



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

## **Full Project Proposal (FPP)**

### **Sub Project – Productive Partnership**

**Business Activity – Multi Fruit Pulp Line with Cold Storage Facility and Custom Hiring**



**Submitted by**

**Creative Shetkari Producer Company Limited,  
Community Based Organization (CBO),  
Block- Wadwadi , District-Beed**

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## Section 1- Preliminary information of CBO

### 1.1 General information

1.	Name of the Community Based Organization (CBO)	<b>CREATIVE SHETKARI PRODUCER COMPANY LIMITED</b>
2.	Address	<b>199 WADWADI TQ AND BEED Bid MH 431122 IN</b>
3.	Details of the contact person	Name: <b>Mr. Abhiman Shahurao Auchar</b> Designation in CBO: <b>Chairman</b> Mobile Number: <b>9421945001</b> Email: <b>balirajakvm@gmail.com</b>

### 1.2 About registration of organization

1.	Organization type (please mark(√) on appropriate option)	<b>1. Farmer Production Company (FPC)</b>
2.	Whether organization is registered?	<b>Yes</b>
2.1	If yes, under which act	<b>Companies Act, 2013</b>
2.2	Year of registration and registration number	Registration year - <b>22/06/2015</b> Registration number - <b>U01409MH2015PTC265877</b>
3.	PAN number of the organization	<b>AAGCC2019Q</b>
4.	Udyog Aadhar number registration No. of the organization	<b>MH05A0002082</b>
5.	Authorized Capital of organization (Rs. In Lakhs)	Rs. 25 Lakhs
6.	Paid up capital of organization (Rs. In Lakhs)	Rs. 25 Lakhs

### 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	Mr.Abhimann Shahurao Auchar	Male	General	1.18	Chairman	MA	APVP A560 9P	715035 667134	942194 5001
2	Mr.Balasaheb Sadashiv Gawde	Male	General	2.40	Director	BA	ABM PG82 11A	636189 679434	932582 4767
3	Mr.Bhausahab Baburao Borkhede	Male	General	2.30	Director	942369 1338	AOM PB62 93G	715035 667134	942369 1338
4	Mr.Mahadev Nanabhau Suravase	Male	General	3.4	Director	SSC	CJYP 5684 7L	550794 465067	942301 8110
5	Mrs.MANISHA SANJAY SHINDE	Female	General	1.57	Director	HSC	FZH P5124 49N	341221 969575	762042 3423

**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
		NA			

### 1.5 Details of shareholders / members of CBOs

Total No. of shareholders	Female	Male	Scheduled Castes	Scheduled Tribes	Marginal Farmers (0-1 ha)	Small farmers (1-2 ha)	Medium farmer (2-5 ha.)	Big farmers (More than 5 ha.)	Tenants	landless
1000	240	760	80	7	390	285	325	0	0	0

**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
		NA			

**1.7 Details of movable and immovable property owned by the organization**

SN	Types of assets	Present market value per unit (Rs.)	Total market value (Rs.)
<b>A</b>	<b>Immoveable Assets</b>		
1	Building	354294	354294
2	Computer	2177	2177
3	Plant & Machinery	539453	539453
4	Godown	1166739	1166739
5	Pipeline	65531	65531
6	Solar	82446	82446
7	Seed Processing Plant Construction	3910000	3910000
8	Seed processing	2040000	2040000
9	Oil Mil Construction	5403341	5403341
10	Weight Machine	478550	478550
11	Generator	238000	238000
12	Live stock	300000	300000

	<b>Total (A)</b>	<b>1,45,80,531</b>	<b>1,45,80,531</b>
<b>B</b>	<b>Moveable asset</b>		
<b>1</b>	<b>Cash in Hand</b>	<b>5,00,000</b>	<b>5,00,000</b>
<b>2</b>	<b>Cash with Bank</b>	<b>2,00,000</b>	<b>2,00,000</b>
	<b>Total (B)</b>	<b>7,00,000</b>	<b>7,00,000</b>
	<b>Gross total (A+B)</b>	<b>1,52,80,531</b>	<b>1,52,80,531</b>

**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.	Udyog Adhar	MSM E	MH05A0002082	N A
2	GST Certificate	Government Of India	27AAGCC2019Q1ZE	NA

**1.9 Details of ongoing business activity of CBO along with snapshot on farmers participation (year 2015 to 2021 )**

Sr.No.	Name of business activity	Number of participated members	
		Members of CBO	Non-member
<b>A</b>	<b>Aggregation and bulk marketing of agri. / Horti commodities</b>		
1			
2			
<b>B</b>	<b>Primary processing on agricultural commodities (cleaning and grading)</b>		
1	Seed Processing	750	1500
2	Milk Processing	320	100
3	Verni compost	750	500
4	Cleaning Grading	700	1000
<b>C</b>	<b>Bulk procurement and selling of agricultural inputs (Fertilizer, seeds etc.)</b>		
1	Neem Powder	600	1000

### 1.10 Annual turnover of CBO ( last three years)

Details	Year-2018to2019	Year- 2019 to 20	Year- 2020 to21
Annual turnover (Rs. Lakh)	9.82	9.27	12.38

**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)**

SN	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	Custard Apple	80	17.5	1400	1372	549	823
2	Mango	80	7.5	600	588	59	529
3	Guava	48	12.5	600	588	59	529
4	Jambhul	24	10	240	235	24	212

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

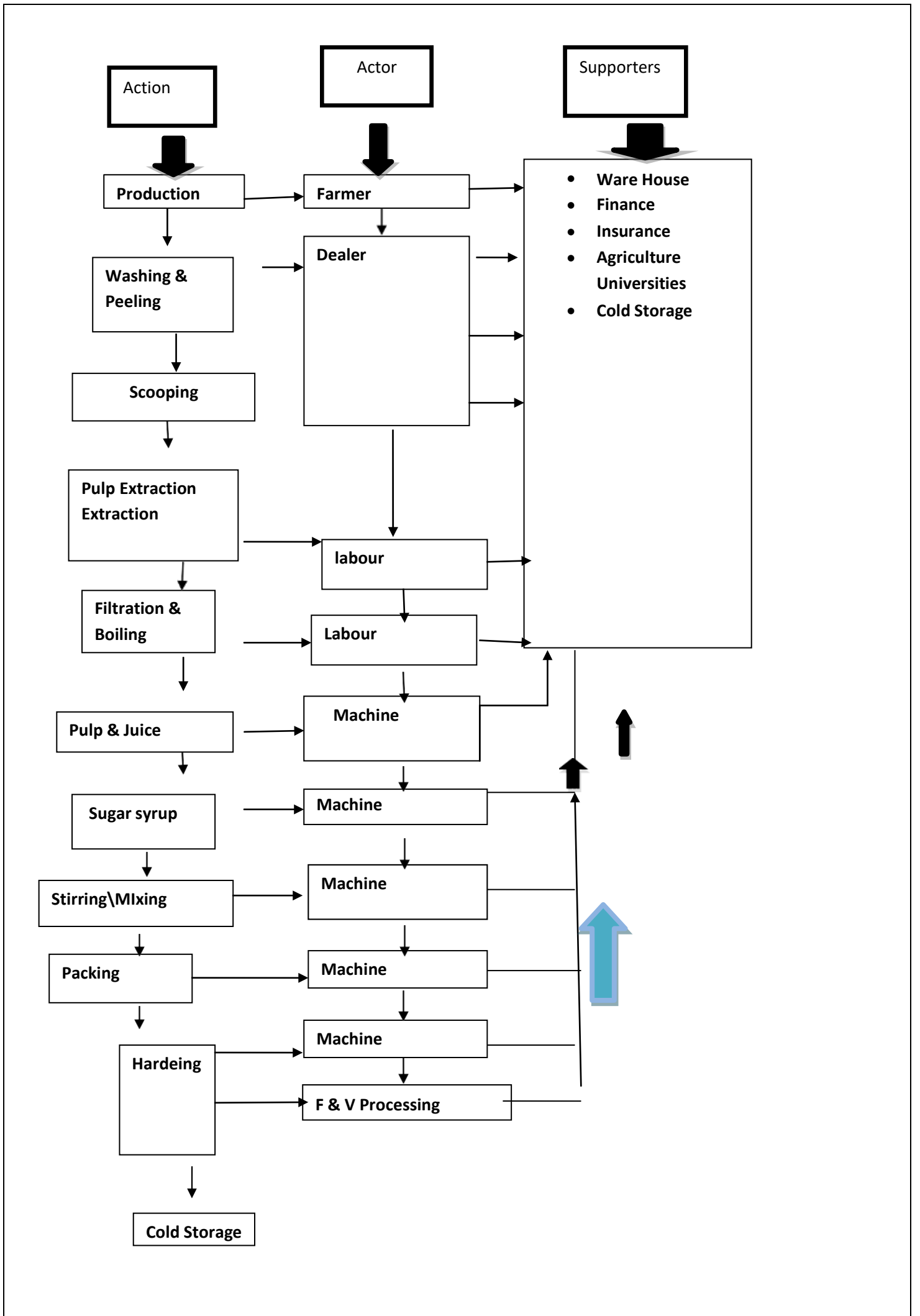
No.	Buyer	Agriculture Commodity( quantity in MT )
1	Processor	
2	Exporter	NA
3	Organized Retail Chain	
4	Direct marketing License (DML) holder	
5	Other.....specify	

Note: Fruits & Vegetable is newly added unit as upcoming project.

**2.2 Existing value chain of key crops**

A **'value chain'** in agriculture identifies the set of actors and activities that bring a basic agricultural product from production in the field to final consumption, where at each stage value is added to the product.

**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.)**



### **2.2.2 Challenges in existing value chain of selected crops**

1. Non Availability Of cold Storage facility .
2. Farmer cannot store his crops in his home for long period of time
3. Shortage of labor, mismanagement of seeds and fertilizers.
4. Inadequate amount of storage capacity.
5. Non Availability of skilled labour
6. Non Availability Transportation I.e. Refer van.
7. Non Availability of weight Scale
8. Packing, loading, unloading and transportation is very high cost.
9. Fruits and vegetables are not properly cleaned because of which farmers won't get better rates.

### **2.2.3 Potential remedies to address above issues in value chain**

1. Cold facility is provided by our unit to farmers as reasonable.
2. Due to storage facility provided to farmers at reasonable rate farmers would store their crop for long duration.
3. Availability of labour seeds and fertilizers to farmers under this project.
4. If warehouse is available than there will be no damage of crops and can be stored for long period of time.
5. Availability of skilled labour made under this project because of which quality is improved.
6. Availability Transportation I.e. Refer van.
7. Availability of weight Scale Made.
8. For Packing, loading, unloading and transportation cost to farmers made reduced.
9. Advance technological machines is used due which Fruits and vegetables are cleaned properly for better rates.

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

2.3.1 If yes, please provide details

Contract Is made with Kesar Milk & Milk Products Producer company Limited.

