



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

Detailed Project Report

:Sub-Project Title:

**Beleshwar Agro Producer Company Limited With
Cleaning,Grading & Sortex**

Submitted by

Baleshwar Agro Producer Company Limited, Community Based Organization (CBO),

Block-Beed District-Beed

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Section 1- Preliminary information of CBO

1.1 General information

1.	Name of the Community Based Organization (CBO)	BELESHWAR AGRO PRODUCER COMPANY LIMITED
2.	Address	C/O PAWAR KARBHARI DHARMARAJ KAJALWADI TQ GEORAI DIST BEED KAJALWADI BEED.
3.	Details of the contact person	Name: Chagan Dharmaraj Pawar Designation in CBO: Managing Director Mobile Number: 9767119695 Email: pawarcd9695@gmail.com

1.2 About registration of organization

1.	Organization type (please mark (v) on appropriate option)	Farmer Producer Company (FPC)
2.	Whether organization is registered?	Yes
2.1	If yes, under which act	The Companies Act, 2013.
2.2	Year of registration and registration number	Registration year - 2020 Registration number - U01111MH2020PTC347781
3.	PAN number of the organization	AAJCB3479L
4.	UdyogAadhar number / Udyam registration No. of the organization	UDYAM-MH-05-0031206
5.	Authorized Capital of organization (Rs. In Lakhs)	10,00,000
6.	Paid up capital of organization (Rs. In Lakhs)	531600

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	CHAGAN DHARMRAJ PAWAR	M	Open	2 Hecter	MANAGING DIRECTOR	MA B.ed	AXWPP2906M	324843035968	9767119695
2	MINAKSHI VIKRAM BAJGUDE	F	OPEN		Director	SSC	ECEPB4952G	375533078085	9922727657
3	SADFULE AARTI SHAHADEV	F	SC		Director	HSC	KJIPS6029C	446450768461	9420014556
4	SHINDE BHARAT RAMBHAU	M	Open	50R	Director	7 TH	LURPS8195Q	873691993104	9766476378
5	SANTOSH JAGANATH PAWAR	M	Open	1 Hecter 00 R	Director	11TH	DMMPP2847O	353270179983	9518302249

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.	Regional Agriculture Extension Management institute(Rameti) Aurangabad	5	RAMETI	CBO TRAINING UNDER SMART PROJECT	CHAGAN DHARMRAJ PAWAR
2.	Regional Agriculture Extension Management institute(Rameti) Aurangabad	5	RAMETI	CBO TRAINING UNDER SMART PROJECT	NAVANATH PANDURANG PAWAR
3.	Regional Agriculture Extension Management institute(Rameti) Aurangabad	5	RAMETI	CBO TRAINING UNDER SMART PROJECT	LAXMAN TRAMBAK SHINDE
4	Regional Agriculture Extension Management institute(Rameti) Aurangabad	5	RAMETI	CBO TRAINING UNDER SMART PROJECT	RAJESH HANUMANT CHIKANE

1.5 Details of shareholders / members of CBOs

Total No. of shareholders	Female	Male	OBC /Nt	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
407	124	283	13	1	0	280	70	30	10	0	17

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	NA	NA	NA	NA	NA
NA	NA	NA	NA	NA	NA

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	NA	NA		
1	NA				
2					
	Total (A)				
B	Moveable asset				
1	Cash				35,863
2	Bank				4,63,822.80
	Total (B)				
	Gross total (A+B)				4,99,685.80

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.	Udyam registration No.	Ministry Of micro, Small and Medium Enterprises	UDYAM-MH-05-0031206	NA
2.	GST	Applied		

1.9 Details of ongoing business activity of CBO along with snapshot on farmers participation (year 2019 to 2022)

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	Soyabean-Seed Production	316	1200
2			
B	Primary processing on agricultural commodities (cleaning and grading)		
1		-	-
2			
C	Bulk procurement and selling of agricultural inputs (Fertilizer, seeds etc.)		
1			
2		-	-
D	Seed production		
1	Soyabean	316	1200
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 to22
Annual turnover (Rs. Lakh)	NIL	25128	15,02,114

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	Soyabean	1230	3	3690	3902	500	3190
2	Harbhara(Gram)	320	2.5	800	720	100	700
3	Tur	800	1.5	1200	1080	400	800
4	Mung	550	1	550	450	200	350
5	Udit	500	1	500	450	100	400
6	Jawar	700	3	2100	1890	230	1870
7	Bajara	400	2.5	1000	900	450	500
8	Wheat	750	3.5	1500	1350	300	1200
9	Maize	300	5	1500	1350	260	1240

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	100
2	Exporter	-
3	Organized Retail Chain	-
4	Direct marketing License (DML)holder	-
5	Other - Seed	100

