

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	Safflowers	150	1.25	187.5	150	100	80
2	Flax Seed	200	1.75	350	280	200	120

Notes:

1. The above data is **only of members and for targeted crops only**. The company also receives these crops for sales facilitation/ as input requirement from several non-members as well.
2. Produce sold by CBO is in the form of oil (In MT)

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

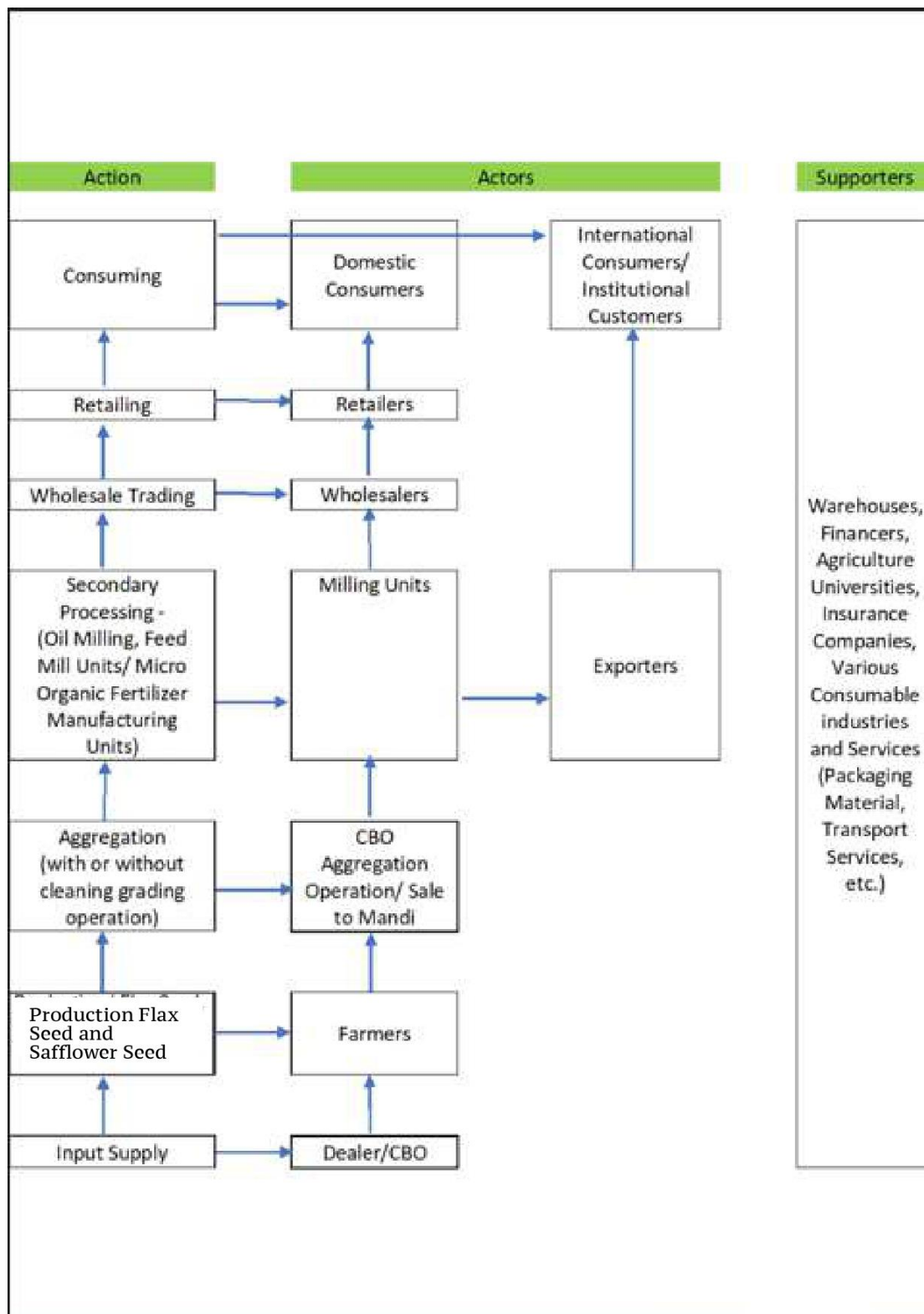
No.	Buyer	Agriculture Commodity (quantity in MT)
1	Processor	-
2	Exporter	-
3	Organized Retail Chain	-
4	Direct marketing License (DML) holder (Traders)	300
5	Other specify	-

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.)

To understand the current oil seed value chain of the project's cluster, it is important to understand the various marketing channels and actors and how the seeds, milled products & by-products move from the cluster actors to final consumers. The chart below highlights the same:



Current Value Chain- Oil Seeds (Primarily Flax Seeds & Safflower Seeds)

In the Current Value Chain, the CBO has been providing several farm inputs to farmers for production of seeds (primarily linseed/flax seed). Post-harvest, the CBO has been aggregating the produce from member and non-member farmers and pursuing sales facilitation. The farmers/FGs then sell the produce directly to customers (traders, processors and other buyers). Alternatively, the CBO uses (on behalf of farmers) the cleaning-grading services of other FPOs in the region and then sell the cleaned-graded produce on farmer's behalf.

As the CBO has been pursuing, which is a women led organization, sells these seeds after

aggregation, it has been approached by several of its own women, members who run small SHG units which sell various food products, to get into the business of oil milling and provide them with cold -pressed oil. The CBO then researched about some oil mills in Maharashtra and this is how they also came in contact with Purnachandra Oil Mill (the private partner). During the research, the CBO gained knowledge regarding the benefits of cold pressed oil and cake obtained as by-product. The CBO came to know that cold pressed oil of flax seeds, safflower seeds, groundnut and mustard seed are in high demand not only in domestic markets but also in various Asian and Western countries. The reason is the huge health benefits these oils bring as cooking oils and for cosmetic industry. Further, the de-oiled cake is highly demanded for cattle feed by farmers, further by feed industry and Organic Fertilizer manufacturing units. Further, the cold press oil of these seeds is also gaining high demand in international markets.

The cold pressing of oil and its production process keeps the most effective ingredients in these seeds such as polyunsaturated fatty acids, protein, dietary fiber, vitamins & trace elements and so on. Having understood this and with a plan to counter the technology gaps in their existing operations, the CBO undertook the activity of understanding the (new required) capital investment and understanding the operational economics of same. They found that the set-up primarily requires mainly cold pressing machinery, oil tank and oil pouch packing machine, which with the technical civil works is an investment of around 65 Lakh.

Having understood these dynamics, the CBO consulted the productive partner as well and took a call they should target the cold pressing oil milling system along with cleaning and grading unit as the expansion to their existing aggregation operations under SMART.

In lack of the Oil Mill set-up, the CBO/even farmers are currently unable to directly market the end products (oil & cake) to buyers like food business oriented SHGs, traders, premium retail buyers and even direct branded products. This, obviously, limits the level of profits of both CBO and farmers. The CBO, through the proposed project, aims to set-up an Oil Mill unit so it can supply the products to productive partner as well as to its SHG network and other high-end buyers and even target direct consumers (through own brand).

2.2.2 Challenges in existing value chain of selected crops

- Unavailability of oil Milling Infrastructure
- Currently selling oilseeds only as commodity and thus unable to realize limited price and profits on products.
- Relatively low experience in marketing higher value added products.

2.2.3 Potential remedies to address above issues in value chain

- Deploying of Cold Press Oil Milling Unit – & thus selling processed product Oil & Oil Cake instead of oil seeds as commodity.
- Standardized packaging and branding of product will assist in attracting new buyers and even targeting direct consumers.

2.3 Whether the CBO has conducted market survey for mapping potential buyers / market? Yes/No

Yes. As mentioned in report earlier, the CBO has conducted extensive research about several aspects about Oil-Seed Milling and by-products. The CBO in its research spoke with several stakeholder buyers- which included several premium segment buyers (traders, wholesalers, large retailers, etc.) and its SHG network (food business) who gave inputs regarding the desired quality standards. It was clearly established through

this market analysis that while the oil seed varieties produced by the cluster farmers is highly desired, it is absolutely important that the end product (oil & oil-cake) meet the specifications.

As the CBO has been pursuing aggregation and sales facilitation for some years, it always planned to gradually and stage-wise expand its operations. The CBO, over the last few years, has noticed that selling cleaned & graded oil seeds leads merely an additional income of about 4% to its farmers. But, if the CBO can implement this proposed oil mill and sell oil and oil cake in own brand, the remunerations are much higher – both for CBO and its farmers. Considering that the CBO has practically invested over 2 years in understanding the oil and oil cake trade, it decided that it is right time to expand by implementing the proposed oil mill.

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The cold pressing of oil and its production process keeps the most effective ingredients in these seeds such as polyunsaturated fatty acids, protein, dietary fiber, vitamins & trace elements and so on. Having understood this and with a plan to counter the technology gaps in their existing operations, the CBO undertook the activity of understanding the (new required) capital investment and understanding the operational economics of same. They found that the set-up primarily requires mainly cold pressing machinery, oil tank, which with the technical civil works For this CBO will first put input seed in Cleaning and grading unit after this Grade I seeds will be directly sold to buyer and Grade II seed will be further proceed in Oil milling unit. It will give value addition in process.

Having understood these dynamics, the CBO consulted the productive partner as well and took a call they should target the cold pressing oil milling system along with cleaning grading unit as the expansion to their existing aggregation operations under SMART.

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	PARAS AGRO PROCESSOR	At. Post - Wanoja, Ta. Warora, Dist. Chandrapur	8308436300	paragroupmdi@gmail.com	Agriculture

Section 3 : About proposed Sub -project

Name of the proposed sub project : Productive Partnership for Cold Press Oil Mill Unit & Seed Cleaning Grading

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

2.1 Sub project - Productive Partnership (PP)

2. Proposed objectives of the sub project :

- a) Production of high value added oil seed products - Cold Pressed Oil & Cake
- b) Gain access to high-end premium markets, buyers and consumers.
- c) Improving the average income of members of the CBO and its members
- d) Harvesting, procurement, grading, pooling, handling, marketing, selling, export of produce/products of members for their benefit.
- e) Rendering technical services, consultancy services, training, education, research and development and all other activities for the promotion of the interests of its members.