**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	Kesar Milk & Milk Products producer Company Limited.	Wadwadi post Borkhed Tq. &Dist. Beed.	9404603325	keshner123@gmail.com	Pomegranate
					Custard Apple
					Guava
					Black berry
					Chakku
					mango
2	Trahon Livelihood Mission Private Limited	Beed H. No. Bhagwan Appartment Shiva N Beed Bid MH 431122 IN	9075020068	grcenterinfo@gmail.com	Lemon
					Watermelon
					Grapes
					Musk Melon
					Orange
3	PBG Agro Private Limited	Flat No. 507, Fifth Floor, Maithili Empire Sr, No.73/1/1/21, Shivshambho Colony Pune	9422931652	support@pbagro.com	Coconut
					Kheera
					Sweet Corn
					Beans
					Banana
					Apple

### Section 3: About proposed Sub -project

**1. Name of the proposed sub project :**  
**Agri Commodity Cold Storage**

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

**2.1 Productive Partnership (PP)**

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

1. 1. Cleaning and Storage
2. Increase farmers income by reducing the cost of production.
3. Building and increasing the institutional capacity of CBO to handle large trade volume.
4. Plant receipt and warehousing helps in minimizing price fluctuation.
5. Reducing agriculture input costs by mechanization in agriculture.
6. Bulk purchasing of agriculture inputs and providing to members in low profit margins.
7. Varietal replacement for mechanical harvesting.
8. Increase farmer's income by reducing the cost of production.
9. Providing farmers a good option for reliable and profitable market place.
10. Building and increasing the institutional capacity of CBO to handle large trade volume.
11. Warehouse receipt helps in minimizing price fluctuation.

**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.199 Wadwadi Poast Borkhed TQ & Dist.Beed-431126**

**5. No. of Villages covered under sub project –35**

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

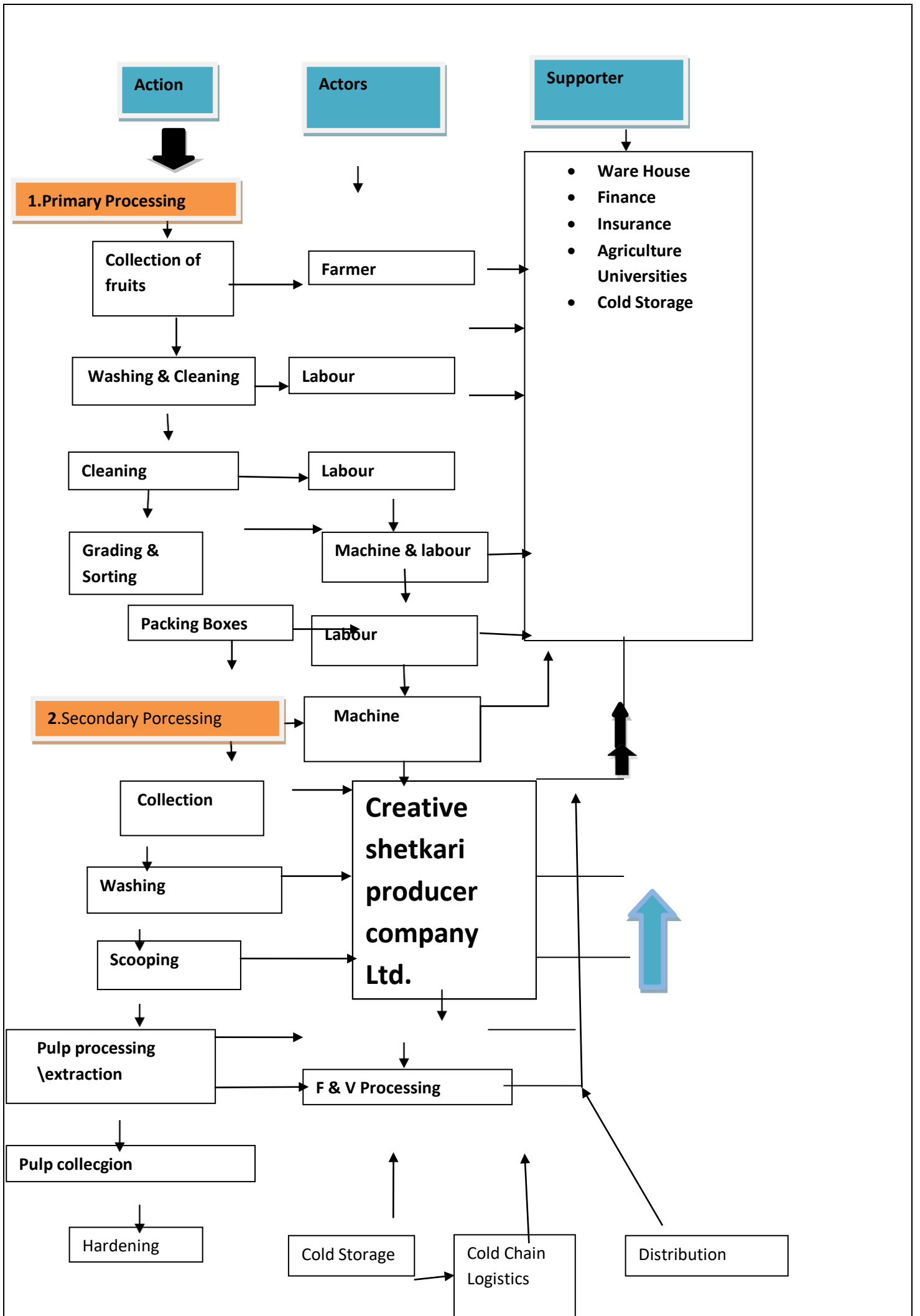
No.	Particulars	Details
1	Location of sub-Project	1. Village : Wadwadi 2. Grampanchayat :Wadwadi 3. Block : Beed 4. District: Beed 5. State: Maharashtra
2	Latitude and Longitude of the village	Longitude 75.642312 Latitude 18.75992
3	Total required land for establishing proposed sub project	0.5 acre
4	Whether the land owned by organization	<b>Yes</b>  if yes; provide following details Survey no/ Gat No 199 Longitude 75.642312 Latitude 18.75992
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 enroachment free	<b>No</b>  <b>GEN</b>  <b>Yes</b>
	Proposed land use	Land under cultivation
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: Creative shetkari producer company limited.  Type of power connection/ Three phase

		Capacity: 20 HP
6.2	Whether water is require for running proposed sub project?	Yes  Detail of facilities Bore well, Step 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)									
		2022 to 2023		2023 to 2024		2024 to 2025		2025 to 2026		2026 to 2027	
		Quantity (MT)	%	Quantity (MT)	%	Quantity (MT)	%	Quantity (MT)	%	Quantity (MT)	%
1	Custard Apple	686	50%	755	55%	823	60%	892	65%	960	70%
2	Mango	294	50%	323	55%	353	60%	382	65%	412	70%
3	Guava	294	50%	323	55%	353	60%	382	65%	412	70%
4	Jambhul	118	50%	129	55%	141	60%	153	65%	165	70%

**8. Proposed value chain of selected crop/ s (crop wise)**



**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	KESHAR MILK & MILK PRODUCTS PRODUCER COMPANY LIMITED		
2	Address and contact No.	Beed H. No. Bhagwan Appartment Shiva N Beed Bid MH 431122 IN 9404603325		
3	Details of authorized person (name, designation, contact no. and E-mail id )	Name: Nanasaheb Raosaheb Kakde Designation: President Mobile: 9823116371		
4	Type of buyer organization	1. Processor 2. Registered buyers / trader		
5	Whether the buyer is registered?	Yes If yes, then under which act Companies act, 2013		
6	Registration Number/ License Number	U01111MH2017PTC298469		
7	PAN number	AAGCK7550C		
8	Buyer total annual average requirement of produce (Quantity in MT)	2650		
9	Quantity of produce to be procured by selected buyer – quantity as per MoU (Year 20-- to --)	<b>Crop (ton)</b>	<b>2022-23</b>	<b>Agro produce MT</b>
		Mango	<b>2022-23</b>	2650
		Custard		
		Apple		
		Guava		
Black Jambhul				
10	Annual turnover of buyer Rs. lakh (last three years)	Financial Year		Turnover (Rs. Lakh)
		2019-2020		221.75
		2020-2021		235.12
		2021-2022		289.55

<b>S N</b>	<b>Detail s</b>	<b>Description</b>		
1	Name of buyer	TRAHON LIVELIHOOD MISSION PRIVATE LIMITED		
2	Address and contact No.	Shop No. 8, & 9 Gat No. 55, United Pride Complex, Beed Bypass, Aurangabad 9075020068		
3	Details of authorized person (name, designation, contact no. and E-mail id)	Name: Yogesh Arunrao Bhusa Designation: President Mobile: 9075020068		
4	Type of buyer organization	3. Processor 4. Registered buyers / trader		
5	Whether the buyer is registered?	Yes If yes, then under which act Companies act, 2013		
6	Registration Number/ License Number	U74999MH2018PTC306855		
7	PAN number	AATHC9254N		
8	Buyer total annual average requirement of produce (Quantity in MT)	1000		
9	Quantity of produce to be procured by selected buyer – quantity as per MoU (Year 20-- to --)	<b>Crop (ton)</b>	<b>2022-23</b>	<b>Agro produce MT</b>
		Mango	<b>2022-23</b>	1000
		Custard		
		Apple		
		Guava		
Black Jambhul				
10	Annual turnover of buyer Rs. lakh (last three years)	Financial Year		Turnover (Rs. Lakh)
		2019-2020		112.52
		2020-2021		137.08
		2021-2022		139.00

<b>SN</b>	<b>Details</b>	<b>Description</b>		
1	Name of buyer	PBG AGRO PRIVATE LIMITED		
2	Address and contact No.	Flat No. 507, Fifth Floor, Maithili Empire Sr, No.73/1/1/21, Shivshambho Colony Pune 9422931652		
3	Details of authorized person (name, designation, contact no. and E-mail id )	Name: Ganesh Ramrao Popale Designation: President Mobile: 9422931652		
4	Type of buyer organization	5. Processor 6. Registered buyers / trader		
5	Whether the buyer is registered?	Yes If yes, then under which act Companies act, 2013		
6	Registration Number/ License Number	U01122PN2021PTC206657		
7	PAN number	AAMPC5090N		
8	Buyer total annual average requirement of produce (Quantity in MT)	1612		
9	Quantity of produce to be procured by selected buyer – quantity as per MoU (Year 20-- to --)	<b>Crop (ton)</b>	<b>2022-23</b>	<b>Agro produce MT</b>
		Mango	<b>2022-23</b>	1612
		Custard		
		Apple		
		Guava		
Black Jambhul				
10	Annual turnover of buyer Rs. lakh (last three years)	Financial Year		Turnover (Rs. Lakh)
		2019-2020		85.00
		2020-2021		97.08
		2021-2022		109.28

### 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	First Parameter	Second Parameter	Third parameter
1	Apple	Firmness / texture	Damages	
2	Pear	Firmness	Taste	Damages
3	Peach	Firmness	Taste	Damages
4	Apricot	Firmness	Sugar	Colour
5	Tomato	Colour	Firmness	Taste
6	Melon	Sugar	Colour	-
7	Citrus fruits	Mould rots	Spots / damages	Taste

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

As per current market rate, minimum MSP rate.  
Rate depends upon demand and supply.