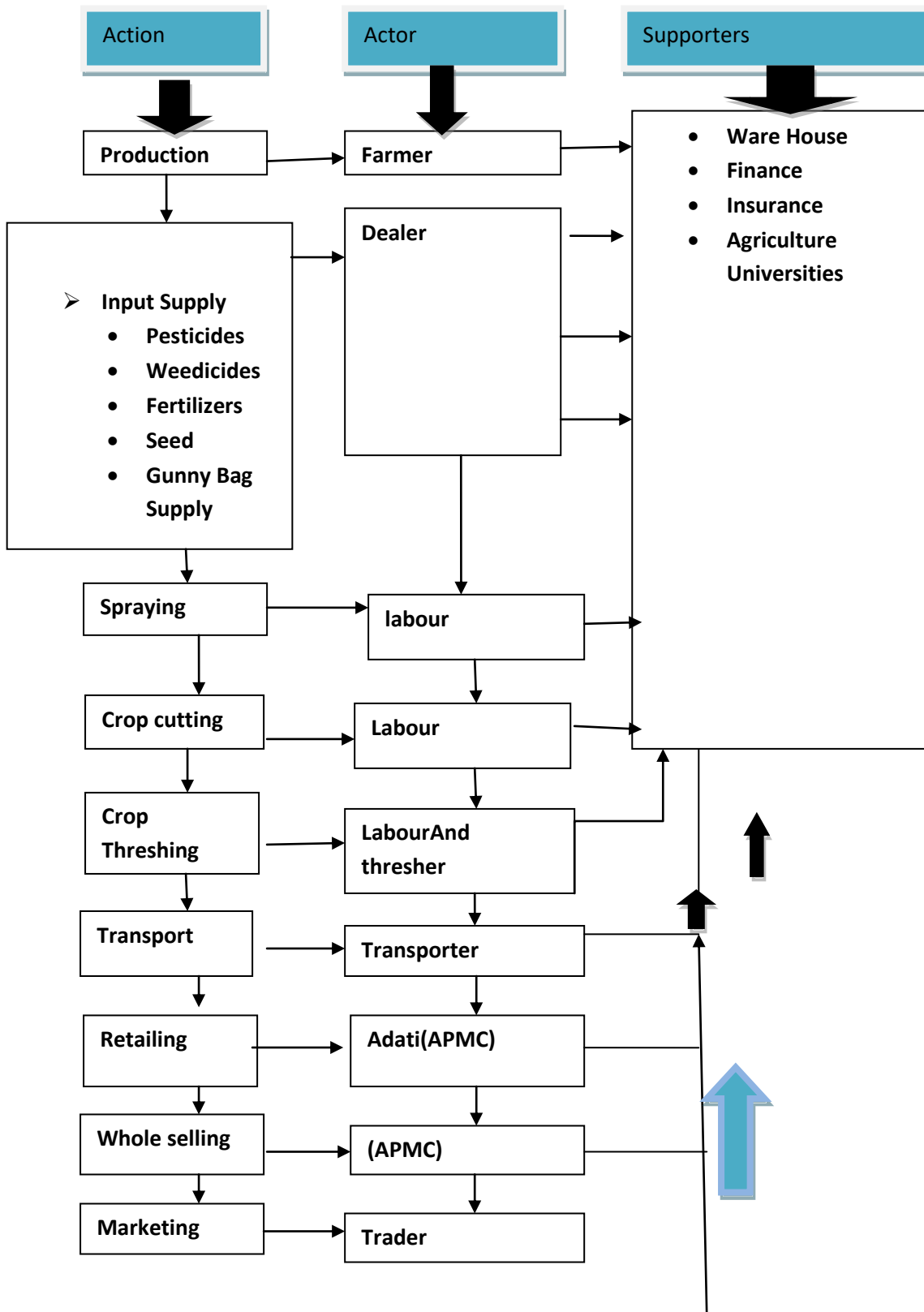
2.2 Existing value chain of key crops

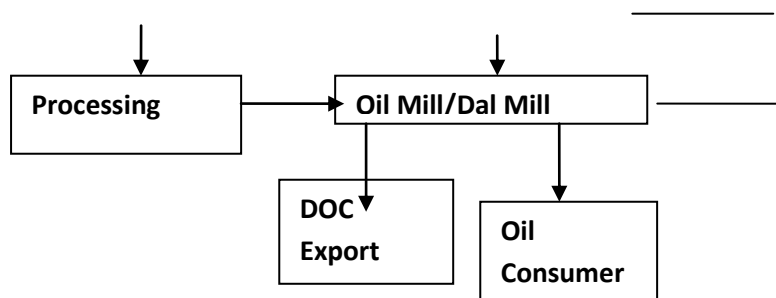
A 'value chain' in agriculture identifies the set of actors and activities that bring a basic agricultural product from production in the field to final consumption, where at each stage value is added to the product.

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.)

Soybean is a major crop in our area. It is around 70% of total cultivated land. Next to Soybean, Gram (Harbhara) And Turare other Major Crops.

Average 90% Crop is marketable.





2.2.2 Challenges in existing value chain of selected crops

1. At the time of harvesting crop value is below MSP rates
2. Farmer cannot store his crops in his home for long period of time
3. Due to his personal needs farmer has to sell his crop as early as possible.
4. Shortage of labor, mismanagement of seeds and fertilizers.
5. Inadequate amount of storage capacity.
6. Cleaning, Grading facility is not available
7. Time taken for sowing after rainfall is more due to manual process and late sowing because yield is reduced.
8. Available seed varieties are very old hence less yield and susceptible to pests and diseases.

2.2.3 Potential remedies to address above issues in value chain

1. After Harvesting, Crops could be kept in warehouse so farmer can get crop loan according to his produce.
2. If warehouse is available than there will be no damage of crops and can be stored for long period of time.
3. Loan can be easily sanctioned against farmer's crop and farmer can take advantage of higher rate.
4. We can provide farmers Mechanization, Low rates for fertilizers, Pesticides and Seeds.
5. Tractor attached BBF seed drill helps in keeping crop on bed which helps in keeping soil in wapsa condition(Increases aeration) also reduces seed rate , maintains plant to plant distance hence spraying does evenly , in heavy rain water goes out and crop sustains.
6. Use of rust resistant varieties e.g. Soyabean MAUS-612, KDS-726, KDS-753, KDS-992
7. Boom-sprayer helps to reduce time, In very less time highest spraying area covers as well as all plant covers by spraying water particles
8. Drone sprayer helps in unsuitable condition of weather and land condition to spray and control diseases and pest
9. Use of mechanical harvesting varieties e.g. Soyabean MAUS-162, MAUS-612, KDS-726
10. Tractor trolley help to carry member's raw seed timely at sub project storage centre.
11. E trading
12. Storage facility helps in warehouse receipt, fumigation and rate control.

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

Yes

Multinational Japanese Company like ADM is located in Latur MIDC. We have contract with Kisan Mitra Agro Industries. Also we can sell crop to Kirti Gold Oil Mill, Adarsh Agro Industries, Sachin Dall Industries and Sachin International Proteins Pvt.Ltd. Udgir.

2.3.1 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	Kisan Mitra Warehousing PVT LTD	d-72 Additional MIDC Latur-	9422468563	kisan@gmail.com	

Section 3:About proposed Sub -project

1. **Name of the proposed sub project: Beleshwar Agro Producer Company Limited with Cleaning, Grading&Sortex.**

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

2.1 Sub project - Productive Partnership (PP)

Productive partnership between Beleshwar Agro Producer Company Limited Ltd. And Processors list as mentioned in Section 2.3.1

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

1. Increase in yield of Soyabean, Gram, Tur and other pulses and oil seed crops.
2. Reducing agriculture input costs by mechanization in agriculture.
3. Bulk purchasing of agriculture inputs and providing to members in low profit margins.
4. Varietal replacement for mechanical harvesting.
5. Varietal replacement of high yielding and rust resistant varieties of crops.
6. Increase farmer's income by reducing the cost of production.
7. Providing farmers a good option for reliable and profitable market place.
8. Building and increasing the institutional capacity of CBO to handle large trade volume.
9. 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.)

Kajalwadi, Post-Rui, Tq -Georai And Dist - Beed

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

Twenty Villages.

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

No.	Particulars	Details
1	Location of sub-Project	1. Village : KAJLWADI 2. Grampanchay-KAJLWADI 3. Block : GEORAI 4. District: Beed 5. State: Maharashtra
2	Latitude and Longitude of the village	19°10'59.4"N 75°51'59.4"E
3	Total required land for establishing proposed sub project	20R
4	Whether the land owned by organization	No
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 : Tenure of agreement: 29years Date of agreement: GENERAL YES (Certificate Attached)
	Proposed land use	Fallow Land
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 Type of power connection: Three phase Capacity : 60HP
6.2	Whether water is require for running proposed sub project?	Yes Detail of facilities: Stepwell, Small Brook How many months water is available:12 months in a year
6.3	Status of road connectivity at selected plot	Road connectivity - Yes

