



CM - ELEVATE



Government of Meghalaya

2023

Meghalaya Common facility Centre Scheme



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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

About 80% of the State's population resides in rural areas. Rural economy has the potential to become one of the key drivers for economic growth of the State. In order to meet the ever-changing needs and aspirations of the rural communities, there is a need for availability of improved village-level infrastructure and facilities.

The Meghalaya Common Facility Centre Scheme is an initiative of the Government of Meghalaya for creating common multi-purpose infrastructures to cater to the socio-economic needs of the village. With a significant portion of the State's population residing in rural areas, focused interventions to promote socio-economic growth of the village communities is essential. To encourage the growth of rural industries and promote village-level entrepreneurship, Common Facility Centres (CFC) would be established to foster economic empowerment in the rural areas. The CFCs would be a standard, weather-proof infrastructure providing commonly needed facilities at one place, leading to reduction in operational costs and investment for the rural communities and enterprises.

By taking into consideration the common objectives of the village, the CFCs can be designed to house the much-needed facilities as per local requirements, all at one place. The CFCs can also facilitate in promotion of rural entrepreneurship and enterprises, thereby providing livelihood opportunities and a boost to the rural economy.

The central feature of this program is its financial assistance component, where eligible entrepreneurs can secure up to 75% of their project cost while the remaining 25% can be obtained through bank loans. This financial support serves as a vital catalyst for village-based organisations to build rural infrastructure.

With respect to the above, the government is launching the "Common Facility Centre (CFC) Scheme", as part of the Chief Minister's ELEVATE program, to provide subsidy-based assistance to the selected entrepreneurs to establish Common Facility Centres in their villages. This scheme will be implemented by the Meghalaya Basin Management Authority (MBMA).

3 Objectives of the Meghalaya Common Facility Center Scheme:

The objective of the ELEVATE – Meghalaya Common Facility Center Scheme is as follows:

1. **Build community space:** To create shared infrastructure for community gatherings, meetings, trainings, festivals and other such social gatherings.

2. **Enhance livelihood potential:** The CFC can further be utilised as a space for carrying out livelihood activities. Local artisans and craftsmen can utilise the space to practice their trade.
3. **Facilitate post-harvest management:** The space can be utilised for sorting, grading and packaging of the agriculture produce. A weatherproof infrastructure will reduce post-harvest losses and avoid distress sales.

4 Snapshot of the scheme

The Meghalaya Common Facility Centre Scheme	Financial aid for construction of Common Facility Centre (CFC) at villages, with the option to select one amongst the 3 sizes.
Who can apply?	<ol style="list-style-type: none"> 1. Individuals from Meghalaya 2. Any farmer's association/group/entity registered in Meghalaya such as Cooperatives, Farmer Producer Companies (FPC), Farmer Producer Organisation (FPO) etc. 3. Any unregistered entity such as village organizations, self-help groups, producer groups and any other traditional institutions etc. based in Meghalaya can apply <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. Pressure groups and organizations that are primarily political in nature.
Nodal department for the CM-ELEVATE	Planning, Investment Promotion & Sustainable Development Department
Implementing agency	Meghalaya Basin Management Agency
Application procedure	Online application on the CM-ELEVATE Portal

5 Eligibility Conditions and documentation required

5.1 Eligibility conditions

As the scheme is aimed at setting up CFCs at village level, only village-based institutions/organizations are eligible for applying for the same. These include Dorbar Shnongs, Integrated Village Cooperative Societies, Village Organizations, Self-Help Groups, Farmer Producer Organizations, and other such community-based organization/society.

The eligibility criteria are designed to ensure that the selected entrepreneurs are residents of Meghalaya, have secured appropriate land arrangements, and demonstrate commitment for the socio-economic wellbeing of the village. All entrepreneurs should meet the following conditions:

- 1) **Residency requirement:** Entrepreneurs must be residents of the state of Meghalaya. Valid identification documents demonstrating residency will be required as part of the application such as registration certificate or address proof of the organization/society.
- 2) **Land availability for construction:** The application must include proof of land ownership or a valid lease agreement or self-declaration for the proposed CFC establishment. If the land is owned, documentation demonstrating ownership will need to be provided.
- 3) **Employment requirement:** The entrepreneurs must commit to employing locals (if any employment generation activity is being undertaken). This criterion aims to promote job creation and contribute to local employment opportunities.