3. About sub-project location:

Proposed unit is located adjacent to State highway No.233 which is connected with motorable operating road Village **Shegaon Bk.**

4. No. of Villages covered under sub project - 38

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

No.	Particulars	Details
1	Location of sub-Project	1. Village : Shegaon Bk. 2. Grampanchayat : Shegaon Bk. 3. Block : Warora 4. District : Chandrapur 5. State : Maharashtra
2	Latitude and Longitude of the village	Longitude 79.149756 Latitude 20.328772
3	Total required land for establishing proposed sub project	0.10 Acre
4	Whether the land owned by organization	Yes Survey no/ Gat No- 348/1 Tenure of agreement - No. (Own Land) Date of agreement: - Longitude 79.149756, Latitude 20.328772
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	No - -
	Proposed land use	Industrial use √ (Waste Land)
6	Details of facilities available at identified site	

6.1	Whether electricity supply is available	Yes, Name of connection holder - Sayukt Agro Farmers Producer Company Ltd. Type of power connection: Three phase ✓ Existing Power - Additional Power Applied - 50 Hp
6.2	Whether water is required for running proposed sub project?	Yes Detail of facilities- Bore-well Water is available for round the year.12 month
6.3	Status of road connectivity at selected plot	Road connectivity - Yes Operating Road (in good motor-able condition) Connected to State highway No 233

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

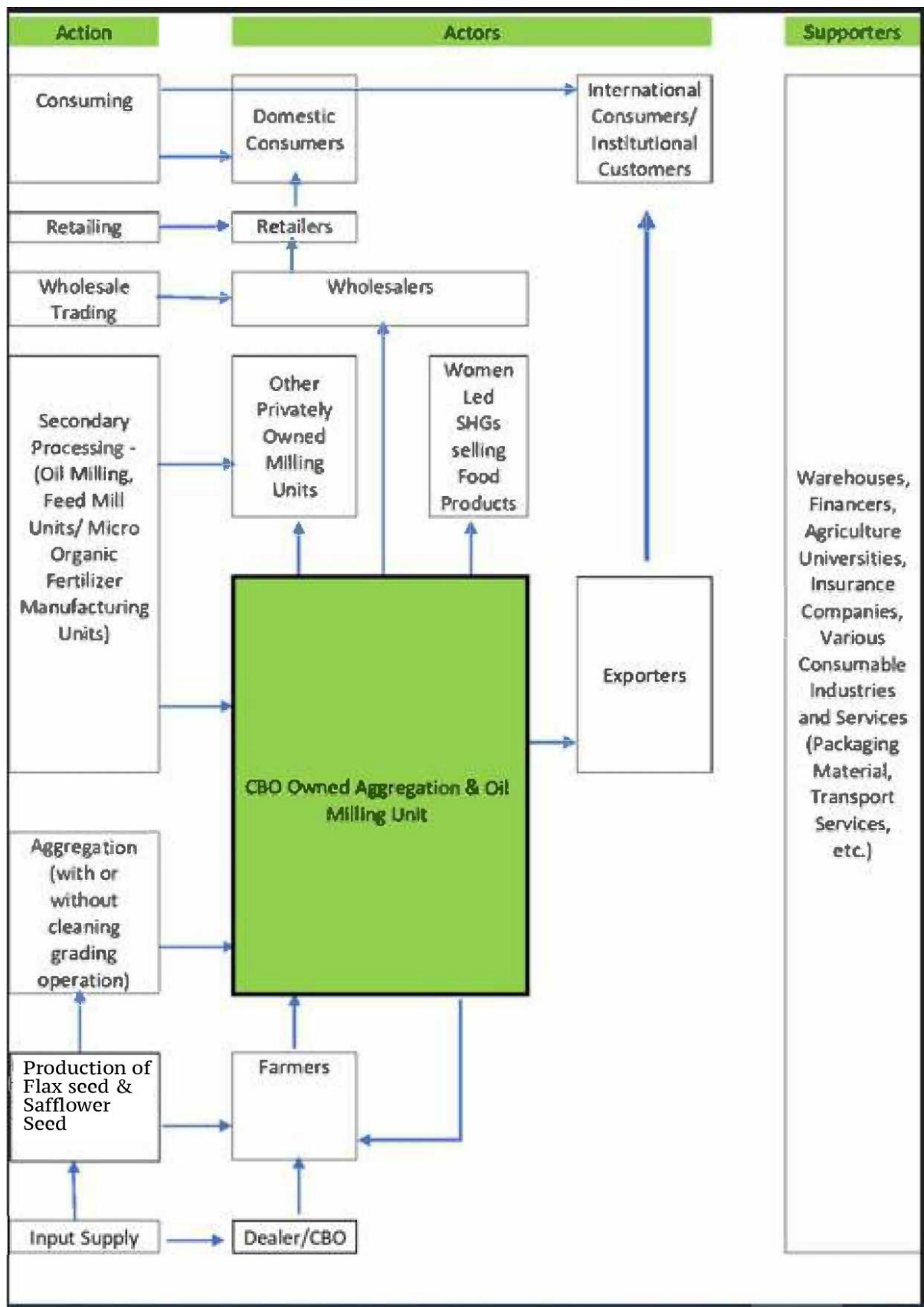
No	Name of commodity	Annual Quantity of produce (MT)									
		2022-23		2023-24		2024-25		2025-26		2026-27	
		Quantity (MT)	%	Quantity (MT)	%	Quantity (MT)	%	Quantity (MT)	%	Quantity (MT)	%
1.	Flax Oil	0.00	0%	44	70%	51	70%	56	70%	61	70%
2.	Safflower Oil	0.00	0%	19	30%	22	30%	24	30%	26	30%
3	Flax Seed grade I	0.00	0%	85.05	70%	94.50	70%	103.95	70%	113.4	70%
4	Safflower Seed grade I	0.00	0%	36.45	30%	40.5	30%	44.55	30%	48.60	30%

Notes:

1. The proposed sub-project is expected to be operational from 2023-24 and hence no quantities for pulses are envisaged in 2022-23.

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

The chart below presents the proposed value chain; i.e. after the project is implemented.



Proposed Value chain of Flax Seed, Safflower Seed

As can be seen in the above chart, the capacity of the CBO to directly market its products to its SHGs in network, large wholesalers, exporters (of cattle feed products), and even pursue own branded oil in near future, is enhanced to a great extent owing to implementing of the proposed oil mill unit. This is expected to increase value accruals to CBO, its farmers as well as to the productive partner.

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

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

S.N.	Details	Description								
1	Name of buyer	PARAS AGRO PROCESSOR								
2	Address and contact No.	At. Post - Wanoja, Ta. Warora, Dist. Chandrapur Mob. No. 8308436300								
3	Details of authorized person (name, designation, contact no. and E-mail Id)	Name : Dinesh Anil Mutha - Proprietor, Mob No : 8308436300 , Email ID : paragroupmdi@gmail.com								
4	Type of buyer organization	1. Trading								
5	Whether the buyer is registered?	Yes Income Tax Act,1961								
6	Registration Number/ License Number	27AANFP9759L1Z5								
7	PAN number	AANFP9759L								
8	Buyer total annual average requirement of produce (Quantity in MT)	<table><thead><tr><th>Crop</th><th>Quantity</th></tr></thead><tbody><tr><td>Flax Oil</td><td>120 MT</td></tr><tr><td>Mustered Oil</td><td>100 MT</td></tr><tr><td>Safflower Oil</td><td>80 MT</td></tr></tbody></table>	Crop	Quantity	Flax Oil	120 MT	Mustered Oil	100 MT	Safflower Oil	80 MT
Crop	Quantity									
Flax Oil	120 MT									
Mustered Oil	100 MT									
Safflower Oil	80 MT									
9	Quantity of produce to be procured by selected buyer - quantity as per MoU (Year 2021 to 22)	<table><thead><tr><th>Crop</th><th>Quantity</th></tr></thead><tbody><tr><td>Flax Oil</td><td>30 MT</td></tr><tr><td>Safflower Oil</td><td>15 MT</td></tr></tbody></table>	Crop	Quantity	Flax Oil	30 MT	Safflower Oil	15 MT		
Crop	Quantity									
Flax Oil	30 MT									
Safflower Oil	15 MT									
10	Annual turnover of buyer Rs.lakh (last three years)	2019 to 2020 - 1,53,66,18,783 2020 to 2021 - 2021 to 2022 -								

9. 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	Flaxseed & Safflower Seed	Premium Quality Cold Pressed Oil and Oil Cake	Transportation - borne by Buyer Packaging Material - borne by CBO Payment Terms - Cheque or Electronic

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

The price of purchase of raw materials from member/ non-member farmers is decided on basis of prevalent mandi rate of the cluster on the date of procurement.

The sale of finished goods to buyer is also market based. For each consignment, price offered is communicated, negotiated and finalized.

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

Responsibility of CBO	Responsibility of buyer
<ul style="list-style-type: none"> • CBO shall be responsible for providing predetermined quantity and quality of products on time to the buyer. The processing of products will be done at the CBO's Processing Center. • CBO shall make use of proposed technologies to avail premium quality products. • CBO shall plan its production and aggregation as per the requirement of buyer • Every Consignment sent by the CBO shall have transit insurance • CBO shall be intimate buyer on change in its production plan due unavoidable circumstances • Compliance of statutory provisions 	<ul style="list-style-type: none"> • Buyer shall purchase the products at predetermined prices. • Buyer shall make timely payment of procured quantity of products. • Buyer shall be responsible for quality inspection of good at the time of accepting delivery. • Buyer shall update the CBO on estimated demand for coming months to help CBO plan their aggregation and processing operations. • Compliance of statutory provisions

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

12. Proposed Business activity/ies

No.	Business/activities	Operational days in a year (Days)	Remark
A	Secondary processing – Oil Milling – Mixed Model Business (Job Work & Sales)		
1	Cleaning Grading	205 Days (avg. of 7 years)	
2	Oil Milling	206 Days (avg. of 7 years)	-

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

The sub-project not only involves adoption of modern cold press in oil milling and modern packaging its uniqueness lies in the already available demand not just from productive partner but also from SHG network of the CBO. The SHGs mentioned here include several operated by members of the CBO and many among them have already been involved in micro scale food production and sale. The products of these SHGs include Papad, chutneys, chikki and such other products. With their support CBO will not only able to get assured sales but also lead to higher income for both CBO and these SHGs. Further, the rich in nutrient oil cake will be sold to farmer members, which again is an assured market for sale of by-product of the project. Further, the project will enable-

- a. Higher income to CBO and its member farmers
- b. Assurance of good quality products to buyers
- c. Assurance of safe products for consumption of final consumers.

14. 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 (Rs. Lakh)	Total Unit	Tax (Rs. Lakh)	Total amount (Rs. Lakh)
Business/Activity - Cleaning and Grading & Oil Unit						
A1	Building and Construction	MT				
1	Godown with machine shed	450	12489	1	Inc.	56.20
A2	Machinery and equipment					
1	Cleaning Grading Machine	1 TPH	3.53	1	0.18	3.70
2	Oil Making Machine	500kg/hr	16.65	1	3.00	19.65
A3	Electrical Installation					
	Transformer	200KVA	3.40	1	Inc	3.40
A4	Preliminary & Pre-operative Exp.	LS	-	LS	Inc.	4.15
A5	Working Capital Margin	As Assessed	-	-	-	3.11
	Total (A)					90.20

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

Benefits to CBO	Benefits to buyer	Benefits to members
<ul style="list-style-type: none"> • Un-interrupted supply of raw material for production, owing to better returns to farmers. • Assured sales of minimum fixed volumes to productive partner. • Greater revenue and profits for CBO • Ability to process premium products, owing to adoption of proposed technology • Larger share of market, through enhanced market access 	<ul style="list-style-type: none"> • Quality product at reasonable price, owing to removal of middlemen chain • Un-interrupted and assured supply as per specifications • Streamlining of product supply chain and stronger backward linkages 	<ul style="list-style-type: none"> • Better Price realization for shareholders (Farmers) of their produce- in both instances- whether use job-work services or direct sale to CBO • Don't have to deal with middlemen or any unfair practices. • Assured market for the agricultural produce • Timely realization of sale proceeds.