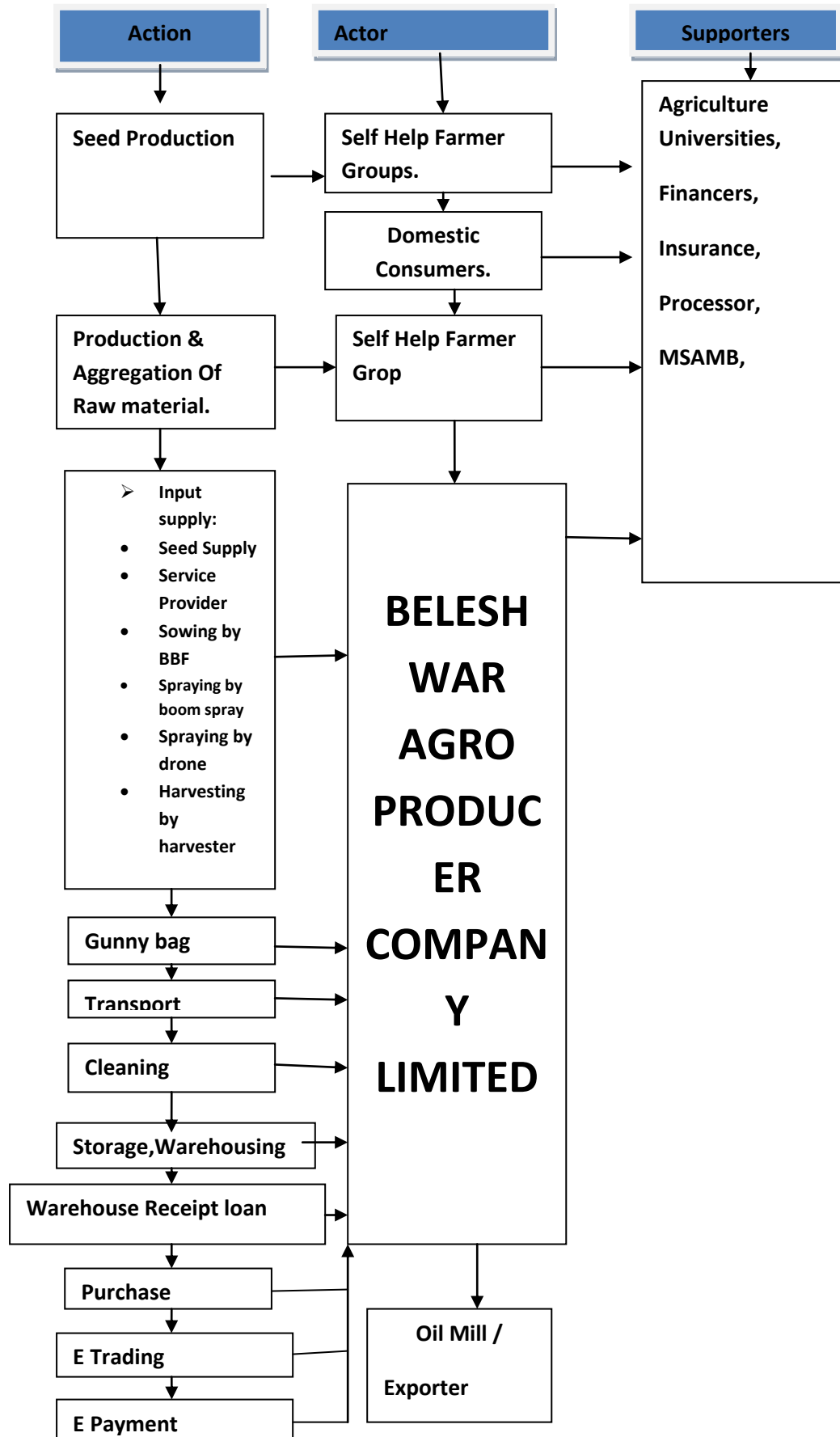
7. Agri. / Horti. Produce aggregation plan of CBO for next five years.

For Next five year we will be taking crop harvesting from 720 Hectare to 2000 Hectares.

We will Try to increase number of members from 260 to 500. We shall be providing Mechanization Seed Production Sales, packing and grading.

No	Name of commodity	Annual Quantity of produce (MT)									
		22-to 23		23 to 24		24 To 25		25 to 26		26 to 27	
		Quantity (MT)	%	Quantity (MT)	%	Quantity (MT)	%	Quantity (MT)	%	Quantity (MT)	%
1	Soyabean	650	35%	900	45%	1250	57%	1450	70%	1700	85%
2	Gram	250	30%	400	35%	650	45%	900	59%	1200	70%
3	Tur	150	25%	300	39%	450	44%	600	52%	800	60%

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	KisanMitraWarehouse Pvt.Ltd									
2	Address and contact No.	D-72,Additional MIDC,Latur,MOB.NO.94224668563									
3	Details of authorized person (name, designation, contact no. and E-mail id)	Mr.HemantJayantVaidya Director Mobile No : 9422468563 Email: jatin@kisanmitra.co.in									
4	Type of buyer organization	Registered buyer / trader									
5	Whether the buyer is registered?	Yes If yes, then under which act Companies Act 2013									
6	Registration Number/ License Number	CIN - U74900MH2010PTC205568									
7	PAN number	AAECK0739R									
8	Buyer total annual average requirement of produce (Quantity in MT)	200000MT									
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>Soyabean</td> <td>2022-23</td> <td>20000</td> </tr> <tr> <td>Gram</td> <td>2022-23</td> <td>5000</td> </tr> </tbody> </table>	crop	Year	Agro produce (ton)	Soyabean	2022-23	20000	Gram	2022-23	5000
crop	Year	Agro produce (ton)									
Soyabean	2022-23	20000									
Gram	2022-23	5000									
10	Annual turnover of buyer Rs.lakh (last three years)	2018 to 2019 - 40,000 lakh 2019 to 2020 - 45,000 lakh 2020 to 2021 - 50,000 lakh									

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	Soyabean	10 (moisture) 2 (Sand) 2(Damage)	1.Contract booking system Between buyer and seller And seed delivery period with in day to day. Ex. Seller contract 50 Ton in 60,000/ Ton rate to buyer delivery within week at fixed rate. 2.Soyaseed delivered in open body (Without bag) Soya seed feed in direct company feeding

			3.payment condition- Within 5 days from the date of delivery.
2	Gram	10(Moisture) 1(Sand) 2(Green Seed, Broken seed)	1.Contract booking system Between buyer and seller And seed delivery period with in day to day. Ex. Seller contract 50 Ton in 60,000/ Ton rate to buyer delivery within week at fixed rate 2.Gram Delivered in bag 3.Payment condition- Within 7 days from the date of delivery.
3	Tur	10(Moisture) 1(Sand) 5(Green seed, Broken Seed)	1.Contract booking system Between buyer and seller And seed delivery period with in day to day. 2.Tur Delivered in bag 3.payment condition- Within 7 days from the date of delivery.

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

As per the current market rate plus GST, 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"> 1. After contract booking delivery made within week. 2. To give seeds as per contract booking rate. 3. To give seed as per contract booking Qty. 4. Delivered Well cleaned and dry seed with additional one percent as per current rate. 	<ol style="list-style-type: none"> 1.To Take delivery within the week. 2. To take seeds as per contract booking rate 3.To take seeds as per contract booking Qty. 4. All payments should be done on time to time. 5. Agricultural Commodities should be purchased in the same condition which is available at the time of Delivery. 6. Received Well cleaned and dry seed with additional one percent as per current rate.

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	Collection,	250 Days	Useful for oil industry
2	Warehousing	270 Days	
3	Warehousing Loan-Warehouse receipt	270 Days	
B	Secondary processing		
1	Cleaning , Grading & Packaging	150 Days	
2	Warehousing	270 Days	
3	Warehousing Loan-Warehouse receipt	270 Days	
C	Quality production		
1	cleaner, grader magneticdistoner , vibrodistoner ,	250	Impurity free commodity
2	Fumigation	365 Days	To Keep quality seed.
D	Marketing management		
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: Filluptherelevant activity under each component.

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

- 1.** By using mechanization company can provide efficient and excellent services to farmers.
- 2.** Varietal Change for mechanization and high yielding varieties
- 3.** Reduce input cost of sowing by BBF, weed control and insect pest control by boom sprayer.
- 4.** Increase in yield by 20 to 30 % by spraying drones sprayer as well as quality seed produce,(The third and last spray on soybean crop in unavoidable circumstances of weather i.e., returning monsoon and highest growth of crop farmers , labors are unable to spray)
- 5.** Reduction in commodity loss during crop cutting, threshing and
- 6.** Reduction in labor requirement.
- 7.** Collection of commodities by tractor trolley from the farm of member farmer.
- 8.** One time weight of commodity with vehicle hence no loss of any commodity.
- 9.** Member farmers commodity cleaned removed sand soil and other straw etc. and available facility of warehousing and warehouse receipt loan.
- 10.** Direct sale of commodity with cleaning or without cleaning facility is available
- 11.** Supply made to food industries by removing diseased seeds, other crop seeds making quality seeds with the help of color sorted machine.
- 12.** Removal of mediators, quality commodity supply directs to processor hence transportation cost of farmer and processor is reduced and processor gets quality commodity and farmers income increases.
- 13.** 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.
- 14.** Warehouse receipt facility is being provided

