum 6 months	Attach									
16)	Please submit whichever is applicable	<input type="checkbox"/> Incorporation Certificate for cooperatives <input type="checkbox"/> Registration Certificate for companies									
17)	Preferred Bank	a. Meghalaya Rural Bank (MRB) b. State Bank of India (SBI) c. HDFC Bank d. Northeast Small Finance Bank e. The Shillong Co-operative Urban Bank Ltd.									

11.	How many years of experience do you have in poultry/ poultry/ goat farming?									
12.	Do you have members having Training Certificate issued from Government Institution or others (attach a copy)	Government <input type="checkbox"/> Yes <input type="checkbox"/> No Other institutes <input type="checkbox"/> Yes <input type="checkbox"/> No How many members: _____								
13.	Nearby markets to your products	<table border="1"> <thead> <tr> <th>Name of the Market</th> <th>Location</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> </tr> <tr> <td></td> <td></td> </tr> <tr> <td></td> <td></td> </tr> </tbody> </table>	Name of the Market	Location						
		Name of the Market	Location							
14.	If you have taken any loan, are you a defaulter?	<input type="checkbox"/> Yes <input type="checkbox"/> No								
15.	Pan card of the President of the entity, if available	Attach								
16.	Latest Bank statement of the President for minimum 6 months	Attach								
17.	Preferred Bank	<ul style="list-style-type: none"> a. Meghalaya Rural Bank (MRB) b. State Bank of India (SBI) c. HDFC Bank d. Northeast Small Finance Bank e. The Shillong Co-operative Urban Bank Ltd. 								