## 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"> <li>1. After contract booking delivery made with in week.</li> <li>2. To give seeds as per contract booking rate.</li> <li>3. To give seed as per contract booking Qty.</li> <li>4. Delivery of Well cleaned and dry seed</li> <li>5. Commodity delivery at factory site.</li> </ol>	<ol style="list-style-type: none"> <li>1.To Take delivery with in the week.</li> <li>2. To take seeds as per contract booking rate</li> <li>3.To take seeds as per contract booking Qty.</li> <li>4. All payments should be done on time to time.</li> <li>5. Agricultural Commodities shouldbe purchased in the same conditionwhich is available at the time of Delivery.</li> <li>6. Quality parameter 10:2:2</li> <li>7.Payment with in 7 days.</li> <li>8. Commodity purchase receipt on the same day</li> <li>9. Payment to be made electronically(E Payment)</li> </ol>

**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
<b>A</b>	<b>Post-harvest technology /practices</b>		
1	Collection,	250 Days	Useful for oil industry
2	Warehousing	270 Days	
3	Warehousing Loan- Warehouse receipt	270 Days	
<b>B</b>	<b>Secondary processing</b>		

1	Cleaning , Grading & Packaging	250 Days	
2	Warehousing	270 Days	
3	Warehousing Loan- Warehouse receipt	270 Days	
<b>C</b>	<b>Quality production</b>		
1	cleaner , grader magnatic distoner , vibro distoner ,	250	Impurity free commodity
2	Fumigation	365 Days	To Keep quality seed.
<b>D</b>	<b>Marketing management</b>		
1	1. Rates of seeds were intimated to farmers through SMS. 2. Visit to every village and giving information about our project. 3.Through electronic marketing increase awareness in farmers about warehousing and warehouse receipt loan , E Purchase and E payment	250 Days	For daily rates SMS facility provided by our company to farmers.

**Note: Fill up the relevant activity under each component.**

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

1. Member farmers commodity cleaned, removed sand soil and other straw etc.and available facility of warehousing and warehouse receipt loan.
2. Direct sale of commodity with cleaning or without cleaning facility is available
3. Supply made to food industries by removing diseased seeds , other residualWith help of cleaning machine.
4. Removal of mediators, quality commodity supply direct to processor hence transportation cost of farmer and processor is reduced and processor gets quality commodity and farmers income increases.
5. Due to availability of storage facilities to members price fluctuation in the commodity due heavy supply is reduced and farmers get benefited by getting higher price.

**15. 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.)
<b>A</b>	<b>Business/Activity No. 1</b>				
<b>A1</b>	<b>Building and Construction</b>				
1	Cold storage unit-Warehouse		1,21,10,959		1,21,10,959
2	Processing Unit Shed		54,52,203		54,52,203
<b>A2</b>	<b>Custom hiring</b>				
1	<b>Tractor</b>		6,15,000		6,15,000
2	<b>Cultivator</b>		90,000		90,000
3	<b>Mogda</b>		35,000		35,000
4	<b>Plough</b>		55,000		55,000
5	<b>Trolley</b>		1,30,000		1,30,000
6	<b>Rotavator</b>		70,000		70,000
<b>A3</b>	<b>Machinery and equipment</b>				
1	For Chiller Chamber :- 7.5 HP MT X 2 NOS per Chamber				16402000
	For Freeze Chamber :- 20 HP LT X 2 NOS per Chamber				
	For Anteroom :- 5HP MT X 2 Nos				
	<b>INSTALLATION AND COMMISSIONING</b>				
	Medium & Low temperature Refrigeration system Accessories consisting of Refrigeration Operating and Safety control, valves, Copper pipe, Insulation, Condensate drain PVC pipe, Electrical cable from CDU to Evaporator, Refrigeration Gas 404a, Electrical Controllers, Etc.				
	<b>COLD ROOM INSULATIONS</b>				
	i) 100 mm Wall and Ceiling Panel with Accessories and Installation		Sq MT		
	ii) 80 mm PUF Slab for flooring with Accessories and Installation		Sq MT		
	iii) 120 mm Wall and Ceiling Panel with Accessories and Installation for Freezer Chambers		Sq MT		
	iv) 120 mm Flooring Panel with Accessories and Installation for Freezer Chambers		Sq MT		
	v) Sliding Doors 1500*2100*80 mm for Chiller Rooms				

	vi) Sliding Doors 1500*2100*120 mm for Freezer Rooms				
	vii) Sliding Doors 1500*2100*80 mm for Ante-Room				
	<b>TOTAL</b>				
	GST on Above				
2	<b>For Blast Freezer :- (1MT X 2)</b>				<b>31,86,000</b>
	<b>REFRIGERATION MACHINE</b>				
	i) For Blast Freezer :- 30 HP LT X 2 NOS per Chamber				
	<b>INSTALLATION AND COMMISSIONING</b>				
	Low temperature Refrigeration system Accessories consisting of Refrigeration Operating and Safety control, valves, Copper pipe, Insulation, Condensate drain PVC pipe, Electrical cable from CDU to Evaporator, Refrigeration Gas 404a, Electrical Controllers, Etc.				
	<b>BLAST FREEZER COLD ROOM INSULATIONS</b>				
	i) 150 MM Wall and Ceiling PUF panel for Freezer Room with Accessories & Installation				
	ii) 150 MM Flooring PUF Slab for Freezer Room with Accessories & Installation				
	iii) Sliding Door 1500*2100*160 mm with Accessories & Installation for Blast Freezer				

6	Grid tied Solar system 100KV		53,77,050		53,77,050
7	Puf Panel & Processing Pack House		49,91,400		49,91,400
8	Multi Fruit Pulp Line		51,45,000		51,45,000
9	Electrical fittings		5,64,905		5,64,905
A3	Transport vehicle				
1	Truck (Bada Dost -Ashok Layland)- With Insulated body on your Ashok Leyland Bada Dost i4 and reefer unit carrier citimax 350 – 2 Ton		15,08,968		15,08,968
2	Loading Truck-AL-1415-22 Feet refer container		41,23,638		41,23,638
A4	<b>Pre-Operative Expenses</b>				
1	Land Development Expenses		350,600		350,600
2	Cost of preparing project report		75,600		75,600
3	Consultancy charges		40,200		40,200
4	ROC filing		22,500		22,500
5	Travelling Expenses		520,200		520,200
6	Legal expenses		290,500		290,500
7	Conducting market survey		298,200		298,200
8	Advertising & Promotional Activiteis		320,500		320,500
	<b>Total (A</b>				<b>6,31,16,009</b>

**16. Specify the benefits of working together to CBO its members and buyer**

No.	Benefits to CBO	Benefits to buyer	Benefits to members
1	Cost of loading, unloading packing and transportation expenses reduces. Due to which there will be increase in company's income.	Gridding and cleaning commodities as available any time at required huge quantity.	Cost of loading, unloading packing and transportation expenses reduces. Due to which there will be increase in farmer's income.
2	Due to cleaning of commodity market value higher by 1 to 2 %	Commodities are available at sure quality and quantity.	Supply chain facility would be easily available. Farmers would get pledge loan facility on their produce.

**10. How women's involvement will increase in proposed project plan.**

- a. Women empowerment in group farming
- b. Involvement in production processing and marketing.
- c. Small scale industries will increase rural area.
- d. Arranging Training program in produce for pre harvesting .
- e. Skill development in agriculture work
- f. Awareness of hygiene and physical education .
- g. Working involvement in technical and non technical work.
- h. Skill development in purchase and sale.



## Section 5 Sub-project Budget and Financial Analysis

### 5.1 Sub project budget and means of finance

#### 5.1.1 Budget

Sr. No.	Particular	Amount (Rs.)	Grant (%)	Grant Amount (Rs.)
1	Land and Building	1,75,63,162	60%	1,05,37,897
2	Machinery and Equipment	3,66,61,355	60%	2,19,96,813
3	Furniture and Fixture	-	60%	-
4	IT & It Infrastructure	-	60%	-
5	Vehicle Including Refer Van	56,32,606	60%	33,79,564
6	Preliminary Expenses	19,18,300	60%	11,50,980
7	Working Capital	13,40,586		
<b>Total</b>		<b>6,31,16,009</b>		<b>3,70,65,254</b>

Max – 3,00,00,000

#### 5.1.2 Means of finance

Sr. No.	Particular	Bank Loan (%)	Amount (Rs.)
1	Govt. Grant under SMART Project		3,00,00,000
2	Bank Finance - Long Term Loan (= Total Project Cost- Smart Grant - Own Contribution)		2,55,97,881
3	Own Contribution (=Fixed Assets)+Working Capital )	10%	75,18,128
<b>Total</b>			<b>6,31,16,009</b>

### 5.1 Financial Analysis

### 5.1.1 Depreciation Estimates –

#### a. As Per Companies Act

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
<b>Assets</b>							
-							
<b>Building</b>							
Asset Value	1,75,63,162	1,70,06,410	1,64,49,658	1,58,92,905	1,53,36,153	1,47,79,401	1,42,22,649
Depreciation	5,56,752	5,56,752	5,56,752	5,56,752	5,56,752	5,56,752	5,56,752
Accumulated Depreciation	5,56,752	11,13,504	16,70,257	22,27,009	27,83,761	33,40,513	38,97,266
Net Fixed Assets	1,70,06,410	1,64,49,658	1,58,92,905	1,53,36,153	1,47,79,401	1,42,22,649	1,36,65,896
<b>Plant and Machinery</b>							
Asset Value	3,66,61,355	3,43,40,691	3,20,20,027	2,96,99,364	2,73,78,700	2,50,58,036	2,27,37,372
Depreciation	23,20,664	23,20,664	23,20,664	23,20,664	23,20,664	23,20,664	23,20,664
Accumulated Depreciation	23,20,664	46,41,328	69,61,991	92,82,655	1,16,03,319	1,39,23,983	1,62,44,646
Net Fixed Assets	3,43,40,691	3,20,20,027	2,96,99,364	2,73,78,700	2,50,58,036	2,27,37,372	2,04,16,709
<b>Furniture and Electrification</b>							
Asset Value	-	-	-	-	-	-	-
Depreciation	-	-	-	-	-	-	-
Accumulated Depreciation	-	-	-	-	-	-	-
Net Fixed Assets	-	-	-	-	-	-	-
<b>Vehical</b>							
Asset Value	56,32,606	49,63,452	42,94,299	36,25,145	29,55,992	22,86,838	16,17,684
Depreciation	6,69,154	6,69,154	6,69,154	6,69,154	6,69,154	6,69,154	6,69,154
Accumulated Depreciation	6,69,154	13,38,307	20,07,461	26,76,614	33,45,768	40,14,922	46,84,075
Net Fixed Assets	49,63,452	42,94,299	36,25,145	29,55,992	22,86,838	16,17,684	9,48,531
<b>IT Infrastructure</b>							
Asset Value	-	-	-	-	-	-	-

		-			-		-
Depreciation	-	-	-	-	-	-	-
Accumulated Depreciation	-	-	-	-	-	-	-
Net Fixed Assets	-	-	-	-	-	-	-
<b>Gross Fixed Asset</b>	<b>5,98,57,123</b>	<b>5,63,10,553</b>	<b>5,27,63,984</b>	<b>4,92,17,414</b>	<b>4,56,70,845</b>	<b>4,21,24,275</b>	<b>3,85,77,705</b>
<b>Total Depreciation</b>	<b>35,46,570</b>	<b>35,46,570</b>	<b>35,46,570</b>	<b>35,46,570</b>	<b>35,46,570</b>	<b>35,46,570</b>	<b>35,46,570</b>
<b>Accumalated Depreciation</b>	<b>35,46,570</b>	<b>70,93,139</b>	<b>1,06,39,709</b>	<b>1,41,86,278</b>	<b>1,77,32,848</b>	<b>2,12,79,418</b>	<b>2,48,25,987</b>
<b>Net Fixed Assets</b>	<b>5,63,10,553</b>	<b>5,27,63,984</b>	<b>4,92,17,414</b>	<b>4,56,70,845</b>	<b>4,21,24,275</b>	<b>3,85,77,705</b>	<b>3,50,31,136</b>

