We are **Indo European Chamber of Small and Medium Enterprises (IECSME).**IECSMEaims to promote & develop the exchange of information, experiences, methodologies to help the integration among-st companies, organisations and Governments. IECSME helps in the stimulation of the birth of partnership to collaborate in sector based projects. The purpose of IECSME is to promote, design and realise international and national projects & infuse social development.

We are working for creating **Self Employed CEOs**for Rural India through **IECSME KAMDHENU CHAIRS** (created as per the guidelines of University Grants Commission, Ministry of Education and Rashtriya Kamdhenu Aayog, Government of India). Our Gram Panchayats (Villages) are like unexplored treasure and have not been evaluated till date. We would like to launch a Program of **Self Employed CEOs (Chief Executive Officer)/ VIIP (Village Inclusive Investment Planner)**.

**Yoga University of Americas, Florida, USA** is our knowledge Partner and we are working with them as per the guidelines of New Education Policy 2020 for dual Degree program across the country.

Weare working on the program of creation of Self Employed CEO/ VIIP (Village Inclusive Investment Planner) with the Financial Inclusion of Rs. 1 - 2 Crores per Gram Panchayat (Rs. 100 Crore Per Development Block) of India. We have already signed MoU with various Universities in Uttar Pradesh, Uttarakhand, Himachal Pradesh, Madhya Pradesh and Karnataka for creating Self Employed CEOs/ VIIP in the respective States.

We have also briefed about this program to PMO and many Hon'ble Members of Parliament have reccommended it to Hon'ble Prime Minister. We have already written to NITI AAYOG to start considering **Gram Panchayats as an Enterprise**.

Time has come where we have to do this hand holding by involving the Higher Education. Shri Vijay Tiwari, President, IECSME as a National Coordinator of AICTE - IECSME SAGY Initiative, Ministry of HRD, Government of India had initiated a programme where we had tried to orient about 80 lakh students of 10,500 Institutions affiliated with AICTE with Rural India in 2017 and later in 2019 Hon'ble Prime Minister established Rashtriya Kamdhenu Aayog wherein he as a coordinator for **Kamdhenu Chairs** tried to create these chairs in all the Indian Universities with similar idea, before that he was also National Coordinator for Rural Business Hubs, Ministry of Panchayati Raj, Government of India and he is our Chief Mentor in this program.

You can watch the proceedings on Kamdhenu Chair on below links-

<https://www.youtube.com/watch?v=ygXcRiTOeEY>

You can also watch the video of Shri Vijay Tiwari for some guidelines in this regard -

<https://www.youtube.com/watch?v=80OszMJTMCU&t=4s>

Apart from that you can see many videos on YouTube LOTUS TOWER TV for more details.

We have created specialised courses with **Yoga University of the Americas, Florida, USA** and are linking this up with the **KAMDHENU CHAIRS** and **AICTE - IECSME SAGY Initiative 14 Points declaration**.

We have also signed a MoU with the **Union of European Experts Chambers (UCEE), Brussel, Belgium**and they are ready to welcome our States/ Members of Parliaments to present their proposals toboard members.

Our focus will be on the 29 subjects of Panchayati Raj by involving Khadi and Village Industries Sector, Cow, Youth and Mother (Women)

**ACTION PLAN -**

We offer the following people oriented implementable plan for action –

1.  Help in creating **IECSME KAMDHENU CHAIRS** in all the Universities/ Institutions.

2. Based on the presentation of the **Special Spiritual Zone Ayodhya and Gorakhpur Model**

3. We will be working in all the Blocks and Gram Panchayats for training of the VIIP - Village Inclusive Investment Planner, BIIP - Block Inclusive Investment Planner and WIIP - Ward Inclusive Investment Planner.

4. We will use villages and blocks as the centre for activation

5. Localisation, mass awareness, convergence, use of digital, local resources, urge to improve by self initiatives, local  market and traditional skills to be used.

6. A holistic, convergence, cost reducing, transparent with women participation is planned by the local organiser.

7. This is all bankable, transparent, inclusive consultancies, salahkar sewa.

8. We propose a minimum 1-2 crore viable investment plan per Gram Panchayat, where the local resources of the  entrepreneur will be used as minimum 100% security to the financier bank.

9. 10% hand holding charges will be part of the project, with 5% for the village organiser and rest for block, district,  state and national services providers.

10. This is a movement for Swabhiman where the borrower, the banker and the service facilitator are involved.

11. 29 subjects earmarked for the gram swaraj with swabhimani mission will be the priority, holistic health, local  planning with digitisation is must.

12. All local unused and underused infrastructure, lands, buildings etc will be used by the local body on PPP basis for  swaraj and local jobs.

13. The processes and systems in the ongoing programmes are difficult, but if single window service for villages could be implemented we will be too happy to link them up with these swabhimani programmes.

14. We are sure that with responsible district administration, we could do much better in this post COVID era.

15.  The Spiritual Dimensions of Sustainable Development or SDOSD, also would propel this movement with people.

16. Our approach is **KISS - Keep it simple and straight**.

17. We are following the principle of **7 I, 6 P and 5 C** in this entire programme to speed up and clear the bottlenecks -

**7 I – Innovative, Implementable, Investigative and Inclusive Ideas for India**

**6 P – Public, Private, Panchayat, Profitable, Progressive, Partnership**

**5 C – Convergence, Coordination, Cost Reduction, Clarity and Capital Output Ratio.**

18. Our focus will be on doubling the **Credit Deposit Ratio** of India by providing the Bank loans with 200 %  Security & Insurance in various viable projects in the 29 subjects of Panchayati Raj in the first phase.

19. Common Service Centers, Bank Correspondents, Institutions, NGOs etc.. will be the nodal points at the Village -  Block level for the project making & follow-ups etc...

20.  All the people and stakeholders involved will be the partners in the Project.