Section 5 : Sub-project Budget and Financial Analysis

5.1 Sub project budget and means of finance

5.1.1 Budget

No	Details of proposed business/activities	capacity	Rate /Unit (Rs. Lakh)	Total Unit	Tax (Rs. Lakh)	Total amount (Rs. Lakh)
Business/Activity - Cleaning and Grading & Oil Unit						
A1	Building and Construction	MT				
1	Godown with machine shed	450	12489	1	Inc.	56.20
A2	Machinery and equipment					
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2	Oil Making Machine	500kg/hr	16.65	1	3.00	19.65
A3	Electrical Installation					
	Transformer	200KVA	3.40	1	Inc	3.40
A4	Preliminary & Pre-operative Exp.	LS	-	LS	Inc.	4.15
A5	Working Capital Margin	As Assessed	-	-	-	3.11
Total (A)						90.20

5.1.2 Means of finance

Particulars	Amount (Rs in Lakh)	% of total funding
Grant	52.26	57.93%
Bank Term Loan	17.42	19.31%
Promoters' Contribution	20.53	22.76%
Total	90.20	100%

5.2. Financial Analysis

5.2.1 Project Cost Summary

Sr. No.	Component	Amount (Rs. Lakh)	*Smart Subsidy %	Smart Subsidy Amount (Rs. Lakh)
1	Land	-	-	-
2	Building & Civil Work	56.20	60%	33.72
3	Machineries & Equipment (inc. IT Infra)	26.75	60%	16.05
4	Preliminary and Preoperative Expenses	4.15	60%	2.49
5	WCM	3.11	-	-
Total		90.20	60%	52.26

Note: The applicant understands that the final grant/subsidy from SMART may change as per final decision of the State Proposal Approval Committee. The applicant undertakes that reduction (if an) in subsidy/grant will be financed by additional equity. The applicant also undertakes that any escalation during implementation of the project shall be met by additional equity from promoters and members.

5.2.5.3 Schedule of General administrative Expense

Particulars	Basis	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Office & Admin								
Printing & Stationery	2000 p.m.	0.24	0.25	0.26	0.28	0.29	0.31	0.32
Telephone	1000 p.m.	0.12	0.13	0.13	0.14	0.15	0.15	0.16
Miscellaneous fixed	3000 p.a.	0.03	0.03	0.03	0.03	0.03	0.03	0.03
Internet & Broadband	1250 p.m.	0.15	0.16	0.17	0.17	0.18	0.19	0.20
Office Electricity	5 KVA (Power chart)	0.12	0.13	0.13	0.14	0.15	0.15	0.16
Accounting Charges	3000 p.m.	0.36	0.38	0.40	0.42	0.44	0.46	0.48
Legal Expenses	3000 p.m.	0.36	0.38	0.40	0.42	0.44	0.46	0.48
Admin Staff Salary	Admin Manpower Chart	3.36	3.53	3.70	3.89	4.08	4.29	4.50
Conveyance	5000 p.m.	0.60	0.63	0.66	0.69	0.73	0.77	0.80
Travelling Expenses	5000 p.m.	0.60	0.63	0.66	0.69	0.73	0.77	0.80
Periodicals	1000 p.m.	0.12	0.13	0.13	0.14	0.15	0.15	0.16
Staff Welfare	10% of Staff Salaries	0.34	0.35	0.37	0.39	0.41	0.43	0.45
Total (Office and Admin Fixed Exp)		6.40	6.71	7.05	7.40	7.77	8.15	8.56

5.2.5.4 Schedule of Depreciation

A) As per Companies Act

Particulars		Y1	Y2	Y3	Y4	Y5	Y6	Y7
<u>Assets</u>								
Building								
Asset Value		56.20	54.42	52.64	50.86	49.07	47.29	45.51
Depreciation		1.78	1.78	1.78	1.78	1.78	1.78	1.78
Accumulated Depreciation		1.78	3.56	5.34	7.13	8.91	10.69	12.47
Net Fixed Assets		54.42	52.64	50.86	49.07	47.29	45.51	43.73
Plant and Machinery								
Asset Value		26.75	25.06	23.36	21.67	19.98	18.28	16.59
Depreciation		1.69	1.69	1.69	1.69	1.69	1.69	1.69
Accumulated Depreciation		1.69	3.39	5.08	6.77	8.47	10.16	11.85
Net Fixed Assets		25.06	23.36	21.67	19.98	18.28	16.59	14.90
Gross Fixed Asset		82.95	79.47	76.00	72.52	69.05	65.57	62.10
Total Depreciation		3.47	3.47	3.47	3.47	3.47	3.47	3.47
Accumulated Depreciation		3.47	6.95	10.42	13.90	17.37	20.85	24.32
Net Fixed Assets		79.47	76.00	72.52	69.05	65.57	62.10	58.63

B) As per Income Tax Act

Particulars		Y1	Y2	Y3	Y4	Y5	Y6	Y7
<u>Assets</u>								
Building								
Asset Value		56.20	50.58	45.52	40.97	36.87	33.19	29.87
Depreciation		5.62	5.06	4.55	4.10	3.69	3.32	2.99
Accumulated Depreciation		5.62	10.68	15.23	19.33	23.01	26.33	29.32
Net Fixed Assets		50.58	45.52	40.97	36.87	33.19	29.87	26.88
Plant and Machinery								
Asset Value		26.75	22.74	19.33	16.43	13.96	11.87	10.09
Depreciation		4.01	3.41	2.90	2.46	2.09	1.78	1.51
Accumulated Depreciation		4.01	7.42	10.32	12.79	14.88	16.66	18.17
Net Fixed Assets		22.74	19.33	16.43	13.96	11.87	10.09	8.57
Gross Fixed Asset		82.95	73.32	64.85	57.40	50.84	45.05	39.96
Total Depreciation		9.63	8.47	7.45	6.56	5.78	5.10	4.50
Accumulated Depreciation		9.63	18.10	25.55	32.11	37.89	42.99	47.49
Net Fixed Assets		73.32	64.85	57.40	50.84	45.05	39.96	35.46

5.2.5.5 Amortization Schedule

Particulars	Years	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Preliminary Expenses	10	0.41	0.41	0.41	0.41	0.41	0.41	0.41
Total Value		0.41	0.41	0.41	0.41	0.41	0.41	0.41

5.2.5.6 Income Tax Schedule

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
EBT	0.30	28.12	32.61	21.12	25.69	30.45	35.87
Add Depreciation as per companies Act	3.47	3.47	3.47	3.47	3.47	3.47	3.47
Less Depreciation as per IT Act	9.63	8.47	7.45	6.56	5.78	5.10	4.50
Taxable Income	-5.86	23.13	28.64	18.03	23.38	28.83	34.85
C/F Loss	5.86	-5.86	0.00	0.00	0.00	0.00	0.00
Taxable Income	0.00	17.27	28.64	18.03	23.38	28.83	34.85
Provision of Taxes	0.00	4.49	7.45	4.69	6.08	7.50	9.06

5.2.5.7 Valuation of Closing Stock of Finished good and Raw Material

Particulars	Days	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Opening Stock								
Agri Input			-	-	-	-	-	-
Trading			-	-	-	-	-	-
Grain Processing			26.68	28.61	32.14	37.88	42.09	45.05
Horticulture Processing			-	-	-	-	-	-
Total			26.68	28.61	32.14	37.88	42.09	45.05
Closing Stock								
Agri Input	15.00	-	-	-	-	-	-	-
Trading	15.00	-	-	-	-	-	-	-
Grain Processing	15 Days As per CS Schedule	26.68	28.61	32.14	37.88	42.09	45.05	51.31
Horticulture Processing		-	-	-	-	-	-	-
Total		26.68	28.61	32.14	37.88	42.09	45.05	51.31

5.2.5.8 Working Capital

Sr. No.	Particulars	Duration (In days)	Amount (Rs.)						
			Y1	Y2	Y3	Y4	Y5	Y6	Y7
A	Accounts Receivables (Debtors)								
1	Agri Input	14	-	-	-	-	-	-	-
2	Custom Hiring	14	-	-	-	-	-	-	-
3	Cleaning & Grading	14	-	-	-	-	-	-	-
4	Dal Mill	14	-	-	-	-	-	-	-
5	Warehouse	30	-	-	-	-	-	-	-
6	Processing Unit - Oil Mill	15	12.57	31.03	35.74	39.07	44.72	50.51	56.58
	Subtotal		12.57	31.03	35.74	39.07	44.72	50.51	56.58
B	Closing Stock		26.68	28.61	32.14	37.88	42.09	45.05	51.31
	Total		39.24	59.64	67.88	76.95	86.81	95.56	107.90
C	Accounts Payable & Accrued Expenses (Creditors)								
1	Agri Input	7	-	-	-	-	-	-	-
2	Custom Hiring	7	-	-	-	-	-	-	-
3	Cleaning & Grading	7	-	-	-	-	-	-	-
4	Dal Mill	7	-	-	-	-	-	-	-
5	Warehouse	7	-	-	-	-	-	-	-
	Processing Unit - Oil Mill	30	26.81	28.24	32.72	37.19	42.34	47.62	53.49
	Total		26.81	28.24	32.72	37.19	42.34	47.62	53.49
D	Working Capital		12.43	31.40	35.16	39.76	44.47	47.93	54.41
	Working Capital Loan (Unsecured Loan from Director @ 9%)	75%	9.32	23.55	26.37	29.82	33.35	35.95	40.81
	Own Contribution	25%	3.11	7.85	8.79	9.94	11.12	11.98	13.60

5.2.5.9 Consolidated Profit and Loss

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Revenue							
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Oil Mill	271.69	337.54	389.14	441.78	506.64	573.00	642.65
Job work Charges	29.93	34.86	39.80	27.06	29.98	33.08	36.36
Cold Storage Rent Receipt	-	-	-	-	-	-	-
Less Opening Stock FG	-	20.82	23.85	26.56	32.64	35.94	39.27
Add Closing Stock FG	20.82	23.85	26.56	32.64	35.94	39.27	44.53
Total Revenue	322.43	375.44	431.65	474.91	539.92	609.41	684.28
Variable Cost							
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Oil Mill	304.27	327.84	379.02	433.19	493.03	557.03	625.31
Total Variable Cost	304.27	327.84	379.02	433.19	493.03	557.03	625.31
Fixed Cost							
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-