5.2 Eligibility Criteria for Individuals

- a. Must be permanent residents of Meghalaya
- b. Must be above 18 years of age and below 58 years of age
- c. Must be based in the village for which the scheme is being availed
- d. Must have an active bank account and submit the bank statement of the last 6 months
- e. Must have been in operation for at least two years
- f. Should possess land, either self-owned or on lease, and so on., duly verified by the competent authority

5.3 Eligibility criteria for the Registered community-based entities

- g. Must provide an Incorporation Certificate or a registration certificate, whichever is applicable
- h. Must be based in the village for which the program is being availed
- i. Must have an active bank account and submit the bank statement of the last 6 months.
- j. Must have been in operation for at least two years
- k. Should possess land, either self-owned or on lease, and so on., duly verified by the competent authority

5.4 Eligibility criteria for the non-registered entities

Non-registered groups include Self-help groups (SHGs), Community-based organizations (CBOs), Producer groups and other such community-based organisations.

- a. The non-registered entity must have a framework that outline the group's structure, objectives, and procedures.
- b. The non-registered entity must have at least 10 members.

- c. Must have an active bank account and submit the bank statement of the last 6 months.
- d. Must be based in the village for which the program is being availed
- e. Must have been in operation for at least two years
- f. Should possess land, either self-owned or on lease, and so on., duly verified by the competent authority

Note: In absence of any valid document, certificate, or other requisite documents, a duly attested certificate from the Block Development Officer (BDO) can be submitted and the same may be considered as proof.

6 Application process

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

6.1 Submission 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	Un-registered entities
<ul style="list-style-type: none"> ▪ Valid government photo Identity with an address such as Aadhar Card, Voter ID, Passport, Driving License. ▪ Pan Card, if available ▪ Bank Statement for last 6 months, 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, Driving 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, Driving License. of the President and the Secretary. ▪ Pan card, of president & secretary of the organization if available ▪ Bank account statement for last 6 months, if available

7 Evaluation mechanism

7.1 Primary Criteria of Evaluation

Applications will be evaluated based on the following criteria:

- a. Intended use of the CFC
- b. Type of livelihood generating activities envisaged
- c. Scale of livelihood generating activities
- d. Availability of similar infrastructure

7.2 Shortlisting of applications:

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

7.3 Evaluation Committee:

A “**State Level Evaluation Committee**” will be constituted to evaluate the applications. The committee will be headed by the CEO/ED of MBMA and will have the banking partners as its members.

Membership of the committee to be notified by MBMA from time to time.

7.4 Personal interviews:

Personal interviews of the screened entrepreneurs may be conducted by the committee to ascertain the suitability of the entrepreneur for the scheme.

7.5 Physical inspection of proposed land

Shortlisted entrepreneurs will undergo an inspection of the land and relevant documents submitted with the proposal.

- This inspection is to verify the ownership or validity of the lease agreement for the proposed establishment
- It will also assess the suitability and compliance of the land with the project requirements.