As per IT Act

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
<b>Assets</b>							
-							
<b>Building</b>							
Asset Value	1,75,63,162	1,58,06,846	1,42,26,161	1,28,03,545	1,15,23,191	1,03,70,872	93,33,784
Depreciation	17,56,316	15,80,685	14,22,616	12,80,355	11,52,319	10,37,087	9,33,378
Accumulated Depreciation	17,56,316	33,37,001	47,59,617	60,39,971	71,92,290	82,29,378	91,62,756
Net Fixed Assets	1,58,06,846	1,42,26,161	1,28,03,545	1,15,23,191	1,03,70,872	93,33,784	84,00,406
<b>Plant and Machinery</b>							
Asset Value	3,66,61,355	3,11,62,152	2,64,87,829	2,25,14,655	1,91,37,456	1,62,66,838	1,38,26,812
Depreciation	54,99,203	46,74,323	39,73,174	33,77,198	28,70,618	24,40,026	20,74,022
Accumulated Depreciation	54,99,203	1,01,73,526	1,41,46,700	1,75,23,899	2,03,94,517	2,28,34,543	2,49,08,565
Net Fixed Assets	3,11,62,152	2,64,87,829	2,25,14,655	1,91,37,456	1,62,66,838	1,38,26,812	1,17,52,790
<b>Furniture and Electrification</b>							
Asset Value	-	-	-	-	-	-	-
Depreciation	-	-	-	-	-	-	-
Accumulated							



### 3.1 Schedule of General Admin Expenses (Fixed)

100%    105.00%    110.25%    115.76%    121.55%

Particulars	Unit	No. of Unit	Unit Cost	Y1	Y2	Y3	Y4	Y5
Manager	No.	1	40,000	4,80,000	5,04,000	5,29,200	5,55,660	5,83,443
Accountant	No.	1	25,000	3,00,000	3,15,000	3,30,750	3,47,288	3,64,652
Watchmen	No.	2	9,500	2,28,000	2,39,400	2,51,370	2,63,939	2,77,135
Lab Technician	No.	1	30,000	3,60,000	3,78,000	3,96,900	4,16,745	4,37,582
Telephone and internet Exp	Months	12	3,500	42,000	44,100	46,305	48,620	51,051
Office Electricity Exp	Months	12	4,500	54,000	56,700	59,535	62,512	65,637
Printing & Stationary	Months	12	5,000	60,000	63,000	66,150	69,458	72,930
Misc.expenses	Months	12	10,000	1,20,000	1,26,000	1,32,300	1,38,915	1,45,861
Audit and Legal Compliances expenses	Lumsum	1	1,00,000	1,00,000	1,05,000	1,10,250	1,15,763	1,21,551
<b>Total Admin Expense</b>				<b>17,44,000</b>	<b>18,31,200</b>	<b>19,22,760</b>	<b>20,18,898</b>	<b>21,19,843</b>

if it is related to salary it should multiply by 12 months.

### 3.4 Tax Schedule

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
EBT	53,90,858	85,49,484	1,15,40,393	1,48,20,024	1,84,02,683	2,22,77,938	2,55,57,120
Add Depreciation as per companies Act	35,46,570	35,46,570	35,46,570	35,46,570	35,46,570	35,46,570	35,46,570
Less Depreciation as per IT Act	81,00,410	69,73,165	60,06,224	51,76,421	44,63,976	38,51,995	33,26,050
Taxable Income	8,37,017	51,22,889	90,80,738	1,31,90,172	1,74,85,277	2,19,72,513	2,57,77,639
<b>Provision of Taxes</b>	<b>0</b>	<b>13,31,951</b>	<b>23,60,992</b>	<b>34,29,445</b>	<b>45,46,172</b>	<b>57,12,853</b>	<b>67,02,186</b>

Maximum Tax rate

26%

This Sheet refer for provision of tax calculation

### 4.1 Repayment Schedule

Loan Amount (Rs)	2,55,97,881
Interest rate /PA	12%
Loan Tenure in years	5
Moratorium Period ( In Months)	6
EMI	Rs. 6,15,797.53

Year	Particulars	Opening Balance	Interest	Pricipal Repayment	EMI	Closing Outstanding
Year 1	Month 1	2,55,97,881	2,55,979	-	2,55,979	2,55,97,881
	Month 2	2,55,97,881	2,55,979	-	2,55,979	2,55,97,881
	Month 3	2,55,97,881	2,55,979	-	2,55,979	2,55,97,881
	Month 4	2,55,97,881	2,55,979	-	2,55,979	2,55,97,881
	Month 5	2,55,97,881	2,55,979	-	2,55,979	2,55,97,881
	Month 6	2,55,97,881	2,55,979	-	2,55,979	2,55,97,881
	Month 7	2,55,97,881	2,55,979	3,59,819	6,15,798	2,52,38,062
	Month 8	2,52,38,062	2,52,381	3,63,417	6,15,798	2,48,74,645
	Month 9	2,48,74,645	2,48,746	3,67,051	6,15,798	2,45,07,594
	Month 10	2,45,07,594	2,45,076	3,70,722	6,15,798	2,41,36,872
	Month 11	2,41,36,872	2,41,369	3,74,429	6,15,798	2,37,62,444
	Month 12	2,37,62,444	2,37,624	3,78,173	6,15,798	2,33,84,270
Year 2	Month 13	2,33,84,270	2,33,843	3,81,955	6,15,798	2,30,02,316
	Month 14	2,30,02,316	2,30,023	3,85,774	6,15,798	2,26,16,541
	Month 15	2,26,16,541	2,26,165	3,89,632	6,15,798	2,22,26,909
	Month 16	2,22,26,909	2,22,269	3,93,528	6,15,798	2,18,33,381
	Month 17	2,18,33,381	2,18,334	3,97,464	6,15,798	2,14,35,917

	Month 18	2,14,35,917	2,14,359	4,01,438	6,15,798	2,10,34,479
	Month 19	2,10,34,479	2,10,345	4,05,453	6,15,798	2,06,29,026
	Month 20	2,06,29,026	2,06,290	4,09,507	6,15,798	2,02,19,519
	Month 21	2,02,19,519	2,02,195	4,13,602	6,15,798	1,98,05,916
	Month 22	1,98,05,916	1,98,059	4,17,738	6,15,798	1,93,88,178
	Month 23	1,93,88,178	1,93,882	4,21,916	6,15,798	1,89,66,262
	Month 24	1,89,66,262	1,89,663	4,26,135	6,15,798	1,85,40,127
Year 3	Month 25	1,85,40,127	1,85,401	4,30,396	6,15,798	1,81,09,731
	Month 26	1,81,09,731	1,81,097	4,34,700	6,15,798	1,76,75,031
	Month 27	1,76,75,031	1,76,750	4,39,047	6,15,798	1,72,35,984
	Month 28	1,72,35,984	1,72,360	4,43,438	6,15,798	1,67,92,546
	Month 29	1,67,92,546	1,67,925	4,47,872	6,15,798	1,63,44,674
	Month 30	1,63,44,674	1,63,447	4,52,351	6,15,798	1,58,92,323
	Month 31	1,58,92,323	1,58,923	4,56,874	6,15,798	1,54,35,449
	Month 32	1,54,35,449	1,54,354	4,61,443	6,15,798	1,49,74,006
	Month 33	1,49,74,006	1,49,740	4,66,057	6,15,798	1,45,07,948
	Month 34	1,45,07,948	1,45,079	4,70,718	6,15,798	1,40,37,230
	Month 35	1,40,37,230	1,40,372	4,75,425	6,15,798	1,35,61,805
	Month 36	1,35,61,805	1,35,618	4,80,179	6,15,798	1,30,81,625
Year 4	Month 37	1,30,81,625	1,30,816	4,84,981	6,15,798	1,25,96,644
	Month 38	1,25,96,644	1,25,966	4,89,831	6,15,798	1,21,06,813
	Month 39	1,21,06,813	1,21,068	4,94,729	6,15,798	1,16,12,084
	Month 40	1,16,12,084	1,16,121	4,99,677	6,15,798	1,11,12,407
	Month 41	1,11,12,407	1,11,124	5,04,673	6,15,798	1,06,07,733
	Month 42	1,06,07,733	1,06,077	5,09,720	6,15,798	1,00,98,013
	Month 43	1,00,98,013	1,00,980	5,14,817	6,15,798	95,83,196
	Month 44	95,83,196	95,832	5,19,966	6,15,798	90,63,230
	Month 45	90,63,230	90,632	5,25,165	6,15,798	85,38,065

	Month 46	85,38,065	85,381	5,30,417	6,15,798	80,07,648
	Month 47	80,07,648	80,076	5,35,721	6,15,798	74,71,927
	Month 48	74,71,927	74,719	5,41,078	6,15,798	69,30,849
Year 5	Month 49	69,30,849	69,308	5,46,489	6,15,798	63,84,360
	Month 50	63,84,360	63,844	5,51,954	6,15,798	58,32,406
	Month 51	58,32,406	58,324	5,57,473	6,15,798	52,74,932
	Month 52	52,74,932	52,749	5,63,048	6,15,798	47,11,884
	Month 53	47,11,884	47,119	5,68,679	6,15,798	41,43,206
	Month 54	41,43,206	41,432	5,74,365	6,15,798	35,68,840
	Month 55	35,68,840	35,688	5,80,109	6,15,798	29,88,731
	Month 56	29,88,731	29,887	5,85,910	6,15,798	24,02,821
	Month 57	24,02,821	24,028	5,91,769	6,15,798	18,11,051
	Month 58	18,11,051	18,111	5,97,687	6,15,798	12,13,364
	Month 59	12,13,364	12,134	6,03,664	6,15,798	6,09,701
	Month 60	6,09,701	6,097	6,09,701	6,15,798	0
			<b>91,91,059</b>	<b>2,55,97,881</b>		

**This Sheet Provide details of loan repayment schedule. The borrower is able to check how much of the monthly EMI is being allocated towards the repayment of the principal outstanding and interest respectively, depending on the rate of interest and tenure of the loan.**

Assumption:

- 1 Rate of Interest assumed as 12%
- 2 Moratorium Period 6 Months

### 5.1 Closing and Opening Stock Calculation

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Opening Stock							
Agri Input		-	-	-	-	-	-
Trading		-	-	-	-	-	-



6	Processing Unit - Multi Fruit Pulp Processing	14	31,47,443	38,09,235	43,64,965	49,66,746	56,17,793	63,21,527	70,81,590
	<b>Subtotal</b>		31,93,701	38,57,805	44,15,964	50,20,295	56,74,019	63,80,564	71,43,579
<b>B</b>	<b>Closing Stock</b>		35,41,781	41,02,094	46,98,871	53,45,070	60,44,141	67,99,757	76,15,825
	<b>Total</b>		67,35,482	79,59,899	91,14,835	1,03,65,365	1,17,18,160	1,31,80,322	1,47,59,404
<b>C</b>	Accounts Payable & Accrued Expenses (Creditors)								
1	Agri Input	7	-	-	-	-	-	-	-
2	Custom Hiring	7	14,647	15,380	16,149	16,956	17,804	18,694	19,629
3	Cleaning & Grading	7	-	-	-	-	-	-	-
4	Dal Mill	7	-	-	-	-	-	-	-
5	Warehouse	7	-	-	-	-	-	-	-
6	Processing Unit - Multi Fruit Pulp Processing	7	13,58,491	15,73,406	18,02,307	20,50,164	23,18,301	26,08,126	29,21,138
	<b>Total</b>		13,73,139	15,88,786	18,18,455	20,67,120	23,36,105	26,26,820	29,40,767
<b>D</b>	<b>Working Capital</b>		53,62,343	63,71,114	72,96,380	82,98,245	93,82,056	1,05,53,502	1,18,18,637
	<b>Own Contribution</b>	25%	13,40,586						

