

REPORT ON THE 4TH DAY OF THE INNOVATION AND ENTREPRENEURSHIP COMPONENT UNDER THE GREEN SKILL DEVELOPMENT PROGRAMME (GSDP) ON APICULTURIST (WILD BEE) – NTFP (NON-TIMBER FOREST PRODUCE)

Day: 04

Date: 08 October 2026

Venue: Atal Incubation Centre, Manipur Technical University (AIC-MTU) Innovation Foundation, Takyelpat, Manipur

As part of the Certificate Course in Apiculturist (Wild Bee) – NTFP (Non-Timber Forest Produce), the Innovation and Entrepreneurship Component was organised by the Environmental Information, Awareness, Capacity Building and Livelihood Programme (EIACP) Hub Manipur, Department of Environment & Climate Change, Government of Manipur, in collaboration with the Atal Incubation Centre, Manipur Technical University (AIC-MTU) Innovation Foundation, Takyelpat, Manipur.

The fourth day of the programme focused on strengthening the financial knowledge, business planning skills and entrepreneurial capabilities of the trainees. The day's sessions were conducted through interactive lectures, practical examples, quizzes, group activities and problem-solving exercises.

Session: I & II

Resource Person: Gogo Athokpam, Assistant Professor, Department of Management, Manipur Technical University (MTU).

The first session, titled "**Basic Financial Literacy for Entrepreneurs,**" introduced participants to the fundamentals of effective financial management. The session highlighted the importance of separating personal and business finances, maintaining daily cash records, preparing budgets, saving regularly and borrowing responsibly.

Participants were also familiarised with banking services, digital payments, Unified Payments Interface (UPI), QR code safety, fraud prevention, credit scores and insurance. Practical examples helped the trainees understand the distinction between profit and cash flow, as well as the importance of effective working capital management.

The second session, titled "**Costing, Pricing, Profit & Break-Even,**" provided practical knowledge on identifying and managing business costs. Participants learned about fixed, variable and semi-variable costs, preparation of cost sheets, hidden costs, pricing strategies, markups, profit margins and contribution margins.

Through practical exercises, the trainees calculated break-even points and explored how changes in selling prices, production costs and sales channels could affect profitability. They were also encouraged to prepare cost sheets for their best-selling products and review their existing pricing practices.

Session: III

Resource Person: Mr. Thokchom Sanju Singh, Founder & Director.

The third session, titled "**Enterprise Registration, Finance & Government Schemes**," guided participants through the processes of formalising an enterprise, accessing business finance and identifying suitable government support schemes.

Different forms of business organisation, including sole proprietorship, partnership, Limited Liability Partnership (LLP), One Person Company (OPC), private limited company and cooperatives/Farmer Producer Organisations (FPOs), were introduced.

Participants were also familiarised with the basic requirements and procedures for enterprise registration and statutory compliance, including Permanent Account Number (PAN), opening of current accounts, Udyam Registration, trade licences, Food Safety and Standards Authority of India (FSSAI) registration and Goods and Services Tax (GST) registration, wherever applicable.

The session further covered various sources of business finance, including personal savings, Self-Help Group (SHG) support, bank loans, subsidy-linked financing, grants and equity financing.

The **Five Cs of Credit—Character, Capacity, Capital, Collateral and Conditions—**were explained to help participants understand the factors considered by financial institutions while assessing loan applications.

Major government initiatives and enterprise support mechanisms, including Pradhan Mantri MUDRA Yojana (PMMY), Prime Minister's Employment Generation Programme (PMEGP), PM Vishwakarma, Startup India, Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE), Government e-Marketplace (GeM), Trade Receivables Discounting System (TReDS) and MSME Samadhaan, were also discussed.

The participants were further informed about institutional support available through the District Industries Centre (DIC) and Startup Manipur.

Conclusion

Towards the conclusion of the fourth day's programme, participants were guided through the procedures for applying for various government schemes, preparing project reports and arranging the necessary supporting documents.

An interactive activity titled "**Match the Scheme**" was conducted to help participants identify appropriate government schemes based on different business requirements and situations. The session also emphasised the importance of avoiding unauthorised agents and fraudulent websites and using only official government portals and authorised channels for submitting applications.

Overall, the fourth day of the programme provided the trainees with valuable practical knowledge of financial management, costing and pricing, enterprise registration, access to finance and government support schemes.

The knowledge and skills acquired during the sessions were particularly relevant to participants interested in establishing or expanding enterprises related to apiculture, non-timber forest produce and other green livelihood activities.

The sessions also helped strengthen the participants' understanding of business planning and financial decision-making, thereby enhancing their confidence and preparedness to develop viable, sustainable and market-oriented entrepreneurial ventures.

Photographs during the Programme:

Photographs depicting the various technical sessions and participation of trainees during the fourth day of the programme.







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