

## **MASTER CLASS (3)**

**Role of Business Membership Organizations:  
“Supporting MSMEs in New Approaches & Strategies  
to enhance Global Competitiveness”**

**PANKAJ GUPTA**

PRESIDENT

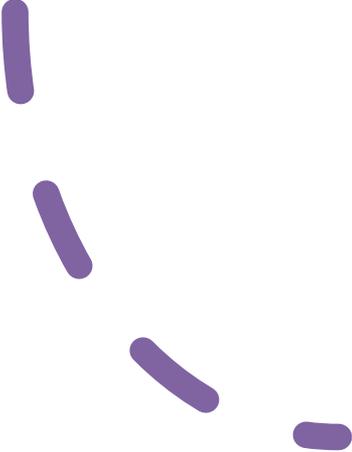
INDUSTRIES ASSOCIATION OF UTTARAKHAND (IAU)

DEHRADUN

- 1. Role of BMOs/Industry Associations, being Guiding Force of the industry to take forward industry grievances and proposals to the relevant government authorities.**
- 2. Approaches for BMOs to protect and promote common interests of their members.**
- 3. Case study discussion**

# Key Quote

**Put simply, good governance strengthens the ability of Business Membership Organizations to represent their members' interests credibly and well, impacts positively on their ability to grow and develop.**

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India, particularly Uttarakhand has a challenging business environment, especially for Micro Enterprises. In 2020, the World Bank ranked India 63 out of 190 countries for the ease of doing business; the World Economic Forum ranked India 72 out of 132 countries in its 2020 Competitiveness Index. The moderate business environment in India makes it difficult for small businesses to earn their way out of poverty and to find decent jobs.

The laws, policies, and regulations that shape a country's business environment can be seen as the outcome of a negotiation between the public and private sector. Business Membership Organizations (BMOs) act as key intermediaries between the public and private sector. When they work effectively, BMOs identify pressing constraints in the business environment, formulate evidence-based policy proposals, advocate for business-friendly laws and regulation, and engage government in substantive and constructive dialogue. This helps in redressal of challenges which businesses face daily at grassroot

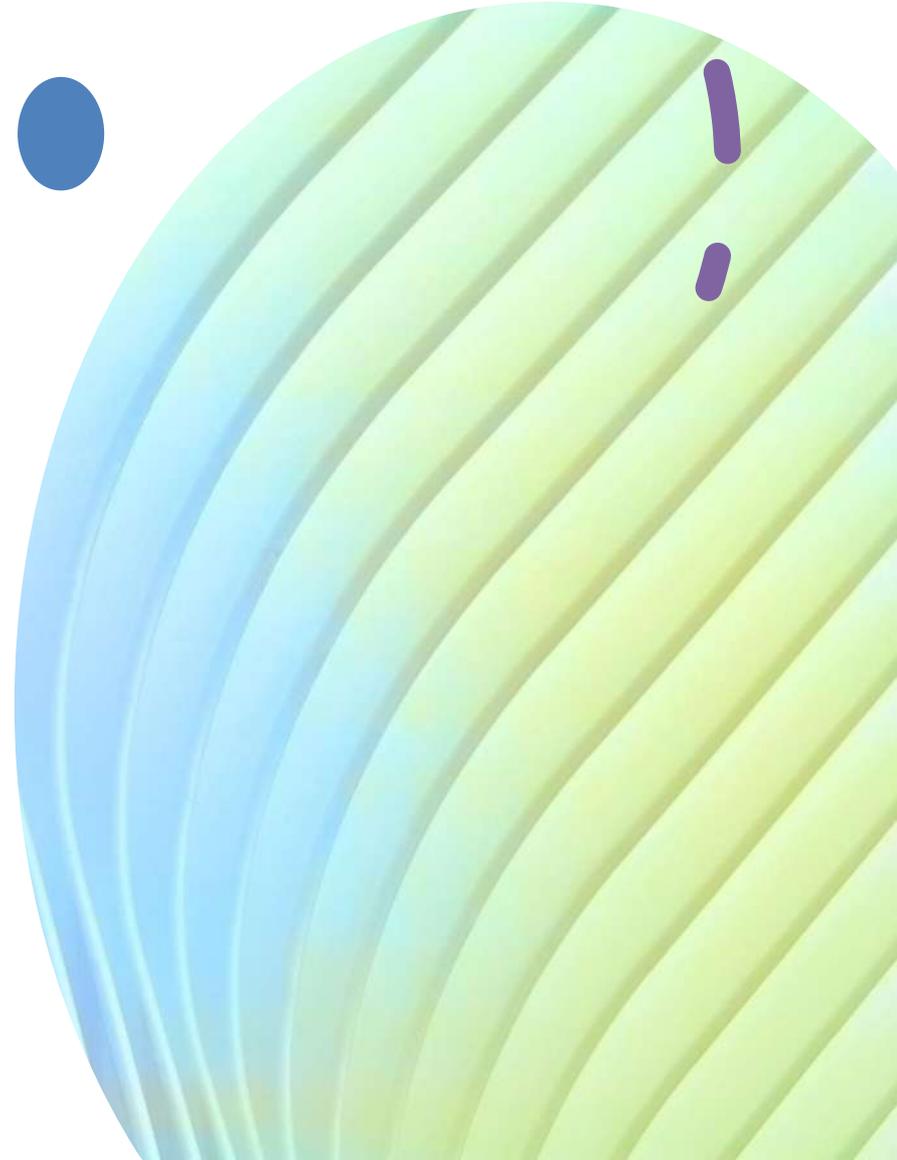
Fortunately, BMOs in India have historically done a good job in promoting a better business environment. But still many Indian BMOs lack understanding the basics of advocacy, but IAU has done an excellent job and has earned it's recognition.

## BMO - Definition

- Business Membership Organisations are voluntary associations bringing together businesses, usually though not always, from a specific business sector to pursue common interests.