Facility 6 - Processing Unit - Oil Mill	5.20	5.46	5.74	6.02	6.33	6.64	6.97
Admin Expenses	6.40	6.71	7.05	7.40	7.77	8.15	8.56
Total Fixed Cost	11.60	12.18	12.79	13.42	14.09	14.80	15.54
Total Cost	315.87	340.02	391.81	446.61	507.12	571.83	640.84
Profit Before Depreciation, Interest and Tax	6.56	35.42	39.84	28.30	32.80	37.58	43.44
Depreciation	3.47	3.47	3.47	3.47	3.47	3.47	3.47
Amortization	0.41	0.41	0.41	0.41	0.41	0.41	0.41
Profit Before Interest and Tax	2.68	31.53	35.95	24.41	28.91	33.69	39.55
Interest on Term loan	1.54	1.28	0.96	0.61	0.22	-	-
Interest on Working Capital @ 9%	0.84	2.12	2.37	2.68	3.00	3.24	3.67
Profit Before Tax	0.30	28.12	32.61	21.12	25.69	30.45	35.87
Less. Tax	-	4.49	7.45	4.69	6.08	7.50	9.06
Profit After Tax	0.30	23.63	25.17	16.43	19.61	22.96	26.81
Appropriation 40% for Investment reserve (Distribution of Dividend and Bonus Shares)	0.12	9.45	10.07	6.57	7.84	9.18	10.73
Profit after Appropriation	0.18	14.18	15.10	9.86	11.76	13.77	16.09
Cumulative Profit	0.18	14.36	29.46	39.32	51.08	64.86	80.94

5.2.5.10 Balance Sheet for the project

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
<u>ASSETS</u>							
Current Assets							
Cash and Bank Balance	2.46	12.35	26.64	35.12	45.10	61.90	80.26
Accounts Receivables	12.57	31.03	35.74	39.07	44.72	50.51	56.58
Other Current Assets							
Closing Stock	26.68	28.61	32.14	37.88	42.09	45.05	51.31
Total Current Assets	41.70	71.99	94.52	112.07	131.91	157.45	188.16
Gross Fixed Assets	82.95	79.47	76.00	72.52	69.05	65.57	62.10
Less: Depreciation	3.47	3.47	3.47	3.47	3.47	3.47	3.47
Net Fixed Assets	79.47	76.00	72.52	69.05	65.57	62.10	58.63
Investment	0.12	9.57	19.64	26.21	34.05	43.24	53.96
Preliminary & Pre- operative Expenses	3.73	3.32	2.90	2.49	2.07	1.66	1.24
TOTAL ASSETS	125.03	160.88	189.59	209.82	233.61	264.45	301.99
<u>LIABILITIES & SHAREHOLDERS EQUITY</u>							
<u>CURRENT LIABILITIES</u>							
Short Term Debt (Working capital loan)	9.32	23.55	26.37	29.82	33.35	35.95	40.81
Accounts Payable & Accrued Expenses	26.81	28.24	32.72	37.19	42.34	47.62	53.49
Other Current Liabilities							
Total Current Liabilities	36.13	51.79	59.09	67.01	75.69	83.57	94.30
Secured Long Term Debt	15.81	12.37	8.61	4.50	0.00	0.00	0.00
Differed Tax Liabilities							

5.2.5.11 Cash Flow Statement for the project

Sr.	Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
1	Gross Revenue							
	Total Revenue	322.43	375.44	431.65	474.91	539.92	609.41	684.28
2	Equity/ Share capital	20.53						
	Appropriation 40% for Investment reserve (Distribution of Dividend and Bonus Shares)	(0.12)	(9.45)	(10.07)	(6.57)	(7.84)	(9.18)	(10.73)
3	Smart Grant -in-Aid	52.26						
4	Long Term Loan	17.42						
5	Short Term Loan	9.32	14.22	2.83	3.45	3.54	2.60	4.86
6	Increase/(Decrease) in CL	26.81	1.43	4.48	4.47	5.15	5.29	5.87
7	(Increase)/Decrease in CA	(39.24)	(20.40)	(8.24)	(9.06)	(9.86)	(8.75)	(12.34)
	Sub Total (A)	409.41	361.24	420.64	467.19	530.90	599.36	671.93
Cash Outflow (Rs.)								
1	Capital Expenditure							
a	Land and Building	56.20						
b	Machinery and Equipment	26.75						
c	Furniture & Fixture	-						
d	It Infrastructure	-						
e	Vehicle	-						
f	Preliminary Expenses	4.15						
2	Operational Expenditure							
a	Variable Cost	304.27	327.84	379.02	433.19	493.03	557.03	625.31
b	Fixed Cost	11.60	12.18	12.79	13.42	14.09	14.80	15.54
3	Loan Repayment							
	LTL - Principal	1.61	3.44	3.76	4.11	4.50	-	-
	LTL - Interest	1.54	1.28	0.96	0.61	0.22	-	-

Sr.	Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
	STL - Principal	-	-	-	-	-	-	-
	STL - Interest	0.84	2.12	2.37	2.68	3.00	3.24	3.67
4	Tax	-	4.49	7.45	4.69	6.08	7.50	9.06
	Sub Total (B)	406.95	351.35	406.35	458.70	520.93	582.56	653.58
	Net Cash Flow (A-B)	2.46	9.89	14.29	8.49	9.98	16.80	18.36
	Opening Cash and Bank		2.46	12.35	26.64	35.12	45.10	61.90
	Cumulative Cash Balance	2.46	12.35	26.64	35.12	45.10	61.90	80.26

5.2.5.12 Term Loan Repayment Schedule

Loan Amount (Rs)	17
Interest rate /PA	9%
Loan Tenure in years	5
Moratorium Period (In Months)	6
EMI	Rs. 0.39

Year	Particulars	Opening Balance	Interest	Principal Repayment	EMI	Closing Outstanding
Year 1	Month 1	17	0.13	-	0.13	17.42
	Month 2	17	0.13	-	0.13	17.42
	Month 3	17	0.13	-	0.13	17.42
	Month 4	17	0.13	-	0.13	17.42
	Month 5	17	0.13	-	0.13	17.42
	Month 6	17	0.13	-	0.13	17.42
	Month 7	17	0.13	0.26	0.39	17.16
	Month 8	17	0.13	0.26	0.39	16.89
	Month 9	17	0.13	0.27	0.39	16.62
	Month 10	17	0.12	0.27	0.39	16.36
	Month 11	16	0.12	0.27	0.39	16.09
	Month 12	16	0.12	0.27	0.39	15.81
Year 2	Month 13	16	0.12	0.27	0.39	15.54
	Month 14	16	0.12	0.28	0.39	15.26
	Month 15	15	0.11	0.28	0.39	14.98
	Month 16	15	0.11	0.28	0.39	14.70
	Month 17	15	0.11	0.28	0.39	14.42
	Month 18	14	0.11	0.29	0.39	14.13
	Month 19	14	0.11	0.29	0.39	13.84
	Month 20	14	0.10	0.29	0.39	13.55
	Month 21	14	0.10	0.29	0.39	13.26
	Month 22	13	0.10	0.29	0.39	12.97
	Month 23	13	0.10	0.30	0.39	12.67
	Month 24	13	0.10	0.30	0.39	12.37
Year 3	Month 25	12	0.09	0.30	0.39	12.07
	Month 26	12	0.09	0.30	0.39	11.77
	Month 27	12	0.09	0.31	0.39	11.47
	Month 28	11	0.09	0.31	0.39	11.16

Year	Particulars	Opening Balance	Interest	Principal Repayment	EMI	Closing Outstanding
	Month 29	11	0.08	0.31	0.39	10.85
	Month 30	11	0.08	0.31	0.39	10.54
	Month 31	11	0.08	0.31	0.39	10.22
	Month 32	10	0.08	0.32	0.39	9.90
	Month 33	10	0.07	0.32	0.39	9.59
	Month 34	10	0.07	0.32	0.39	9.26
	Month 35	9	0.07	0.32	0.39	8.94
	Month 36	9	0.07	0.33	0.39	8.61
Year 4	Month 37	9	0.06	0.33	0.39	8.28
	Month 38	8	0.06	0.33	0.39	7.95
	Month 39	8	0.06	0.33	0.39	7.62
	Month 40	8	0.06	0.34	0.39	7.28
	Month 41	7	0.05	0.34	0.39	6.94
	Month 42	7	0.05	0.34	0.39	6.60
	Month 43	7	0.05	0.34	0.39	6.26
	Month 44	6	0.05	0.35	0.39	5.91
	Month 45	6	0.04	0.35	0.39	5.56
	Month 46	6	0.04	0.35	0.39	5.21
	Month 47	5	0.04	0.35	0.39	4.86
	Month 48	5	0.04	0.36	0.39	4.50
Year 5	Month 49	4	0.03	0.36	0.39	4.14
	Month 50	4	0.03	0.36	0.39	3.78
	Month 51	4	0.03	0.37	0.39	3.41
	Month 52	3	0.03	0.37	0.39	3.04
	Month 53	3	0.02	0.37	0.39	2.67
	Month 54	3	0.02	0.37	0.39	2.30
	Month 55	2	0.02	0.38	0.39	1.92
	Month 56	2	0.01	0.38	0.39	1.54

Year	Particulars	Opening Balance	Interest	Principal Repayment	EMI	Closing Outstanding
	Month 57	2	0.01	0.38	0.39	1.16
	Month 58	1	0.01	0.38	0.39	0.78
	Month 59	1	0.01	0.39	0.39	0.39
	Month 60	0	0.00	0.39	0.39	(0.00)

Working Files

1) Closing Stock of RM- Captive Operations

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Raw Material (MT)							
Flax Seed							
Opening Stock	0	6	5.00	5.00	5.00	5.00	5.00
Purchase	290	314	347	378	410	441	473
Consumed	284	315	347	378	410	441	473
Closing stock	6	5	5.00	5.00	5.00	5.00	5.00
Prices (per MT)							
Mandi Price	80,000	84,000	88,200	92,610	97,240	1,02,100	1,07,210
Value of Opening Stock	-	4.80	4.20	4.41	4.63	4.86	5.11
Value of Closing stock	4.80	4.20	4.41	4.63	4.86	5.11	5.36
Safflower Seed							
Opening Stock	0	2	1.00	2.00	1.00	2.00	1.00
Purchase	124	86	97.53	103.30	115.08	121.85	131.63
Consumed	122	87	96.53	104.30	114.08	122.85	130.63
Closing stock	2	1	2.00	1.00	2.00	1.00	2.00

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Prices (per MT)							
Mandi Price	53,000	55,650	58,430	61,350	64,420	67,640	71,020
Value of Opening Stock	-	1.06	0.56	1.17	0.61	1.29	0.68
Value of Closing stock	1.06	0.56	1.17	0.61	1.29	0.68	1.42
Value of Opening Stock (Rs. Lakh)	-	5.86	4.76	5.58	5.24	6.15	5.78
Value of Closing Stock (Rs. Lakh)	5.86	4.76	5.58	5.24	6.15	5.78	6.78

