



Hon. Balasaheb Thackeray Agribusiness and Rural
Transformation (SMART) Project

Full Project Proposal (FPP) (Template)

Sub-Project Title : Fruit Processing Unit

Submitted by

Yeoti Agro Producer Company Ltd Yeoti ,Community Based Organization (CBO),

Block- Yeoti District-Solapur

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Section 1- Preliminary information of CBO

1.1 General information

1.	Name of the Community Based Organization (CBO)	YEOTI AGRO PRODUCER COMPANY LIMITED, YEOTI
2.	Address	Gat No. 437/1, At Yeoti, Tal. Mohol , Dist. Solapur Pin Code :- 413248
3.	Details of the contact person	Name:- Yogesh Kera Godase Designation in CBO: Director Mobile Number : 9890536453 Email: yatharthshlok2124@gmail.com

1.2 About registration of organization

1.	Organization type (please mark (v) on appropriate option)	1. Farmer Production Company (FPC) (v) 2. Cluster Level Federation (CLF) 3. Community Management Resource Center (CMRC) 4. Other
2.	Whether organization is registered?	Yes
2.1	If yes, under which act	Company Act 2013
2.2	Year of registration and registration number	Registration year 2005 Registration number U01403PN2015PTC155180
3.	PAN number of the organization	AAACY7410K
4.	Udyog Aadhar number / Udyam registration No. of the organization	MH-32-0043976
5.	Authorized Capital of organization (Rs. In Lakhs)	1000000
6.	Paid up capital of organization (Rs. In Lakhs)	869000

1.3 Details of Board Members

No.	Name of the BoD	Gender M/F	Social category	Land Holding (Ha)	Designation	Education	PAN No.	Aadhar No.	Contact number (mobile number)
1	YOGESH KERA GODASE	M	General	1.5	Director	DAE	AXOPG 4866H	280959 000990	9890536453
2	GANESH DATTATREYA GODSE	M	General	1.5	Director	BA	BHEPG 1477M	582042 827042	9860071971
3	ANAND BHARAT PATIL	M	General	4	Director	BA	BNQPP 0604M	705376 652339	9960000508
4	ARCHAN JANARDAN GODASE	F	GENERAL	2	Director	12th	BFIPG0 112D	513077 012294	8975298708
5	Anil Mahaveer Shirtode	M	OBC	0.20	Director	10 th	MFFPS 1370R	979413 892313	9921909389

Note: Kindly use short form for presenting social category i.e. SC, ST, NT, OBC and General of each BoD

1.4 Details of trainings in which BoD members were participated as trainee

No.	Name of the training	Duration (days)	Name of organizing agency	Topics covered	Name of members participated in training
1	BOD Training	3	Yuva Mitr Sinner Nasik	Company management And Compliances	Yogesh Godase, Yogesh Bongale
2	BOD Training	3	MCDC Pune	Company management And Compliances	Yogesh Godase, Yogesh Bongale
3	BOD & CEO Training	5	Manglore (NABARD)	Company Management & CEO Working & Management	Yogesh Godase, Yogesh Bongale

1.5 Details of shareholders / members of CBOs

Total No. of shareholders	Female	Male	Scheduled Castes	Schedule Tribes	Marginal Farmers (0-1 ha)	Small farmers (1-2 ha)	Medium farmer (2-5 ha.)	Big farmers (More than 5 ha.)	Tenants	landless
509	55	454			250	184	25			50

1.6 Details of other participating CBOs if any (If there is more than one promoter agency (CBO), then provide details of other agencies in following table)

No.	Name of agency	Address	Name of contact person	Contact no.	Total number of members / shareholders

1.7 Details of movable and immovable property owned by the organization

SN	Types of assets	Unit	Total units	Present market value per unit (Rs.)	Total market value (Rs.)
A	Immoveable Assets				
1					
2					
	Total (A)				
B	Moveable asset				
1	Pickup Vehicle		1		6,00,000
2	Carry Vehicle		1		3,00,000
3	Onion Graders		1		1,00,000
	Total (B)				10,00,000
	Gross total (A+B)				10,00,000

Note: provide details of assets owned by organisation such as. Land , building , agri. produce collection centre , cleaning and grading machinery , Processing related machineries, other available machinery and equipment if any, warehouse , cold storage, vehicle , furniture , IT related infrastructure such as computer, printer etc.

1.8 Details of licenses obtained by CBO (DML, Udyog Aadhar / Udyam registration , shop act and other licenses)

SN	Name of license	Issuing agency/department	License no and date of issuing	Validity (duration)
1	M/S YEOTI AGRO PRODUCER COMPANY LIMITED	UDYAM	UDYAM MH-32-0043976	
2	M/S YEOTI AGRO PRODUCER COMPANY LIMITED	Department of Agriculture (Insecticide)	LAI11050307	Permanent

3	M/S YEOTI AGRO PRODUCER COMPANY LIMITED	Direct Marketing of Agricultural Produce	465/2016-17/70	
4	M/S YEOTI AGRO PRODUCER COMPANY LIMITED	Food & Drug Administration	21518214000320	

1.9 Details of ongoing business activity of CBO along with snapshot on farmers participation (year 20—to --)

Sr.No.	Name of business activity	Number of participated members	
		Members of CBO	Non-member
A	Aggregation and bulk marketing of agri. / Horti commodities		
1	Milk Collection		
2	Cattle Feed		
B	Primary processing on agricultural commodities (cleaning and grading)		
1	Packing & Grading OF Banana	509	50
2			
C	Bulk procurement and selling of agricultural inputs (Fertilizer, seeds etc.)		
1			
2			
D	Seed production		
1			
2			
E	Others (e.g. processing, direct marketing, custom hiring center etc.)		
1			
2			

1.10 Annual turnover of CBO (last three years)

Details	Year- 2019 to 20	Year- 2020 to 21	Year- 2021 to 22
Annual turnover (Rs. Lakh)	458	191	174

Note: -Annual turnover should be given as per the audit report. Definition of turnover is as follows
“Turnover ” means the gross amount of **revenue** recognized in the profit and loss account from the sale, supply, or distribution of goods or on account of services rendered, or both, by a company during a financial year.)

Section 2 – About selected Crops, marketable surplus and its value chain

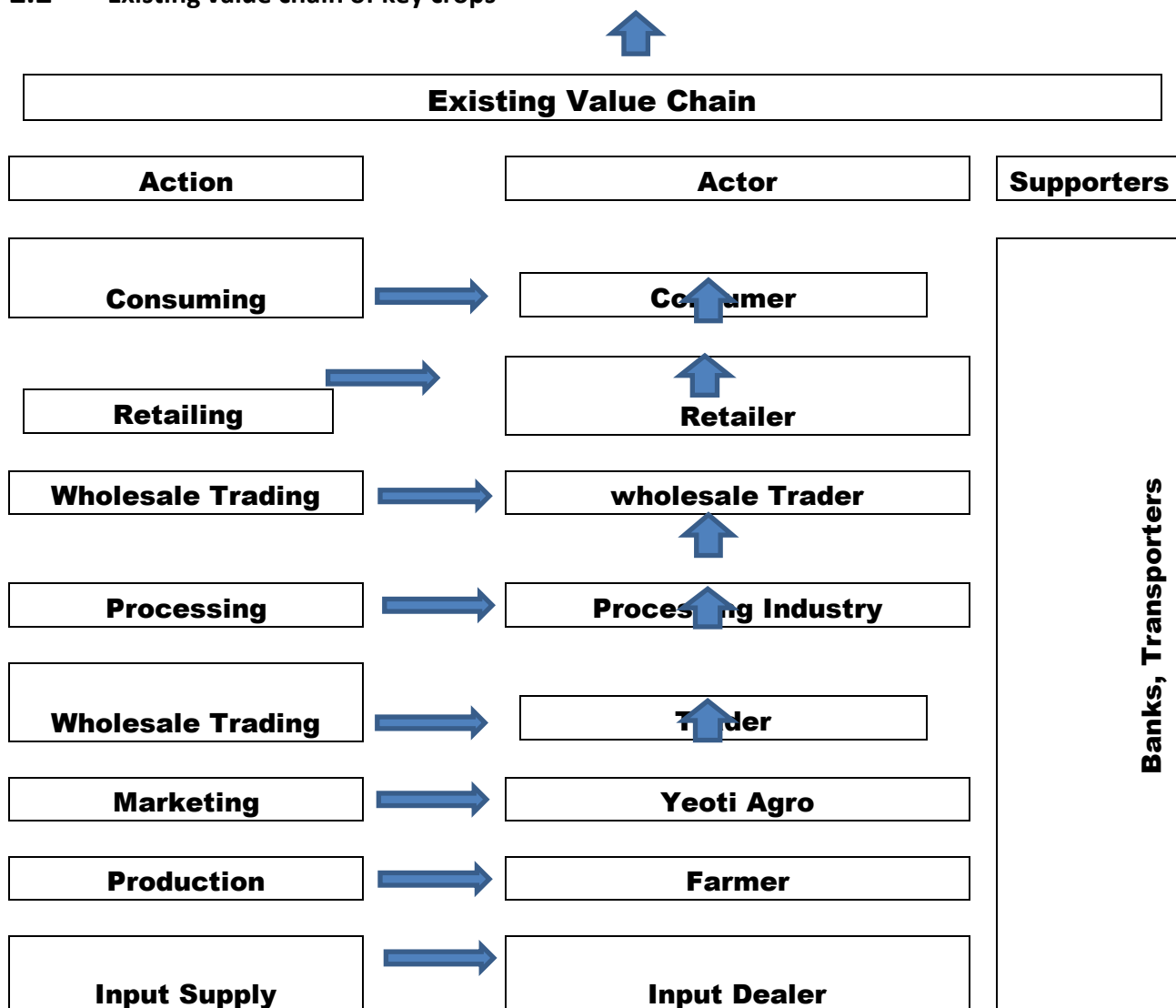
2.1 Details of major crops selected for sub-project and its marketing status (average of last three years)