## Objectives

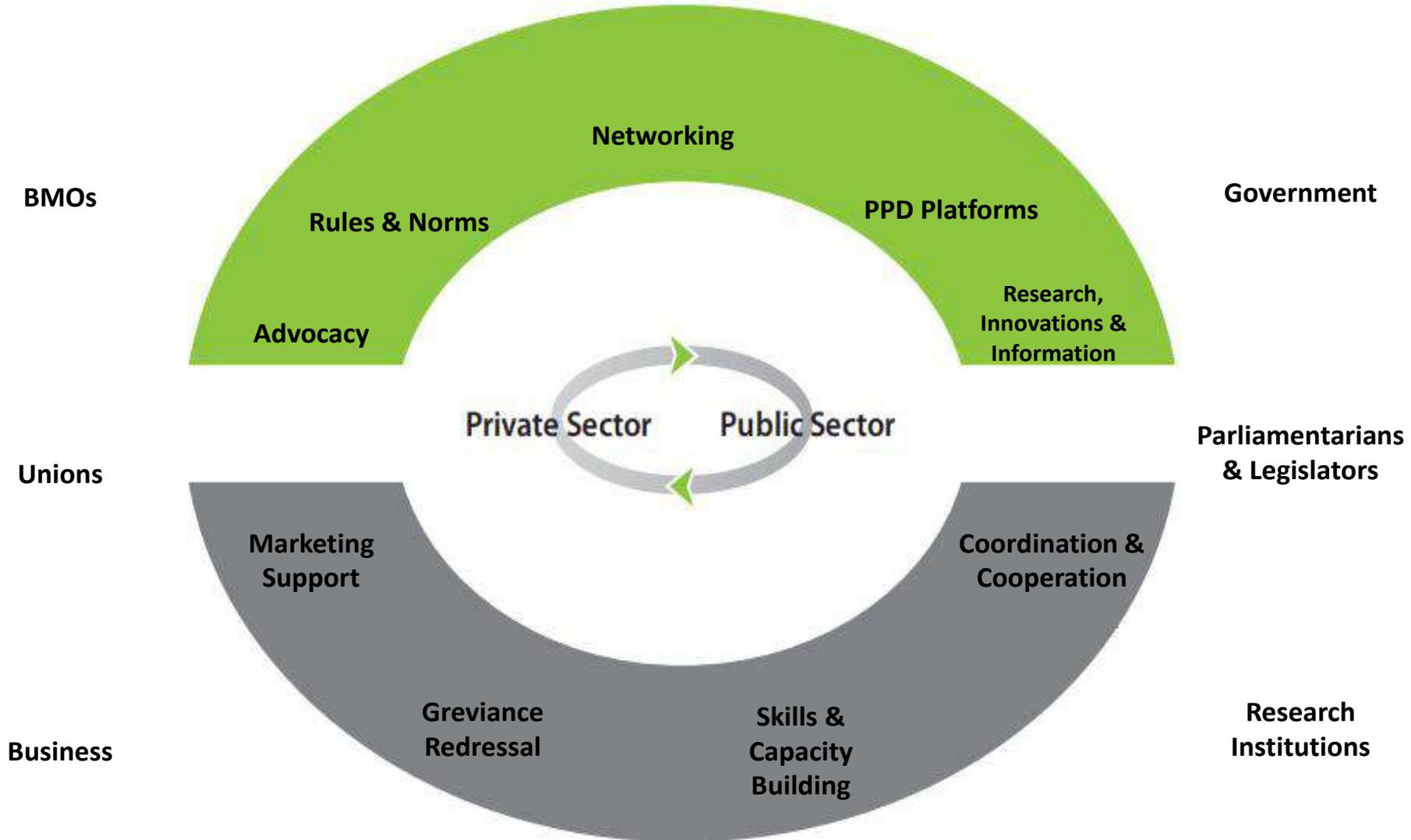
- Sometimes businesses in a specific geographic area come together to form an association, usually known as a Chamber



## Lobbying alone will not sustain the BMO!

- The major objective for most associations is to give their members a voice – indeed that is often the single biggest reason why new associations are formed.
  - However, associations quickly discover that all businesses in their sector receive the benefit from whatever they achieve, irrespective of whether they join and pay a subscription. So, in addition to providing representation on wider policy and practice, associations are also needed to be a guiding force of industry to take forward industry grievances and proposals to relevant government authorities.
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# Support Functions



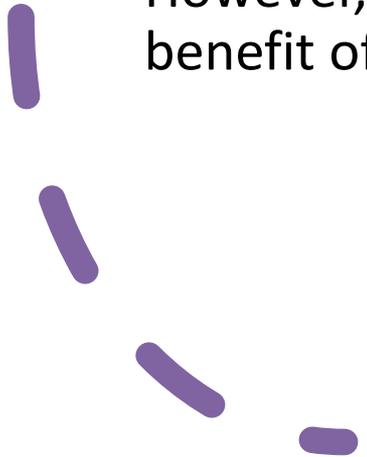
## Key Services

Services may include :

- Networking Opportunities
- Information, Statistics
- Market Information
- Benchmarking Information
- Seminars, Conferences and Training
- Technical services such as Legal, Technical Improvement, Environmental Consultancy
- Training and Development
- Improved Business Climate
- Export Promotion

## Value Added Services

- Whilst many BMOs originally form in response to the need to advocate on a particular issue, it is the services that they deliver to the membership that retains the membership.
- Advocacy, inevitably, becomes an 'add-on', because businesses do not have to be members to gain the benefit of any advocacy. However, generally, they do have to be members to gain the benefit of the other services particularly Grievance Redressal.