2) Purchase Schedule-

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Flax Seed	290	314	346.50	378.00	409.50	441.00	472.50
Rate (Rs. per MT)	80,000.00	84,000.00	88,200.00	92,610.00	97,240.00	1,02,100.00	1,07,210.00
Purchase Value (Rs. In Lakh)	231.60	263.76	305.61	350.07	398.20	450.26	506.57
Safflower Seed	124	86	97.53	103.30	115.08	121.85	131.63
Rate (Rs. per MT)	53,000.00	55,650.00	58,430.00	61,350.00	64,420.00	67,640.00	71,020.00
Purchase Value (Rs. In Lakh)	65.46	47.72	56.98	63.37	74.13	82.42	93.48
Purchases (Rs. In Lakh)	297.06	311.48	362.59	413.44	472.33	532.68	600.05

3) Closing Stock of FG- Captive Operations

Sr.	Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
	Finished Goods – Flax (MT)							
A	Grade I							
	Open Stock	0	4.00	4.00	4.00	5.00	5.00	6.00
	Total Production	85.05	94.5	103.95	113.4	122.85	132.3	141.75
	Sales	81.05	94.50	103.95	112.40	122.85	131.30	141.75
	Closing Stock	4	4.00	4.00	5.00	5.00	6.00	6.00
	Grade II							
	open Stock	0	8.00	9.00	10.00	11.00	12.00	12.00
	Total Production	184.275	204.75	225.225	245.7	266.175	286.65	307.125
	Transfer to Further Process	176.275	203.75	224.23	244.70	265.18	286.65	306.13
	Closing Stock	8	9.00	10.00	11.00	12.00	12.00	13.00
	Selling Price (Rs/MT)							
	Grade I	90000	94,500.00	99,230.00	1,04,190.00	1,09,400.00	1,14,870.00	1,20,610.00
	Grade II	78000	81,900.00	86,000.00	90,300.00	94,820.00	99,560.00	1,04,540.00
	Grade I							
	Value of Opening Stock (Rs. Lakh)	0	3.60	3.78	3.97	5.21	5.47	6.89
	Value of Closing Stock (Rs. Lakh)	3.6	3.78	3.9692	5.2095	5.47	6.8922	7.2366
	Grade II							
	Value of Opening Stock (Rs. Lakh)	0	6.24	7.37	8.60	9.93	11.38	11.95
	Value of Closing Stock (Rs. Lakh)	6.24	7.371	8.6	9.933	11.3784	11.9472	13.5902

Sr.	Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
	Finished Goods Safflower (MT)							
	Grade I							
	Open Stock	0	2.00	2.00	2.00	2.00	2.00	2.00
	Total Production	36.45	40.5	44.55	48.6	52.65	56.7	60.75
	Sales	34.45	40.50	44.55	48.60	52.65	56.70	59.75
	Closing Stock	2	2.00	2.00	2.00	2.00	2.00	3.00
	Grade II							
	Open Stock	0	3.00	4.00	4.00	5.00	5.00	5.00
	Total Production	78.975	87.75	96.525	105.3	114.075	122.85	131.625
	Transfer to Further Process	75.975	86.75	96.53	104.30	114.08	122.85	130.63
	Closing Stock	3	4.00	4.00	5.00	5.00	5.00	6.00
	Selling Price (Rs/MT)							
	Grade I	57000	59,850.00	62,840.00	65,980.00	69,280.00	72,740.00	76,380.00
	Grade II	52000	54,600.00	57,330.00	60,200.00	63,210.00	66,370.00	69,690.00
	Grade I							
	Value of Opening Stock (Rs. Lakh)	0	1.14	1.20	1.26	1.32	1.39	1.45
	Value of Closing Stock (Rs. Lakh)	1.14	1.197	1.2568	1.3196	1.3856	1.4548	2.2914
	Grade II							
	Value of Opening Stock (Rs. Lakh)	0	1.56	2.18	2.29	3.01	3.16	3.32
	Value of Closing Stock (Rs. Lakh)	1.56	2.184	2.2932	3.01	3.1605	3.3185	4.1814
	Finished Goods - Flax(MT)							
A	Flax Oil							

Sr.	Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
	Open Stock	0	2.00	2.00	2.00	3.00	3.00	3.00
	Total Production	44	51.00	56.00	61.00	66.00	72.00	77.00
	Sales	42	51.00	56.00	60.00	66.00	72.00	77.00
	Closing Stock	2	2.00	2.00	3.00	3.00	3.00	3.00
B	Oil Cake							
	Open Stock	0	10.00	12.00	13.00	15.00	16.00	17.00
	Total Production	252	284	311	338	366	394	420
	Sales	241.625	282.49	310.35	336.21	365.08	392.94	418.80
	Closing Stock	10	12.00	13.00	15.00	16.00	17.00	18.00
C	Waste							
	Open Stock	0	-	-	-	-	-	-
	Total Production	9	10.00	11.00	12.00	13.00	14.00	15.00
	Sales	9	10.00	11.00	12.00	13.00	14.00	15.00
	Closing Stock	0	-	-	-	-	-	-
	Selling Price (Rs/MT)							
A	Flax Oil	1,30,000.00	1,36,500.00	1,43,330.00	1,50,500.00	1,58,030.00	1,65,930.00	1,74,230.00
B	Oil Cake	30,000.00	31,500.00	33,080.00	34,730.00	36,470.00	38,290.00	40,200.00
C	Waste	-	-	-	-	-	-	-
A	Flax Oil							
	Value of Opening Stock (Rs. Lakh)	-	2.60	2.73	2.87	4.52	4.74	4.98
	Value of Closing Stock (Rs. Lakh)	2.60	2.73	2.87	4.52	4.74	4.98	5.23
B	Oil Cake							
	Value of Opening Stock (Rs. Lakh)	-	3.00	3.78	4.30	5.21	5.84	6.51

Sr.	Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
	Value of Closing Stock (Rs. Lakh)	3.00	3.78	4.30	5.21	5.84	6.51	7.24
C	Waste							
	Value of Opening Stock (Rs. Lakh)	-	-	-	-	-	-	-
	Value of Closing Stock (Rs. Lakh)	-	-	-	-	-	-	-
	Finished Goods Safflower (MT)							
A	Safflower Oil							
	Open Stock	0	1.00	1.00	1.00	1.00	1.00	1.00
	Total Production	19	22.00	24.00	26.00	29.00	31.00	33.00
	Sales	18	22.00	24.00	26.00	29.00	31.00	33.00
	Closing Stock	1.0	1.0	1.0	1.0	1.0	1.0	1.0
B	Oil Cake							
	Open Stock	0	5.00	5.00	6.00	6.00	7.00	7.00
	Total Production	108	122	134	145	157	169	179
	Sales	103.125	121.64	133.15	144.66	156.18	168.69	178.20
	Closing Stock	5.0	5.0	6.0	6.0	7.0	7.0	8.0
	Selling Price (Rs/MT)							
A	Safflower Oil	1,20,000.00	1,26,000.00	1,32,300.00	1,38,920.00	1,45,870.00	1,53,160.00	1,60,820.00
B	Oil Cake	29,500.00	30,980.00	32,530.00	34,160.00	35,870.00	37,660.00	39,540.00
A	Safflower Oil							
	Value of Opening Stock (Rs. Lakh)	-	1.20	1.26	1.32	1.39	1.46	1.53
	Value of Closing Stock (Rs. Lakh)	1.20	1.26	1.32	1.39	1.46	1.53	1.61
B	Oil Cake							
	Value of Opening Stock (Rs. Lakh)	-	1.48	1.55	1.95	2.05	2.51	2.64

Sr.	Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
	Value of Closing Stock (Rs. Lakh)	1.48	1.55	1.95	2.05	2.51	2.64	3.16
	All Products							
	Value of Opening Stock (Rs. Lakh)	-	20.82	23.85	26.56	32.64	35.94	39.27
	Value of Closing Stock (Rs. Lakh)	20.82	23.85	26.56	32.64	35.94	39.27	44.53

4) Sales Schedule- Captive Operations

Sr.	Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
	Flax Seed							
	Grade I	81.05	94.5	103.95	112.4	122.85	131.3	141.75
	Rate (per MT)	90000	94500	99230	104190	109400	114870	120610
	Sales (in Rs. Lakh)	73	89	103	117	134	151	171
	Safflower Seed							
	Grade I	34.45	40.5	44.55	48.6	52.65	56.7	59.75
	Rate (per MT)	57000	59850	62840	65980	69280	72740	76380
	Sales (in Rs. Lakh)	20	24	28	32	36	41	46
	Flax Seed							
A	Flax Oil	42	51.00	56.00	60.00	66.00	72.00	77.00
	Rate (per MT)	1,30,000.00	1,36,500.00	1,43,330.00	1,50,500.00	1,58,030.00	1,65,930.00	1,74,230.00
	Sales (in Rs. Lakh)	54.60	69.62	80.26	90.30	104.30	119.47	134.16
B	Oil Cake	241.625	282.49	310.35	336.21	365.08	392.94	418.80
	Rate (per MT)	30,000.00	31,500.00	33,080.00	34,730.00	36,470.00	38,290.00	40,200.00
	Sales (in Rs. Lakh)	72.49	88.98	102.66	116.77	133.14	150.46	168.36
C	Waste	9	10.00	11.00	12.00	13.00	14.00	15.00
	Rate (per MT)	-	-	-	-	-	-	-
	Sales (in Rs. Lakh)	-	-	-	-	-	-	-
	Safflower Seed							
A	Safflower Oil	18	22.00	24.00	26.00	29.00	31.00	33.00
	Rate (per MT)	1,20,000.00	1,26,000.00	1,32,300.00	1,38,920.00	1,45,870.00	1,53,160.00	1,60,820.00

Sr.	Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
	Sales (in Rs. Lakh)	21.60	27.72	31.75	36.12	42.30	47.48	53.07
B	Oil Cake	103.125	121.64	133.15	144.66	156.18	168.69	178.20
	Rate (per MT)	29,500.00	30,980.00	32,530.00	34,160.00	35,870.00	37,660.00	39,540.00
	Sales (in Rs. Lakh)	30.42	37.68	43.31	49.42	56.02	63.53	70.46
	Total Sales	271.69	337.54	389.14	441.78	506.64	573.00	642.65

5.2.12 Financial Indicators

A. Internal Rate of Return

Particular	Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Profit after Tax & Dividend		0.30	23.63	25.17	16.43	19.61	22.96	26.81
Add: Deprecation		3.47	3.47	3.47	3.47	3.47	3.47	3.47
Add: Preliminary expense written off		0.41	0.41	0.41	0.41	0.41	0.41	0.41
Net Cash Accrual (A)		4.19	27.52	29.06	20.32	23.50	26.85	30.70
Initial Investment/ Net Cash Accrual	(90.2036)	4.19	27.52	29.06	20.32	23.50	26.85	30.70
IRR	14.94%							
Present Value Equivalent		0.87	0.76	0.66	0.57	0.50	0.43	0.38
Present Value of Future Inflows		3.64	20.83	19.14	11.64	11.71	11.65	11.59
Operating Net Cash Inflow		90.20						