No.	Crop	CBO members Area under particular crop (Ha.)	Average productivity (tons per Ha.)	Total Production (tons)	Marketable surplus (tons)	Quantity of produce Aggregated and sold by CBO (tons)	Quantity of produce sold by member at individual level (tons)
1	Raisin	360	5	1800	1700	1700	0
2	Banana	180	80	14400	14000	14000	0

2.1.1 Details of agro produce aggregated and sold by CBO (Average of last three years)

No.	Buyer	Agriculture Commodity (quantity in MT)
1	Processor	Banana 50MT
2	Exporter	
3	Organized Retail Chain	
4	Direct marketing License (DML) holder	Banana 300MT
5	Otherspecify	

2.2 Existing value chain of key crops



2.2.1 Value chain of the selected crop (key chain) along with percentage of the marketable surplus is sold? (Please refer annex for knowing how to write value chain.)

1. Buyer :- Green Horizon Farmers Producer Company Ltd
2. Technical Partner :- KVK Solapur, NABARD
3. Supplier :- Yeoti Agro Producer Company Ltd
4. Funding Partner :- Bank Of Maharashtra & SMART.

2.2.2 Challenges in existing value chain of selected crops

1. Market Access
2. Less Knowledge On Quality Production
3. Access To Finance

2.2.3 Potential remedies to address above issues in value chain

1. MOU/Lol with Buyer
2. Collaboration With KVK , Research Centre of New Agriculture Techniques.
3. Government Subsidies and Bank Loan

2.3 Whether the CBO has conducted market survey for mapping potential buyers / market?

Yes /No

2.3.1 If yes, please provide details

The CBO has Conducted market Survey in the near by Area of the Solapur Taluka for analysis of availability of raw material by analysing the area under cultivation of various crops, farmers groups producing such crops and availability of market the agricultural commodity in the markets other Self Help Groups (SHG) than the local markets.

2.3.2 Details of potential buyers/markets identified through survey

No .	Name of buyer/market	Address	Contact person and its No.	E-mail Id	Agri. / Horti. Produce
1	Green Horizon farmers producer company ltd	Wakhari near Jagatap mala Pune road, pandharpur , Dist- Solapur	Amarjit Jagtap Contact No. 9637130053	Greenhorizon.fpcl@gmail.com	Agri Produce

Section 3: About proposed Sub -project

1. **Name of the proposed sub project** : Fruit Processing Unit

2. **Type of sub project** (please mark (✓) on appropriate option)

2.1 Sub project - Productive Partnership (PP) (✓)

2.2 Sub project – Market Access Plans (MAPs)

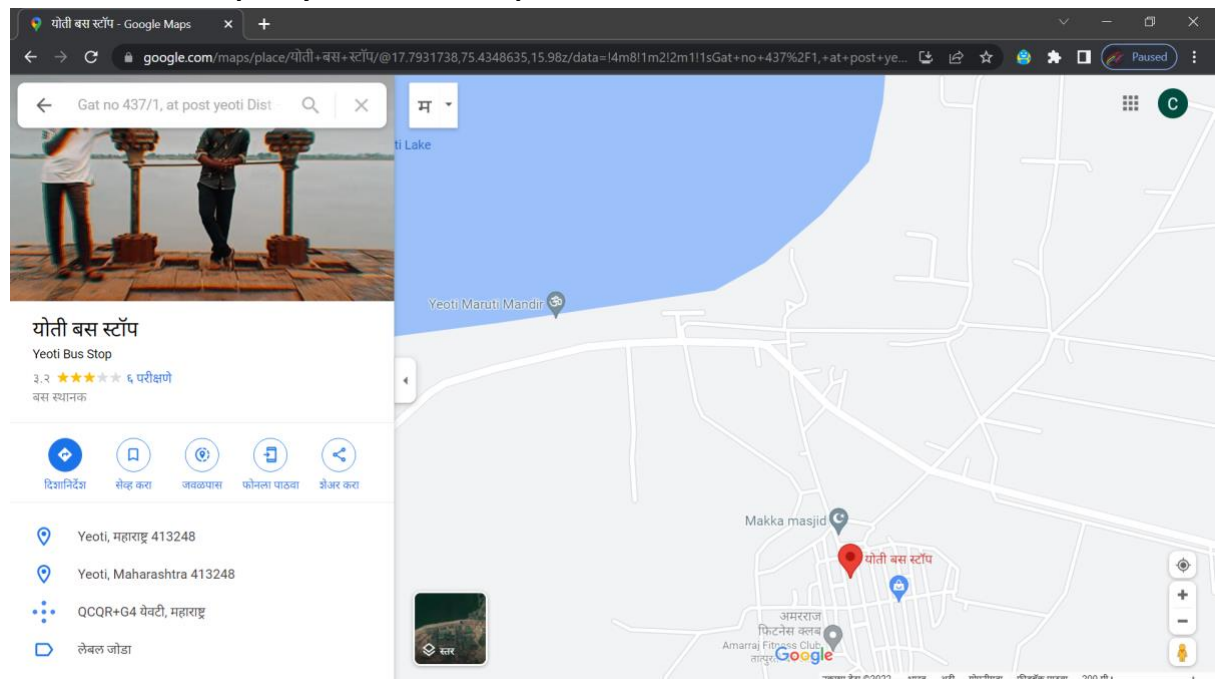
2.3 Other.....

3. **Proposed objectives of the sub project** :

- 1 Scaling up the food processing business model established by Yeoti agro Producer Company Ltd.
- 2 Creating a brand of premium fruit Pulp & Vegetable that represents rural Farmers
- 3 To fetch better prices for the agro products produced by the farmers

4. **About sub-project location:** Sub project location (village, block, district, distance from block and district head quarter, district/state/national high way etc.)

Gat no 437/1, at post yeoti Dist – Solapur MH 413248



5. **No. of Villages covered under sub project** – 8

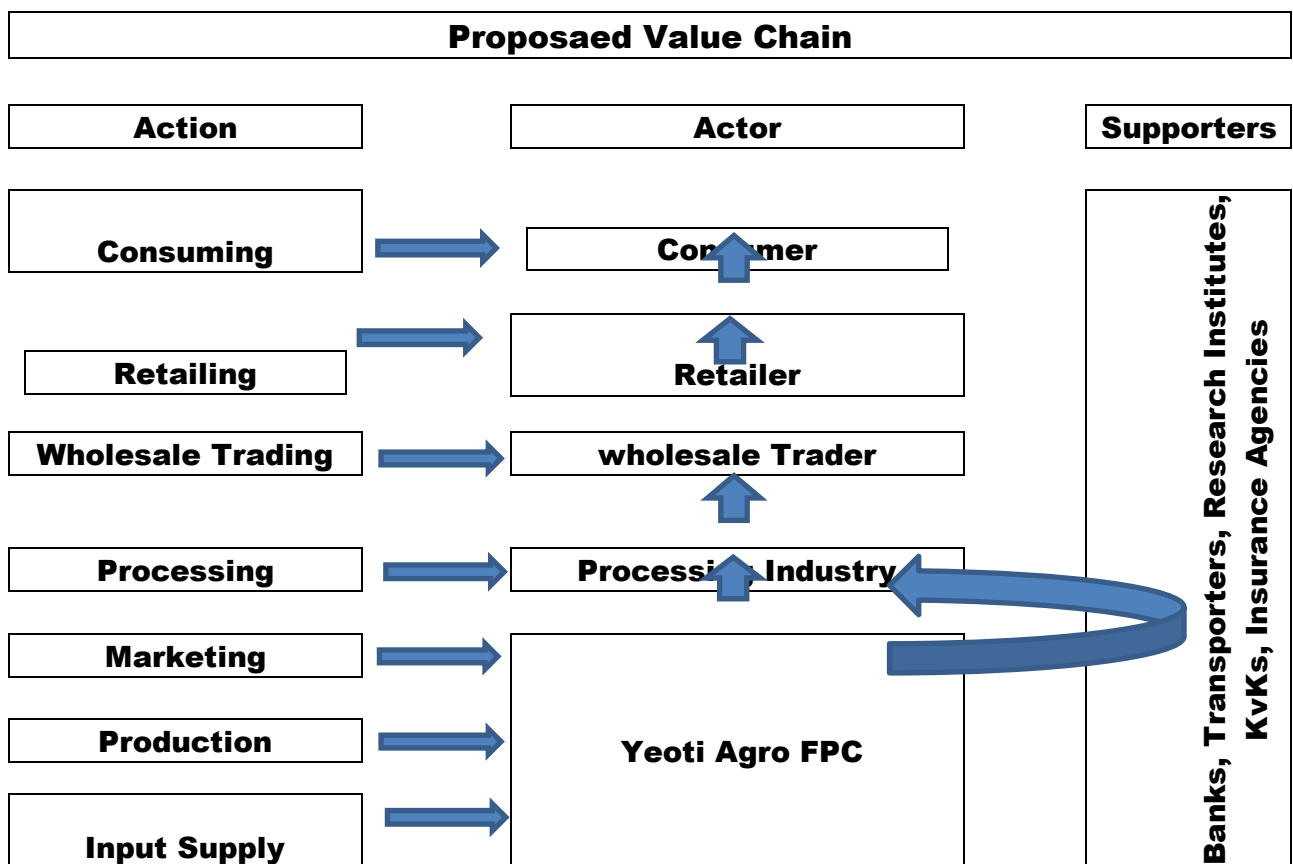
6. Details of existing infrastructure available for the proposed sub-project