## Vision and Strategic Plan

- The received wisdom is that organizations should have values, vision and a mission. There is no doubt that BMOs, too, need a clear purpose; a vision...
- From the vision must flow a strategic plan...
- Strategies should be 'data-driven' – in other words, their strategies are based on the evidence and data that they have gathered. Looking at the market and then identifying strategies

## Visionary team

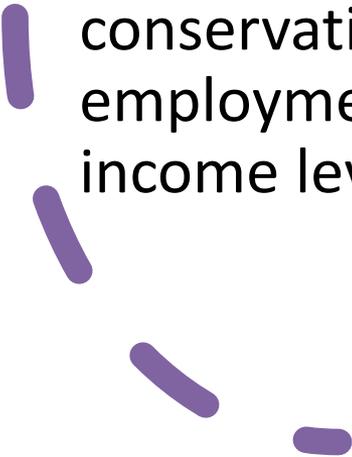
- The CEO and executive committee should be a source and broker of ideas – and should facilitate visionary thinking throughout the organisation.
- Associations must be committed to action. They need organisational adaptability – they need to learn from and respond to change in the external environment.
- They also need to build alliances.



## Partnerships & Collaborations

- National Institutions like NABET, QCI, FIEO, Export Councils, NBMSME, RBI, DCMSME, etc
- Research Institutions like DRDO, IRDE, FRI, CSIR, CBRI, UCOST, Central Soil & Water Conservation Research & Training Institute, etc.
- Academic Institutions of repute like IITs, IIMs, NITs, Central & State Universities, etc
- Government agencies like NSDC, Sector Skills Councils, EDI, CIPET, NISBUD, NSTI, etc
- State Udyog Mitra, Regulatory Framework, Boards, Committees, Advisory Forums, etc

It can not be denied that growth of Industry in any area can only bring in prosperity to that Area and therefore, effective steps were required to ensure the growth of Industry in Uttarakhand. Government of India accepted the need of having a positive attitude towards helping in the advent of Industries in Uttarakhand. This becomes even more important due to the fact that Uttarakhand has very high forest cover and therefore has limited mobility for agriculture. Advent of industries can only ensure conservation of forest besides generation of additional employment opportunities and raising the per capita income levels of the residents of the state.

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We, the Industries Association of Uttarakhand popularly known as IAU, introduce ourselves as a premier association of Micro, Small and Medium Enterprises having its membership spread all around Uttarakhand along its length and breadth. Our membership-based manufactures more than 600 products in various clusters of Uttarakhand.

Our Association has been interacting actively on various Government Levels on all Industry related issues and is working primarily to resolve the problems/issues concerning MSMEs at all levels.

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Industries Association of Uttarakhand has always been actively involved in helping in formulation and implementation of Industrial Policy of Uttarakhand. Our inherent strength lies in having widespread link with the grass-root levels both with Industry and Government.

**INDUSTRIES ASSOCIATION OF UTTARAKHAND** is a State level association of Trade, Commerce & Industry and one of the main objective of the association is to ensure cohesive, assured and harassment free supply of inputs to its members so that they could contribute with the growth of their business & industry and of course of the nation.

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The major activities of the associations are as follows:-

- Access to the policy making machinery to address problems of policy nature at state level.
- As members of different working groups constituted by the Government of Uttarakhand on GST both Central & State, Power, Labour, Pollution Control, Infrastructure, Skills, etc. IAU has making interventions in modifications of acts, rules, enforcement, etc.



- Addressing the entrepreneurs' problems through tripartite committees, task forces, State Udyog Mitras as well as with the concerned departments.
- IAU has also been member of SSI & NBMSME Board and has contributed and participated positively in the functioning on these board meetings.
- IAU has been an active participant in the pre budget meeting of MSME Associations convened by the Finance Ministry, Government of India.
- Holding regular workshops on industry problem, latest acts and developments for the benefit of industrialists and others concerned.
- Publishing books on Industrial development in Uttarakhand, MSMED Act and on other subjects.

**An association is an organized group of individuals with a common purpose, interest or activity.** Industry associations will also provide a collective voice for the industry in regard to issues of regulation and policy which is crucial for organizations that do not have their own resources or expertise in this area.

In the above specific requirement Industry associations collect the grievances, problems, issues of its members and take them to the particular forum, department or the officer of Central or state government.

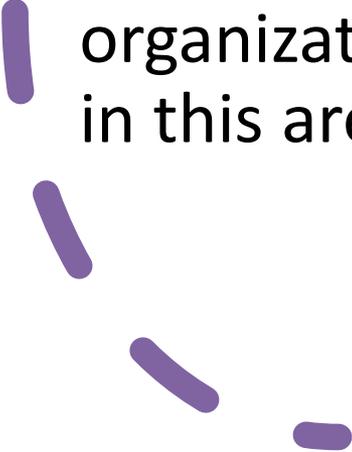
In India, Industry associations of Micro, Small and Medium Enterprises play an extremely important role in taking forward these grievances to the respective redressal forum. As most of the industry members can not reach the appropriate forms, they find it appropriate to reach to their associations and then associations get them resolved .

So, these days, resolving the issues with relevant government authorities becomes one of the most important and visible work of successful Industry Associations. For this they hold regular meeting of their members, They employ dedicated staff for collection of these proposals and issues. Discuss them at their executive bodies, arrive at most appropriate line of action acceptable to both industry and government. Once this is done, it is take to the appropriate government authorities both in writing and through discussion.

An Association plays a critical role in establishing a bridge between the industry and government, besides facilitating the industry in various ways by creating platform for its growth.

# A bridge between industry and government

An industry association forms a bridge between the industry and the government, putting forward the problems and issues of the industry to the concerned ministries & departments. “The collective voice that the associations raise on behalf of the industry regarding policies and regulations is crucial as many organizations do not have the resources or expertise in this area,”.

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## Playing the role of a consultant to the government

Associations generally comprise industry leaders and experts, whose goal is to work towards developing a sustainable industry.