Present Capital Outflow

90.20

B. Break Even Point

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Net Profit							
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Oil Mill	0	24	25	16	20	23	27
Net Profit	0	24	25	16	20	23	27
Total Fixed exp	16	18	19	20	21	22	23
Contribution	17	42	44	36	41	45	50
BEP	98%	43%	43%	55%	52%	49%	46%

Average BEP

55.21%

D. Return On Investment

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Net Profit	0	24	25	16	20	23	27
Average net profit	19.27						
Total Project cost	90.20						
ROI	21.37%						

E. Payback periods (In Years)

Particulars	Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Initial Investment	90.20							
Profit after Tax & Dividend		0.30	23.63	25.17	16.43	19.61	22.96	26.81
Add: Deprecation		3.47	3.47	3.47	3.47	3.47	3.47	3.47
Add. Preliminary exp Written off		0.41	0.41	0.41	0.41	0.41	0.41	0.41
Net Cash Accrual (A)		4.19	27.52	29.06	20.32	23.50	26.85	30.70
Cashflow - Initial Investment		(86.02)	(58.49)	(29.44)	(9.12)	14.38		

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

4.39

F. Debt Service Coverage Ratio (DSCR) –

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Net Operating Income	0	14	15	10	12	14	16
Add: Depreciation	3	3	3	3	3	3	3
Add: Amortization	0	0	0	0	0	0	0
Interest on TL	2	1	1	1	0	-	-
Total	6	19	20	14	16	18	20
Total Annual EMI	3	5	5	5	5	-	-
Debt Service Coverage Ratio (DCSR)	1.78	4.10	4.23	3.04	3.36	0.00	0.00

Average DSCR

2.36

G. Sensitivity Analysis

Analysis Note: The project is seen to be highly resilient in all scenarios.

All Figures in Rs. Lakh

Quantity Variation (+5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Oil Mill	317	391	450	492	563	636	713
Changes In FG Closing Stock	21	3	3	6	3	3	5
Total Income	338	394	453	498	567	640	718
Expenditure							
Fixed Cost (Excl. of Depreciation, Amortization and Interest)	12	12	13	13	14	15	16
Variable Cost	319	328	379	433	493	557	625
Total Operational Expenses	331	340	392	447	507	572	641
Net Income	6	54	61	52	60	68	77
Cost Variation (+5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Oil Mill	302	372	429	469	537	606	679
Changes In FG Closing Stock	21	3	3	6	3	3	5

Total Income	322	375	432	475	540	609	684
Expenditure							
Fixed Cost (Excl. of Depreciation, Amortization and Interest)	12.18	12.79	13.43	14.10	14.80	15.54	16.31
Variable Cost	319.48	344.24	397.97	454.85	517.68	584.88	656.57
Total Operational Expenses	331.66	357.02	411.40	468.94	532.48	600.42	672.88
Net Income	(9.23)	18.42	20.25	5.97	7.44	8.99	11.39
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Oil Mill	286.54	320.67	369.68	419.69	481.31	544.35	610.51
Changes In FG Closing Stock	20.82	3.04	2.71	6.07	3.30	3.33	5.27
Total Income	307.35	323.70	372.39	425.76	484.61	547.68	615.78
Expenditure							
Fixed Cost (Excl. of Depreciation, Amortization and Interest)	11.60	12.18	12.79	13.42	14.09	14.80	15.54
Variable Cost	289.05	311.45	360.07	411.53	468.38	529.18	594.04
Total Operational Expenses	300.65	323.63	372.86	424.95	482.47	543.98	609.58
Net Income	6.70	0.07	(0.47)	0.81	2.14	3.70	6.20
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Oil Mill	301.62	372.40	428.94	468.84	536.62	606.08	679.01

Changes In FG Closing Stock	20.82	3.04	2.71	6.07	3.30	3.33	5.27
Total Income	322.43	375.44	431.65	474.91	539.92	609.41	684.28
Expenditure							
Fixed Cost (Excl. of Depreciation, Amortization and Interest)	11.02	11.57	12.15	12.75	13.39	14.06	14.76
Variable Cost	289.05	311.45	360.07	411.53	468.38	529.18	594.04
Total Operational Expenses	300.07	323.02	372.22	424.28	481.77	543.24	608.80
Net Income	22.36	52.42	59.43	50.63	58.16	66.17	75.48

Key Points for Information

Sr. No.	Financial ratio	Estimated	Result	Permissible limit	
1	Break Even Point (BEP)	55.21%	Project Viable	BEP shall be less than 60%	<60%
2	Avg. Return on Capital Employed Average (ROCE)	21.37%	Project Viable	RoCE for the project shall be more than 20%	>20%
3	Internal Rate of Return (IRR)	14.94%	Project Viable	The project internal rate of return shall be more than 12%	>12%
4	Net present value (at a discount rate of 10 per cent)	17.56	NPV is high and positive at a conservative project life of 7 years	With a discount rate of 10% and a span of 7 operational years, the NPV should be positive	Positive
5	Payback period	4.39	Project Viable	The Pack Back Period (Project/ Equity) shall be less than 7 years	<7 years
6	Debt Service Coverage Ratio (DSCR)	2.36	Project Viable	DSCR shall be more than 2 for better performing project.	>2

Section 6 : Assumptions

6.1 Key Assumptions

1. Basic Information of the business/facility

No.	Particulars	Details
1.	Business activity/Facility	Oil Milling
2.	Area Required for establishing facility	0.10 Acre
3.	Capacity of Facility	1 TPH Cleaning and Grading 0.5 TPH Oil Milling
4.	No. of hours, the facility will be operational in a day	10 Hours per Day
5.	Capital investment for machinery and equipment's (as per quotation)	Rs. 26.75 Lakh
6.	Investment on civil and construction component (As per estimates)	Rs. 56.20 Lakh
I	How many days, the facility will be operational in a year	Avg. 206 Days

2. Details of revenue generated through above facility

No.	Finished product	Unit	Whole price /Rs. Per MT (Y1)	Retail price /- Rs.....per Unit
A	Flax Seed Products			
1	Flax Seed Oil	MT	130,000.00	-
2	Oil Cake	MT	30,000.00	-
B	Safflower Seed Products			
1	Safflower Seed Oil	MT	120,000.00	
2	Oil Cake	MT	29,500.00	-
C	JW Services Charges Oil Milling	MT	3,500.00	-
C	JW Services Charges Cleaning Grading	MT	1,000.00	-

Note: Currently, the business model considers only Wholesale Price in its trade operations. The Retail Price, in general, may be considered as 20-25% higher.

3. Expenditure on raw material

No.	Commodity	Procurement Price Rs. Per MT	Remark
1	Flax Seed	80,000.00/ MT	-
2	Safflower Seed	53,000.00/ MT	-

4. Expenditure on salary of management staff

No.	Designation:	No. of Staff:	Salary Rs. Per Month:	Remark
1	Market BD Executives	1	Rs. 12,000/- Per Month	The Company already has functional management staff. Since this is expansion project, most of the existing staff will be handling the activities. Only new staff that will be recruited is considered.
2	Accountant	1	Rs. 9000/- Per Month	
3	Security Staff	1	Rs. 7000/- Per Month	

5. Expenditure on remuneration of labour

No.	Type of workers	No.	Wages Rs per day/ Month	Remark												
1	Skilled	7	Rs. 8,000/- To Rs. 10,000/- Per Month	<table border="1"> <thead> <tr> <th>Designation</th> <th>Nos.</th> <th>Salary (In Rs. Per Month)</th> </tr> </thead> <tbody> <tr> <td>Factory Head</td> <td>1</td> <td>10,000.00</td> </tr> <tr> <td>Plant Operator</td> <td>1</td> <td>9,000.00</td> </tr> <tr> <td>Maintenance Engineer</td> <td>1</td> <td>8,000.00</td> </tr> </tbody> </table>	Designation	Nos.	Salary (In Rs. Per Month)	Factory Head	1	10,000.00	Plant Operator	1	9,000.00	Maintenance Engineer	1	8,000.00
				Designation	Nos.	Salary (In Rs. Per Month)										
				Factory Head	1	10,000.00										
				Plant Operator	1	9,000.00										
Maintenance Engineer	1	8,000.00														
The above are 'salaried' skilled employees.																
2	Semi skill	-	-													
3	Un-skilled	10	Rs. 300 per Day	Unskilled labour required in First year is 10 persons. This is variable and increases in following year as capacity utilization increases. The chart below gives details of Year-wise unskilled labour strength of proposed plant.												

Unskilled Labour- Polishing Plant	Y1	Y2	Y3	Y4	Y5	Y6	Y7
	10	11	12	13	14	15	16

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

No	Component	Land lease Rent	Remark
1	land rent	Own Land	-

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	45 KVA	30 Kw PER HR.	Rs. 12/-Kwh	-

8. Maintenance cost facilities

No	Component	Detail	Remark
1	Maintenance of machinery, building, equipment etc,	1. Fixed: 1% of P&M and Civil 2. Variable: Rs. 300 per Day	-

9. Other consumables required for production

No.	Name of Consumables	Unit	Total Unit	Cost Per Unit (Rs)	Remark
No other consumables separately required					

10. Expenditure on storage/warehouse for product

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

11. Other Expenditure

No.	Component	Rs/per month	remark
Please refer section “5.2.5.7. Consolidated OPEX Schedule” for details			

6.2 Other assumptions

1. Year wise participation of CBO member and Non Members

Services Users and RM Sellers	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Members	605	726	871	1,045	1,255	1,505	1,807
Non-Members	700	840	1,008	1,210	1,452	1,700	1,600

Note: Apart from the CBO members, there are around 700 non-members which form the CBO’s Farmer network. It is expected that over the next 7 years, the CBO membership will increase by 20% annually.

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

Depreciation	Bldg.	P&M and MFA
SLM	3.17%	6.33%
WDV	10%	15%

4. **Interest rate on long- and short-term loans** – Term Loan will be @ 9% PA. Working Capital loan (unsecured loan) is envisaged from project promoters @ 9% P.A. post operationalization of the project.

5. **Insurance** – Insurance @ 0.5% of the capital cost of Building, Plant and Machinery, Furniture & Fixtures and IT Infrastructure is considered.

6. **Facilitation charges- bulk marketing:** The project adopts mixed model currently- Job-work and captive operations. For Job-work model, no separate sales or marketing facilitation is charged as farmers/farmer groups may sell their product directly. In this regards the project will provide them with healthy leads without any brokerage/ commission.