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.)
A	Business/Activity No. 1 Beleshwar Agro Producer Company Limited Cleaning Grading &Sortex Facility And Agriculture Equipment Bank				
A1	Building and Construction				
1	Godown		2,01,91,448	1	2,01,91,448
2	Machinery Shed		54,19,995	1	54,19,995
	Total(A1)				2,56,11,443
A2	Machinery and equipment				
1	Electronic Weighbridge				10,20,000
	GST @ 18%				1,83,000
2	Elevator With ABB Motor Bonfiglioly	06 HP	4	95,000	3,80,000
3	Round Challan 4 Sheet With Motor	03 HP	1	1,85,000	1,85,000
4	Gravity Machine 5 Fan With Motor	7.5 HP	1	4,95,000	4,95,000
5	Blower FAN	1.5 HP	1	35,000	35,000
6	Aspiration Channel	2.5 HP	1	55,000	55,000
7	Magnet Destoner With Motor	2. HP	1	410000	410000
7	Intake Hpper With JALI		1	50,000	50,000
8	Aspiration Material GI Pipe		1	90,000	90,000
9	Machinery Pannel Board		1	70,000	70,000
10	Machinery Fitting		1	65,000	65,000
11	GST @ 18%				3,30,300

	Total(A2)				33,68,900
A3	IT & It Infrastructure				
	Total (A3)				
A4	Office Furniture				
	Total				
A5	Preliminary Expenses				
	Other Pre-operative expenses		14,79,188	1	14,49,017.14
	Total(A1+A2+A3+A4+A5)				3,04,29,360

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 farmers's income .

2	Due to cleaning and grading 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.
3	From agriculture storage, gradingsorting we get benefit of 5% to 10%,from different facilities.	Whenever required grading,packing and sorting is available.	Get more rate than MSP.

17. How women's a involvement will increase in proposed project plan.

- a. Women empowerment in group farming
- b. To give land ownership from man to women.
- c. Involvement in production processing and marketing.
- d. Small scale industries will increase rural area.
- e. Arranging Training program in produce for pre harvesting.
- f. Skill development in agriculture work
- g. Awareness of hygiene and physical education.
- h. Working involvement in technical and non technical work.
- i. Skill development in purchase and sale.
- j. Skill development in purchase and sale
- k. Women's involvement increase in CBO factory unit in office any other work as service.

Section 4 Sub Project Implementation Plan

4.1 Implementation of key activities proposed under sub-project

No.	Particulars of activities	Year 1				Year 2				Year 3 (quarter)			
		Q-1	Q-2	Q-3	Q-4	Q-1	Q-2	Q-3	Q-4	Q-1	Q-2	Q-3	Q-4
A	Construction of building	✓	✓	✓	✓	-	-	-	-	-	-	-	-
1													
2													
B	Plant and machineries' construction	-	-	-	✓	✓	✓	-	-	-	-	-	-
1													
2													
C	Farmer's Training and capacity building												
1	Prepare Crop wise farmers	✓	✓	✓	✓	-	-	-	-	-	-	-	-
2	Women's small scale industries	✓	✓	✓	✓	-	-	-	-	-	-	-	-
D	Business startup					-	-	-	-	-	-	-	-
1	Supply High-Tec farm	✓	✓	✓	✓	-	-	-	-	-	-	-	-
2	Availability of agriculture inputs	✓	✓	✓	✓	-	-	-	-	-	-	-	-
3	Crop wise education and training.	✓	✓	✓	✓	-	-	-	-	-	-	-	-
4	Procurement, cleaning grading, warehousing, warehouse receipt loan.	-	-	-	-	-	-	✓	✓	✓	✓	✓	✓

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	2,56,11,443	60%	1,53,66,866
2	Machinery and Equipment	33,68,900	60%	20,21,340
3	Furniture and Fixture	-	60%	-
4	IT & It Infrastructure	-	60%	-
5	Transport vehical (Refer van and other)	-	60%	-
6	Preliminary Expenses	14,49,017	60%	8,69,410
7	Working Capital	29,37,981		
Total		3,33,67,341		1,82,57,616

5.1.2 Means of finance

Sr. No.	Particular	Bank Loan (%)	Amount (Rs.)
1	Govt. Grant under SMART Project		1,82,57,616
2	Bank Finance - Long Term Loan	35%	1,06,50,276
3	Own Contribution		44,59,449
Total			3,33,67,341

** 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	2,56,11,443	60%	1,53,66,866
2	Machinery and Equipment	33,68,900	60%	20,21,340
3	Furniture and Fixture	-	60%	-
4	IT & It Infrastructure	-	60%	-
5	Transport vehicle (Refer van and other)	-	60%	-
6	Preliminary Expenses	14,49,017	60%	8,69,410
7	Working Capital	13,29,716		
Total		3,17,59,076		1,82,57,616

**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	2,56,11,443	2,47,99,560	2,39,87,677	2,31,75,795	2,23,63,912	2,15,52,029	2,07,40,146
Depreciation	8,11,883	8,11,883	8,11,883	8,11,883	8,11,883	8,11,883	8,11,883
Accumulated Depreciation	8,11,883	16,23,765	24,35,648	32,47,531	40,59,414	48,71,296	56,83,179
Net Fixed Assets	2,47,99,560	2,39,87,677	2,31,75,795	2,23,63,912	2,15,52,029	2,07,40,146	1,99,28,264
Plant and Machinery							
Asset Value	33,68,900	31,55,649	29,42,397	27,29,146	25,15,895	23,02,643	20,89,392
Depreciation	2,13,251	2,13,251	2,13,251	2,13,251	2,13,251	2,13,251	2,13,251
Accumulated Depreciation	2,13,251	4,26,503	6,39,754	8,53,005	10,66,257	12,79,508	14,92,760
Net Fixed Assets	31,55,649	29,42,397	27,29,146	25,15,895	23,02,643	20,89,392	18,76,140
Furniture and Electrification							
Asset Value	-	-	-	-	-	-	-
Depreciation	-	-	-	-	-	-	-
Accumulated Depreciation	-	-	-	-	-	-	-
Net Fixed Assets	-	-	-	-	-	-	-

Vehicle								
Asset Value		-	-	-	-	-	-	-
Depreciation		-	-	-	-	-	-	-
Accumulated Depreciation		-	-	-	-	-	-	-
Net Fixed Assets		-	-	-	-	-	-	-
IT Infrastructure								
Asset Value		-	-	-	-	-	-	-
Depreciation		-	-	-	-	-	-	-
Accumulated Depreciation		-	-	-	-	-	-	-
Net Fixed Assets		-	-	-	-	-	-	-
Gross Fixed Asset		2,89,80,343	2,79,55,209	2,69,30,075	2,59,04,940	2,48,79,806	2,38,54,672	2,28,29,538
Total Depreciation		10,25,134	10,25,134	10,25,134	10,25,134	10,25,134	10,25,134	10,25,134
Accumulated Depreciation		10,25,134	20,50,268	30,75,402	41,00,536	51,25,671	61,50,805	71,75,939
Net Fixed Assets		2,79,55,209	2,69,30,075	2,59,04,940	2,48,79,806	2,38,54,672	2,28,29,538	2,18,04,404

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

5.2.3 Amortization

	Opening Amount	Rate of Amortization Per Annum	Amortization Amount	Closing Amount (Opening Amount – Amortization Amount)
Year 1	1449017	20%	295838	11,59,214
Year 2	11,59,214	20%	295838	8,69,410
Year 3	8,69,410	20%	295838	5,79,607
Year 4	5,79,607	20%	295838	2,89,803
Year 5	2,89,803	20%	295838	
Total				