**Working capital, also known as net working capital (NWC), is the difference between a company's current assets, such as accounts receivable (customers' unpaid bills), and inventories of raw materials and finished goods, and its current liabilities, such as accounts payable. This sheet provide requirement of working capital for running business**

Asumptio

n:

- 1 Company has to give

- credit for sale at 14  
Days  
Company will receive
- 2 credit from suppliers  
for 7 days  
25 % of Working Capital will be financed by
- 3 the company and balance 75% from bank  
finance at 12% rate of interest

### 6.1 Consolidated Profit and loss account for the Project

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
<b>Revenue</b>							
Facility 1 - Fruit Pulp Processing Unit	8,20,58,340	9,93,12,186	11,38,00,881	12,94,90,166	14,64,63,877	16,48,11,234	18,46,27,166
Facility 2 - Custom Hiring	12,06,000	12,66,300	13,29,615	13,96,096	14,65,901	15,39,196	16,16,155
<b>Total Revenue</b>	<b>8,32,64,340</b>	<b>10,05,78,486</b>	<b>11,51,30,496</b>	<b>13,08,86,262</b>	<b>14,79,29,777</b>	<b>16,63,50,429</b>	<b>18,62,43,321</b>
<b>Variable Cost</b>							
Facility 1 - Fruit Pulp Processing Unit	6,72,93,844	8,14,81,574	9,33,80,640	10,62,55,196	12,01,83,755	13,52,39,533	15,15,00,429
Facility 2 - Custom Hiring	7,63,750	8,01,938	8,42,034	8,84,136	9,28,343	9,74,760	10,23,498
<b>Total Variable Cost</b>	<b>6,80,57,594</b>	<b>8,22,83,511</b>	<b>9,42,22,675</b>	<b>10,71,39,332</b>	<b>12,11,12,098</b>	<b>13,62,14,293</b>	<b>15,25,23,927</b>
<b>Fixed Cost</b>							
Facility 1 - Fruit Pulp Processing Unit	4,92,000	5,16,600	5,42,430	5,69,552	5,98,029	6,27,931	6,59,327
Facility 2 - Custom Hiring	1,50,000	1,57,500	1,65,375	1,73,644	1,82,326	1,91,442	2,01,014
Admin Expenses	17,44,000	18,31,200	19,22,760	20,18,898	21,19,843	22,25,835	23,37,127
<b>Total Fixed Cost</b>	<b>23,86,000</b>	<b>25,05,300</b>	<b>26,30,565</b>	<b>27,62,093</b>	<b>29,00,198</b>	<b>30,45,208</b>	<b>31,97,468</b>



<b>Custom Hiring Charges</b>											
Tractor	acre	0	1800	-	-	-	-	-	-	-	
Trolley	acre	0	1800	-	-	-	-	-	-	-	
Cultivator	acre	240	1200	2,88,000	3,02,400	3,17,520	3,33,396	3,50,066	3,67,569	3,85,948	
Mogda	acre	180	1300	2,34,000	2,45,700	2,57,985	2,70,884	2,84,428	2,98,650	3,13,582	
Plough	acre	240	1500	3,60,000	3,78,000	3,96,900	4,16,745	4,37,582	4,59,461	4,82,434	
		180	1800	3,24,000	3,40,200	3,57,210	3,75,071	3,93,824	4,13,515	4,34,191	
		0	0	-	-	-	-	-	-	-	
<b>Total Revenue</b>				<b>12,06,000</b>	<b>12,66,300</b>	<b>13,29,615</b>	<b>13,96,096</b>	<b>14,65,901</b>	<b>15,39,196</b>	<b>16,16,155</b>	
<b>Expenses</b>											
<b>Variable Expenses</b>											
Diesel	Litres	5880	100	5,88,000	6,17,400	6,48,270	6,80,684	7,14,718	7,50,454	7,87,976	
Daily Labour	No. of Days	420	300	1,26,000	1,32,300	1,38,915	1,45,861	1,53,154	1,60,811	1,68,852	
Maintenance Charges	5% of Capex	5%		49,750	52,238	54,849	57,592	60,471	63,495	66,670	
<b>Total Vari</b>				<b>7,63,750</b>	<b>8,01,938</b>	<b>8,42,034</b>	<b>8,84,136</b>	<b>9,28,343</b>	<b>9,74,760</b>	<b>10,23,498</b>	

2200

2200

1500

1500

able Cos t										
Fix ed Cos t										
Driv er	No .	1	12,500	1,50,00 0	1,57,500	1,65,375	1,73,644	1,82, 326	1,91,4 42	2,01,014
Tot al Fix ed Cos t				1,50,00 0	1,57,500	1,65,375	1,73,644	1,82, 326	1,91,4 42	2,01,014
Tot al Exp ens es				9,13,75 0	9,59,438	10,07,409	10,57,780	11,1 0,66 9	11,66, 202	12,24,512
Op er at ing Inc om e				2,92,25 0	3,06,863	3,22,206	3,38,316	3,55 ,232	3,72,9 93	3,91,643
				24.23%	24.23%	24.23%	24.23%	24.2 3%	24.23 %	24.23%

This sheet provide details of sale, expenses and operating profit of custom hiring activity

### 15.2 Facility 4 - Profit and loss of Custom Hiring

				100%	105.00%	110.25%	115.76%	121. 55%	127.63 %	134.01%
Part icul	Un it	No. of	Rate	Y1	Y2	Y3	Y4	Y5	Y6	Y7

ars		Unit									
Revenue											
Custom Hiring Charges											
Tractor	acre	0	1800	-	-	-	-	-	-	-	2200
Trolley	acre	0	1800	-	-	-	-	-	-	-	2200
Cultivator	acre	240	1200	2,88,000	3,02,400	3,17,520	3,33,396	3,50,066	3,67,569	3,85,948	1500
Mogda	acre	180	1300	2,34,000	2,45,700	2,57,985	2,70,884	2,84,428	2,98,650	3,13,582	1500
Plough	acre	240	1500	3,60,000	3,78,000	3,96,900	4,16,745	4,37,582	4,59,461	4,82,434	
		180	1800	3,24,000	3,40,200	3,57,210	3,75,071	3,93,824	4,13,515	4,34,191	
		0	0	-	-	-	-	-	-	-	
<b>Total Revenue</b>				<b>12,06,000</b>	<b>12,66,300</b>	<b>13,29,615</b>	<b>13,96,096</b>	<b>14,65,901</b>	<b>15,39,196</b>	<b>16,16,155</b>	
Expenses											
Variable Expenses											
Diesel	Litres	5880	100	5,88,000	6,17,400	6,48,270	6,80,684	7,14,718	7,50,454	7,87,976	
Daily Labour	No. of Days	420	300	1,26,000	1,32,300	1,38,915	1,45,861	1,53,154	1,60,811	1,68,852	
Maintenance Charges	5% of Capex	5%		49,750	52,238	54,849	57,592	60,471	63,495	66,670	

<b>Total Variable Cost</b>				7,63,750	8,01,938	8,42,034	8,84,136	9,28,343	9,74,760	10,23,498
<b>Fixed Cost</b>										
<b>Driver</b>	No.	1	12,500	1,50,000	1,57,500	1,65,375	1,73,644	1,82,326	1,91,442	2,01,014
<b>Total Fixed Cost</b>				1,50,000	1,57,500	1,65,375	1,73,644	1,82,326	1,91,442	2,01,014
<b>Total Expenses</b>				9,13,750	9,59,438	10,07,409	10,57,780	11,10,669	11,66,202	12,24,512
<b>Operating Income</b>				2,92,250	3,06,863	3,22,206	3,38,316	3,55,232	3,72,993	3,91,643
				24.23%	24.23%	24.23%	24.23%	24.23%	24.23%	24.23%

This sheet provide details of sale, expenses and operating profit of custom hiring activity

### 8.1 Cash Flow Statement for the Project

Sr.	Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
-----	-------------	----	----	----	----	----	----	----

<b>1</b>	<b>Operating Profit</b>							
	Total Revenue	8,32,64,340	10,05,78,486	11,51,30,496	13,08,86,262	14,79,29,777	16,63,50,429	18,62,43,321
<b>2</b>	<b>Equity/ Share capital</b>	75,18,128						
	<b>Reinvestment</b>							
<b>3</b>	<b>Grant</b>	3,00,00,000						
<b>4</b>	<b>Long Term Loan</b>	2,55,97,881						
<b>5</b>	<b>Increase in Short Term Loan</b>	40,21,757	23,49,356	9,25,266	10,01,865	10,83,811	11,71,446	12,65,136
<b>6</b>	<b>Increase in account payable</b>	13,73,139	2,15,647	2,29,670	2,48,665	2,68,985	2,90,716	3,13,947
	<b>Sub Total (A)</b>	<b>15,17,75,245</b>	<b>10,31,43,489</b>	<b>11,62,85,432</b>	<b>13,21,36,791</b>	<b>14,92,82,573</b>	<b>16,78,12,591</b>	<b>18,78,22,404</b>
<b>Cash Outflow (Rs.)</b>								
<b>1</b>	<b>Capital Expenditure</b>							
a	Land and Building	1,75,63,162						
b	Machinery and Equipment	3,66,61,355						
c	Furniture & Fixture	-						
d	It Infrastructure	-						
e	Vehicle	56,32,606						
f	Premilinary Expenses	19,18,300						
<b>2</b>	<b>Operational Expenditure</b>							
a	Variable Cost	6,80,57,594	8,22,83,511	9,42,22,675	10,71,39,332	12,11,12,098	13,62,14,293	15,25,23,927
b	Fixed Cost	23,86,000	25,05,300	26,30,565	27,62,093	29,00,198	30,45,208	31,97,468
<b>3</b>	<b>Loan Repayment</b>							
	LTL - Principal	22,13,610	48,44,143	54,58,502	61,50,777	69,30,849	(0)	(0)
	LTL - Interest	30,17,048	25,45,427	19,31,069	12,38,794	4,58,721	0	0
	STL - Principal							
	STL - Interest	4,82,611	7,64,534	8,75,566	9,95,789	11,25,847	12,66,420	14,18,236
<b>4</b>	<b>Tax</b>	-	13,31,951	23,60,992	34,29,445	45,46,172	57,12,853	67,02,186

5	Increase in account Receivable	31,93,701	6,64,104	5,58,159	6,04,331	6,53,724	7,06,546	7,63,015
6	Increase in Closing Stock	35,41,781	5,60,313	5,96,776	6,46,199	6,99,072	7,55,616	8,16,067
	Sub Total (B)	14,46,67,768	9,54,99,284	10,86,34,303	12,29,66,759	13,84,26,681	14,77,00,936	16,54,20,900
	Net Cash Flow (A-B)	71,07,477	76,44,205	76,51,129	91,70,032	1,08,55,892	2,01,11,655	2,24,01,504
	Opening Cash and Bank		71,07,477	1,47,51,682	2,24,02,811	3,15,72,843	4,24,28,735	6,25,40,390
	Cumulative Cash Balance	71,07,477	1,47,51,682	2,24,02,811	3,15,72,843	4,24,28,735	6,25,40,390	8,49,41,893

A projected cash flow statement is used to evaluate cash inflows and outflows to determine when, how much, and for how long cash deficits or surpluses will exist for a farm business during an upcoming time period.