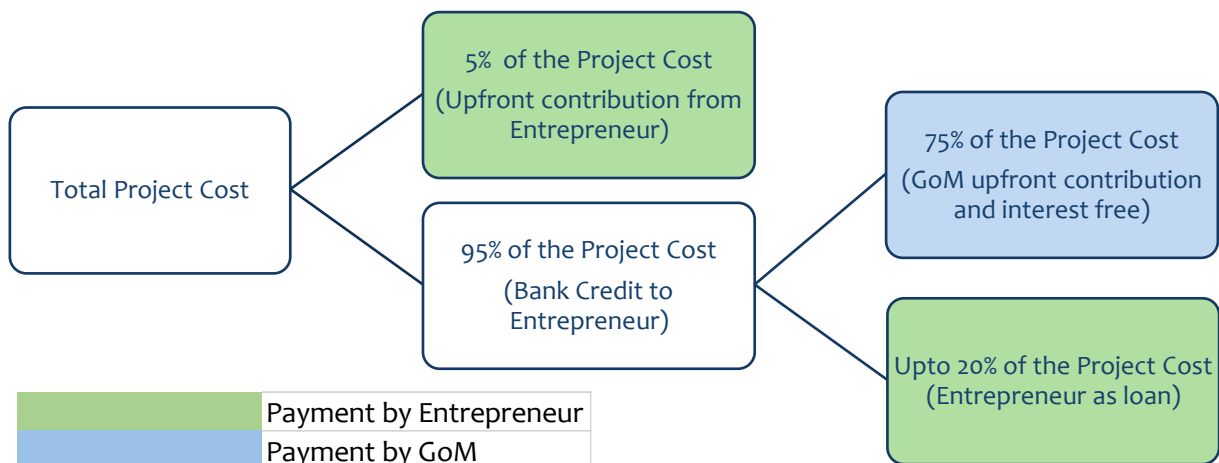
8 Financing Plan

8.1 Financial partners

- State Bank of India (SBI)
- Northeast Small Finance Bank
- The Meghalaya Cooperative Apex Bank

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 80% of the project cost and the remaining 20% 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. 75% of the project cost will be paid by the Government of Meghalaya to the bank.
2. 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

Model	Small	Medium	Large
Total Project Cost	₹ 14,75,180.00	₹ 26,15,300.00	₹ 40,22,000.00
Loan Amount	₹ 2,95,036.00	₹ 5,23,060.00	₹ 8,04,400.00
Loan term	7 years	7 years	7 years
Moratorium period	12 months	12 months	12 months

8.5 Quantum and Nature of Assistance:

1) **Margin money/Down payment Support:**

Total down payment will be 80% of the total cost of the CFC and the remaining 20% will be on credit through a bank loan.

- 1) 5% of the total cost of the CFC is to be paid by the entrepreneur to the bank
- 2) 75% of the total cost of the CFC will be paid by the Government of Meghalaya to the bank.

2) **Additional support:**

- 1) The selected entrepreneurs may also be eligible for solar powered energy solution under the CM Solar mission.
- 2) The branding of the CFC will be borne by the government.
- 3) Training and equipment grant loan as per proposal may be provided

3) **Maximum support to be provided from the government:**

Maximum support from the government will be 75% of the total cost of the CFC.

8.6 Illustration to understand the payment terms

Let's consider an example of a small CFC to understand the various financial components of setting-up a CFC.

Components	Small	Medium	Large
Total cost of the CFC	₹14,75,180.00	₹26,15,300.00	₹40,22,000.00
Down payment by Entrepreneur (5%)	73,759.00	1,30,765.00	2,01,100.00

Components	Small	Medium	Large
Down payment by GoM (75%)	11,06,385.00	19,61,475.00	30,16,500.00
Loan Amount (20%)	2,95,036.00	5,23,060.00	8,04,400.00
Annual Interest Rate	9%	9%	9%
Term of Loan	7 years	7 years	7 years
Total Monthly EMI	₹ 5,817	₹ 10,313.00	₹ 15,860

Disclaimer:

- Any expenditure over and above the total cost of the CFC (small, medium and large) as specified in the document, is to be borne by the entrepreneur.
- Annual interest rate may differ at the time of sanction of the loan and prevailing rate of the bank will be applicable.

8.7 Financial Aid Disbursement

- 1) Down-payment support from the GoM will be transferred to the bank within 15 days of receipt of request from the bank.
- 4) If any entrepreneur fails to pay the documents and down payment within the specified time after the announcement of the results, the CFC will be allotted to the next entrepreneur in the waiting list.