7. **Income tax:** 26%

8. Other key assumptions

8.1. **Capacity of Plant: Oil Milling 0.5 TPH**
Cleaning and Grading 1 TPH

8.2. **Working Model:**
Cleaning and Grading

Job Work Services	70% capacity reserved
Captive Operations	30% capacity reserved

Oil Milling

Job Work Services	70% capacity reserved
Captive Operations	30% capacity reserved

8.3. Capacity Utilization

Cleaning and Grading

Capacity Utilization	Y1	Y2	Y3	Y4	Y5	Y6	Y7
JW Services	55%	60%	65%	70%	75%	80%	85%
Captive Operations	45%	50%	55%	60%	65%	70%	75%

Oil Milling

Capacity Utilization	Y1	Y2	Y3	Y4	Y5	Y6	Y7
JW Services	50%	55%	60%	65%	70%	75%	80%
Captive Operations	56%	65%	71%	78%	84%	91%	97%

8.4. Grade Output

Cleaning And Grading

Grade Output	Percentage
A- Flax Seed	
Grade I	30.00%
Grade II	65.00%
Waste	5.00%
B- Safflower	
Grade I	30.00%
Grade II	65.00%
Waste	5.00%

Oil Milling Unit

Grade Output	Percentage
C- Flax Seed	
Flax Oil	25.00%
Oil Cake	70.00%
Waste	5.00%
D- Safflower	
Safflower Oil	25.00%
Oil cake	70.00%
Waste	5.00%

**8.5. Working Days
Cleaning and Grading**

Working Days	Y1	Y2	Y3	Y4	Y5	Y6	Y7
No of days of operation (JW Services)	116	130	140	151	162	173	184
No of days of operation (Captive Operations)	41	45	50	54	59	63	68

Oil Milling

Working Days	Y1	Y2	Y3	Y4	Y5	Y6	Y7
No of days of operation (JW Services)	105	116	126	137	147	158	168
No of days of operation (Captive Operations)	50	58	64	70	76	82	87

8.6. Stock

Closing Stock- Raw Material	1 days
Closing Stock- Finished Goods	15 days

8.7. Inflation : 5% annum

8.8. Current Liability: 1 Month

8.9. Sundry Debtors: 15 Days

Section 7

SOCIAL ACTION PLAN¹

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

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

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.

obtained?		
Whether the access and benefits of project activities/facilities to Tribes will be ensured?	NA	
3.3 Land		
Whether own 7/12 extract or registered Lease Agreement for rent/lease of private land for 29 years has been attached?	Yes	Lease Agreement Attached
Whether non encroachment certificate of land has been attached? (by relevant authority like DIU Head/Gram panchayat/Talathi etc.)	Yes	Non-Encroachment certificate attached
3.4 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	Drinking water, first aid facility, Labour quarter & other facilities available
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	We are not hiring child labour for our project
Whether CBO will take measures to record and address incidents of gender-based violence and sexual harassment?	Yes	CBO will form internal committee
3.5 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	. Measures to prevent accident & physical injury
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	Measures to prevent on-site accident, physical injury
Whether CBO will take Safety measures on COVID-19. (Social distancing, use of Mask, etc.)	Yes	Social distancing & Proper sanitization facility available

4. Social Sub-project Targets:

Sr. No.	Particulars	Current Status (Baseline of CBO)	Proposed target in the Sub-project
	Social Inclusion & Gender Integration targets⁸ (%)		
A	Total No. of Farmers/Members	840	1008 by 2 nd Year
B	No. of Small and marginal Beneficiaries (& their %)	496 & 59%	624 & 62%
C	No. of Women Shareholders (& their %)	279 & 33 %	356 & 35%
D	No. of Women Board of Directors (& their %)	1 & 20%	3 & 50%
E	No. of Schedule Tribes (& their %)	144 & 17%	201 & 20%
F	No. of Schedule Caste (& their %)	21 & 3%	81 & 8%
G	No. of Tenants (& their %)	-	50 & 5%
H	No. of Landless (& their %)	-	81 & 8%
I	No. of Women having land title (7/12) (& their %)	302 & 30%	323 & 32%

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

Section 8

Environmental Action Plan

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

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
A. For Agriculture Value Chain Development Subprojects				
1.	Average use of fertilizer-NPK	Kg/ha	204kg/ha	189.78kg/ha
2.	Area in which recommended dose of fertilizers is used	ha.	228.96	212.98
3.	Area in which fertilizers used is less than recommended dose	ha.	152.64	141.95
4.	Area in which fertilizers used is above the recommended dose	ha.	381.60	354.88
5.	Area in which Integrated Nutrient Management (INM) is practiced	ha.	534.24	496.84
6.	Average use of Pesticides, Fungicides and Herbicides	L/ha.	4.5	4.1
7.	Area in which recommended dose of pesticides is used	ha.	259.48	241.31
8.	Area in which pesticides used is less than recommended dose	ha.	137.37	128.15
9.	Area in which pesticides used is above the recommended dose	ha.	366.66	340.99
10.	Area in which Integrated Pest Management (IPM) is practiced	ha.	139.41	129.65
11.	Area in which crop residues are burnt	ha.	228.96	212.93
12.	Area in which crop residue is recycled for preparing Compost, Farm Yard Manure (FYM), etc.	ha.	473.18	440.10
13.	Area under Organic farming	ha.	206.10	191.63
14.	Area under GLOBAL Good Agricultural Practice (G.A.P.)	ha.	77.00	88.50
B. For Animal Husbandry Value Chain Development Subprojects				
15.	Feeding practice- Open Grazing/Semi stall Feeding	-	N/A	
16.	Area in which animal manure is used as fertilizer	Kg/ha	N/A	
17.	Animals are Vaccinated/ Non-Vaccinated	-	N/A	
C. Valid PUC Certificate for transportation Vehicle-Available/Not-Available				
		-	N/A	

3. Environmental Safeguards Inclusion Targets for the Subproject

Sr No.	Particulars of the Target	Current/Baseline Condition in the Subproject	Target to be Achieved in the Subproject
1.	No. of farmers of CBOs trained in IPM and INM practices (and their %) ⁷	210 (25%)	292 (29%)
2.	No. of IPM and INM demonstrations at the field level given to the CBO members for the subproject related agri-commodities (and their %) ⁸	251 (18%)	202 (20%)
3.	% of the area of CBOs brought under IPM in the subproject ⁹	12%	20%
4.	% of the area of CBOs brought under INM in the subproject ⁹	13%	20%
5.	No. of farmers of the CBOs trained in the Climate SMART Technologies/Practices (CSTs) ¹⁰ best suited to the given subproject	180	210
6.	Number of CSTs Adopted in the Subproject ¹¹	120 (14%)	170 (17%)
7.	Land area (ha.) brought under CSTs in the Subproject ¹²	60%	80%

4. Guidelines for Achievement of the Environmental Safeguards Targets

- 1) As per the SMART project's Environmental and Social Management Framework (ESMF) report commendations, 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. All the subproject activities should be implemented in accordance with the provisions and mitigation measures given in the ESMF report.
- 2) For requirement of Organic (NPOP- National Programmed 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.
- 3) All the new machineries to be purchased using project's resources should be energy efficient, vehicles should be Bharat State VI complaint and fuel use efficient, tractors should be Bharat Stage (CEV/TREM) IV – V and above, and hold valid PUC certificate.

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	Civil Works for Oil Mill Unit	Actual	1	56.20	56.20	Cost Norms	Prior- Sep 2022 Post- Aug 2022	Sep 2022	Sep 2022	56.20	
Goods & Equipment											
2	P&M for Oil Mill Unit	Actual	1 Set	26.75	26.75	Cost Norms	Prior- Sep 2022 Post- Aug 2022	Sep 2022	Sep 2022	26.75	

10 Grains Crops and Production Details (N/A)

10.1 Details of members and non- members							
Particulars	No.						
Total No. of Members Cultivating F & V	840						
Total No. of Non-members Cultivating F & V	700						
Total	1540						
Average Land Holding per member (Ha)	2						
Total Cultivated Land Under F & V (Ha)	3080						
10.2 Statement Showing Area, production, productivity and marketable Surplus of Crops							
Season	Crop	Cultivation In (%)	Total Land under Cultivation (In Ha)	Yield/Ha (In MT)	Total Production (In MT)	Consumption in (%)	Marketable Surplus (In MT)
	Flax seed	40%	1,042.86	1.75	1825	20%	1460
	Safflower Seed	24%	625.00	1.25	781.25	20%	625
	Mustard Seed	0%	-	7	0	20%	0
		0%	-	0	0	20%	0
Area Under Vegetables in Rabbi Season (In Acres)			-	37	0	20%	0
Area Under Vegetables in Summer Season (In Acres)		0					
Note- Please note the crops/fruits/vegetable grown in the FPC catchment which has marketable Surplus							
10.3 Quantity of Marketable Surplus Produce Considered for Trading Business (Job Work)							
Particulars	50%	62%	70%	78%	85%	92%	98%
	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Flax seed	1176	1311.45	1423.8	1536.15	1648.5	1760.85	1873.2

Safflower Seed	504	562.05	610.2	658.35	706.5	754.65	802.8
10.4 Quantity of Marketable Surplus Produce Considered for Processing Business							
Flax seed	283.5	315	346.5	378	409.5	441	472.5
Safflower Seed	121.5	135	148.5	162	175.5	189	202.5
10.5 Crop-wise Area Considered for Agri Input Service Centre							
Safflower Seed	0	0	0	0	0	0	0

11 Fruit & Vegetables Crop Production Details(N/A)							
11.1 Details of members and non- members							
Particulars	No.						
Total No.of Members Cultivating F & V							
Total No.of Non-members Cultivating F & V							
Total	0						
Average Land Holding per member (Acres)	1						
Total Cultivated Land Under F & V (Acres)	0						

11.2 Statement Showing Area, production, productivity and marketable Surplus of Crops

Season	Crop	Cultivation In (%)	Total Land under Cultivation (In Acres)	Yield/Acres (In Quintals)	Total Production (In Quintals)	Consumption in (%)	Marketable Surplus (In Quintals)
Kharif	Onion	0%	0	15	0	10%	0
	Tomato	0%	0	7	0	5%	0
	Okra	0%	0	4	0	0%	0
	Chilly	0%	0	7	0	2%	0
	Potato	0%	0	20	0	0%	0
Area Under Vegetables in Rabbi Season (In Acres)		0					
Rabbi	Onion	0%	0	10	0	10%	0
	Tomato	0%	0	10	0	10%	0
	Okra	0%	0	10	0	5%	0
	Chili	0%	0	20	0	0%	0

Facility 1 - Trading Unit (N/A)

12.1 Producers/ Capacity Utilization

Capacity 20 Quintal /Hour
 No. of Hours 8

Tentative Wastage Percentage

Commodity	Percentage
Grains	3%
Fruit and Vegetables	5%

No. of Working Days 300

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
No. of Operation Days	-	-	-	-	-	-	-
Soybean	-	-	-	-	-	-	-
Red Gram/Tur	-	-	-	-	-	-	-
Paddy/Rice	-	-	-	-	-	-	-
Green Gram/ Moong	-	-	-	-	-	-	-
Maize	-	-	-	-	-	-	-
Black Gram/Udid	-	-	-	-	-	-	-
Bajra	-	-	-	-	-	-	-
Jawar	-	-	-	-	-	-	-
Sunflower	-	-	-	-	-	-	-
Wheat	-	-	-	-	-	-	-
Bengal Gram/Channa	-	-	-	-	-	-	-
Jawar	-	-	-	-	-	-	-
Maize	-	-	-	-	-	-	-
Safflower	-	-	-	-	-	-	-
Groundnut	-	-	-	-	-	-	-