### 7.1 Balancesheet for the Project

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
<b>ASSETS</b>							
<b>Current Assets</b>							
Cash and Bank Balance	71,07,477	1,47,51,682	2,24,02,811	3,15,72,843	4,24,28,735	6,25,40,390	8,49,41,893
Accounts Receivables	31,93,701	38,57,805	44,15,964	50,20,295	56,74,019	63,80,564	71,43,579
Other Current Assets	35,41,781	41,02,094	46,98,871	53,45,070	60,44,141	67,99,757	76,15,825
<b>Total Current Assets</b>	<b>1,38,42,959</b>	<b>2,27,11,581</b>	<b>3,15,17,646</b>	<b>4,19,38,208</b>	<b>5,41,46,895</b>	<b>7,57,20,712</b>	<b>9,97,01,298</b>
Gross Fixed Assets	5,98,57,123	5,63,10,553	5,27,63,984	4,92,17,414	4,56,70,845	4,21,24,275	3,85,77,705
Less: Depreciation	35,46,570	35,46,570	35,46,570	35,46,570	35,46,570	35,46,570	35,46,570
<b>Net Fixed Assets</b>	<b>5,63,10,553</b>	<b>5,27,63,984</b>	<b>4,92,17,414</b>	<b>4,56,70,845</b>	<b>4,21,24,275</b>	<b>3,85,77,705</b>	<b>3,50,31,136</b>
<b>Preliminary &amp; Pre-operative Expenses</b>	<b>15,34,640</b>	<b>11,50,980</b>	<b>7,67,320</b>	<b>3,83,660</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>TOTAL ASSETS</b>	<b>7,16,88,15</b>	<b>7,66,26,545</b>	<b>8,15,02,</b>	<b>8,79,92,712</b>	<b>9,62,71,170</b>	<b>11,42,98,417</b>	<b>13,47,32,</b>

	3		380				433
<b><u>LIABILITIES &amp; SHAREHOLDERS EQUITY</u></b>							
<b>CURRENT LIABILITIES</b>							
Short Term Debt (Working capital loan)	40,21,757	63,71,114	72,96,380	82,98,245	93,82,056	1,05,53,502	1,18,18,637
Accounts Payable & Accrued Expenses	13,73,139	15,88,786	18,18,455	20,67,120	23,36,105	26,26,820	29,40,767
Other Current Liabilities							
<b>Total Curent Liabilities</b>	<b>53,94,896</b>	<b>79,59,899</b>	<b>91,14,835</b>	<b>1,03,65,365</b>	<b>1,17,18,160</b>	<b>1,31,80,322</b>	<b>1,47,59,404</b>
Secured Long Term Debt	2,33,84,270	1,85,40,127	1,30,81,625	69,30,849	0	0	0
Differed Tax Liabilities							
<b>TOTAL LIABILITIES</b>	<b>2,87,79,167</b>	<b>2,65,00,027</b>	<b>2,21,96,461</b>	<b>1,72,96,214</b>	<b>1,17,18,160</b>	<b>1,31,80,322</b>	<b>1,47,59,404</b>
Share capital	75,18,128	75,18,128	75,18,128	75,18,128	75,18,128	75,18,128	75,18,128
Smart Grant -in-Aid	3,00,00,000	3,00,00,000	3,00,00,000	3,00,00,000	3,00,00,000	3,00,00,000	3,00,00,000
<b>Reserves and Surplus</b>							
Add: Opening Balance (P/L Account)	0	53,90,858	1,26,08,391	2,17,87,792	3,31,78,370	4,70,34,882	6,35,99,967
Profit & Loss) During the Year	53,90,858	72,17,533	91,79,401	1,13,90,579	1,38,56,511	1,65,65,085	1,88,54,934
Appropriation - Dividend							
Total Reserves	53,90,858	1,26,08,391	2,17,87,792	3,31,78,370	4,70,34,882	6,35,99,967	8,24,54,901
<b>TOTAL EQUITY</b>	<b>4,29,08,986</b>	<b>5,01,26,519</b>	<b>5,93,05,920</b>	<b>7,06,96,499</b>	<b>8,45,53,010</b>	<b>10,11,18,095</b>	<b>11,99,73,029</b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>7,16,88,153</b>	<b>7,66,26,545</b>	<b>8,15,02,380</b>	<b>8,79,92,712</b>	<b>9,62,71,170</b>	<b>11,42,98,417</b>	<b>13,47,32,433</b>
<b><u>CONTROL TICKER</u></b>							
<b>(=Liability - Asset)</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

A projected balance sheet, also referred to as pro forma balance sheet, lists specific account balances on a business' assets, liabilities and equity for a specified future time. Using a projected balance sheet, financial personnel can present lenders and investors with detailed financial information about planned future asset expansion, making it easier to persuade capital providers to supply the required financing.

### 9.7 Sensitivity Analysis

Quantity Variation (+5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Fruit Pulp Processing Unit	8,61,61,257	10,42,77,795	11,94,90,925	13,59,64,674	15,37,87,071	17,30,51,795	19,38,58,524
Facility 2 - Custom Hiring	12,66,300	13,29,615	13,96,096	14,65,901	15,39,196	16,16,155	16,96,963
0	-	-	-	-	-	-	-
Total Income	8,74,27,557	10,56,07,410	12,08,87,021	13,74,30,575	15,53,26,266	17,46,67,951	19,55,55,488
Expenditure							
Fixed Cost (Excl. of Depreciation, Amortization and Interest)	23,86,000	25,05,300	26,30,565	27,62,093	29,00,198	30,45,208	31,97,468
Variable Cost	7,14,60,473	8,22,83,511	9,42,22,675	10,71,39,332	12,11,12,098	13,62,14,293	15,25,23,927
Total Operational Expenses	7,38,46,473	8,47,88,811	9,68,53,240	10,99,01,425	12,40,12,296	13,92,59,501	15,57,21,395
Net Income	1,35,81,084	2,08,18,598	2,40,33,781	2,75,29,150	3,13,13,970	3,54,08,450	3,98,34,092

Cost Variation (+5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Fruit Pulp Processing Unit	8,20,58,340	9,93,12,186	11,38,00,881	12,94,90,166	14,64,63,877	16,48,11,234	18,46,27,166
Facility 2 - Custom Hiring	12,06,000	12,66,300	13,29,615	13,96,096	14,65,901	15,39,196	16,16,155
0	-	-	-	-	-	-	-
Total Income	8,32,64,340	10,05,78,486	11,51,00,496	13,08,86,262	14,79,29,777	16,63,50,429	18,62,43,321

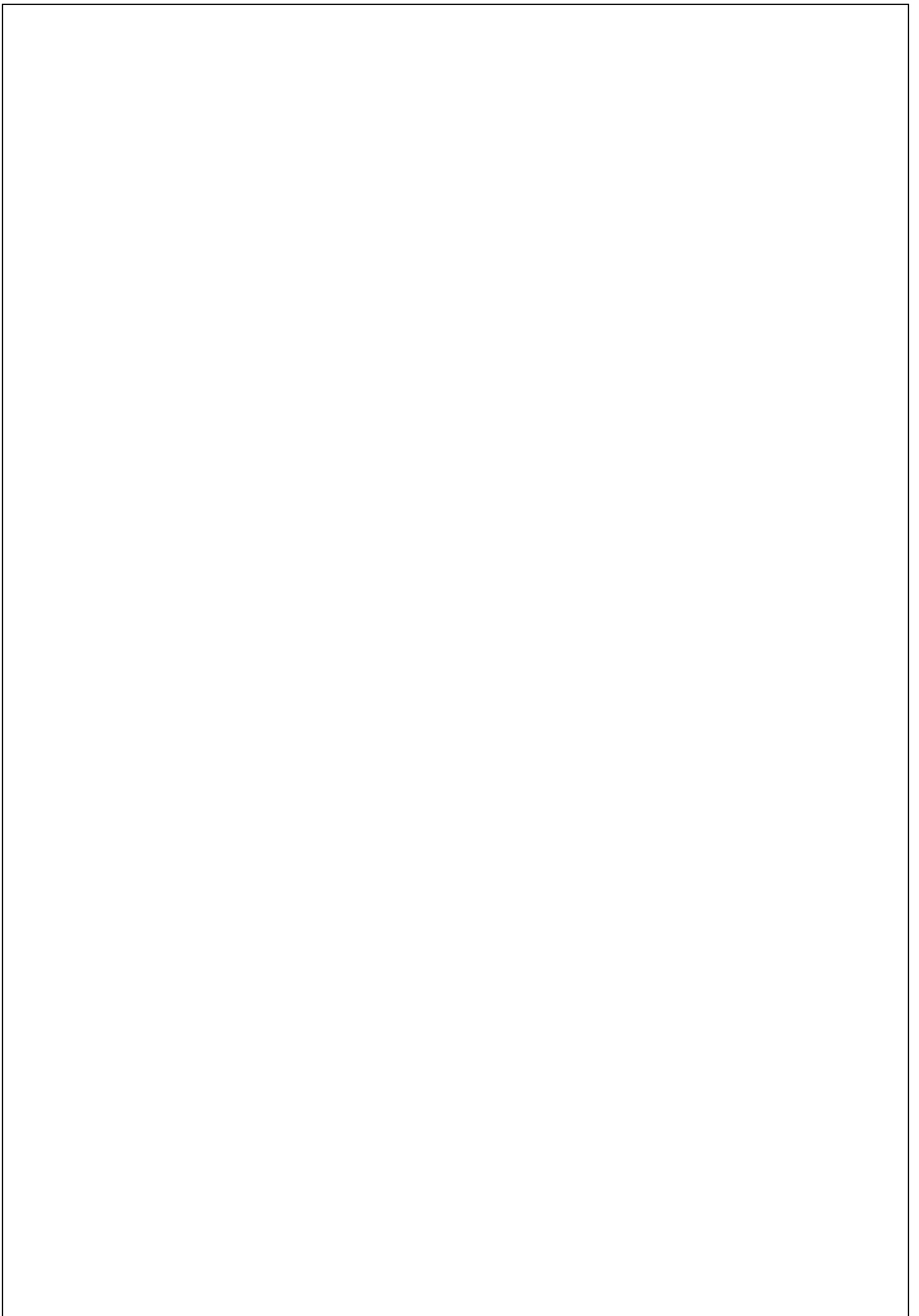
			,30,4 96				21
Expenditure							
Fixed Cost (Excl. of Depreciation, Amortization and Interest)	23,86,000	25,05,300	26,30,565	27,62,093	29,00,198	30,45,208	31,97,468
Variable Cost	7,14,60,473	8,63,97,687	9,89,33,808	11,24,96,299	12,71,67,703	14,30,25,008	16,01,50,123
Total Operational Expenses	7,38,46,473	8,89,02,987	10,15,64,373	11,52,58,392	13,00,67,901	14,60,70,215	16,33,47,591
<b>Net Income</b>	<b>94,17,867</b>	<b>1,16,75,499</b>	<b>1,35,66,123</b>	<b>1,56,27,870</b>	<b>1,78,61,876</b>	<b>2,02,80,214</b>	<b>2,28,95,730</b>