8.8 Economics of operating a CFC

#	Model	Size (sq feet)	Rent/day	No of days rented	Gross income	Total annual EMI	Maintenance expenses	Income
1	Small	1,000	1,500	100	1,50,000	69,804	12,000	80,196
2	Medium	2,000	3,000	100	3,00,000	1,23,756	12,000	1,76,244
3	Large	3,000	4,500	100	4,50,000	1,90,320	12,000	2,59,680

9 Estimates and designs of CFCs

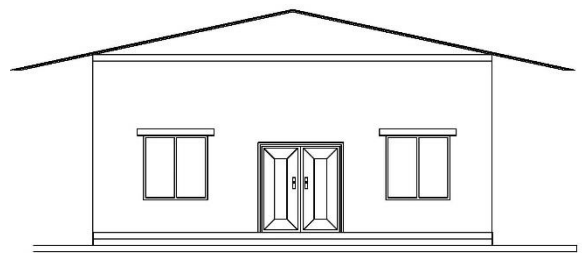
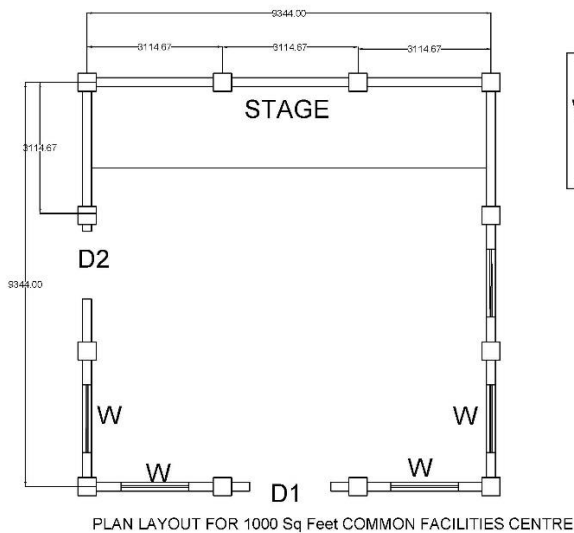
9.1 Abstract of estimate for the construction of community halls

(Based on the (i) MPWD-S/R- 2021-2022 buildings)

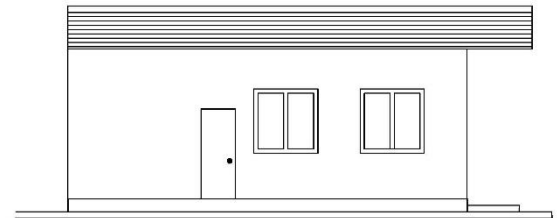
	1000 sq feet	2000 sq feet	3000 sq feet
CONSTRUCTION OF COMMUNITY HALL	₹ 13,41,716	₹ 25,41,760	₹ 37,37,213

	1000 sq feet	2000 sq feet	3000 sq feet
CONSTRUCTION OF TOILET BLOCK	₹ 1,90,310	₹ 1,90,310	₹ 5,47,132
SUB TOTAL =	₹ 15,32,026	₹ 27,32,070	₹ 42,84,345
Add 7.5 % for Water Supply and Sanitation on C	₹ 1,14,902	₹ 2,04,905	₹ 3,21,326
Add 8.5 % for Electrification on C	₹ 1,30,222	₹ 2,32,226	₹ 3,64,169
Septic tank and soak pit with brick walling (20 users)	₹ 91,081	₹ 1,38,315	₹ 1,38,315
Water storage tank (2000 Liters) @ ₹ 10.00/ Liter	₹ 20,000	₹ 40,000	₹ 40,000
TOTAL (C+D+E+F+G) =	₹ 18,88,231	₹ 33,47,516	₹ 51,48,156
Less for Multiplication factor @ 28% ON H	₹ 14,75,180	₹ 26,15,247	₹ 40,21,997
Total cost	₹ 14,75,180	₹ 26,15,300	₹ 40,22,000