No.	Particulars	Details
1	Location of sub-Project	1. Village : Yeoti 2. Grampanchayat : Yeoti 3. Block : -yeoti 4. District: Solapur 5. State: Maharashtra
2	Latitude and Longitude of the village	Longitude - 17.7668°N Latitude 75.5510° E
3	Total required land for establishing proposed sub project	10,000 Sq ft
4	Whether the land owned by organization	No if yes; provide following details Survey no/ Gat No----- Longitude -----Latitude-----
5	a. Is the land is on lease basis ; If yes; then its details b. Social Category of the land owner c. Whether the land is encroachment free	Yes Survey no/ Gat no 437/1, at post yeoti Tenure of agreement 29 year Date of agreement : 26/05/2015 Longitude - 17.7668° N Latitude 75.5510° E GEN Yes/No (Certificate of non-encroachment to be attach by relevant authority like DIU Head)
	Proposed land use	Land under cultivation Fallow land Industrial use
6	Details of facilities available at identified site	
6.1	Whether electricity supply is available	Yes If yes; provide following details Name of connection holder Kera Kondiba Godase Type of power connection: Three phase Capacity : 10HP
6.2	Whether water is require for running proposed sub project?	Yes Detail of facilities Bore well How many months water is available 12 months in a year
6.3	Status of road connectivity at selected plot	Road connectivity - Yes

7. Agri. / Horti. Produce aggregation plan of CBO for next five years

No	Name of commodity	Annual Quantity of produce (MT)									
		2021 to 22		2022 to 23		2023 to 24		2024 to 25		2025 to 26	
		Quantity (MT)	%	Quantity (MT)	%	Quantity (MT)	%	Quantity (MT)	%	Quantity (MT)	%
१	Banana	2788	14	3066	14	3345	14	3624	14	3903	14
२	Raisin	234	13	273	13	313	13	352	13	391	13

8. Proposed value chain of selected crop/ s (crop wise) (Please refer annex for knowing how to write value chain.)



9. Details of buyers selected for developing value chain: -

(Please provide details of the buyer who signed MoU with CBO)

SN	Details	Description									
1	Name of buyer	Green Horizon Farmers Producer Company Limited									
2	Address and contact No.	Wakhari Near Jagatap Mala Pune Road Pandharpur Dist Solapur 413304 MH Contact No. - 9637130053									
3	Details of authorized person (name, designation, contact no. and E-mail id)	Amarjit Jagtap Contact No. - 9637130053									
4	Type of buyer organization	1. Processor 2. Exporter 3. Registered buyers /trader (v) 4. Organized Retailers e.g. D- Mart, Reliance 5. Other -----									
5	Whether the buyer is registered?	Yes If yes, then under which act Companies Act, 2013									
6	Registration Number/ License Number	U01120PN2016PTC166603									
7	PAN number	AAGCG5625A									
8	Buyer total annual average requirement of produce (Quantity in MT)	750Ton									
9	Quantity of produce to be procured by selected buyer – quantity as per MoU (Year 20-- to --)	<table border="1"> <thead> <tr> <th>crop</th> <th>Year</th> <th>Agro produce (ton)</th> </tr> </thead> <tbody> <tr> <td>Fruits</td> <td>2020-21</td> <td>405Ton</td> </tr> <tr> <td>Vegetables</td> <td>2020-21</td> <td>38 Ton</td> </tr> </tbody> </table>	crop	Year	Agro produce (ton)	Fruits	2020-21	405Ton	Vegetables	2020-21	38 Ton
crop	Year	Agro produce (ton)									
Fruits	2020-21	405Ton									
Vegetables	2020-21	38 Ton									
10	Annual turnover of buyer Rs. lakh (last three years)	2018 to 19 - 275 2019 to 20 – 157 20-- to –									

10. Quality parameters of agri. / horti. produce to be procured

(Provide details of specific quality parameters as suggested by the buyer. Other terms and condition i.e. transportation, packaging material, availability of crates/ gunny bags etc.)

Sr.No.	Commodity	Quality parameter for procurement of produce	Other terms / Conditions for produce handing over / transaction
1	Raisins	Green colour Grade A Raisins	

11. How you decided price of commodity (Method for fixing of prices of commodities)

The prices of the commodities are decided at 5% extra as per the current market prices prevailing at The APMC – Pandharpur, Solapur and Pune.

12. Responsibilities of CBO and the Buyer for developing value chain of crop commodity

Responsibility of CBO	Responsibility of buyer
<ol style="list-style-type: none"> 1. Both parties agree that " Seller " would be treated as any other supplier and would be offered prices on par with any other supplier 2. The " Seller " will support the buyer in developing market linkages with Farmer Producer Organization 3. . The " Seller " may broadcast this LOI to its network of Farmer Producer Organization's to demonstrate linkages with Reliance Retail and the explore the possibility of strategic procurement 4. The " Seller " shall at all times comply with all applicable laws in the Seller's performance of this Contract . The " Seller " shall obtain or procure any and all licenses , permits , consents and approvals which may be required by any governmental authority to enable the supply of the produce in accordance with this Contract 	<ol style="list-style-type: none"> 1. Buyer shall entrust " Seller " to nurture Farmer Collectives for productivity enhancement support to farmer get income of farmer . Thus paving the way for a sustainable long term strategic relationship bet parties 2. The " Buyer " shall encourage & provide all necessary guidance and support to the " Seller " to establish facilities to build strategic dependency 3. The " Buyer " will assign contracts to the " Seller " to arrange for procurement of specified quality and volume of the Produce in mutually agreed geographies and for delivery to pre - assigned warehouses in a staggered manner or in total , as mutually agreed between both the parties . 4. The " Buyer " will raise a Letter of Intent (LOI) to the " Seller " for each contract they decide to enter between them , which the " Seller " shall be required to duly complete , sign and stamp and return to the " Buyer " . 5. The " Buyer " shall accordingly execute a Purchase Order for the " Seller " , which shall be a deemed as the final contract for procurement

Note: Provide details in bullet points on quality parameter/ quantity / transportation / payments / technology / produce handing over etc.

13. Proposed Business activity/ies

No.	Business/activities	Operational days in a year (Days)	Remark
A	Post-harvest technology /practices		
1	Cleaning & Grading	105	
2	Washing & Packing of Raisin	105	
B	Secondary processing		

1			
2			
C	Quality production		
1			
2			
D	Marketing management		
1			
2			
E	Other		
1			
2			

Note: Fill up the relevant activity under each component.