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

5.2.4 Bank Loan Projection

Loan Amount : 1,06,50,276

Rate of Interest Per Annum : 12%

Loan Tenure (in Years) : 7

Moratorium Period (in Months) : 12

Year	Particulars	Opening Balance	Interest	Principal Repayment	EMI	Closing Outstanding
Year 1	Month 1	1,06,50,276	1,06,503	-	1,06,503	1,06,50,276
	Month 2	1,06,50,276	1,06,503	-	1,06,503	1,06,50,276
	Month 3	1,06,50,276	1,06,503	-	1,06,503	1,06,50,276
	Month 4	1,06,50,276	1,06,503	-	1,06,503	1,06,50,276
	Month 5	1,06,50,276	1,06,503	-	1,06,503	1,06,50,276
	Month 6	1,06,50,276	1,06,503	-	1,06,503	1,06,50,276
	Month 7	1,06,50,276	1,06,503	-	1,06,503	1,06,50,276
	Month 8	1,06,50,276	1,06,503	-	1,06,503	1,06,50,276
	Month 9	1,06,50,276	1,06,503	-	1,06,503	1,06,50,276
	Month 10	1,06,50,276	1,06,503	-	1,06,503	1,06,50,276
	Month 11	1,06,50,276	1,06,503	-	1,06,503	1,06,50,276
	Month 12	1,06,50,276	1,06,503	-	1,06,503	1,06,50,276
Year 2	Month 13	1,06,50,276	1,06,503	1,01,712	2,08,215	1,05,48,564
	Month 14	1,05,48,564	1,05,486	1,02,729	2,08,215	1,04,45,834

	Month 15	1,04,45,834	1,04,458	1,03,757	2,08,215	1,03,42,078
	Month 16	1,03,42,078	1,03,421	1,04,794	2,08,215	1,02,37,284
	Month 17	1,02,37,284	1,02,373	1,05,842	2,08,215	1,01,31,442
	Month 18	1,01,31,442	1,01,314	1,06,901	2,08,215	1,00,24,541
	Month 19	1,00,24,541	1,00,245	1,07,970	2,08,215	99,16,572
	Month 20	99,16,572	99,166	1,09,049	2,08,215	98,07,522
	Month 21	98,07,522	98,075	1,10,140	2,08,215	96,97,383
	Month 22	96,97,383	96,974	1,11,241	2,08,215	95,86,141
	Month 23	95,86,141	95,861	1,12,354	2,08,215	94,73,788
	Month 24	94,73,788	94,738	1,13,477	2,08,215	93,60,311
Year 3	Month 25	93,60,311	93,603	1,14,612	2,08,215	92,45,699
	Month 26	92,45,699	92,457	1,15,758	2,08,215	91,29,941
	Month 27	91,29,941	91,299	1,16,916	2,08,215	90,13,026
	Month 28	90,13,026	90,130	1,18,085	2,08,215	88,94,941
	Month 29	88,94,941	88,949	1,19,266	2,08,215	87,75,675
	Month 30	87,75,675	87,757	1,20,458	2,08,215	86,55,217
	Month 31	86,55,217	86,552	1,21,663	2,08,215	85,33,554
	Month 32	85,33,554	85,336	1,22,879	2,08,215	84,10,675
	Month 33	84,10,675	84,107	1,24,108	2,08,215	82,86,567
	Month 34	82,86,567	82,866	1,25,349	2,08,215	81,61,217
	Month 35	81,61,217	81,612	1,26,603	2,08,215	80,34,615
	Month 36	80,34,615	80,346	1,27,869	2,08,215	79,06,746
Year 4	Month 37	79,06,746	79,067	1,29,147	2,08,215	77,77,598
	Month 38	77,77,598	77,776	1,30,439	2,08,215	76,47,159
	Month 39	76,47,159	76,472	1,31,743	2,08,215	75,15,416
	Month 40	75,15,416	75,154	1,33,061	2,08,215	73,82,355
	Month 41	73,82,355	73,824	1,34,391	2,08,215	72,47,964

	Month 42	72,47,964	72,480	1,35,735	2,08,215	71,12,229
	Month 43	71,12,229	71,122	1,37,093	2,08,215	69,75,136
	Month 44	69,75,136	69,751	1,38,464	2,08,215	68,36,672
	Month 45	68,36,672	68,367	1,39,848	2,08,215	66,96,824
	Month 46	66,96,824	66,968	1,41,247	2,08,215	65,55,577
	Month 47	65,55,577	65,556	1,42,659	2,08,215	64,12,918
	Month 48	64,12,918	64,129	1,44,086	2,08,215	62,68,833
Year 5	Month 49	62,68,833	62,688	1,45,527	2,08,215	61,23,306
	Month 50	61,23,306	61,233	1,46,982	2,08,215	59,76,324
	Month 51	59,76,324	59,763	1,48,452	2,08,215	58,27,872
	Month 52	58,27,872	58,279	1,49,936	2,08,215	56,77,936
	Month 53	56,77,936	56,779	1,51,436	2,08,215	55,26,500
	Month 54	55,26,500	55,265	1,52,950	2,08,215	53,73,551
	Month 55	53,73,551	53,736	1,54,479	2,08,215	52,19,071
	Month 56	52,19,071	52,191	1,56,024	2,08,215	50,63,047
	Month 57	50,63,047	50,630	1,57,584	2,08,215	49,05,462
	Month 58	49,05,462	49,055	1,59,160	2,08,215	47,46,302
	Month 59	47,46,302	47,463	1,60,752	2,08,215	45,85,550
	Month 60	45,85,550	45,856	1,62,359	2,08,215	44,23,191
Year 6	Month 61	44,23,191	44,232	1,63,983	2,08,215	42,59,208
	Month 62	42,59,208	42,592	1,65,623	2,08,215	40,93,585
	Month 63	40,93,585	40,936	1,67,279	2,08,215	39,26,306
	Month 64	39,26,306	39,263	1,68,952	2,08,215	37,57,354
	Month 65	37,57,354	37,574	1,70,641	2,08,215	35,86,712
	Month 66	35,86,712	35,867	1,72,348	2,08,215	34,14,365
	Month 67	34,14,365	34,144	1,74,071	2,08,215	32,40,293
	Month 68	32,40,293	32,403	1,75,812	2,08,215	30,64,481

	Month 69	30,64,481	30,645	1,77,570	2,08,215	28,86,911
	Month 70	28,86,911	28,869	1,79,346	2,08,215	27,07,565
	Month 71	27,07,565	27,076	1,81,139	2,08,215	25,26,426
	Month 72	25,26,426	25,264	1,82,951	2,08,215	23,43,475
Year 7	Month 73	23,43,475	23,435	1,84,780	2,08,215	21,58,695
	Month 74	21,58,695	21,587	1,86,628	2,08,215	19,72,067
	Month 75	19,72,067	19,721	1,88,494	2,08,215	17,83,573
	Month 76	17,83,573	17,836	1,90,379	2,08,215	15,93,194
	Month 77	15,93,194	15,932	1,92,283	2,08,215	14,00,911
	Month 78	14,00,911	14,009	1,94,206	2,08,215	12,06,705
	Month 79	12,06,705	12,067	1,96,148	2,08,215	10,10,557
	Month 80	10,10,557	10,106	1,98,109	2,08,215	8,12,448
	Month 81	8,12,448	8,124	2,00,090	2,08,215	6,12,357
	Month 82	6,12,357	6,124	2,02,091	2,08,215	4,10,266
	Month 83	4,10,266	4,103	2,04,112	2,08,215	2,06,153
	Month 84	2,06,153	2,062	2,06,153	2,08,215	0
			5619233.21	10650275.95		