The government, therefore, consults them before developing policies, schemes or technical standards.

# It is also easy for an association to get approvals from the government

The usual role of industry associations is to further the interests of and respond to external events of their members. On behalf of their members, industry associations present business viewpoints and interests to governments and lobby them on the enabling environment. Apart from lobbying, some business associations also offer specific services to their members on market opportunities, tax and legal matters. They offer an assortment of services such as business-related information, consulting services, advice regarding support programmes or establishing new business ventures, generally acting as a mediator between SMEs and the government.



# Industry Associations

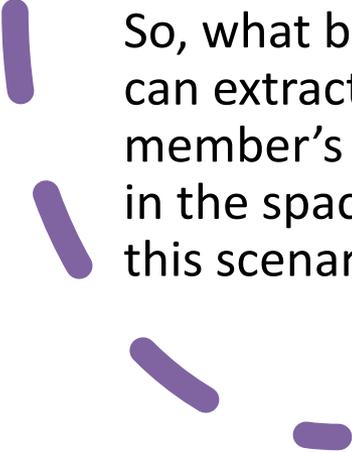
Industry Associations play a vital role in social and economic dialogue. They protect and promote entire industries, products, services, and workforces.

Their role in society is becoming more complicated as new competitors emerge, industries contract and expand, and technology reshapes according to how the world does business. As the world changes, so does the demands of members.

This brings new challenges to the industry association of today, but also provides an opportunity to make it stronger, more efficient, and more effective. Technology and engagement techniques like online communities also help the very cause of these Industry Associations.

# Benefits of Industry Associations

An association is an organized group of individuals with a common purpose, interest or activity. Each of the associations, in our space, plays a critical role in establishing best practices, education, industry leadership or the technical standards for which our industry adheres. Association membership is crucial for companies who are seeking to be engaged and take a leadership position in what drives each industry.

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So, what benefits do associations provide? The benefits that a company can extract from association membership depends on the company's or member's individual goals and objectives. If a company is a new entrant in the space, perhaps they want to meet others in their space – and in this scenario, networking plays a key role for these member companies.

In other instances, companies will join an association to lead the development of standards and best practices which create the baseline of standards for which the industry and providers will eventually adopt and adhere to. Still others, will join for the financial discounts and incentives for events, research publications, etc which are offered to member companies as part of their affiliation.

Some associations will also provide a collective voice for the industry in regard to issues of regulation and policy which is crucial for organizations that do not have their own resources or expertise in this area.

Bottom line, although each association may offer varied membership benefits, associations are generally comprised of industry leaders whose goal is to work together to build a professional and sustainable industry (and industry organization). Members realize that together they have more industry impact and influence than working alone.

Many associations also offer events. The role of association events are to educate and teach members and non-members about the industry. Events also provide a good venue to discuss developments within association initiatives as well establish new networking affiliations. Association events are one of the best venues to gather impartial information about an industry or subject area.

Associations are a rewarding experience for those interested in taking a leadership position in their industry.

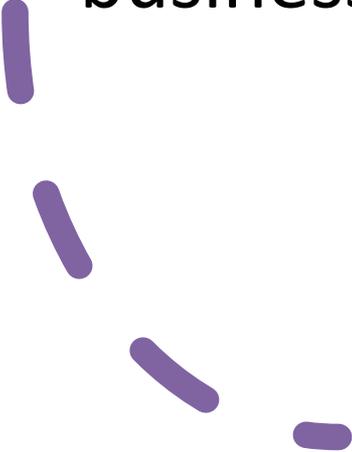
# Information sharing

Sharing information between industry association members creates a healthy atmosphere . Information exchanges can take place in many ways including through a contract, arrangement, understanding or concerted practice between association members.

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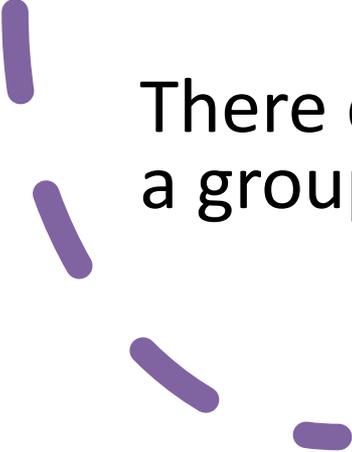
# Pricing

Industry associations can provide valuable support and guidance to businesses (particularly new and inexperienced operators) in relation to costs of doing business and pricing.

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# Collective bargaining

Collective bargaining occurs where two or more businesses come together to negotiate with a supplier or a customer about terms, conditions and/or prices. The group may choose to appoint a representative, such as an agent or industry association, to negotiate on their behalf.

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There can be many benefits from negotiating as a group rather than individually.

# A bridge between industry and government

An industry association forms a bridge between the industry and the government, putting forward the problems and issues of the industry to the concerned ministries. “The collective voice that the associations raise on behalf of the industry regarding policies and regulations is crucial as many organisations do not have the resources or expertise in this area. Being an intermediary between the industry and the government, an association’s key responsibility is to boost the industry.

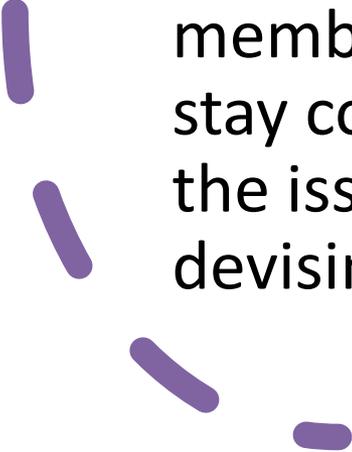


Playing the role of a consultant to the government: Associations generally comprise industry leaders and experts, whose goal is to work towards developing a sustainable industry. The government, therefore, consults them before developing policies, schemes or technical standards. For example, the NPE was developed after many levels of consultations with industry associations.