14. What is the uniqueness and innovation in proposed sub-project?

1. The main USB of the project is the Fruit processing unit in which Fruit produce which will be on organic healthy parameters. This prove to be healthy for consumption.
2. The Fruit Processing will use *raisins produced by farmers* . The fruits produced will be of organic nature.
3. The fruits processing unit which produces Various Fruits which are reach in nutritional value and this is the only processing center in the area producing the same products

4 Key components of sub-project i.e. construction, machinery and other materials required for proposed business / activities

No	Details of proposed business/activities	capacity	Rate /Unit	Total Unit	Total amount (Rs.)
A	Business/Activity No. 1 Fruit Processing Unit				
A1	Building and Construction				
1	Bedana Shade	2400 Sq Ft	35,24,240	1	35,24,240
2					
A2	Machinery and equipment				
	Bedana Grader				20,10,750
1	FEED HOPPER WITH CONVEYOR		70,000	1	
2	ELEVATOR		1,90,000	1	
3	CAP STAMER WITH VFD CONTROLER		2,10,000	1	
4	VIBRATOR Ø 3, 6, AND 3MM		4,80,000	1	
5	ASPRATION-I WITH VFD	5 HP	1,70,000	1	
6	ASPRATION-II WITH VFD	3 HP	1,60,000	1	
7	SORTER ELEVATOR		1,80,000	1	
8	C CONVEYOR		1,80,000	1	
9	SIZER		1,70,000	1	
10	CONTROL PANEL FOR ABOVE SYSTEM		1,05,000	1	
	GST		95,750		
	Sub Total		20,10,750		
	Color Sorter Machine For Drygrapes		15,12,000	1	15,12,000
	Atlas Copco 10 Hp Compressor With Inbuilt Air Dryer & oil Removal Filter		4,25,000	1	4,25,000
	NILKAMAL CRATE AP1210HW (Pallets)		2,800	30	84,000
	NILKAMAL CRATE JR53256BLU		270	800	2,16,000
	Work of Erection Of 25KVA (DP)	25KVA			2,33,404
	Palet Machine HPT		21830	3	65,490

F & V Processing Machinery					
	Raisin Washing Machine (SS) With 5HP Motor	5 HP	1,06,200	1	1,06,200
A3	other				
1	Preliminary				29,000
2					
	Total (A)				82,06,084
B	Business/Activity No. 1				
B1	Building and Construction				
B2	Machinery and equipment				
B3	other				
1					
	Total (B)				
	Total (A+B)				

5 Specify the benefits of working together to CBO its members and buyer

No.	Benefits to CBO	Benefits to buyer	Benefits to members
1	<p>1 The CBO can reap the advantages of large scale processing of grains and lower the cast of production</p> <p>2 The CBO can obtain raw material at local market easily at cheaper prices.</p> <p>3 The CBO can save transportation cost by</p>	<p>1 The buyer can get the better quality products at their door steps at very affordable process</p> <p>2 The buyer can get the bulk quantity of finished goods as per their requirement at a very cheaper price as per the specification required in the markets</p>	<p>1 The member can get the advantage of collective marketing and processing facilities which could not be made available if the same are done on individual basis</p> <p>2 The farmer members can have access to the readily available markets easily</p> <p>3 The members can get the advantage of large scale production and marketing and hence improve the</p>

Section 5 Sub-project Budget and Financial Analysis

5.1 Sub project budget and means of finance

5.1.1 Budget

No.	Proposed component	Unit	Unit rate	Total unit	Total amount (Rs.)
1	Building and civil work				35,24,240
2	Machineries and Equipment				46,52,844
3	Furniture and Fixture				
4	IT Infrastructure				
5	Preliminary Expenses				29,000
6	Working Capital				
Total					82,06,084

5.1.2 Means of finance

No	Component	Amount (Rs.)	Contribution (%)
1	SMART project support (subsidy)	49,23,650	60
2	CBOs own contribution	4,10,304	5
3	Bank loan	28,72,129	35
4	Other		
5	Total	82,06,084	100

** If necessary, the applicant can approach to the bank for obtaining loan. (Borrowing loan from a bank is not mandatory under Smart Project)*

5.2 Financial Analysis

5.2.1 Project Cost Summary:

Sr. No.	Particular	Amount (Rs.)	Grant (%)	Grant Amount (Rs.)
1	Land and Building	35,24,240	60%	21,14,544
2	Machinery and Equipment	46,52,844	60%	27,91,706
3	Furniture and Fixture	-	60%	-
4	IT & It Infrastructure	-	60%	-
5	Transport vehical (Refer van and other)	-	60%	-
6	Preliminary Expenses	29,000	60%	17,400
7	Working Capital	-		
Total		82,06,084		49,23,650

**The above subsidy percentage is indicative. It may change based on the decision of State Proposal Approval Committee of Smart Project.*

5.2.2 Depreciation Estimates

Particulars		Y1	Y2	Y3	Y4	Y5	Y6	Y7
Assets								
Building								
Asset Value		35,24,240	34,12,522	33,00,803	31,89,085	30,77,366	29,65,648	28,53,930
Depreciation		1,11,718	1,11,718	1,11,718	1,11,718	1,11,718	1,11,718	1,11,718
Accumulated Depreciation		1,11,718	2,23,437	3,35,155	4,46,874	5,58,592	6,70,310	7,82,029
Net Fixed Assets		34,12,522	33,00,803	31,89,085	30,77,366	29,65,648	28,53,930	27,42,211
Plant and Machinery								
Asset Value		46,52,844	43,58,319	40,63,794	37,69,269	34,74,744	31,80,219	28,85,694
Depreciation		2,94,525	2,94,525	2,94,525	2,94,525	2,94,525	2,94,525	2,94,525
Accumulated Depreciation		2,94,525	5,89,050	8,83,575	11,78,100	14,72,625	17,67,150	20,61,675
Net Fixed Assets		43,58,319	40,63,794	37,69,269	34,74,744	31,80,219	28,85,694	25,91,169
Furniture and Electrification								
Asset Value		-	-	-	-	-	-	-
Depreciation		-	-	-	-	-	-	-
Accumulated Depreciation		-	-	-	-	-	-	-
Net Fixed Assets		-	-	-	-	-	-	-
Veical								
Asset Value		-	-	-	-	-	-	-
Depreciation		-	-	-	-	-	-	-
Accumulated Depreciation		-	-	-	-	-	-	-

Net Fixed Assets		-	-	-	-	-	-	-
IT Infrastructure								
Asset Value		-	-	-	-	-	-	-
Depreciation		-	-	-	-	-	-	-
Accumulated Depreciation		-	-	-	-	-	-	-
Net Fixed Assets		-	-	-	-	-	-	-
Gross Fixed Asset		81,77,084	77,70,841	73,64,597	69,58,354	65,52,110	61,45,867	57,39,623
Total Depreciation		4,06,243	4,06,243	4,06,243	4,06,243	4,06,243	4,06,243	4,06,243
Accumalated Depreciation		4,06,243	8,12,487	12,18,730	16,24,974	20,31,217	24,37,461	28,43,704
Net Fixed Assets		77,70,841	73,64,597	69,58,354	65,52,110	61,45,867	57,39,623	53,33,380

5.2.3 Amortization

	Opening Amount	Rate of Amortization Per Annum	Amortization Amount	Closing Amount (Opening Amount – Amortization Amount)
Year 1	29000	20%	5800	23200
Year 2	23200	20%	5800	17400
Year 3	17400	20%	5800	11600
Year 4	11600	20%	5800	5800
Year 5	5800	20%	5800	0
Total			29000	

**For ease of calculation it is suggested to use SLM (Straight Line Method)*

5.2.4 Bank Loan Projection

Loan Amount : 28,72,129

Rate of Interest Per Annum : 12%

Loan Tenure (in Years) : 7

Moratorium Period (in Years) : 6

Year	Principal Outstanding	Principal	Interest
0	28,72,129	1,50,629	3,40,934
1	27,21,500	3,29,629	3,08,841
2	23,91,871	3,71,434	2,67,036
3	20,20,437	4,18,541	2,19,929
4	16,01,895	4,71,623	1,66,847
5	11,30,272	5,31,437	1,07,034
6	5,98,836	5,98,836	39,634
7	0		
8			
9			
10			

5.2.5 Revenue and Expenses Assumption

Sr. No.	Proposed Facility/ Activity Name	Capacity	Income @ 100% Capacity	Variable Cost @ 100 % Capacity	Fixed Cost @ 100 % Capacity
Note: kindly refer indicative example presented on next page. Kindly use one row for one business activity.					
1	Banana	12 Qtls per Hou 8 Hours	8,76,960	1,88,20,165	1,91,32,165
2					
3					

Example (indicative) :

Sr. No.	Proposed Facility/ Activity Name	Capacity	Income	Variable Cost	Fixed Cost

5.2.6 Projected Profit & Loss Statement

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Revenue							
Facility 1 - Cleaning & Grading	1,87,18,019	2,23,84,099	2,56,47,268	2,91,80,793	3,30,03,554	3,71,35,638	4,15,98,422
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	2,00,09,126	2,55,10,265	3,05,76,057	3,60,71,740	4,20,28,029	4,63,71,152	5,09,27,519
Total Revenue	3,87,27,144	4,78,94,364	5,62,23,325	6,52,52,533	7,50,31,582	8,35,06,790	9,25,25,940
Variable Cost							
Facility 1 - Cleaning & Grading	1,70,37,095	2,04,35,134	2,34,14,745	2,66,41,230	3,01,31,827	3,39,04,880	3,79,79,910
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	1,88,20,165	2,30,54,703	2,76,65,643	3,26,80,041	3,81,26,714	4,20,34,703	4,62,38,173
Total Variable Cost	3,58,57,261	4,34,89,836	5,10,80,388	5,93,21,271	6,82,58,541	7,59,39,583	8,42,18,082
Fixed Cost							
Facility 1 - Cleaning & Grading	2,64,000	2,77,200	2,91,060	3,05,613	3,20,894	3,36,938	3,53,785
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-

Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	3,12,000	3,27,600	3,43,980	3,61,179	3,79,238	3,98,200	4,18,110
Admin Expenses	16,72,308	17,14,976	17,59,320	18,05,411	18,53,323	19,03,134	19,54,924
Total Fixed Cost	22,48,308	23,19,776	23,94,360	24,72,203	25,53,455	26,38,272	27,26,819
Total Cost	3,81,05,569	4,58,09,612	5,34,74,748	6,17,93,474	7,08,11,996	7,85,77,855	8,69,44,901
Profit Before Depreciation ,Interest and Tax	6,21,575	20,84,752	27,48,577	34,59,059	42,19,586	49,28,935	55,81,039
Depreciation	4,06,243	4,06,243	4,06,243	4,06,243	4,06,243	4,06,243	4,06,243
Amortization	5,800	5,800	5,800	5,800	5,800	-	-
Profit Before Interest and Tax	2,09,532	16,72,708	23,36,533	30,47,015	38,07,542	45,22,691	51,74,796
Interest on Term loan	5,63,696	6,69,415	6,90,795	7,12,231	7,33,429	7,37,205	7,37,804
Profit Before Tax	(3,54,164)	10,03,294	16,45,738	23,34,785	30,74,113	37,85,486	44,36,992
Less. Tax	(2,59,550)	1,29,771	3,28,189	5,34,429	7,50,050	9,55,228	11,42,107
Profit After Tax	(94,613)	8,73,523	13,17,549	18,00,355	23,24,063	28,30,259	32,94,885

Cumulative Profit	(94,613)	7,78,909	20,96,458	38,96,814	62,20,877	90,51,135	1,23,46,020
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5.2.7 Cash Flow Statement Projection

Sr.	Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
1	Operating Profit							
	Total Revenue	3,87,27,144	4,78,94,364	5,62,23,325	6,52,52,533	7,50,31,582	8,35,06,790	9,25,25,940
2	Equity/ Share capital	4,10,304						
	Reinvestment							
3	Smart Grant -in-Aid	49,23,650						
4	Long Term Loan	28,72,129						
5	Short Term Loan	18,56,353	30,04,781	35,31,324	41,02,515	47,21,516	52,51,427	58,18,077
	Sub Total (A)	4,87,89,582	5,08,99,145	5,97,54,649	6,93,55,048	7,97,53,098	8,87,58,217	9,83,44,018
Cash Outflow (Rs.)								
1	Capital Expenditure							
a	Land and Building	35,24,240						
b	Machinery and Equipment	46,52,844						
c	Furniture & Fixture	-						
d	It Infrastructure	-						
e	Vehicle	-						
f	Preliminary Expenses	29,000						
2	Operational Expenditure							
a	Variable Cost	3,58,57,261	4,34,89,836	5,10,80,388	5,93,21,271	6,82,58,541	7,59,39,583	8,42,18,082
b	Fixed Cost	22,48,308	23,19,776	23,94,360	24,72,203	25,53,455	26,38,272	27,26,819
3	Loan Repayment							
	LTL - Principal	1,50,629	3,29,629	3,71,434	4,18,541	4,71,623	5,31,437	5,98,836
	LTL - Interest	3,40,934	3,08,841	2,67,036	2,19,929	1,66,847	1,07,034	39,634
	STL - Principal	18,56,353	30,04,781	35,31,324	41,02,515	47,21,516	52,51,427	58,18,077
	STL - Interest	2,22,762	3,60,574	4,23,759	4,92,302	5,66,582	6,30,171	6,98,169
4	Tax	(2,59,550)	1,29,771	3,28,189	5,34,429	7,50,050	9,55,228	11,42,107
	Sub Total (B)	4,86,22,781	4,99,43,208	5,83,96,491	6,75,61,190	7,74,88,614	8,60,53,152	9,52,41,725

Net Cash Flow (A-B)	1,66,801	9,55,937	13,58,158	17,93,858	22,64,483	27,05,065	31,02,292
Opening Cash and Bank		1,66,801	11,22,738	24,80,896	42,74,754	65,39,237	92,44,302
Cumulative Cash Balance	1,66,801	11,22,738	24,80,896	42,74,754	65,39,237	92,44,302	1,23,46,595

5.2.8 Balance Sheet Statement Projection

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
<u>ASSETS</u>							
Current Assets							
Cash and Bank Balance	1,66,801	11,22,738	24,80,896	42,74,754	65,39,237	92,44,302	1,23,46,595
Accounts Receivables							
Other Current Assets							
Total Current Assets	1,66,801	11,22,738	24,80,896	42,74,754	65,39,237	92,44,302	1,23,46,595
Gross Fixed Assets	81,77,084	77,70,841	73,64,597	69,58,354	65,52,110	61,45,867	57,39,623
Less: Depreciation	4,06,243	4,06,243	4,06,243	4,06,243	4,06,243	4,06,243	4,06,243
Net Fixed Assets	77,70,841	73,64,597	69,58,354	65,52,110	61,45,867	57,39,623	53,33,380
Preliminary & Pre- operative Expenses	23,200	17,400	11,600	5,800	0	0	0
TOTAL ASSETS	79,60,841	85,04,735	94,50,850	1,08,32,664	1,26,85,104	1,49,83,926	1,76,79,975
<u>LIABILITIES & SHAREHOLDERS</u>							
<u>EQUITY</u>							
CURRENT LIABILITIES							
Short Term Debt (Working capital loan)							
Accounts Payable & Accrued Expenses							

Other Current Liabilities							
Total Curent Liabilities	0	0	0	0	0	0	0
Secured Long Term Debt	27,21,500	23,91,871	20,20,437	16,01,895	11,30,272	5,98,836	0
Differed Tax Liabilities							
TOTAL LIABILITIES	27,21,500	23,91,871	20,20,437	16,01,895	11,30,272	5,98,836	0
Share capital	4,10,304	4,10,304	4,10,304	4,10,304	4,10,304	4,10,304	4,10,304
Smart Grant -in-Aid	49,23,650	49,23,650	49,23,650	49,23,650	49,23,650	49,23,650	49,23,650
Reserves and Surplus							
Add: Opening Balance (P/L Account)	0	-94,613	7,78,909	20,96,458	38,96,814	62,20,877	90,51,135
Profit & Loss) During the Year	-94,613	8,73,523	13,17,549	18,00,355	23,24,063	28,30,259	32,94,885
Appropriation - Dividend							
Total Reserves	-94,613	7,78,909	20,96,458	38,96,814	62,20,877	90,51,135	1,23,46,020
TOTAL EQUITY	52,39,341	61,12,864	74,30,413	92,30,769	1,15,54,831	1,43,85,090	1,76,79,975
TOTAL LIABILITIES & EQUITY	79,60,841	85,04,735	94,50,850	1,08,32,664	1,26,85,104	1,49,83,926	1,76,79,975
<u>CONTROL TICKER</u>							
(=Liability - Asset)	0.00	0.00	0.00	0.00	0.00	0.00	0.00

5.2.9 Financial Indicators

A. Return on Capital Employed (RoCE) or Return on Equity (RoE)

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Net Profit	(94,613)	8,73,523	13,17,549	18,00,355	23,24,063	28,30,259	32,94,885
Average net profit	1763717.17						
Total Project cost	8206084.00						
ROI	21.49%						

B. Net Present Value (NPV)

Particular	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Profit after Tax & Dividend	-94,613	8,73,523	13,17,549	18,00,355	23,24,063	28,30,259	32,94,885
Add: Depreciation	4,06,243	4,06,243	4,06,243	4,06,243	4,06,243	4,06,243	4,06,243
Add. Preliminary exp Written off	5,800	5,800	5,800	5,800	5,800	0	0
Net Cash Accrual (A)	3,17,430	12,85,566	17,29,592	22,12,399	27,36,106	32,36,502	37,01,128
PV Factor @ 10 %	0.91	0.83	0.75	0.68	0.62	0.56	0.51
Disc Cash Flow	2,88,573	10,62,452	12,99,468	15,11,098	16,98,907	18,26,921	18,99,264

Total Discounted Cash Flows	95,86,683
Present Value of Outflow	82,06,084
NPV	13,80,598.61

C. Internal Rate of Return (IRR)

Particular	Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Profit after Tax & Dividend		-94,613.44	8,73,522.93	13,17,548.97	18,00,355.47	23,24,062.79	28,30,258.55	32,94,884.92
Add: Depreciation		4,06,243.43	4,06,243.43	4,06,243.43	4,06,243.43	4,06,243.43	4,06,243.43	4,06,243.43
Add: Preliminary expense written off		5,800.00	5,800.00	5,800.00	5,800.00	5,800.00	0.00	0.00
Net Cash Accrual (A)		3,17,429.99	12,85,566.36	17,29,592.40	22,12,398.90	27,36,106.23	32,36,501.98	37,01,128.35
Initial Investment/ Net Cash Accrual	(82,06,084.0000)	3,17,429.99	12,85,566.36	17,29,592.40	22,12,398.90	27,36,106.23	32,36,501.98	37,01,128.35
IRR	13.74%							
Present Value Equivalent		0.88	0.77	0.68	0.60	0.53	0.46	0.41
Present Value of Future Inflows		2,79,089.30	9,93,767.86	11,75,518.43	13,22,039.19	14,37,504.04	14,95,020.75	15,03,144.43
Operating Net Cash Inflow					82,06,084.00			
Present Capital Outflow					82,06,084.00			
				0.00				