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																																					
1	Trading (Aggregation Centre, Cleaning & Grading Unit and Marketing)	10 (Tons/Hr)	<table border="1"> <thead> <tr> <th>Particular</th> <th>Qty(Q tls)</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>Soyabean</td> <td>3,789</td> <td>6190</td> </tr> <tr> <td>Red Gram/Tur</td> <td>800</td> <td>6500</td> </tr> <tr> <td>Green Gram/Moong</td> <td>1403</td> <td>6000</td> </tr> <tr> <td>Bengal Gram</td> <td>682</td> <td>5500</td> </tr> <tr> <td colspan="3">Total income - 11,14,105</td> </tr> </tbody> </table>	Particular	Qty(Q tls)	Rate	Soyabean	3,789	6190	Red Gram/Tur	800	6500	Green Gram/Moong	1403	6000	Bengal Gram	682	5500	Total income - 11,14,105			<table border="1"> <thead> <tr> <th>Particular</th> <th>Cost</th> </tr> </thead> <tbody> <tr> <td>Soyabean</td> <td>5200</td> </tr> <tr> <td>Red Gram/Tur</td> <td>5600</td> </tr> <tr> <td>Green Gram/Moong</td> <td>5700</td> </tr> <tr> <td>Bengal Gram</td> <td>4800</td> </tr> </tbody> </table>	Particular	Cost	Soyabean	5200	Red Gram/Tur	5600	Green Gram/Moong	5700	Bengal Gram	4800	<table border="1"> <tbody> <tr> <td>Machine Operator</td> <td>1</td> <td>10,000</td> </tr> <tr> <td>Supervisor</td> <td>1</td> <td>8,000</td> </tr> <tr> <td>Lab Technician</td> <td>1</td> <td>7,000</td> </tr> </tbody> </table>	Machine Operator	1	10,000	Supervisor	1	8,000	Lab Technician	1	7,000
Particular	Qty(Q tls)	Rate																																								
Soyabean	3,789	6190																																								
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Lab Technician	1	7,000																																								
2	Warehousing	1500MT	<p>Net profit Rs</p> <p>9,98,803</p>	<table border="1"> <tbody> <tr> <td>Demurage</td> <td>MT</td> <td>10</td> </tr> <tr> <td>Fumigation</td> <td>MT</td> <td>8</td> </tr> <tr> <td>Electricity</td> <td></td> <td>5,000</td> </tr> </tbody> </table>	Demurage	MT	10	Fumigation	MT	8	Electricity		5,000	<table border="1"> <tbody> <tr> <td>Warehouse Manager</td> <td>1</td> <td>7,000</td> </tr> <tr> <td>Security Guard</td> <td>2</td> <td>5,500</td> </tr> </tbody> </table>	Warehouse Manager	1	7,000	Security Guard	2	5,500																						
Demurage	MT	10																																								
Fumigation	MT	8																																								
Electricity		5,000																																								
Warehouse Manager	1	7,000																																								
Security Guard	2	5,500																																								

5.2.6 Consolidated Profit& Loss Statement

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Revenue							
Facility 1 - Cleaning & Grading	4,09,61,550	4,86,00,163	5,67,03,315	6,54,95,283	7,50,24,689	8,53,43,298	9,65,06,205
Facility 2 - Processing Unit- Dal Mill	1,04,72,101	1,28,31,895	1,49,77,278	1,73,05,119	1,98,28,301	2,25,60,539	2,55,16,430
Facility 3 - Warehouse	16,38,000	18,42,750	20,63,880	23,02,516	25,59,856	26,87,849	28,22,241
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	10,76,54,855	12,77,28,559	14,90,24,837	17,21,31,422	19,71,76,103	22,42,94,924	25,36,32,686
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Total Revenue	16,07,26,506	19,10,03,367	#####	25,72,34,340	29,45,88,950	33,48,86,609	37,84,77,563
Variable Cost							
Facility 1 - Cleaning & Grading	3,95,47,444	4,69,10,041	5,47,35,889	6,32,20,791	7,24,17,313	8,23,75,434	9,31,48,324
Facility 2 - Processing Unit- Dal Mill	81,94,544	1,01,93,817	1,19,03,915	1,37,54,848	1,57,61,116	1,79,33,622	2,02,83,977
Facility 3 - Warehouse	2,86,800	3,01,140	3,16,197	3,32,007	3,48,607	3,66,038	3,84,339
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	10,71,20,568	12,70,63,356	14,82,48,270	17,12,34,017	19,61,47,718	22,31,24,704	25,23,09,019
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-

Total Variable Cost	15,51,49,357	18,44,68,354	#####	24,85,41,663	28,46,74,753	32,37,99,798	36,61,25,660
Fixed Cost							
Facility 1 - Cleaning & Grading	3,00,000	3,15,000	3,30,750	3,47,288	3,64,652	3,82,884	4,02,029
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	3,56,051	3,73,300	3,91,705	4,11,336	4,32,272	4,47,482	4,63,454
Facility 4 - Custom Hiring	1,92,000	2,01,600	2,11,680	2,22,264	2,33,377	2,45,046	2,57,298
Facility 5 - Agri Input Centre	3,18,000	3,33,900	3,50,595	3,68,125	3,86,531	4,05,858	4,26,150
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Admin Expenses	8,96,400	9,05,364	9,14,328	9,23,292	9,32,256	9,41,220	9,41,220
Total Fixed Cost	20,62,451	21,29,164	21,99,058	22,72,304	23,49,088	24,22,490	24,90,151
Total Cost	15,72,11,808	18,65,97,518	#####	25,08,13,968	28,70,23,841	32,62,22,288	36,86,15,811
Profit Before Depreciation ,Interest and Tax	35,14,698	44,05,849	53,65,983	64,20,373	75,65,109	86,64,321	98,61,751
Depreciation	10,25,134	10,25,134	10,25,134	10,25,134	10,25,134	10,25,134	10,25,134
Amortization	2,89,803	2,89,803	2,89,803	2,89,803	2,89,803	-	-
Profit Before Interest and Tax	21,99,760	30,90,911	40,51,045	51,05,435	62,50,171	76,39,187	88,36,617
Interest on Term loan							

	23,35,706	28,83,501	29,98,484	31,16,410	32,36,301	33,55,644	34,74,183
Profit Before Tax	(1,35,946)	2,07,410	10,52,562	19,89,025	30,13,870	42,83,543	53,62,434
Less. Tax	-	39,408	1,99,987	3,77,915	5,72,635	9,28,753	12,57,330
Profit After Tax	(1,35,946)	1,68,002	8,52,575	16,11,110	24,41,235	33,54,790	41,05,104

Cumulative Profit (1,35,946) 32,056 8,84,631 24,95,741 49,36,976 82,91,766 1,23,96,870

5.2.7 Cash Flow Statement Projection

Sr.	Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
1	Operating Profit							
	Total Revenue	16,07,26,506	19,10,03,367	22,27,69,311	25,72,34,340	29,45,88,950	33,48,86,609	37,84,77,563
2	Equity/ Share capital	44,59,449						
	Reinvestment							
3	Smart Grant -in-Aid	1,82,57,616						
4	Long Term Loan	1,06,50,276						
5	Short Term Loan	88,13,943	1,39,57,386	1,62,78,910	1,87,97,870	2,15,28,030	2,44,73,166	2,76,58,994
	Sub Total (A)	20,29,07,790	20,49,60,753	23,90,48,220	27,60,32,211	31,61,16,980	35,93,59,775	40,61,36,557
Cash Outflow (Rs.)								
1	Capital Expenditure							
a	Land and Building	2,56,11,443						
b	Machinery and Equipment	33,68,900						
c	Furniture & Fixture	-						
d	It Infrastructure	-						
e	Vehicle	-						
f	Premilinary Expenses	14,49,017						
2	Operational Expenditure							
a	Variable Cost	15,51,49,357	18,44,68,354	21,52,04,271	24,85,41,663	28,46,74,753	32,37,99,798	36,61,25,660
b	Fixed Cost	20,62,451	21,29,164	21,99,058	22,72,304	23,49,088	24,22,490	24,90,151