It is also easy for an association to get approvals from the government on projects. For example, ELCINA and its members have been successful in getting approval to create three electronics manufacturing clusters (EMCs) in Bhiwadi (Rajasthan), Ananthapur (Andhra Pradesh) and Coimbatore (Tamil Nadu).

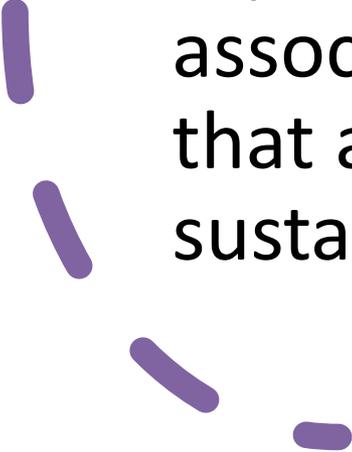
# Challenges faced by associations

Associations, too, face some challenges. They not only have to maintain their membership base but have to keep increasing it. Besides, they need to raise the bar every year by adding value to the services provided to their members. “The challenge for any association is to define its value proposition and ensure that it continues to stay relevant to its members. So it is important for the associations to stay connected with their members and understand the issues they face. Hence, they should keep devising new programmes for their members

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## How business and industry associations help

Companies around the world in all sizes and various sectors consult associations for expertise on critical issues related to sustainable development and corporate citizenship. To strengthen industry reputation and competitiveness, these associations engage in a range of activities that advance their members' corporate sustainability practices:

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# 1.

As a representative of businesses, associations understand issues that are material to their members. Thus, these associations are well equipped to offer sector-specific advice and guidance on key sustainability issues, by developing tools and promoting best practices.

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## 2.

With their convening power to bring together companies of all sizes in their sector, associations help develop technical standards on corporate sustainability performance. Well-developed and coherent technical standards allow effective benchmarking and data tracking on corporate practices.

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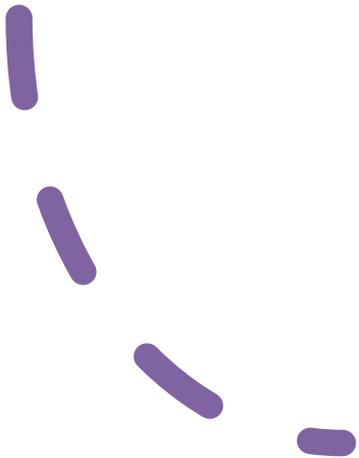
# 3.

As a trusted business voice, these associations have long engaged with policymakers and other key stakeholders to advance various public policy issues. Global business associations have helped strengthen key sustainability priorities such as anti-corruption and the rule of law.

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# 4.

Business and industry associations engage with consumers and the public at large to raise awareness on their sector's contribution to society.



# 5.

A recent survey confirmed that business and industry associations are the most preferred partner of companies actively engaged in corporate sustainability collaboration. These associations mobilize the private sector in support of key development projects by brokering sector-specific partnership projects.



# 9 Reasons to Join an Industry Organization

As a small business owner, you want to continually be growing yourself, your team and your business. And one of the best ways to do that? Join an industry association.

While some business owners may think that industry associations are for professionals at the beginning of their careers, the truth is, these organizations offer a huge variety of benefits.

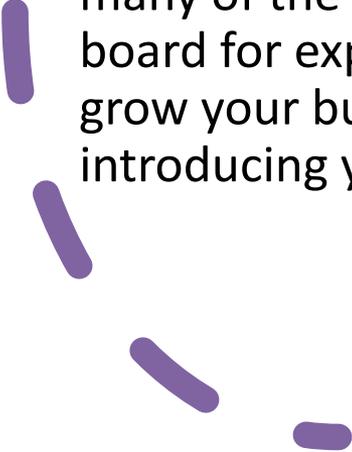
But the question is what, exactly, do industry associations have to offer established business owners—and how can they help your business?

Let's take a look at nine reasons you should consider joining an industry association (and how your membership can help take your business to the next level).

# 1. Expand Your Network With Like-minded Professionals...

When you're running and growing a business, it's not just what you know that can help make you successful. *Who* you know can be just as important.

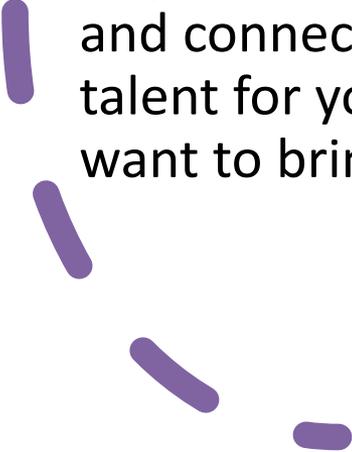
Industry Associations are a great way to connect with contacts within your industry—and, in particular, to connect with other business owners. Having relationships with other business owners in your industry can add huge value to your company; because they know the ins and outs of what it's like to run a business in your specific field—and have experienced many of the same highs and lows you have—they can be a great sounding board for exploring new ideas, working through challenges, or helping you grow your business (for example, by sharing their experience or by introducing you to industry contacts).

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## 2. ...and Potential Star Players for Your Team

Industry Associations are a great place to connect with other business owners. But they can also be a great place to connect with great talent within your industry.

If someone joins an industry association, chances are they're committed to learning and growing within that industry—and that level of commitment to growth and education can be a huge asset to your company. Joining an industry association, attending events and connecting with talent can be a great way to scout potential talent for your organization—and identify the next star player you want to bring onto your team.

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# 3. Connect With (or Be) a Mentor

Industry associations have members at every stage of their career, from junior employees just getting started to industry veterans who have built thriving, successful businesses. No matter where you are in your business, chances are your industry association will have members that are both not as far and much further in their career journey than you are.

And with such a wide spectrum of talent represented, industry associations offer an excellent chance for mentorship—either as a mentor *or* as a mentee.