D. Pay Back Period (Project/ Equity)

Particulars	Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Initial Investment	82,06,084							
Profit after Tax & Dividend		(94,613)	8,73,523	13,17,549	18,00,355	23,24,063	28,30,259	32,94,885
Add: Depreciation		4,06,243	4,06,243	4,06,243	4,06,243	4,06,243	4,06,243	4,06,243
Add. Preliminary exp Written off		5,800	5,800	5,800	5,800	5,800	-	-
Net Cash Accrual (A)		3,17,430	12,85,566	17,29,592	22,12,399	27,36,106	32,36,502	37,01,128
Cashflow - Initial Investment		(78,88,654)	(66,03,088)	(48,73,495)	(26,61,096)	75,010		

**Payback period (in years) -
Project**

4.97

E. Break Even Point (BEP)

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Gross Receipts							
Facility 1 - Cleaning & Grading	1,87,18,019	2,23,84,099	2,56,47,268	2,91,80,793	3,30,03,554	3,71,35,638	4,15,98,422
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	2,00,09,126	2,55,10,265	3,05,76,057	3,60,71,740	4,20,28,029	4,63,71,152	5,09,27,519

Total Receipts	3,87,27,144	4,78,94,364	5,62,23,325	6,52,52,533	7,50,31,582	8,35,06,790	9,25,25,940
Total Variable Exp	3,58,57,261	4,34,89,836	5,10,80,388	5,93,21,271	6,82,58,541	7,59,39,583	8,42,18,082
Contribution	28,69,884	44,04,528	51,42,937	59,31,262	67,73,041	75,67,207	83,07,858
Total Fixed exp	26,60,352	27,31,819	28,06,403	28,84,247	29,65,498	30,44,516	31,33,062
BEP	93%	62%	55%	49%	44%	40%	38%

Average BEP **54.24%**

F. Debt Service Coverage Ratio (DSCR)

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Net Operating Income	6,21,575	20,84,752	27,48,577	34,59,059	42,19,586	49,28,935	55,81,039
Add: Depreciation	4,06,243	4,06,243	4,06,243	4,06,243	4,06,243	4,06,243	4,06,243
Add: Amortization	5,800	5,800	5,800	5,800	5,800	-	-
Intwerest on TL+ STL	5,63,696	6,69,415	6,90,795	7,12,231	7,33,429	7,37,205	7,37,804
Total	15,97,315	31,66,210	38,51,415	45,83,333	53,65,058	60,72,383	67,25,086
Total Annual EMI	14,56,867	22,00,956	24,74,759	27,71,778	30,93,658	33,69,212	36,63,870
Debt Service Coverage Ratio (DCSR)	1.10	1.44	1.56	1.65	1.73	1.80	1.84

Avergae DSCR 1.59

G. Sensitivity Analysis

Quantity Variation (+5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	1,96,53,920	2,35,03,303	2,69,29,631	3,06,39,833	3,46,53,731	3,89,92,420	4,36,78,343
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	2,10,09,582	2,67,85,779	3,21,04,860	3,78,75,327	4,41,29,430	4,86,89,710	5,34,73,895
0	-	-	-	-	-	-	-
Total Income	4,06,63,502	5,02,89,082	5,90,34,491	6,85,15,160	7,87,83,161	8,76,82,129	9,71,52,237
Expenditure							
Fixed Cost (Excl. of Depreciation, Amortization and Interest)	22,48,308	23,19,776	23,94,360	24,72,203	25,53,455	26,38,272	27,26,819
Variable Cost	3,76,50,124	4,34,89,836	5,10,80,388	5,93,21,271	6,82,58,541	7,59,39,583	8,42,18,082
Total Operational Expenses	3,98,98,432	4,58,09,612	5,34,74,748	6,17,93,474	7,08,11,996	7,85,77,855	8,69,44,901
Net Income	7,65,070	44,79,470	55,59,743	67,21,685	79,71,165	91,04,274	1,02,07,336

Cost Variation (+5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	1,87,18,019	2,23,84,099	2,56,47,268	2,91,80,793	3,30,03,554	3,71,35,638	4,15,98,422
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-

Facility 6 - Processing Unit - Horti Commodity	2,00,09,126	2,55,10,265	3,05,76,057	3,60,71,740	4,20,28,029	4,63,71,152	5,09,27,519
0	-	-	-	-	-	-	-
Total Income	3,87,27,144	4,78,94,364	5,62,23,325	6,52,52,533	7,50,31,582	8,35,06,790	9,25,25,940
Expenditure							
Fixed Cost (Excl. of Depreciation, Amortization and Interest)	22,48,308.41	23,19,775.97	23,94,360.04	24,72,203.23	25,53,455.04	26,38,272.16	27,26,818.85
Variable Cost	3,76,50,123.61	4,56,64,327.95	5,36,34,407.80	6,22,87,334.82	7,16,71,468.52	7,97,36,562.13	8,84,28,986.43
Total Operational Expenses	3,98,98,432.01	4,79,84,103.92	5,60,28,767.84	6,47,59,538.05	7,42,24,923.56	8,23,74,834.29	9,11,55,805.28
Net Income	(11,71,287.59)	(89,739.92)	1,94,557.08	4,92,995.08	8,06,658.69	11,31,955.65	13,70,135.06

Quantity Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	1,77,82,118	2,12,64,894	2,43,64,904	2,77,21,754	3,13,53,376	3,52,78,856	3,95,18,501
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	1,90,08,669	2,42,34,752	2,90,47,254	3,42,68,153	3,99,26,627	4,40,52,594	4,83,81,143
0	-	-	-	-	-	-	-
Total Income	3,67,90,787	4,54,99,646	5,34,12,159	6,19,89,906	7,12,80,003	7,93,31,450	8,78,99,643
Expenditure							
Fixed Cost (Excl. of Depreciation, Amortization and Interest)	22,48,308	23,19,776	23,94,360	24,72,203	25,53,455	26,38,272	27,26,819
Variable Cost	3,40,64,398	4,13,15,344	4,85,26,369	5,63,55,208	6,48,45,614	7,21,42,604	8,00,07,178

Total Operational Expenses	3,63,12,706	4,36,35,120	5,09,20,729	5,88,27,411	6,73,99,069	7,47,80,876	8,27,33,997
Net Income	4,78,081	18,64,525	24,91,430	31,62,496	38,80,934	45,50,574	51,65,646

Cost Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	1,87,18,019	2,23,84,099	2,56,47,268	2,91,80,793	3,30,03,554	3,71,35,638	4,15,98,422
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	2,00,09,126	2,55,10,265	3,05,76,057	3,60,71,740	4,20,28,029	4,63,71,152	5,09,27,519
0	-	-	-	-	-	-	-
Total Income	3,87,27,144	4,78,94,364	5,62,23,325	6,52,52,533	7,50,31,582	8,35,06,790	9,25,25,940
Expenditure							
Fixed Cost (Excl. of Depreciation, Amortization and Interest)	22,48,308	23,19,776	23,94,360	24,72,203	25,53,455	26,38,272	27,26,819
Variable Cost	3,40,64,398	4,13,15,344	4,85,26,369	5,63,55,208	6,48,45,614	7,21,42,604	8,00,07,178
Total Operational Expenses	3,63,12,706	4,36,35,120	5,09,20,729	5,88,27,411	6,73,99,069	7,47,80,876	8,27,33,997
Net Income	24,14,438	42,59,244	53,02,596	64,25,122	76,32,513	87,25,914	97,91,943

Key Points for Information

A. Return on Capital Employed (RoCE) or Return on Equity (RoE)

RoCE or Return Equity for the project shall be more than 10% to consider the project is financially viable

B. Net Present Value (NPV)

With a discount rate of 10% and a span of 7 operational years, the NPV should be positive to consider that the project is financially viable.

C. Internal Rate of Return (IRR)

The project internal rate of return **shall be more than 10%** as per the current financial scenario of the country, If the project **IRR is more than 10%** than project is feasible for investment.

D. Pay Back Period (Project/ Equity)

The Pack Back Period (Project/ Equity) shall be less than 5 years to consider that it is financially viable

E. Break Even Point (BEP)

The average breakeven percentage shall be more than 50% to consider that it is financially viable

F. Debt Service Coverage Ratio (DSCR)

DSCR shall be more than 1.5 for better performing project.

G. Sensitivity Analysis

The robustness of the proposal can be been checked through a sensitivity analysis based on unique application of +10% and -10% variations on the costs and quantum assumed for developing the proposal (4 scenarios derived from such analysis shall be represented).

**The above financial viability parameters are indicative and based on the nature of project it may. The final decision to consider the project is viable lies with state level sanction committee*

Section 6 : Assumptions

6.1 Key Assumptions

(Applicant should provide basic information for each business activity / facility covered in sub-project. the information will be used for finalizing assumptions and undertaking financial analysis.)