Quantity Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Fruit Pulp Processing Unit	7,79,55,423	9,43,46,576	10,81,10,837	12,30,15,658	13,91,40,683	15,65,70,672	17,53,95,808
Facility 2 - Custom Hiring	11,45,700	12,02,985	12,63,134	13,26,291	13,92,606	14,62,236	15,35,348
0	-	-	-	-	-	-	-
Total Income	7,91,01,123	9,55,49,561	10,93,73,971	12,43,41,949	14,05,33,289	15,80,32,908	17,69,31,155
Expenditure							
Fixed Cost (Excl. of Depreciation, Amortization and Interest)	23,86,000	25,05,300	26,30,565	27,62,093	29,00,198	30,45,208	31,97,468
Variable Cost	6,46,54,714	7,81,69,336	8,95,11,541	10,17,82,365	11,50,56,493	12,94,03,578	14,48,97,731
Total Operational Expenses	6,70,40,714	8,06,74,636	9,21,42,106	10,45,44,459	11,79,56,691	13,24,48,786	14,80,95,199
<b>Net Income</b>	<b>1,20,60,409</b>	<b>1,48,74,925</b>	<b>1,72,31,865</b>	<b>1,97,97,490</b>	<b>2,25,76,597</b>	<b>2,55,84,121</b>	<b>2,88,35,957</b>

Cost Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Fruit Pulp Processing Unit	8,20,58,340	9,93,12,186	11,38	12,94,90,166	14,64,63,877	16,48,11,234	18,46,27,1

			,00,8 81				66
Facility 2 - Custom Hiring	12,06,000	12,66,300	13,29,615	13,96,096	14,65,901	15,39,196	16,16,155
0	-	-	-	-	-	-	-
Total Income	8,32,64,340	10,05,78,486	11,51,30,496	13,08,86,262	14,79,29,777	16,63,50,429	18,62,43,321
Expenditure							
Fixed Cost (Excl. of Depreciation, Amortization and Interest)	23,86,000	25,05,300	26,30,565	27,62,093	29,00,198	30,45,208	31,97,468
Variable Cost	6,46,54,714	7,81,69,336	8,95,11,541	10,17,82,365	11,50,56,493	12,94,03,578	14,48,97,731
Total Operational Expenses	6,70,40,714	8,06,74,636	9,21,42,106	10,45,44,459	11,79,56,691	13,24,48,786	14,80,95,199
Net Income	1,62,23,626	1,99,03,850	2,29,88,390	2,63,41,803	2,99,73,086	3,39,01,643	3,81,48,123

Sensitivity analysis is a financial model that determines how target variables are affected based on changes in Quantity or cost variance known as input variables. Here it is assumed 5% (+,-) while calculating sensitivity analysis



## 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 12% 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 7 years to consider that it is financially viable

### **E. Break Even Point (BEP)**

The average breakeven percentage shall be Less than 60% 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 checked through a sensitivity analysis based on unique application of +5% and -5% 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	<b>Agri Commodity Cold Storage</b>
2.	Area Required for establishing facility	0.5 acres
3.	Capacity of Facility	Cold Storage – 1000 MT Blast Freezer – 2MT
4.	No. of hours, the facility will be operational in a day	24-hr per day
5.	Capital investment for machinery and equipment's (as per quotation)	3,41,24,355
6.	Investment on civil and construction component (As per estimates):	1,75,63,162
I	How many days, the facility will be operational in a year	300

## 2. Details of revenue generated through above facility

No.	Finished product	Unit	Whole price /Rs -----per Unit	
1	Custard Apple Pulp	5 Ltr	650	
2	Mango Pulp	5 Ltr	475	
3	Guava Pulp	5 Ltr	300	
4	Jambhul Pulp	5 Ltr	1100	

## 3. Expenditure on raw material

No.	Raw Material	Unit	Whole price /Rs -----per Unit	
1	Custard Apple	Quintals	4000	
2	Mango	Quintals	3500	
3	Guava	Quintals	3000	
4	Jambhul	Quintals	5000	

## 4. Expenditure on salary of management staff

No.	Designation:	No. of Staff:	Salary Rs Per Month:	Remark
1	Manager	1	40,000	
2	Accountant	3	25,000	
3	Watchmen	2	9,500	
4	Lab Technician	1	30,000	

**5. Expenditure on remuneration of labor**

No.	Type of workers	No.	Wages Rs.... / per day	Remark
1	skilled	1	500	
2	Semi skill	2	450	
3	Un skilled	15	300	

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

No	Component	Land lease Rent Rs----- per month	Remark
1	land rent	NA	NA
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	150 HP	112	10	

**8. Maintenance cost facilities**

No	Component	Detail	Remark
1	Maintenance of machinery, building, equipment etc,		

**Other consumables required for production** *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*

1. *Please refer necessary quotations, estimates, market survey reports etc. for filling up above information.*
2. *In case of additional information concerned project officer/ staff should consult with the applicant during preparation of DPR.*

## **6.2 Other assumptions**

- 1 Working Capital is assumed for 7days, for managing day to day activities.
- 2 Rate of interest for working Capital Loan – 12%
- 3 Income tax Rate – 26%
- 4 Rate of depreciation for Building is 3.17% plant and machinery is 6.33%, Furniture & Fixture is 9.50%, Vehicle is 11.88% and IT & Infrastructure is 31.67%, as per company's act. Rate of depreciation is calculated as per straight line method in terms of company's act.
- 5 Rate of depreciation for Building is 10% plant and machinery is 15%, Furniture & Fixture is 10%, Vehicle is 15% and IT & Infrastructure is 40%, as per IT Act. Rate of depreciation is calculated as per written down value method in terms of IT Act.

## SOCIAL ACTION PLAN

**1.Name of Nodal Person of CBO for implementation and reporting of Social Action Plan:** Mr. Abhiman ShahuraoAuchar, 9421945001 (Creative Shetkari)

Particulars	Yes/ No	If Yes, Specify
<b>2.InformationofSub-projectImplementationArea</b>		
DoesthesubprojectareafallsunderScheduledV <sup>2</sup> (Tribal)Area?	No	
DoesthesubprojectareahaveParticularlyVulnerableTribalGroups <sup>3</sup> {PVTGs}?	No	
DoesthesubprojectfallsunderLeftWingExtremism <sup>4</sup> area{LWE}?	No	
DoesthesubprojectdistrictsfallsunderAspirationalDistrict <sup>5</sup> ?	No	
<b>3.CompliancewithNegativeList</b>		
DoesthisSubprojectinvolvecompulsoryacquisitionofprivateland?	No	
DoesthisSubprojectinvolvepurchaseofprivateland?	No	
DoesthisSubprojectinvolvephysicalrelocationof people,houses,shops,buildingsetc.?	No	
DoesthisSubprojectinvolveclosureofaccesstocommonroutes, facilitiesandresources?	No	
DoesthisSubprojectinvolveactivitiesthatadverselyimpactlocal livelihoodsandbusinesses?	No	
Does this Subproject cover Indigenous Peoples villages/territories'(villageswithscheduledtribe populationanddesignatedScheduleVareas)where free,prior,andinformedconsultationshavenot been done?	No	
Does this Subproject cover Indigenous Peoples villages/territories(Villageswithscheduledtribe populationandScheduleVareas)whereevidencefor broadcommunitysupporthasnotbeenobtained orisnot available?	No	
DoesthisSubprojectinvolveanyactivitiesthatcouldnegativelyaffectthesocial,culturalandreligiousbeliefs,practicesandlivelihoodsof indigenouspeoples(tribalpeople)?	No	
DoesthisSubprojectinvolveactivitiesthatcouldadverselyaffect culturalproperty,includingarchaeologicalandhistoricalsites?	No	

Particulars	Yes/ No	If Yes, Specify
Does this Subproject involve any activities that could potentially use forced labour <sup>6</sup> or child labour <sup>7</sup> 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 involve 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	
<b>4. SubProject Implementation</b>		
<b>4.1 Measures for Social Inclusion</b>		
Whether CBO will take measures for the inclusion of vulnerable households, including SC, ST, Women Headed household, tenant farmers, returneemigrants and other vulnerable workers in Subproject activities?	Yes	CBO plans to provide employment during the initial construction period and later during the running of processing plant. Employment will be generated in operation, maintenance of cold storage as well as packaging, transportation of goods etc. Preference will be given to ST, Women Headed households and tenant farmers
<b>4.2 Tribal Development Plan (For the Subprojects from Schedule V Area)</b>		
Whether free, prior and informed consultations with Tribal community has been conducted?	NA	Not applicable for this Project, as it is not in Tribal area
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?		
<b>4.3 Land</b>		
Whether own 7/12 extractor registered Lease Agreement for rent/lease of private land for 29 years has been attached?	Yes	Own Land ( 0.20 R ) attached, flagged separately.
Whether non encroachment certificate of land has been attached? (by relevant authority like DIU Head / Grampanchayat / Talathi etc.)	Yes	Attached and flagged separately. Certified by GP.
<b>4.4 Labor mitigation measures during civil &amp; Implementation work</b>		

Particulars	Yes/ No	If Yes, Specify
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.)	NA	Required labor will be hired locally for construction and operation work. Influx of labors will not happen. Therefore camps will not be set up, hence this is not applicable
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 based violence, child labour, accidents, etc.)	NA	
Whether CBO will take measures to record and address incidents of gender-based violence and sexual harassment?	NA	
<b>4.5 Measures of Health and Safety</b>	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	<ol style="list-style-type: none"> <li>1. Sign boards and Diversion boards to minimize accidents and physical injuries</li> <li>2. It will be ensured that, nearby public water resources will not be polluted by construction debris, human fecal matter, or any other harmful substances.</li> <li>3. It will be ensured that, noise levels will be minted as per standards.</li> <li>4. Cleanliness in the project area</li> </ol>
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	<p><b>CBO will ensure the following health and safety measures</b></p> <p><b>Health related measures</b></p> <ol style="list-style-type: none"> <li>1. Provision of safe drinking water at working site.</li> <li>2. Independent toilet facility for women and men with water facility</li> <li>3. Availability of first aid kits</li> <li>4. Provision of cleaning facility like broom, spittoons , hand washing facility</li> <li>5. Keeping separate sitting facility</li> <li>6. Maintenance of waste management system like dustbin, composting bin</li> <li>7. Provision of separate facility for storing and drying cloths</li> <li>8. Maintain crèches facility</li> <li>9. Periodically health check-up /</li> </ol>

Particulars	Yes/ No	If Yes, Specify
		<p>vaccination (as per requirement) of employees and labors, information notice of certain diseases, health survey's,</p> <p>Safety related measures</p> <ol style="list-style-type: none"> <li>1. Provision of protective equipment for head, body, hand, eyes and face</li> <li>2. Provision of safety Equipment's like helmet, safety goggles, gumboot, hand gloves, and fire extinguisher.</li> <li>3. Provision of masks and earplugs.</li> <li>4. Sign boards, Diversion boards, and Speed Breakers to avoid accidents and physical injuries .</li> <li>5. Provision of lifting machines, chains, ropes, and pulley.</li> <li>6. Provision of mobile trolley and adjustable mobile ramp , ladder etc</li> <li>7. Warning signs on various places like dangerous operations, accident prone areas</li> <li>8. Power backup</li> </ol> <p><b>Measures on prohibition of sexual harassment at work place.</b></p> <ol style="list-style-type: none"> <li>1. Awareness training for workers on Sexual Harassment of Women at Work Place Act, 2013 (PoSH Act 2013).</li> <li>2. During operation of cold storage, in case of more than 10 workers the Internal Complaint Committee will be formed.</li> </ol> <p>Other measures</p> <ol style="list-style-type: none"> <li>1. Monitoring of Common cold room illness such as Frostbite, Frostnip, Hypothermia.</li> <li>2. Training of employee on machine operating and handling</li> <li>3. Provision of machine tool kit</li> <li>4. Awareness creation among employees on potential hazard and accidents</li> <li>5. Training of employees on stacking</li> <li>6. No child labour engagement</li> <li>7. No bonded labour</li> </ol>

Particulars	Yes/ No	If Yes, Specify
		8. Equal wages for men and women employee for same work. 9. Pay wages as per the Minimum Wages Act 10. Maintenance of safety records (Maintaining accident and measures data in separate record.) 1. Insurance of workers against injury
Whether CBO will take Safety measures on COVID-19. (Social distancing, use of Mask, etc.)	Yes	Will ensure the use of Mask, Hand sanitizers, maintain social distancing. Will strictly follow the Govt. guidelines issued from time to time.