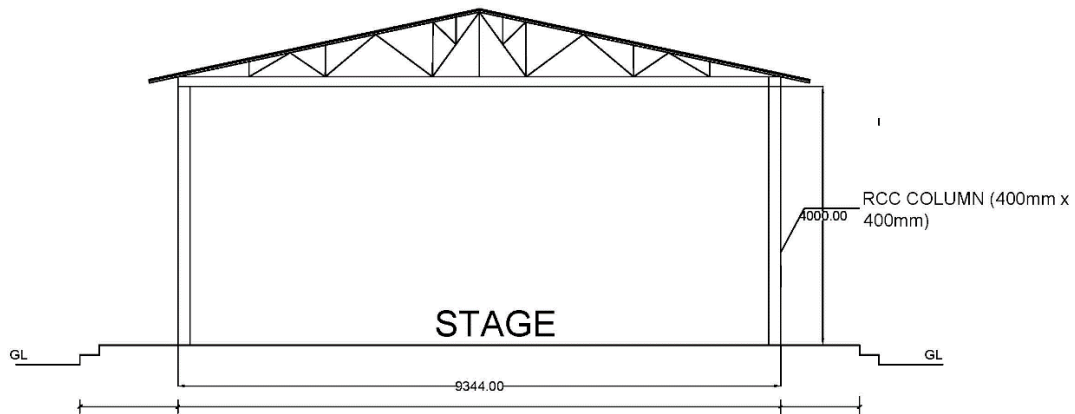
9.2 Design for 1000 sq feet



FRONT ELEVATION

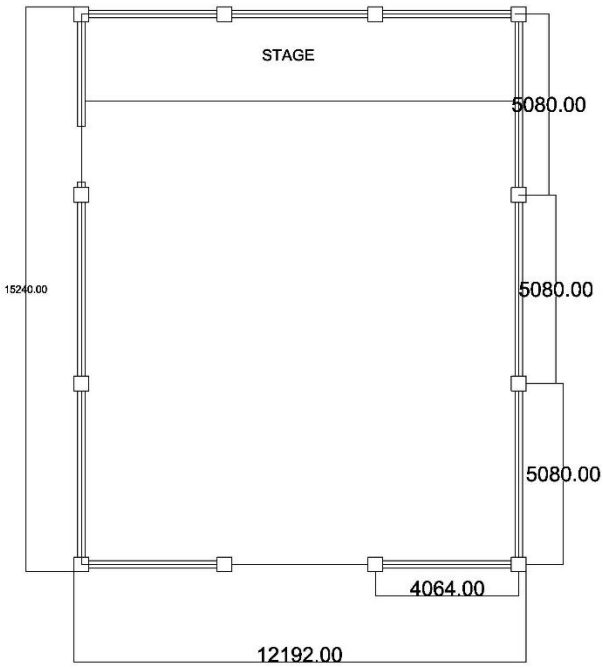


SIDE ELEVATION

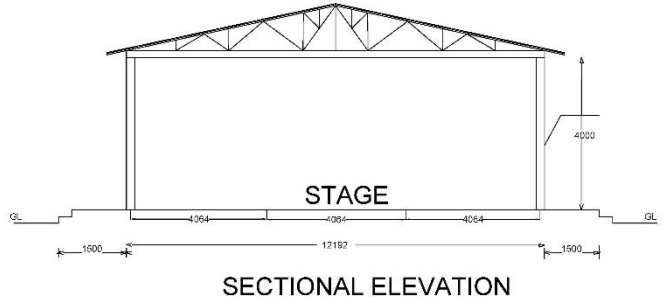


SECTIONAL ELEVATION

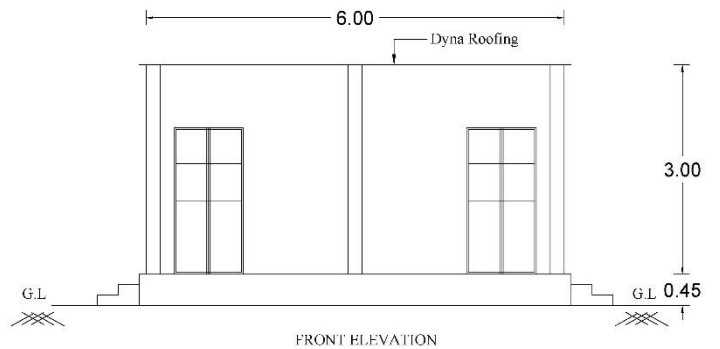
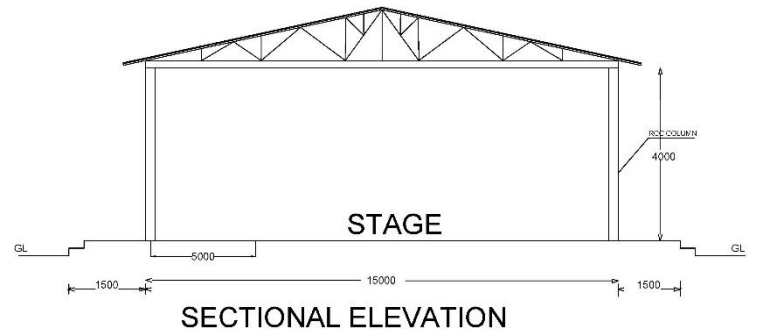
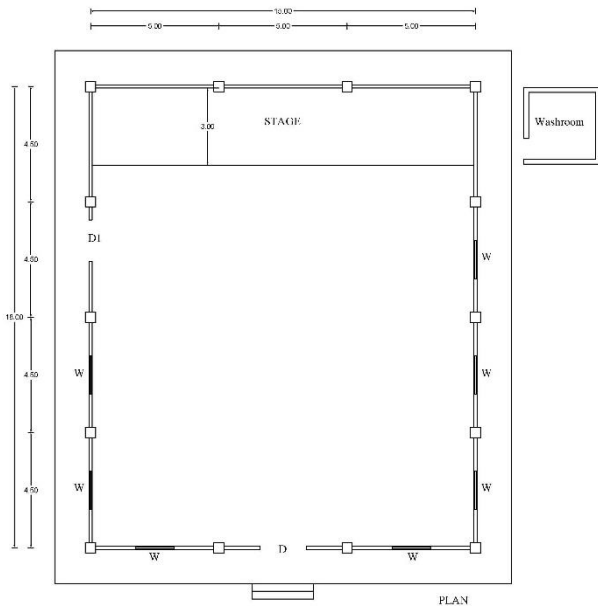
9.3 Design for 2000 sq feet



PLAN LAYOUT FOR 2000 Sq Feet (50' x 40') COMMON FACILITIES



9.4 Design for 3000 sq feet



10 Support to be provided by MBMA

To ensure that the scheme is implemented effectively MBMA will provide the necessary support as defined below.

- a. Technical support to applicants in carrying out the planned enterprises (if any), like weaving, pickle making, sericulture, handicrafts etc.
- b. Facilitate convergence with other departments and schemes from time to time for the benefit of the CFC.

11 Terms and Conditions

- 1) **Contract:** Entrepreneur must sign after agreeing to the terms and conditions defined in the triparted contract to be signed at the time of sanctioning of the loan.
- 2) **Intended use:** The CFC should be used as a communal space for the benefit of the local community and not as a private property of any individual.
- 5) **Reporting:** The entrepreneur must submit details of the activities undertaken at the CFC on a periodic basis as conveyed by MBMA.
- 6) **Usage of Government Funds:** To ensure compliance with the intended use of the funds and to encourage proper allocation, the beneficiary must ensure that the funds provided by the Government cannot be utilized for operational purposes or working capital. Funds are specifically allocated for the establishment of the Common Facility Centre. **It is important to note that the funds cannot be used for the purchase of land.**
- 7) **Usage of Facilities:** In the future if the Government of Meghalaya needs space to promote or conduct events of public significance, the beneficiaries should prioritize allowing the usage of the facilities for these events as a priority with applicable rates.
- 8) **Breach of Clauses:** If any breach is found in the utilization of funds, such as the misuse of Government funds for operational purposes or other diversions of stated funds, a 16% annual interest charge will be levied on the entrepreneur and may include legal action.
- 9) **Transfer of Ownership:** The selected beneficiaries cannot transfer the CFC ownership to any person or organization within the contract term of fifteen years without being issued a 'No Objection Certificate (NOC)' or release letter jointly signed by the CEO/ED MBMA and the financing bank.
- 10) **Termination:** Government of Meghalaya has the right to terminate the contract with the entrepreneur following which 16% annual interest charge will be levied and may also include legal action on them, if found not to abide by the terms and conditions mentioned below.
 - a. The entrepreneur violates or fail to match the conditions of the Triparted contract.
 - b. The entrepreneur is found to be engaged in fraudulent /illegal/criminal activities and misuse of the CFC other than those permissible by law.