The following information should be filled separately for each business activity / facility covered under the sub-project. E.g. If an CBO has decided to set up 'dal mill' and 'aggregation cleaning, grading and marketing of agro produce', then details of both the activities / facilities should be provided separately in following table)

1. Basic Information of the business/facility

No.	Particulars	details
1.	Business activity/Facility	Fruit Processing Unit
2.	Area Required for establishing facility	3400(in Sq. Ft):
3.	Capacity of Facility	2Ton/hr per day
4.	No. of hours, the facility will be operational in a day	8hr per day
5.	Capital investment for machinery and equipment's (as per quotation)	46,52,844 Rs.
6.	Investment on civil and construction compoent (As per estimates):	35,24,240 Rs.
1	How many days, the facility will be operational in a year	Annual days 364

5

2. Details of revenue generated through above facility

No.	Finished product	Unit	Whole price /Rs.-----per unit	Retail price /- Rs.....per Unit
1	Banana		10	12
2				

3. Expenditure on raw material

No.	commodity	Procurement Price Rs... Per Quintal:	Remark
1	Raisin	6000	

4. Expenditure on salary of management staff

No.	Designation:	No. of Staff:	Salary Rs....Per Month:	Remark
1	Manager	1	15000	
2	Accountant	1	7000	
3	Watchmen	1	5000	
4	Managerial remuneration	5	91600	

5. Expenditure on remuneration of labor

No.	Type of workers	No.	Wages Rs.... / per day	Remark
1	skilled			
2	Semi skill			
3	Un skilled			

6. Expenditure on rent/lease of plot / sub-project site

No	Component	Land lease Rent Rs-----per month	Remark
1	land rent	2000	
2	other		

7. Expenditure on electricity charges required for facility

No	Cumulative HP for all Machineries and equipment's	No. of Units Consumption Per Hour:	Per Unit Cost Rs.....per unit	Remark
1	28HP	107.424 PER HR.	8	

8. Maintenance cost facilities

No	Component	Detail	Remark
1	Maintenance of machinery, building, equipment etc,	Rs. per month	

9. Other consumables required for production

No.	Name of Consumables	Unit	Total Unit	Cost Per Unit (Rs)	Remark
1					
2					
3					

E.g. edible oil, salt, sugar etc.

10. Expenditure on packaging material

No.	Type of Material	Size of Packaging material	Unit	Total unit	Cost Per Unit (Rs.)	Remark
1	Gunny Box	25 Kg	1	300	5	

11. Expenditure on storage/warehouse for product

No.	Crop Name:	Storage Duration (month)	Storage Cost Per Quintal Per Month:	remark
1				

12. Other Expenditure

No.	Component	Rs/per month	remark
1	Telephone & Internet	1500	
2	Misc expenses	3300	
3	Printing & Stationery	500	
4	Office Electricity Exp	1500	

1. *The above information should be filled separately for each business/activity / facility covered under the sub-project. E.g. If an CBO has decided to set up 'dal mill' and 'aggregation cleaning, grading and marketing of agro produce', then details of both the activities / facilities should be provided separately in following table*
2. *Please refer necessary quotations, estimates, market survey reports etc. for filling up above information.*
3. *In case of additional information concerned project officer/staff should consult with the applicant during preparation of DPR.*

6.2 Other assumptions

1. Year wise participation of CBO member

Year	1	2	3	4	5	6	7
Members	509	561	617	679	747	822	904

2. Production assumption of various years
3. Average depreciation – machinery, building, IT infra.

As Per Depreciation Chart

4. Interest rate on long and short term loans 12%
5. Insurance as required by the lender bank
6. Facilitation charges- bulk marketing
7. Income tax 26%

Section 7

SOCIAL ACTION PLAN¹

1. Name of Nodal Person of CBO for implementation and reporting of Social Action Plan :

Particulars	Yes/ No	If Yes, Specify
1. Information of Sub-project Implementation Area	No	
Does the subproject area falls under Scheduled V ² (Tribal) Area?	No	
Does the subproject area have Particularly Vulnerable Tribal Groups ³ {PVTGs}?	No	
Does the subproject falls under Left Wing Extremism ⁴ area {LWE}?	No	
Does the subproject districts falls under Aspirational District ⁵ ?	No	
2. Compliance with Negative List		
Does this Subproject involve compulsory acquisition of private land?	No	
Does this Subproject involve purchase of private land?	No	
Does this Subproject involve physical relocation of people, houses, shops, buildings etc.?	No	
Does this Subproject involve closure of access to common routes, facilities and resources?	No	
Does this Subproject involve activities that adversely impact local livelihoods and businesses?	No	
Does this Subproject cover Indigenous Peoples villages/territories' (villages with scheduled tribe population and designated Schedule V areas) where free, prior, and informed consultations have not been done?	No	
Does this Subproject cover Indigenous Peoples villages/territories (Villages with scheduled tribe population and Schedule V areas) where evidence for broad community support has not been obtained or is not available?	No	
Does this Subproject involve any activities that could negatively affect the social, cultural and religious beliefs, practices and livelihoods of indigenous peoples (tribal people)?	No	
Does this Subproject involve activities that could adversely affect cultural property, including archaeological and historical sites?	No	
Does this Subproject involve any activities that could potentially use forced labour ⁶ or child labour ⁷ and other labour-exploitative practices?	No	
Does this Subproject involve deep excavation works, hazardous chemicals, explosives, submergence, dangerous sites which threaten the health and safety of workers and local communities?	No	
Does the subproject involves any hazardous work for labours during construction work?	No	
Does this Subproject involve any activities that could harm the health, safety and wellbeing of women, girls and children?	No	
3. Sub Project Implementation		
3.1 Measures for Social Inclusion		
Whether CBO will take measures for the inclusion of vulnerable households, including SC, ST, Women Headed household, tenant farmers, returnee migrants and other vulnerable workers in Subproject activities?	Yes	The project can increase the income of SC ST WOMEN IN THE NEARBY REASON

¹ Following the Environment and Social Management Framework of the SMART <https://www.smart-mh.org/smart/aboutsmart>

² List of tribal districts & blocks (Scheduled V Area) is available at

<https://cdnbbsr.s3waas.gov.in/s3c8758b517083196f05ac29810b924aca/uploads/2019/11/2019112132.pdf>

³ Particularly Vulnerable Tribal Groups - Kataria (Kathodia), Kolam, Maria Gond

⁴ Left Wing Extremism districts Chandrapur, Gadchiroli, Gondia

⁵ Aspirational Districts - Nandurbar, Washim, Gadchiroli, Osmanabad

⁶ Forced labor means all work or services not voluntarily performed, that is, extracted from individuals under threat of force or penalty

⁷ A child under the age of 14 will be considered as child labor. A child over the minimum age of 14 and under the minimum age of 18 may be employed or engaged in connection with the Project only under the following specific conditions: The work is not hazardous in nature and is likely to jeopardize the child's health, safety, or morals. An appropriate risk assessment is conducted prior to work commencing. The Borrower conducts regular monitoring of health, working conditions, hours of work, and the likelihood of potential threat to the child's overall development.

3.2 Tribal Development Plan (For the Subprojects from Schedule V Area)		
Whether free, prior and informed consultations with Tribal community has been conducted?		
Whether the consent of Tribal Community for Project Implementation has been obtained?		
Whether the access and benefits of project activities/facilities to Tribes will be ensured?		
3.3 Land		
Whether own 7/12 extract or registered Lease Agreement for rent/lease of private land for 29 years has been attached?	Yes	The Lease agreement has been attached herewith
Whether non encroachment certificate of land has been attached ? (by relevant authority like DIU Head/Grampanchayat/Talathi etc.)		
3.4 Labour mitigation measures during civil & Implementation work	Yes	
Whether CBO will take measures for safeguarding health and safety facilities for workers (when camps are set up)? (e.g. enough space for living, hygiene facility, drinking water. Separate washroom for male & female, crèche/shed for children, training/awareness on The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, mechanism to address sexual violence etc.)		The CBO will give at most attention to the health and safety measure along with obtaining collective insurance scheme for all the workers
Whether CBO will take measures to address risks related with influx of migrant labour from outside? (e.g. measures to prevent crime, communicable diseases, gender base violence, child labour, accidents, etc.)		
Whether CBO will take measures to record and address incidents of gender-based violence and sexual harassment?		
3.5 Measures of Health and Safety	Yes	
Whether CBO will take measures on Community Health and Safety? (e.g. measures to prevent accident, physical injury, sexual exploitation of community member, etc.)	Yes	
Whether CBO will take measures on Occupational Health and Workers Safety? (e.g. measures to prevent on site accident, physical injury, sexual exploitation of workers, etc.)	Yes	
Whether CBO will take Safety measures on COVID-19. (Social distancing, use of Mask, etc.)	Yes	

2. Social Sub-project Targets :

Sr. No.	Particulars	Current Status (Baseline of CBO)	Proposed target in the Sub-project
	Social Inclusion & Gender Integration targets⁸ (%)		
A	Total No. of Farmers/Members	509	1250
B	No. of Small and marginal Beneficiaries (& their %)	434 (85.29%)	987 (78.96%)
C	No. of Women Shareholders (& their %)	55 (29.80%)	437 (35.44%)
D	No. of Women Board of Directors (& their %)	1 (20%)	2 (40%)
E	No. of Schedule Tribes (& their %)		
F	No. of Schedule Caste (& their %)		210 (16.8%)
G	No. of Tenants (& their %)		
H	No. of Landless (& their %)	50 (9.80%)	105 (8.40%)
I	No. of Women having land title (7/12) (& their %)		

⁸ As per the Social Inclusion & Gender Strategy of the Project, out of total beneficiary of the project, 80% will be small & marginal farmers, minimum 30% will be Women beneficiary, minimum 6% will be Schedule Tribes, minimum 7% will be Schedule Caste beneficiary. Also CBO should have minimum 20% Women Board of Directors.