#### Social Sub-project Targets:

Sr. No.	Particulars	Current Status (Baseline of CBO)	Proposed target in the Sub-project
	<b>Social Inclusion &amp; Gender Integration targets<sup>8</sup> (%)</b>		
A	Total No. of Farmers/Members	1000	2000
B	No. of Small and marginal Beneficiaries (& their %)	675 (68%)	1600 (80%)
C	No. of Women Shareholders (& their %)	240 (24%)	700 (35%)
D	No. of Women Board of Directors (& their %)	1 (20%)	2 (40%)
E	No. of Schedule Tribes (& their %)	7 (0.7%)	50 (3%)
F	No. of Schedule Caste (& their %)	80 (8%)	250 (13%)
G	No. of Tenants (& their %)	0%	0%
H	No. of Landless (& their %)	10 (1%)	100 (5%)
I	No. of Women having land title (7/12) (& their %)	0	0

<sup>8</sup> 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-

**1. Information regarding compliance with the negative list of ESMF report tasks:**

<b>A. Sub-projects for agricultural value chain development</b>			
<b>SR NO</b>	<b>SUB-PROJECT INFORMATION</b>	<b>YES/NO</b>	<b>If yes, Mention the information</b>
1.	Is The site of the sub-project is environmentally sensitive such as protected /reserved forests, marshy lands, biodiversity, protected special area, cultural heritage site in or near such area?	NO	
2.	Will conversion of non-agricultural land to agriculture land leads to environmental degradation?	NO	
3.	Is there a risk of deforestation?	NO	
4.	Are endangered biodiversity of native plants and animals?	NO	
5.	Is place situated at dangerous / unsafe places like big natural calamity or landslide, flood, storm, earthquake etc. ?	NO	
6.	Are the pesticides used banned by the Government of India mentioned in Class IA, IB and II of The World Health Organization?	NO	
7.	Are uncertified seeds or banned varieties of seeds used?	NO	
8.	Are crop residues burned on farm land?	NO	
9.	Is waste and wastewater from agricultural production / processing disposed of without processing?	NO	
10.	Are agricultural products / commodities sent for testing their maximum pesticide residue level (mg / kg)?	Yes	
11.	Vehicles which cause pollution and do not have PUC certificate such as truck, van, tempo, referee van etc. Is used?	No	
12.	Is there a paved road for transportation planning?	Yes	0.5 KM from paved road
<b>B. Sub-project for poultry rearing in goat and backyard</b>			

1.	Are goats, sheep, poultry reared / grazed in the forest area?	NA	
2.	Will exotic species be included in the sub-project?	NA	
3.	Are animal wastes managed and disposed of?	NA	
4.	Are restricted veterinary drugs used in livestock rearing?	NA	
5.	Slaughterhouse is run without livestock waste management and wastewater facilities?	NA	
6.	Is the spread of disease from livestock to humans likely to pose a threat to community health?	NA	

**2. Aims to improve environmental infrastructure and related improvements for the sub-project**

Sr No.	Agricultural Practices followed in the Subproject	Unit	Current/Baseline Condition in the Subproject	Target to be Achieved by the end of the Subproject
<b>A. For Agriculture Value chain Development Subprojects</b>				
1.	Average use of fertilizer-NPK	Kg/ha.	5:13:13 N:P:K	1.5:1.(g/plant) <sup>1</sup> N:P:K:S
2.	Area in which recommended dose of fertilizers is used	ha.	169	404.5
3.	Area in which fertilizers used is less than recommended dose	ha.	240	0
4.	Area in which fertilizers used is above the recommended dose	ha.	400	0
5.	Area in which Integrated Nutrient Management (INM) is practiced	ha.	200	405
6.	Average use of Pesticides, Fungicides and Herbicides	L/ha.	3	2.25
7.	Area in which recommended dose of pesticides is used	ha.	169	404.5
8.	Area in which pesticides used is less than recommended dose	ha.	240	0
9.	Area in which pesticides used is above the recommended dose	ha.	400	0
10.	Area in which Integrated Pest Management (IPM) is practiced	ha.	200	405
11.	Area in which crop residues are burnt	ha.	100	30
12.	Area in which crop residue is recycled for preparing Compost, Farm Yard Manure (FYM), etc.	ha.	120	485.4
13.	Area under Organic farming	ha.	40	202.25
14.	Area under GLOBAL Good Agricultural Practice (G.A.P.)	ha.	0	80.9 <sup>2</sup>

<sup>1</sup> As per krushi darshini

<sup>2</sup> 10% of area

<b>B. For Animal Husbandry Value chain Development Subprojects NA</b>			
15.	Feeding practice- Open Grazing/Semi stall Feeding	-	
16.	Area in which animal manure is used as fertilizer	Kg/ha.	
17.	Animals are Vaccinated/ Non-Vaccinated	-	
<b>C. Valid PUC Certificate for transportation Vehicle- Available/Not-Available</b>			

### 3. Aim to protect environment for Sub-Project

<b>SR NO</b>	<b>DETAILS OF AIM</b>	<b>BEFORE SUB PROJECT(AVERAGE)</b>	<b>PROPOSED AIMIN SUB PROJECT</b>
1.	Is integrated Pest Management and Integrated Nutrient Management Training conducted for Community Based Farmers?	50 (0.25%)	2000(100%)
2.	How many Demonstrations of Integrated Pest Management and Integrated Nutrient Management training are conducted at Ground Level for Community Based Farmers? Mention their numbers and percentage.	100(0.5%)	2000 (100%)
3.	Area under integrated pest management (percentage) of community based organization in sub-project	2%	50%
4.	Area under integrated nutrient management (percentage) of community based organization in sub-project	5%	50%
5.	How many Farmers in the sub-project of the community based organization been given training on suitable methods in change of climatic condition? Mention their numbers and percentage.	10%	100%
6.	How many climate friendly methods used by farmers in the community based sub-project? Mention their numbers	2	10
7.	In how many areas does the community based organization in the sub-project use climate friendly methods? Mention its area (in Hector)	10	3000

### 4. 4. Guidelines for achieving environmental safety goals

1. As per the recommendations of the Smart Project Environment and Social Management Plan (ESMF), no sub-project should be included in the negative list given in point no 3.9, page no.48.

2. Up to 60% of the project funding for organic (National Program for Organic Production) and / or Global Best Agricultural Practices (GAP) group certification requirements can be provided to the community based organization through the sub- project. The remaining 40% of the cost will be borne by the community based organization itself.

3. All new equipment purchased using the project's resources must be energy efficient, vehicles Bharat Stage-VI and fuel efficient use, Tractor-Bharat Stage (CEV / TREM) IV-V and above must have valid PUC certification.

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 complaint, 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](https://www.smart-mh.org/cdn//2019/08/190818171526_405e4be8b9d3ce2374fe29ce1561a62b.pdf)

Section 9 : Procurement Plan

CBO level Procurement plan with Method & Time Schedule for Works, Goods & Consultancy Services

Ref No.	Contract (Description)	Stage : Planned / Actual / Revised	Estimated Cost (Rs. In. Lakh)			Procurement Method	Review by PCMU/ PIUs (Prior/ Post)	Expected Bid-Opening Date)	Actual Contract Date ( format ) (i.e.1-Dec-14)	Actual Contract Amount (Rs.Lakh)	Comments
			No of Contracts	Unit Cost	Total Cost						
1	2	3	4	5	6	7	8	9	10	11	
						W o r k s					
1	Cold storage unit- Warehouse	Planned				Local Bidding		3 Months			
2	Processing Unit Shed	Planned				Local Bidding		3 Months			
<b>Goods &amp; Equipment</b>											
1	Tractor	Planned		6,15,000	6,15,000	FRQ	Post	3 Months		6,15,000	
2	Cultivator	Planned		90,000	90,000	FRQ	Post	3 Months		90,000	
3	Mogda	Planned		35,000	35,000	FRQ	Post	3 Months		35,000	
4	Plough	Planned		55,000	55,000	FRQ	Post	3 Months		55,000	
5	Trolley	Planned		1,30,000	1,30,000	FRQ	Post	3 Months		1,30,000	
6	Rotawetor	Planned		70,000	70,000	FRQ	Post	3 Months		70,000	
7	For Chiller Chamber :-Scroll Compressor with all safety Accessories, Make:- CARRIER For Freezer Chamber :- Semi-hermetic Single Stage with all Safety	Planned		1,38,65,000	1,38,65,000	FRQ	Post	3 Months		1,38,65,000	



8	<b>For Blast Freezer :- Semi-hermetic Single Stage with all Safety Accessories, Make:- BITZER</b>	Planned		<b>31,86,000</b>	<b>31,86,000</b>	<b>FRQ</b>	<b>Post</b>	3 Months		<b>31,86,000</b>
9	<b>Grid tied Solar system</b>	Planned		<b>53,77,050</b>	<b>53,77,050</b>	<b>FRQ</b>	<b>Post</b>	3 Months		<b>53,77,050</b>
10	<b>Puf Panel &amp; Processing Pack House</b>	Planned		<b>49,91,400</b>	<b>49,91,400</b>	<b>FRQ</b>	<b>Post</b>	3 Months		<b>49,91,400</b>
11	<b>Multi Fruit Pulper</b>	Planned		<b>51,45,000</b>	<b>51,45,000</b>	<b>FRQ</b>	<b>Post</b>	3 Months		<b>51,45,000</b>
12	<b>Electrical Fitting</b>	Planned		<b>5,64,905</b>	<b>5,64,905</b>	<b>FRQ</b>	<b>Post</b>	3 Months		<b>5,64,905</b>
13	<b>Truck (Bada Dost - Ashok Layland)- With Insulated body on your Ashok Leyland Bada Dost i4 and reefer unit carrier citimax 350</b>	Planned		<b>9,66,968</b>	<b>9,66,968</b>	<b>FRQ</b>	<b>Post</b>	3 Months		<b>9,66,968</b>
14	<b>Refer Container - 2Ton</b>	Planned		<b>5,42,000</b>	<b>5,42,000</b>	<b>FRQ</b>	<b>Post</b>	3 Months		<b>5,42,000</b>
15	<b>Loading Truck-AL- 1415-22 Feet refer container</b>	Planned		<b>41,23,638</b>	<b>41,23,638</b>	<b>FRQ</b>	<b>Post</b>	3 Months		<b>41,23,638</b>

1	Land Development Expenses			350,600	350,600	-	-	-	-	350,600
2	Cost of preparing project report			75,600	75,600	-	-	-	-	75,600
3	Consultancy charges			40,200	40,200	-	-	-	-	40,200
4	ROC filing			22,500	22,500	-	-	-	-	22,500
5	Travelling Expenses			520,200	520,200	-	-	-	-	520,200
6	Legal expenses			290,500	290,500					290,500
7	Conducting market survey			298,200	298,200					298,200
8	Advertising & Promotional Activiteis			320,500	320,500					320,500

***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