3	Loan Repayment							
	LTL - Principal	-	12,89,965	14,53,565	16,37,913	18,45,642	20,79,715	23,43,475
	LTL - Interest	12,78,033	12,08,614	10,45,014	8,60,666	6,52,938	4,18,864	1,55,104
	STL - Principal	88,13,943	1,39,57,386	1,62,78,910	1,87,97,870	2,15,28,030	2,44,73,166	2,76,58,994
	STL - Interest	10,57,673	16,74,886	19,53,469	22,55,744	25,83,364	29,36,780	33,19,079
4	Tax	-	39,408	1,99,987	3,77,915	5,72,635	9,28,753	12,57,330
	Net Owned fund-Working capital	29,37,981	(29,37,981)					
	Sub Total (B)	20,17,28,798	20,18,29,798	23,83,34,273	27,47,44,077	31,42,06,449	35,70,59,566	40,33,49,794
	Net Cash Flow (A-B)	11,78,991	31,30,956	7,13,947	12,88,134	19,10,531	23,00,209	27,86,763
	Opening Cash and Bank		11,78,991	43,09,947	50,23,894	63,12,028	82,22,559	1,05,22,768
	Cumulative Cash Balance	11,78,991	43,09,947	50,23,894	63,12,028	82,22,559	1,05,22,768	1,33,09,531

5.2.8 Balance Sheet Statement Projection

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
<u>ASSETS</u>							
Current Assets							
Cash and Bank Balance	11,78,991	43,09,947	50,23,894	63,12,028	82,22,559	1,05,22,768	1,33,09,531
Accounts Receivables	1,29,98,639	1,54,45,142	1,80,14,391	2,08,01,951	2,38,23,231	2,70,83,589	3,06,10,424
Other Current Assets	11,41,790	13,53,756	15,79,405	18,24,203	20,89,533	23,76,835	26,87,644
Total Current Assets	1,53,19,420	2,11,08,845	2,46,17,690	2,89,38,182	3,41,35,323	3,99,83,192	4,66,07,598
Gross Fixed Assets	2,89,80,343	2,79,55,209	2,69,30,075	2,59,04,940	2,48,79,806	2,38,54,672	2,28,29,538
Less: Depreciation	10,25,134	10,25,134	10,25,134	10,25,134	10,25,134	10,25,134	10,25,134
Net Fixed Assets	2,79,55,209	2,69,30,075	2,59,04,940	2,48,79,806	2,38,54,672	2,28,29,538	2,18,04,404
Preliminary & Pre- operative Expenses	11,59,214	8,69,410	5,79,607	2,89,803	0	0	0
TOTAL ASSETS	4,44,33,843	4,89,08,330	5,11,02,237	5,41,07,792	5,79,89,996	6,28,12,730	6,84,12,002
<u>LIABILITIES & SHAREHOLDERS</u>							
<u>EQUITY</u>							
CURRENT LIABILITIES							
Short Term Debt (Working capital loan)	88,13,943	1,39,57,386	1,62,78,910	1,87,97,870	2,15,28,030	2,44,73,166	2,76,58,994
Accounts Payable & Accrued Expenses	23,88,505	28,41,512	33,14,886	38,28,284	43,84,734	49,87,258	56,39,073
Other Current Liabilities							
Total Curent Liabilities	1,12,02,448	1,67,98,898	1,95,93,796	2,26,26,154	2,59,12,764	2,94,60,424	3,32,98,067
Secured Long Term Debt	1,06,50,276	93,60,311	79,06,746	62,68,833	44,23,191	23,43,475	0
Differed Tax Liabilities							

TOTAL LIABILITIES	2,18,52,724	2,61,59,209	2,75,00,541	2,88,94,987	3,03,35,955	3,18,03,899	3,32,98,067
Share capital	44,59,449	44,59,449	44,59,449	44,59,449	44,59,449	44,59,449	44,59,449
Smart Grant -in-Aid	1,82,57,616	1,82,57,616	1,82,57,616	1,82,57,616	1,82,57,616	1,82,57,616	1,82,57,616
Reserves and Surplus							
Add: Opening Balance (P/L Account)	0	-1,35,946	32,056	8,84,631	24,95,741	49,36,976	82,91,766
Profit & Loss) During the Year	-1,35,946	1,68,002	8,52,575	16,11,110	24,41,235	33,54,790	41,05,104
Appropriation - Dividend							
Total Reserves	-1,35,946	32,056	8,84,631	24,95,741	49,36,976	82,91,766	1,23,96,870
TOTAL EQUITY	2,25,81,119	2,27,49,121	2,36,01,696	2,52,12,805	2,76,54,041	3,10,08,831	3,51,13,935
TOTAL LIABILITIES & EQUITY	4,44,33,843	4,89,08,330	5,11,02,237	5,41,07,792	5,79,89,996	6,28,12,730	6,84,12,002
<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)

39.71 %

B. Net Present Value (NPV)

Rs. 11,89,914

C. Internal Rate of Return (IRR)

12.28%

D. Pay Back Period (Project/ Equity)

5.96

E. Break Even Point (BEP)

42.50%

F. Debt Service Coverage Ratio (DSCR)

2. 81

G. Sensitivity Analysis

Sr. no.	Variation	Net Income
1	Quantity Variation (+5%)	37,93,555
2	Cost Variation (+5%)	(42,42,770.23)
3	Quantity Variation (-5%)	32,35,840
4	Cost Variation (-5%)	1,12,72,165

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	Beleshwar Agro Producer Company Limited With Cleaning,Grading&Sortex.
2.	Area Required for establishing facility	20 R
3.	Capacity of Facility	4 Tons/Hour
4.	No. of hours, the facility will be operational in a day	8 Hrs
5.	Capital investment for machinery and equipment's (as per quotation)	295.84Rs.(in lakh)
6.	Investment on civil and construction compoent (As per estimates):	180.73 Rs.(in lakh)
1	How many days, the facility will be operational in a year	365 Days

2. Details of revenue generated through above facility

No.	Finished product	Unit(Qtls)	Whole price /Rs.-----per unit(Qtls)	Retail price /- Rs.....per Unit (Qtls)
1	Soyabean	30,976	5800	6400
2	Gram	6758	5500	6000
3	Tur	2112	6500	8000

3. Expenditure on raw material

No.	Commodity	Procurement Price Rs... Per Quintal:	Remark
1	Soyabean	4000-5000	As per market 1 to 2 crores.
2	Gram	4000-4500	As per Market 1 crore
3	Tur	5000-6000	As per Market 1 Crore

4. Expenditure on salary of management staff

Particulars	Unit	No.of Unit	Unit Cost
Managing Director	No.	1	25000
Manager	No.	1	20000
Accountant	No.	1	13000
Watchmen	No.	2	7,000

5. Expenditure on remuneration of labor

No.	Type of workers	No.	Wages Rs.... / per day	Remark
1	skilled	2	500	May Change
2	Semi skill	2	450	May Change
3	Un skilled	2	400	May Change

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

No	Component	Land lease Rent Rs----- per month	Remark
1	land rent	4000	
2	computer	1000	

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	60 HP	30 PER HR.	12Rs.	May change

8. Maintenance cost facilities

No	Component	Detail	Remark
1	Maintenance of machinery, building, equipment etc,	Rs. 5000 per month	May change

9. Other consumables required for production

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

10. Expenditure on packaging material

No.	Type of Material	Size of Packaging material	Unit	Total unit(Kg)	Cost Per Unit (Rs.)	Remark
1	Bag	2*4 foot	1	100	80	Value may change

11. Expenditure on storage/warehouse for product

No.	Crop Name:	Storage Duration (month)	Storage Cost Per Quintal Per Month:	remark
1	Soyabean	5-12 Months	30	Value may change
2	Tur	6-10 Months	30	Value may change
3	Gram	3-8 Months	30	Value may change

12. Other Expenditure

- 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*
- 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	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
50	75	75	100	150	200	300

2. Production assumption of various years

Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
1000	2000	5000	5000	7000	8000	10000

3. Average depreciation – machinery, building, IT infrastructure.

11,57,943.