Facility 2 - Grain Processing Unit – Oil Mill

13.1 Producers/ Capacity Utilization

Capacity C & G	1 TPH
Capacity Oil Mill	0.5 TPH
No. of Hours	10

Seed Cleaning & Grading							
1 TPH							
Total Annual Plant Capacity (MT)	3000	3600	3600	3600	3600	3600	3600
70% reserved for JW Services	2100	2160	2160	2160	2160	2160	2160
30% reserved for Captive operations	900	900	900	900	900	900	900
Capacity Utilization (JW Services)	55%	60%	65%	70%	75%	80%	85%
Capacity Utilization (Captive Operations)	45%	50%	55%	60%	65%	70%	75%
Job work Services							
Total Input (MT)	1155.00	1296.00	1404.00	1512.00	1620.00	1728.00	1836.00
Job work Charges- Rs/MT	1,000	1,050	1,103	1,158	1,216	1,276	1,340
Total JW Receipts (Rs. Lakh)	11.55	13.61	15.48	17.50	19.69	22.05	24.60
Captive Operations							
Total Input (Flax) (MT)	283.5	315	346.5	378	409.5	441	472.5
Total Input (Sunflower) (MT)	121.5	135	148.5	162	175.5	189	202.5
Total Input	405	450	495	540	585	630	675
Captive Operations Grade Output (Flax)(MT)							
Grade I	85.05	94.5	103.95	113.4	122.85	132.3	141.75
Grade II	184.275	204.75	225.225	245.7	266.175	286.65	307.125
Waste	14.175	15.75	17.325	18.9	20.475	22.05	23.625
Captive Operations Grade Output (Safflower)(MT)							

Grade I	36.45	40.5	44.55	48.6	52.65	56.7	60.75
Grade II	78.975	87.75	96.525	105.3	114.075	122.85	131.625
Waste	6.075	6.75	7.425	8.1	8.775	9.45	10.125
Oli Milling unit							
0.50 TPH							
Total Annual Plant Capacity (MT)	1500	1500	1500	1500	1500	1500	1500
60% reserved for JW Services	1050	1050	1,050.00	1,050.00	1,050.00	1,050.00	1,050.00
40% reserved for Captive operations	450	450	450.00	450.00	450.00	450.00	450.00
Capacity Utilization (JW Services)	50%	55%	60%	65%	70%	75%	80%
Capacity Utilization (Captive Operations)	56%	65%	71%	78%	84%	91%	97%
	56.06%	64.56%	71.28%	77.56%	84.28%	91.00%	97.06%
Job work Services							
Total Input (MT)	525	577.5	630.00	682.50	735.00	787.50	840.00
Job work Charges- Rs/MT	3,500	3,680	3,860	1,400	1,400	1,400	1,400
Total JW Receipts (Rs. Lakh)	18.38	21.25	24.32	9.56	10.29	11.03	11.76
Output retained							
Flax oil cake	128.63	141.49	154.35	167.21	180.08	192.94	205.80
Safflower oil cake	55.13	60.64	66.15	71.66	77.18	82.69	88.20
Mustered oil cake	-	-	-	-	-	-	-
Captive Operations							
Total Input (Flax) (MT)	176.28	203.75	224.23	244.70	265.18	286.65	306.13
Total Input (Sunflower) (MT)	75.98	86.75	96.53	104.30	114.08	122.85	130.63
Total Input	252	291	321	349	379	410	437
Captive Operations Grade Output (Flax)(MT)							
Flax Oil	44	51	56.00	61.00	66.00	72.00	77.00
Oil Cake	123	143	157.00	171.00	186.00	201.00	214.00
Waste	9	10	11.00	12.00	13.00	14.00	15.00
Captive Operations Grade Output (Safflower)(MT)							

Safflower Oil	19	22	24.00	26.00	29.00	31.00	33.00
Oil Cake	53	61	68.00	73.00	80.00	86.00	91.00
Waste	4	4	5.00	5.00	6.00	6.00	7.00
C &G Seeds Processed per day (MT)	10	10	10	10	10	10	10
No of days of operation (JW Services)	116	130	140	151	162	173	184
No of days of operation (Captive Operations)	41	45	50	54	59	63	68
Total Working days of the facility (C & G)	156	174.6	189.9	205.2	220.5	235.8	251.1
Seeds Processed per day (MT)	5	5	5.00	5.00	5.00	5.00	5.00
No of days of operation (JW Services)	105	116	126	137	147	158	168
No of days of operation (Captive Operations)	50	58	64	70	76	82	87
Total Working days of the facility - Oil Mill	155	174	190.00	207.00	223.00	240.00	255.00

13.2 Facility 2 - Profit and loss of Grain Processing Unit - Oil Mill & Cleaning and Grading

Particulars	Unit	Rate	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Revenue									
Job Work Charges	MT		29.93	34.86	39.80	27.06	29.98	33.08	36.36
Captive Operation	As per Schedule	-	271.69	337.54	389.14	441.78	506.64	573.00	642.65
Revenue			301.62	372.40	428.94	468.84	536.62	606.08	679.01
Add: Opening Stock FG		As per CS Sche	-	20.82	23.85	26.56	32.64	35.94	39.27
Less: Closing Stock FG		As per CS Sche	20.82	23.85	26.56	32.64	35.94	39.27	44.53
Expenses									
Variable Cost									
Purchase Cost	MT	As per Purchase Schedule	297.06	311.48	362.59	413.44	472.33	532.68	600.05
Daily Labour	Variable	300 / Labour/	4.65	5.74	6.84	8.07	9.37	10.80	12.24

	with production	day							
Electricity Charges	Per day	2240	3.47	3.90	4.26	4.64	5.00	5.38	5.71
Water	Per day	500.00	0.78	0.87	0.95	1.04	1.12	1.20	1.28
Stocks of Safety Gear (gloves, shoes, disinfectants, etc)	Per Labour	800.00	0.08	0.09	0.10	0.10	0.11	0.12	0.13
Transportation Expenses	Per MT	500.00	1.26	1.45	1.60	1.75	1.90	2.05	2.18
Repairs & Maintenance including solar	Per day	900.00	1.40	1.57	1.71	1.86	2.01	2.16	2.30
Selling & Dist Exp	Per MT	159.00	0.66	0.77	0.85	0.92	1.00	1.08	1.15
Misc Exp	Per day	500.00	0.78	0.87	0.95	1.04	1.12	1.20	1.28
Add: Opening Stock RM			-	5.86	4.76	5.58	5.24	6.15	5.78
Less: Closing Stock RM			5.86	4.76	5.58	5.24	6.15	5.78	6.78
Total Variable Cost			304.27	327.84	379.02	433.19	493.03	557.03	625.31
Fixed Cost									
Factory Exp (Fixed)									
Repairs	1% of machine cost & civil works	1%	0.83	0.87	0.91	0.96	1.01	1.06	1.11
Insurance	0.5% of the Capital Investment	0.50%	0.41	0.44	0.46	0.48	0.50	0.53	0.56
Factory Staff Salary	Factory Staff Manpower Chart	As per Manpower Chart	3.24	3.40	3.57	3.75	3.94	4.14	4.34
Electricity	35 KVA (Power chart)		0.72	0.76	0.79	0.83	0.88	0.92	0.96
Fixed Cost - Related to Production			5.20	5.46	5.74	6.02	6.33	6.64	6.97
Total expenses			309.47	333.31	384.76	439.21	499.36	563.67	632.28
Operating Profit			12.96	42.13	46.89	35.70	40.57	45.73	52.00

Facility 4 - Custom Hiring (N/A)

15.1 Capacity Utilization

Sr. No.	Custom Hiring Equipment	No. of Equipment	Working Days	No. of Hours in day	Total Hours in a year	Required Hrs/ Acre	Total Acres	No. of Liters Diesel Required /acre	Total no. of Liters required	Service Charges/ Acre (Amount (Rs.))	Labour Requirement	Total No. of Days Labour Required
1	Double Plough			6	0	4	0	12	0	3000	1	0
2	Cultivator			6	0	2	0	8	0	1800	1	0
3	Rotavator			6	0	2	0	8	0	1800	1	0
4	BBF Seed Sowing Machine			6	0	2	0	4	0	1200	1	0
5	Mobile Threshing			6	0	2	0	10	0	3000	1	0
					0	0			0			0

15.2 Facility 4 - Profit and loss of Custom Hiring (N/A)

				100%	105.00%	110.25%	115.76%	121.55%	#####	134.01%
Particulars	Unit	No. of Unit	Rate	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Revenue										
Custom Hiring Charges										
Double Plough		0	3000	-	-	-	-	-	-	-
Cultivator		0	1800	-	-	-	-	-	-	-
Rotavator		0	1800	-	-	-	-	-	-	-
BBF Seed Sowing Machine		0	1200	-	-	-	-	-	-	-
Mobile Threshing		0	3000	-	-	-	-	-	-	-
		0	0	-	-	-	-	-	-	-
Total Revenue				-	-	-	-	-	-	-
Expenses										
Variable Expenses										
Diesel	Liters	0	100	-	-	-	-	-	-	-

Facility 5 - Agri Input (N/A)

Particular		Y1	Y2	Y3	Y4	Y5	Y6	Y7
Area under crop (In Acres)								
Kharif Crops								
Soybean		-	-	-	-	-	-	-
Red Gram/Tur		-	-	-	-	-	-	-
Paddy/Rice		-	-	-	-	-	-	-
Green Gram/ Moong		-	-	-	-	-	-	-
Maize		-	-	-	-	-	-	-
Black Gram/Udid		-	-	-	-	-	-	-
Bajra		-	-	-	-	-	-	-
Jawar		-	-	-	-	-	-	-
Rabi Crop								
Wheat		-	-	-	-	-	-	-
Bengal Gram/Channa		-	-	-	-	-	-	-
Jawar		-	-	-	-	-	-	-
Maize		-	-	-	-	-	-	-
Safflower		-	-	-	-	-	-	-
Summer								
Groundnut		-	-	-	-	-	-	-

Facility 6 - F & V Processing Unit (N/A)

17.1 Producer/Capacity Utilization

Capacity 1 Qtls P Hour

No. of hours 8

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
No. of Operation Days	0	0	0	0	0	0	0
Onion	0	0	0	0	0	0	0
Tomato	0	0	0	0	0	0	0
Okra	0	0	0	0	0	0	0
Chili	0	0	0	0	0	0	0
Potato	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
Onion	0	0	0	0	0	0	0
Tomato	0	0	0	0	0	0	0
Okra	0	0	0	0	0	0	0
Chili	0	0	0	0	0	0	0
Brinjal	0	0	0	0	0	0	0