12 Annexure 1: Format for self-attested statement on land availability

Declaration

This is to certify that _____ (name of the organization / society), with registered address _____ (full address with pin code) is applying for the scheme for establishment of Common Facility Centre (CFC) under Meghalaya Basin Management Agency, Government of Meghalaya.

In this regard, it is hereby declared that the organization / society has the minimum area of land (at least 1000 sq.m) required for construction of the CFC. Details of the available land is given below:

Approximate area of land-

Location-

It is understood that if the information provided above is found to be misleading or incorrect, the organization/society is liable to be dismissed from the selection process or the contract would be terminated during the project, if selected to do so.

(Name of the President / Secretary)

(Name of the organization / society)

Dated:

13 Annexure 2: Application form for Individuals

#	Questions	Answers
1.	Which type of CFC are you applying for	1) 1,000 sq. ft. 2) 2,000 sq. ft. 3) 3,000 sq. ft.
2.	Name	
3.	Age	
4.	Gender	
5.	Email ID	
6.	Mobile Number	
7.	Address	
8.	District	
9.	Rural Block/Town	
10.	Village/Ward	
11.	Pin Code	
12.	Current Occupation	1. Govt Employee 2. Privately Employed



#	Questions	Answers
		<ol style="list-style-type: none">3. Part time employed4. Business owner5. Farmer6. Unemployed
13.	Is there a CFC in your village?	
14.	Are there any CFC in the neighbouring villages?	
15.	What is/ are the major income generating activities in the village (agriculture/handicraft/pottery/pickle making/ and other such activities)? (Mention top 5 activities)	<ol style="list-style-type: none">1.2.3.4.5.
16.	What is/are the intended use/uses of the CFC? <i>List all the intended uses.</i>	<ol style="list-style-type: none">1.2.3.4.5.
17.	Do you require any additional support for the intended usage of the CFC (machines / infrastructure / furniture etc.)? If yes, please specify.	
18.	How do you plan to raise money for payment of EMIs and community contribution?	<ol style="list-style-type: none">1. Payment of EMI:2. Community contribution:
19.	Do you plan to rent the facility for revenue generation? If yes, how much will you charge as rental fee? Indicate fee per day / week / month etc.	
20.	How would the CFC benefit the village and the villagers?	
21.	What are some of the villages near your village and how far are they from your village in kms? List 5	<ol style="list-style-type: none">1.2.



#	Questions	Answers
		3. 4. 5.
22.	Would the CFC benefit additional villages and villagers?	
23.	Any of the following officially valid documents (OVDs)	1. Voter ID 2. Aadhar 3. Passport 4. Driving License
24.	Pan Card copy, if available	Optional
25.	Do you have a bank account	<input type="checkbox"/> Yes <input type="checkbox"/> No
26.	If Yes, Latest bank statement (1 year)	Optional
27.	GST returns for the last two years, if available	Optional
28.	IT returns of the last two years, if available	Optional

14 Annexure 3: Application form for Registered Entities

#	Questions	Answers
1.	Which type of CFC are you applying for	1) 1,000 sq. ft. 2) 2,000 sq. ft. 3) 3,000 sq. ft.
2.	Entity	<input type="checkbox"/> Agriculture Cooperative Society <input type="checkbox"/> FPC <input type="checkbox"/> FPO <input type="checkbox"/> Other
3.	Name of the organization	
4.	District	
5.	Rural Block/Town	
6.	Village/Ward	
7.	Name of President/ Secretary/ authorized representative of organization	
8.	Mobile Number	
9.	Address with PIN code	
10.	How many members are there in your organization?	
11.	How many members interested to avail the Program? *	
12.	Is there a CFC in your village?	
13.	Are there any CFC in the neighbouring villages?	