4. Interest rate on long and short term loans

12%

5. Insurance

1,00,000

6. Facilitation charges- bulk marketing

7. Income tax

Year	1	2	3	4	5	6	7
Tax	-	47,904	1,61,197	2,91,037	4,26,819	6,74,531	9,01,578

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
2. Information of Sub-project Implementation Area		
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	
3. 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	No	

¹Following 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.

women, girls and children?		
4. Sub Project Implementation		
4.1 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?	No	
4.2 Tribal Development Plan (For the Subprojects from Schedule V Area)		
Whether free, prior and informed consultations with Tribal community has been conducted?	No	
Whether the consent of Tribal Community for Project Implementation has been obtained?	No	
Whether the access and benefits of project activities/facilities to Tribes will be ensured?	No	
4.3 Land		
Whether own 7/12 extract or registered Lease Agreement for rent/lease of private land for 29 years has been attached?	YES	Document Attached
Whether non encroachment certificate of land has been attached? (by relevant authority like DIU Head/Grampanchayat/Talathi etc.)	YES	Document Attached
4.4 Labour mitigation measures during civil & Implementation work		
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.)	Yes	As per standard guidelines
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.)	Yes	As per standard guidelines
Whether CBO will take measures to record and address incidents of gender-based violence and sexual harassment?	Yes	As per standard guidelines
4.5 Measures of Health and Safety		
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	As per standard guidelines
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	As per standard guidelines
Whether CBO will take Safety measures on COVID-19. (Social distancing, use of Mask, etc.)	Yes	As per standard guidelines

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	407		1000
B	No. of Small and marginal Beneficiaries (& their %)	350	86%	82%
C	No.of Women Shareholders (& their %)	124	30.5%	50%
D	No.of Women Board of Directors (& their %)	2	40%	40%
E	No.ofSchedule Tribes (& their %)	0	0%	5%
F	No.ofSchedule Caste (& their %)	1	4.07%	25%
G	No.of Tenants (& their %)	0	0%	0%

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.

H	No.of Landless (& their %)	7	4.17%	1%
I	No.of Women having land title (7/12) (& their %)	23	8.9%	25%

5. Social Sub-project Targets :

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:

A. Sub-projects for agricultural value chain development			
SR NO	SUB-PROJECT INFORMATION	YES/NO	If yes, Mention the information
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. Sub-project for poultry rearing in goat and backyard			
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 is likely to	NA	

	pose a threat to community health?		
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2. Aims to improve environmental infrastructure and related improvements for the sub-project

Sr No.	Agricultural Practices followed in the Subproject	Unit	Current/Basel ine 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	150	100
2.	Area in which recommended dose of fertilizers is used	ha.	1000	2500
3.	Area in which fertilizers used is less than recommendeddose	ha.	800	00
4.	Area in which fertilizers used is above the recommended dose	ha.	100	00
5.	Area in which Integrated Nutrient Management (INM) is practiced	ha.	550	3000
6.	Average use of Pesticides, Fungicides and Herbicides	L/ha.	1	0
7.	Area in which recommended dose of pesticides is used	ha.	750	1000
8.	Area in which pesticides used is less than recommendeddose	ha.	150	0
9.	Area in which pesticides used is above the recommended dose	ha.	650	0
10.	Area in which Integrated Pest Management (IPM) is practiced	ha.	550	3200
11.	Area in which crop residues are burnt	ha.	1.5	0
12.	Area in which crop residue is recycled for preparing Compost, Farm Yard Manure (FYM), etc.	ha.	1500	3000
13.	Area under Organic farming	ha.	300	3000
14.	Area under GLOBAL Good Agricultural Practice (G.A.P.)	ha.	0	500
B. For Animal Husbandry Value chain Development Subprojects				
15.	Feeding practice- Open Grazing/Semi stall Feeding	-	0	0
16.	Area in which animal manure is used as fertilizer	Kg/ha	0	0
17.	Animals are Vaccinated/ Non-Vaccinated	-	0	0
C. Valid PUC Certificate for transportation Vehicle-Available/Not-Available		-		

3. Aim to protect environment for Sub-Project

SR NO	DETAILS OF AIM	BEFORE SUB-PROJECT(AVERAGE)	PROPOSED AIM IN SUB-PROJECT
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%	100%
4.	Area under integrated nutrient management (percentage) of community based organization in sub-project	5%	100%
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

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	12
Works											
1	Godown	Planned		1,80,73,000	1,80,73,000	Local Bidding	Post	3 Months		1,80,73,000	
2	Machinery Shed	Planned		4,00,000	4,00,000	Local Bidding	Post	3 Months		4,00,000	
Goods & Equipment											
1	Tractor	Planned		8,40,000	8,40,000	FRQ	Post	3 Months		8,40,000	
2	Trailor / Trolly	Planned		2,45,000	2,45,000	FRQ	Post	3 Months		2,45,000	

3	M G Plough	Planned		69,000	69,000	FRQ	Post	3 Months		69,000	
4	Cultivator	Planned		42,000	42,000	FRQ	Post	3 Months		42,000	
5	Seed cum Fertilizer Drill	Planned		55,000	55,000	FRQ	Post	3 Months		55,000	
6	Rotawetor	Planned		1,20,000	1,20,000	FRQ	Post	3 Months		1,20,000	
7	Agri Drone & Accessories	Planned		3,25,500	3,25,500	FRQ	Post	3 Months		3,25,500	
8	Boom Sprayer	Planned		77,000	77,000	FRQ	Post	3 Months		77,000	
9	Tractor- Insurance And passing	Planned		27,000	27,000	FRQ	Post	3 Months		27,000	
10	In feed hopper	Planned		22,575	22,575	FRQ	Post	3 Months		22,575	
11	Bucket Elevator-21 ft	Planned		1,26,000	1,26,000	FRQ	Post	3 Months		1,26,000	
12	Vibro Cleaner	Planned		5,93,250	5,93,250	FRQ	Post	3 Months		5,93,250	

13	Bucket Elevator-16 ft	Planned		1,12,350		FRQ	Post	3 Months			
14	VibroDestoner	Planned		5,77,500		FRQ	Post	3 Months			
15	Aspiration System-With blower	Planned		2,04,750		FRQ	Post	3 Months			
16	Plate Magnet	Planned		26,250		FRQ	Post	3 Months			
17	Bucket Elevator	Planned		1,22,850		FRQ	Post	3 Months			
18	Gravity Separator	Planned		7,29,750		FRQ	Post	3 Months			
19	Central Aspiration	Planned		1,52,250		FRQ	Post	3 Months			
20	Machinery Pipping-Set	Planned		1,52,250		FRQ	Post	3 Months			
21	Installation	Planned		1,83,750		FRQ	Post	3 Months			
22	Colour Sortex Machine	Planned		14,64,750		FRQ	Post	3 Months			

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