Depending on your needs, joining an industry association can connect you with more experienced business owners that can act as a mentor—or you can make yourself available to mentor new business owners or more junior members. Either way, it's a great way to either give or receive support, advice and mentorship from other players in your industry.

# 4. Grow As a Business Owner

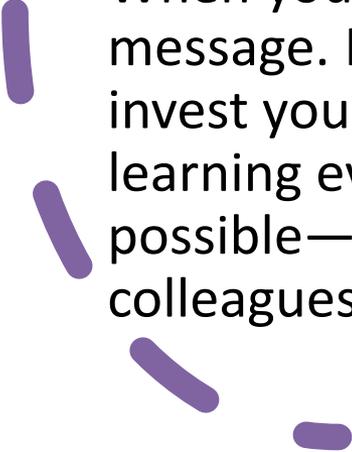
Most industry associations offer a variety of Capacity Building educational opportunities, from industry-specific training to more general workshops on skills that can help you become a stronger business owner (like public speaking, sales, or recruiting and hiring). By engaging with those Capacity Building opportunities, you can grow as an entrepreneur—and grow your business in the process.

(One thing to keep in mind? It doesn't matter how many Capacity Building opportunities an industry association offers—those opportunities can only help you grow as a business owner if you engage with them. So, if you want to leverage industry associations for professional growth, make sure you're willing to put the time and effort into exploring the opportunities that the association offers.)

## 5. Give Your Reputation a Lift Through Industry Associations

Reputation is everything in the business world. You want to be known as a company that's committed to quality, growth and innovation.

And joining an industry association is a great way to build that kind of reputation within your industry.

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When you become a member of an industry association, it sends a message. It says that you take your business seriously enough to invest your time, energy and resources outside of office hours into learning everything you can to build the most successful business possible—and that message can seriously resonate with your colleagues, your team, your prospects and your customers.

# 6. Advocate for Your Industry

Most industries have common issues that impact nearly all businesses that operate within the space—including different laws, regulations and policies that may prevent your business from growing to its full potential.

Professional organizations regularly lobby with the government on behalf of their industry (and the businesses within that industry) to ensure their interests are protected.

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By joining an industry organization, you can become an active advocate for your industry and fight for what's best for your business and your customers (or, at the very least, stay on top of what's being advocated for on your behalf).

## 7. Keep Your Finger on the Pulse of Industry Trends

There is only one thing you can pretty much guarantee in business (regardless of the industry that you're in)—things are constantly changing.

Joining an industry association is a great way to keep your finger on the pulse of how your industry is growing and changing, stay on top of emerging trends, and keep up-to-date on the information you need to stay on the cutting edge of your industry.

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## 8. Find New Opportunities For Your Business

Industry associations can also be a great way to tap into a variety of opportunities for your business.

For example, many industry associations offer exclusive member discounts on a variety of business-related goods and services (like office supplies, car insurance and health care programs)—discounts you won't be able to find elsewhere.

Industry Associations can also help open the door to opportunities for your business through the people you meet—for example, you might develop stronger vendor relationships through your membership, or get the opportunity to work with other members on a collaborative project that increases your industry reach (and drives growth for your business as a result).

# 9. Gain a Competitive Advantage

Any of the points we listed are reason enough to consider joining an industry association. But when you put them altogether, they culminate in what is arguably the most important and beneficial reason to join a professional organization—and that's the fact that your membership can help you gain a competitive advantage in your market.

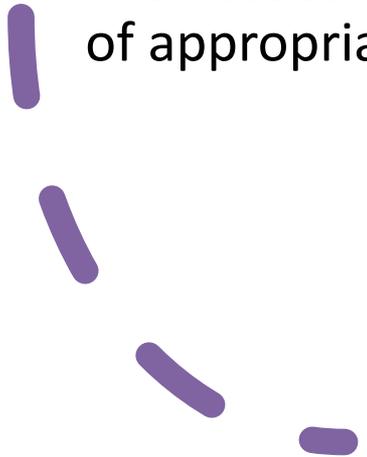
The opportunity to network with industry professionals, learn more about your industry and grow as a business owner—all opportunities that are par for the course when you join an industry association—can make your business stronger, and give you an advantage over your competitors that don't have access to those same opportunities.

# Industry Associations

There is a huge gap in policy formulation and its implementation in large number developing and emerging countries. Through various policies and programmes governments support Micro, Small and Medium Enterprises (MSMEs) sector so as to enable them to contribute significantly to their economy. But still government's role in supporting the development of entrepreneurship limits to reaching only a fraction of MSMEs due to many factors such as lack of knowledge about the schemes, lack of expertise to undergo capacity building, financial limitations, etc. MSMEs generally lack a voice at national-level and have limited access to government services in most of the developing economies. To create a favourable environment for the MSMEs to proliferate and develop, local empowerment plays a key role.

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Main actors at the local level in the private sector are business/ industry associations, chambers and local non-government organizations (NGOs). The most effective and feasible long-term solution for improving the regulatory environment from MSMEs' point of view is Public-Private Dialogue (PPD). Consistent communication and interaction between the government and the private sector, including associations, can play a crucial role in building an effective policy framework, useful support measures and arrangements for the growth and development of small businesses. Inadequacy in such interactions divests the government of appropriate inputs for policy making for MSME sector.



The usual role of industry associations is to further the interests of and respond to external events of their members. On behalf of their members, industry associations present business viewpoints and interests to governments and lobby them on the enabling environment. Apart from lobbying, some business associations also offer specific services to their members on market opportunities, tax and legal matters. They offer an assortment of services such as business-related information, consulting services, advice regarding support programmes or establishing new business ventures, generally acting as a mediator between MSMEs and the government.