#	Questions	Answers
14.	What is/ are the major income generating activities in the village (agriculture/handicraft/pottery/pickle making/ and other such activities)? (Mention top 5 activities)	1. 2. 3. 4. 5.
15.	What is/are the intended use/uses of the CFC? <i>List all the intended uses.</i>	1. 2. 3. 4. 5.
16.	Do you require any additional support for the intended usage of the CFC (machines / infrastructure / furniture etc.)? If yes, please specify.	
17.	How do you plan to raise money for payment of EMIs and community contribution?	2. Payment of EMI: 2. Community contribution:
18.	Do you plan to rent the facility for revenue generation? If yes, how much will you charge as rental fee? Indicate fee per day / week / month etc.	
19.	How would the CFC benefit the village and the villagers?	
20.	What are some of the villages near your village and how far are they from your village in kms? List 5	1. 2. 3. 4. 5.
21.	Would the CFC benefit additional villages and villagers?	
22.	Any of the following officially valid documents (OVDs) of the President/secretary	1. Voter ID



#	Questions	Answers
		2. Aadhar 3. Passport 4. Driving License
23.	Pan Card copy, if available	Optional
24.	Does the organization have a bank account	[] Yes [] No
25.	If Yes, Latest bank statement (1 year)	Optional
26.	GST returns for the last two years, if available	Optional
27.	IT returns of the last two years, if available	Optional

15 Annexure 4: Application form for Non-Registered Entities

#	Questions	Answers
1.	Which type of CFC are you applying for	1) 1,000 sq. ft. 2) 2,000 sq. ft. 3) 3,000 sq. ft.
2.	Entity	<input type="checkbox"/> Self Help Group <input type="checkbox"/> Community Based Organization <input type="checkbox"/> Other
3.	Name of the organization	
4.	District	
5.	Rural Block/Town	
6.	Village/Ward	
7.	Name of President/ Secretary/ authorized representative of organization	
8.	Mobile Number	
9.	Address with PIN code	
10.	How many members are there in your organization?	
11.	How many members interested to avail the Program? *	
12.	Is there a CFC in your village?	
13.	Are there any CFC in the neighbouring villages?	
14.	What is/ are the major income generating activities in the village (agriculture/handicraft/pottery/pickle making/ and other such activities)?	1. 2. 3.



#	Questions	Answers
	(Mention top 5 activities)	4. 5.
15.	What is/are the intended use/uses of the CFC? <i>List all the intended uses.</i>	1. 2. 3. 4. 5.
16.	Do you require any additional support for the intended usage of the CFC (machines / infrastructure / furniture etc.)? If yes, please specify.	
17.	How do you plan to raise money for payment of EMIs and community contribution?	1. Payment of EMI: 2. Community contribution:
18.	Do you plan to rent the facility for revenue generation? If yes, how much will you charge as rental fee? Indicate fee per day / week / month etc.	
19.	How would the CFC benefit the village and the villagers?	
20.	What are some of the villages near your village and how far are they from your village in kms? List 5	1. 2. 3. 4. 5.
21.	Would the CFC benefit additional villages and villagers?	



#	Questions	Answers
22.	Any of the following officially valid documents (OVDs) of the President/secretary	1. Voter ID 2. Aadhar 3. Passport 4. Driving License
23.	Pan Card copy, if available	Optional
24.	Does the organization have a bank account	[] Yes [] No
25.	If Yes, Latest bank statement (1 year)	Optional
26.	GST returns for the last two years, if available	Optional
27.	IT returns of the last two years, if available	Optional