Section 8

Environmental Action Plan

The Environmental Action Plan (EAP) will provide guidance to the CBOs in minimization/mitigation of potential environmental risks/impacts of the agricultural and animal husbandry value chain development activities of the subproject. The environmental baseline information for providing suggestions to CBOs for bringing out performance improvements in the activities of the subproject are collected as per the below-mentioned table-

Sr No.	Agricultural Practices followed in the Subproject	Unit	Current/Basel in Condition in the Subproject	Target to be Achieved by the end of the Subproject
A. For Agriculture Value chain Development Subprojects				
1.	Average use of fertilizer-NPK	Kg/ha	202	183
2.	Area in which recommended dose of fertilizers is used	ha.	498	602
3.	Area in which fertilizers used is less than recommended dose	ha.	259	209
4.	Area in which fertilizers used is above the recommended dose	ha.	42	86
5.	Area in which Integrated Nutrient Management (INM) is practiced	ha.	309	378
6.	Average use of Pesticides, Fungicides and Herbicides	L/ha.	4.1	3.65
7.	Area in which recommended dose of pesticides is used	ha.	438	501
8.	Area in which pesticides used is less than recommended dose	ha.	305	261
9.	Area in which pesticides used is above the recommended dose	ha.	88	133
10.	Area in which Integrated Pest Management (IPM) is practiced	ha.	316	422
11.	Area in which crop residues are burnt	ha.	49	32
12.	Area in which crop residue is recycled for preparing Compost, Farm Yard Manure (FYM), etc.	ha.	22	28
13.	Area under Organic farming	ha.	179	211
14.	Area under GLOBAL Good Agricultural Practice (G.A.P.)	ha.	65	109
B. For Animal Husbandry Value chain Development Subprojects				
15.	Feeding practice- Open Grazing/Semi stall Feeding	-	Open Gazing	Semi Stall Feeding
16.	Area in which animal manure is used as fertilizer	Kg/ha	26	35
17.	Animals are Vaccinated/ Non-Vaccinated	-	Non Vaccinated	Vaccinated
C. Valid PUC Certificate for transportation Vehicle-Available/Not-Available				
		-	Avallable	Avallable

Note:

- 1) As per the SMART project's Environmental and Social Management Framework (ESMF) report recommendations, none of the subproject activities should fall under Negative (non-eligible) list of the project activities given in the point no. 3.9, pg no. 48 of the ESMF report.
- 2) 100 % CBOs of the subproject should be trained in the usage of Integrated Nutrient Management (INM) and Integrated Pest Management (IPM) practices in the SMART project's Value Chain Development School (VCDS). In the subproject, 50 % of the subproject area in hectares will be required to be brought under IPM and INM by the end of the subproject.

- 3) For requirement of Organic (NPOP- National Programme for Organic Production) and/or GLOBAL Good Agricultural Practice (G.A.P.) group certification, project's financial support of up to 60 % can be availed by the subproject CBOs. The remaining 40 % of certification cost will be required to be raised by the CBOs themselves.
- 4) All the new machineries to be purchased using project's resources should be energy efficient, vehicles should be Bharat State VI compliant, tractors should be Bharat Stage (CEV/TREM) IV – V, and hold valid PUC certificate.

Web link of the ESMF Report: https://www.smart-mh.org/cdn//2019/08/190818171526_405e4be8b9d3ce2374fe29ce1561a62b.pdf

List of documents to be presented along with FPP

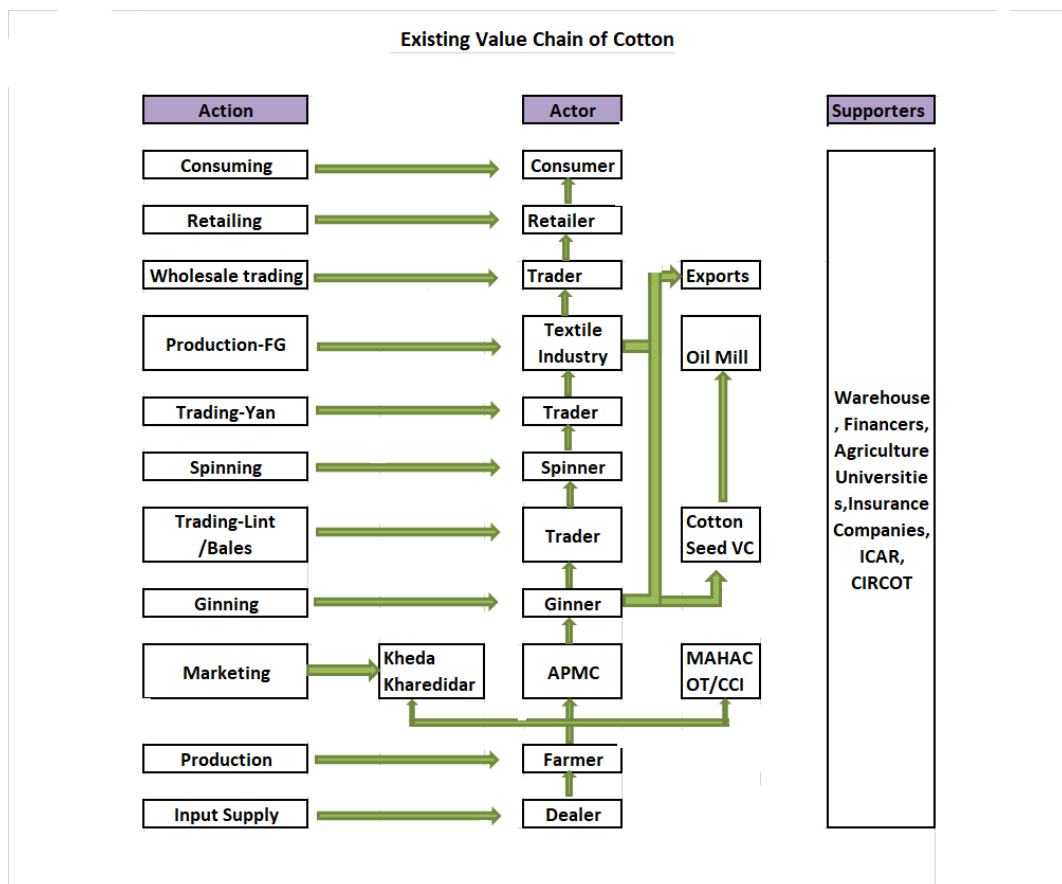
1. Registration certificate of organization
2. List of members/shareholder of the organization (As per the record from the Registrar of Companies office or the certificate of competent authority)
3. Audit report
4. CBO Bank statement
5. KYC of Applicant Firm (PAN and GST Certificate Copy)
6. Resolution of board of directors - Approval to DPR
7. Land ownership document / land lease agreement
8. Propose site map presenting road access and surrounding
9. No Objection Certificate of Panchyat for setting up of business activities
10. Forward linkages - MoUs with Buyers
11. Backward linkages – MoUs for produce aggregation - MoUs with farmers groups/ SHGs/ federations/FPC/other CBOs etc.
12. Please attach authorized quotations- machineries & equipment's /estimate- construction of building / pack house
13. Water/ electricity connection (proof)
14. Letter of intent from bank/financial institution for financing the project
15. License/other

Annexure

Example of how to write Value Chain

- 1) Firstly list out all relevant stakeholders involved in the value chain of selected commodity. These stakeholders are Farmers, Input dealers, Traders, Processors, Exporters, Transporters, Banks etc.
- 2) Divide these stakeholder in three parts as mentioned in the diagram i.e. a) Actors b) Actions c) Supporters
- 3) List out all the actors on the left side of the diagram. List out the actions of the actor in the middle part of the diagram. Connect the actors & respective actions by arrow.
- 4) At the right side of the diagram. List out the names of all supporters eg Banks, Universities, Transporters, Insurance agencies etc.

The example of existing value chain of Cotton is mentioned in below diagram



How to present proposed value chain is given below :-

1. Study carefully the existing value chain diagram prepared by you. Study the various actions presented in the middle part of the diagram & select the actions which could be done by CBO and gain benefits.
2. In the actor side of the diagram put the name of CBO for which action can be done by CBO, then connect the actors & respective actions by arrow.
3. Check the list of supporters mentioned at the right side of diagram and add or delete the supporters
4. Recheck the presented proposed value chain and finalise it after your insuring all aspects.

The example of proposed value chain of Cotton is mentioned in below diagram