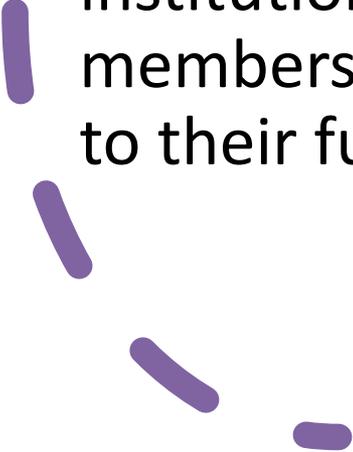
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It is often difficult to effectively engage MSMEs through their associations. Such associations tend to be particularly weak in transition and developing countries. It is difficult for them to articulate the needs of a highly differentiated sector. Also in most of the developing countries MSME associations are constrained for the prevalent perception among the government officials that associations are not legal bodies and thus they do not approve of their being eligible for project implementation. With some remarkable exceptions, most business associations in developing countries are undersized, informally organised and does not have the human capacity, financial resources and know-how to deliver a wider range of support services to MSMEs.

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To ensure that they can play their role in ‘lobbying’ for business interests effectively, IAU associates with such industry associations and help them fulfilling the purpose of their establishment.

We have a plan to partner with all local level associations to render meaningful services to MSMEs through them. Being an association of MSME support institutions, IAU enrolls these associations as its members and partners to give a meaningful direction to their functioning.

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# Approach for BMOs to protect common interest of their members

## The ENABLE results framework

We have developed an ENABLE, a robust monitoring and results measurement system. Reflecting the ENABLE focus on systemic changes and delivering impact for the MSMEs, results are monitored and reported at three different levels:



# Approach for BMOs to protect common interest of their members

State Udyog Mitra

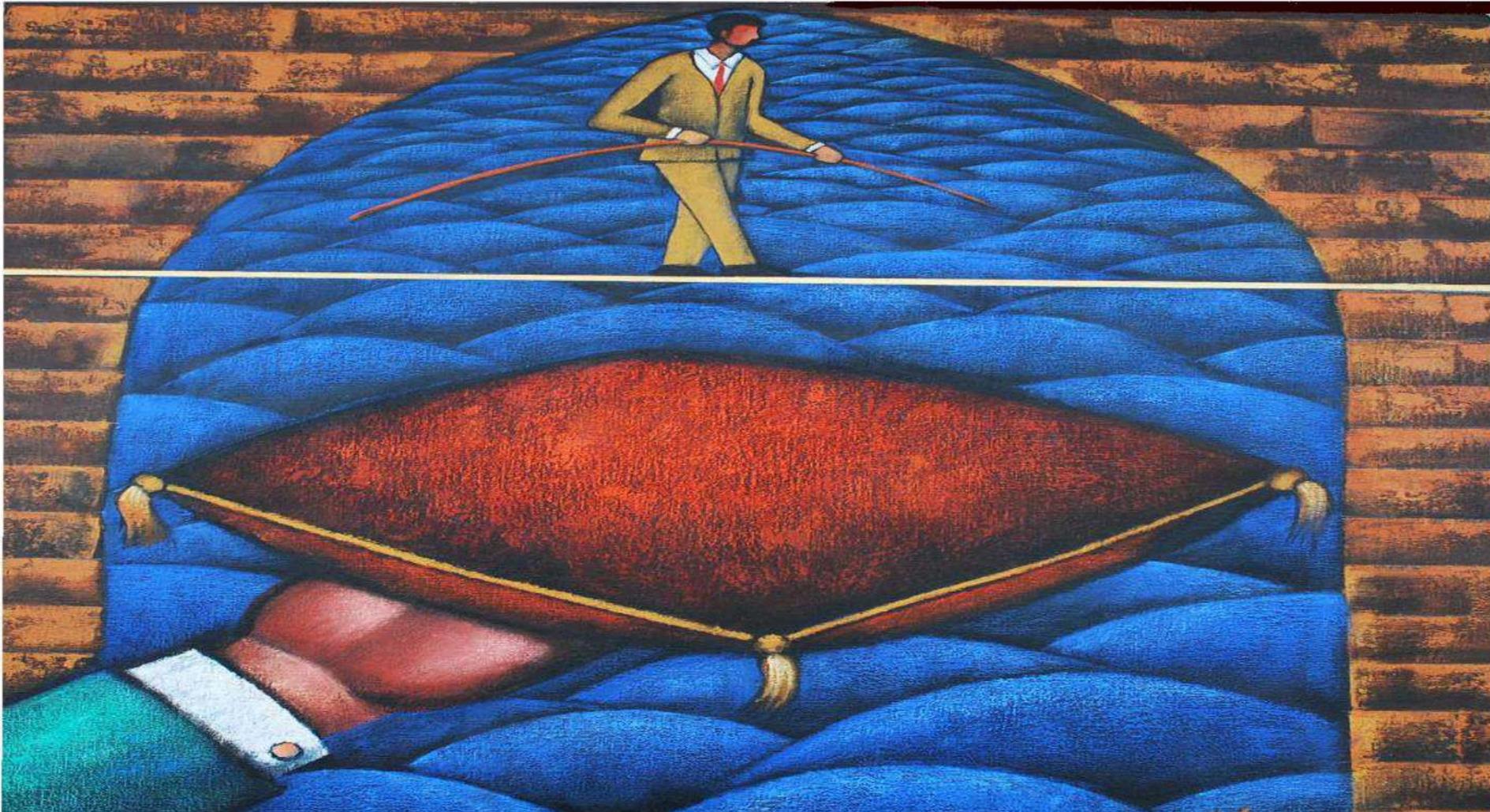
MSME Solution Centre

Organizing the Unorganized

Studies/Surveys and proper capacity building and action thereon MOUS, meeting the Skills Shortages, Setting up of Tool Room, Intergrated Infrastructure, need based policy advocacy, identifying sector specific needs, backward for ward linkages, etc.

# HELPLINE/CALL CENTRE

## MSME SOLUTIONS CENTRE



# List

SUBJECTS	EXPERTS
Central Excise, Service Tax, Custom	Mr. A.K. Mishra, Mr. Deepak Verma, Mr. Tapas Chakraborty, Mr. Naveen Kumar Chauhan
Sales Tax, Arbitration, Contract & Other Legal Matters	Mr. B. S. Rawat
Income-Tax	Mr. Vimal Kishor
Legal Matters	Mr. Anurag Gupta
Labour, PF, ESI, etc.	Mr. J.S Bisht
Project Finance & Management	Mr. M.N.V.V.S Prabhakaran
Project Report, Bank Finance	Mr. S.C. Chandola Mr. M.N.V.V.S Prabhakaran
Pollution Control Measures	Mr. T. B. Singh
NSIC	Mr. Sanjay Kumar & Mr. Manoj Gaur
Marketing, Export, Consultation	
ISO 9000, 2000 and ISO 14001:2004	
Information Technology, Management Consultancy	
General Guidance & Counseling to Entrepreneurs	Mr. S.C. Chandola, Mr. Pankaj Gupta
Corporate Affairs	

# Schedule

SUBJECTS	DAYS OF THE MONTH
Central Excise, Service Tax, Custom	Every Tuesday of 1 <sup>st</sup> & 3 <sup>rd</sup> Week
Sales Tax, Arbitration, Contract & Other Legal Matters	Tuesday, Wednesday & Friday
Income-Tax	By appointment
Legal Matters	Thursday
Labour, PF, ESI, etc	Friday & Monday
Project Report, Bank Finance	Tuesday, Wednesday & Friday
Project Finance & Management	Thursday
Pollution Control Measures	Thursday
NSIC	Tuesday
Marketing, Export, Consultation	Wednesday
ISO 9000, 2000 and ISO 14001:2004	Wednesday
Information Technology, Management Consultancy	Friday and by appointment only
General Guidance & Counseling to Entrepreneurs	Monday to Friday
Corporate Affairs	Thursday

SUBJECT	CONSULTANT	DESIGNATION	DAYS	TIME
Central excise, Service tax, custom	Mr. A.K. Mishra	Superintendent	Every Tuesday of 1 <sup>st</sup> Week of the month	3.00 PM to 5.00 PM
	Mr. Deepak Verma	Inspector		
	Mr. Tapas Chakraborty	Superintendent	Every Tuesday of 3 <sup>rd</sup> Week of the month	
	Mr. Naveen Chauhan	Inspector		
Sales tax, arbitration, Contract & other legal matters	Mr. B S. Rawat		Tuesday, Wednesday & Friday	
Income-tax	Mr. Vimal Kishor		By appointment	
Legal matters			Thursday	
Labour, PF, ESI, etc	Mr. J.S. Bhist		Friday & Monday	
Project report, bank finance	S.C. Chandola		Tuesday, Wednesday & Friday	
	Mr. Prabhakaran			
Project finance & management			Thursday	
Pollution control measures	Mr. T.B. Singh		Thursday	
NSIC	Mr. Sanjay ,Mr. Manoj		Tuesday	
Marketing, export, Consultation			Wednesday	
ISO 9000, 2000 &ISO 14001:2004			Wednesday	
IT & Management consultancy			Friday (by Appointment)	
General guidance & counseling to entrepreneurs	Mr. S.C. Chandola		Monday to Friday	
	Mr. Pankaj Gupta			
Corporate affairs			Thursday	
Service tax	Suptt. Central Excise & Service Tax		Tuesday, Friday	

# Experts Desk



# Case Studies

Setting up of the Development Authority in 1982 and than change in Land use pattern thus affecting the existing industries

Doon Valley Notification - 1989, Impact on Development & Industrialization.

District Udyog Bandhu - 1997

Inspector Raj

## State Formation in 2000 came not only with opportunities but many challenges like:

- Assets Liability Transfer
- UPCL ROE, Liability burden, etc. impacting the Tariff
- UPFC
- UPSIDC
- CST - The Industry/ Business perspective is straight: a firm achieves a competitive advantage by decreasing the cost of production.
  - Raw material
  - Labour
  - Power
  - Credit
  - Taxes
- 85 Districts/ 13 districts

- 2013 Disaster- More than 10000 Micro and Small business were lost
- OT Settlement Scheme
- Labour attrition from MSMEs to large industries
- Driving License
- Minimum Charges
- Traffic Reduction
- Meeting with RBI
- Setting up of Facilitation Council
- Credit -Time lines, Cheque Clearance, MSME Branches, Rehabilitation of Sick Units-Traub/Devanshu

- 2003 package brought many problematic issues where existing industries found themselves losing out on benefits, new industries at a disadvantage & so on.
  - Retention of Industries after benefits are over.
  - Apprehensions of other states vis-a-vis Uttarakhand/HP with respect to Industrial Package.
  - Package was subjected to review from Parliamentary Steering Committee on complaint from many states.
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- A decorative purple brushstroke is located in the bottom left corner of the slide. It consists of several thick, curved strokes that form a partial arc, starting from the left edge and curving downwards and to the right.

## BMOs and MSMEs

MSMEs are generally single person managed unit. Any change in Laws, Rules & Regulations affect them considerably and it needs to be translated to them in most simple language so as to enable them to understand it and comply with.

Even though MSMEs are the main economic actor in transition economics, they have difficulty to work in isolation and needs complete hand holding, support and guidance.

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- A series of four thick, purple, brush-stroke-like lines are positioned on the left side of the slide. They are arranged in a descending, curved pattern from top to bottom, starting near the first list item and ending near the second list item.
1. Missing information providers
  2. Missing Human Capital providers

# How to Shape a Better Future

We need to reset.

It's time for business to go beyond  
business as usual

**THANK YOU**