



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

Full Project Proposal (FPP)
(Template)

Sub-Project Title :- PRO-CON DAL MIL UDYOG

Submitted by

Pro-Con Agro Producer Company Limited, Community Based Organization (CBO),

Block- Majalgaon District- Beed

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Section 1- Preliminary information ofCBO

1.1 General information

1.	Name of the Community Based Organization (CBO)	Pro-Con Agro Producer Company Ltd.
2.	Address	Head Office-Bhatwadgaon Tq.& Post. Majalgaon District-Beed Pin- 431131
3.	Details of the contact person	Name: Ramesh Ranjit rao Kute Designation in CBO: Managing Diretor Mobile Number:7588177368 Email: proconagro2017@gmail.com kuteramesh13@gmail.com

1.2 About registration of organization

1.	Organization type (please mark (v) on appropriate option)	1. <u>Farmer Production Company (FPC)</u>
2.	Whether organization is registered?	Yes
2.1	If yes, under which act	Companies Act 2013
2.2	Year of registration and registration number	Registration year 2 January 2017 Registration number U01100MH2017PTC289182
3.	PAN number of the organization	AAJCPO516C
4.	Udyog Aadhar number / Udyam registration No. of the organization	UDYAM-MH-05-0015820
5.	Authorized Capital of organization (Rs. In Lakhs)	20 Lakhs /-
6.	Paid up capital of organization (Rs. In Lakhs)	15 Lakhs /-

1.3 Details of Board Members

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

No.	Name of the BoD	Gender M/F	Social category	Land Holding (Ha)	Designation	Education	PAN No.	Aadhar No.	Contact number (mobile number)
1.	Ramesh Ranjitrao Kute	Male	open	2	Director	B.com	EEDPK2672R	935525310814	9175135333
2.	Vitthal Vaijanathrao Phapal	Male	open	2	Director	B.A.LLB	DESPP0479H	8268851762277	9860841248
3.	Lakshimi Satish Aswale	Female	open	1	Director	HSC	BSOPA9592C	834692921748	9422877673
4.	Pralhad Ranjitrao Kute	Male	open	0.6	Director	M.SC.(Math& Compt) B.Ed	CAMPK0610E	656933320735	9373801303
5.	Jaydeep Shiviling Kumbhar	Male	OBC	0.4	Director	B.SC, B.ED	COJPD5793L	376080113664	9767542329

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

1.5 Details of shareholders / members of CBOs

Total No. of shareholders	Female	Male	Scheduled Castes	Scheduled Tribes	Marginal Farmers (0-1 ha)	Small farmers (1-2 ha)	Medium farmer (2-5 ha.)	Big farmers (More than 5 ha.)	Tenants	landless
539	53	486	167	0	29	493	17	0	0	0

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

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

1.7 Details of movable and immovable property owned by the organization

Sr.No.	Types of assets	Unit	Total units	Present market value per unit (Rs.)	Total market value (Rs.)
A	Immoveable Assets				
1	Way bridge	1	1	1,50,000/-	1,50,000/-
2	Electronic weight scale	1	1	11000 / -	110000/-
3	Computer and printer	1	1	61000 / -	61000 /-
	Total (A)			2,22,000/-	2,22,000/-
B	Moveable asset				
1	Bank	-	-	20,00,000/-	20,00,000/-
2	Cash	-	-	32,500	32,500
	Total (B)	-	-		
	Gross total (A+B)			22,54,500 /-	22,54,500 /-

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.	Udyog Aadhar	MSME	UDYAM-MH-05-0015820	08.01.2023

**1.9 Details of ongoing business activity of CBO along with snapshot on farmers participation
(year 2018 to 2021)**

1.10

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	Purchase and sale of Tur, Bangal Gram Moong	123	14
	Gram-Seed Production		
B	Primary processing on agricultural commodities (cleaning and grading)		
	-	-	-
	-	-	-
C	Bulk procurement and selling of agricultural inputs (Fertilizer, seeds etc.)		
	-	-	-
	-	-	-
	-	-	-
D	Seed production		
	-	-	-
	-	-	-
E	Others (e.g. processing, direct marketing, custom hiring center etc.)		
	-	-	-
	-	-	-

1.11 Annual turnover of CBO (last three years)

Details	Year- 2018 to 2019	Year- 2019 to 2020	Year- 2020 to 2021
Annual turnover (Rs. Lakh)	0.89 Lacs	2.67 Lacs	9.85 Lacs

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	Tur	8900	630	20	1260	1229	-
2	Bangal Gram	8900	210	20	420	385	-
3	Moong	8900	90	15	135	110	-

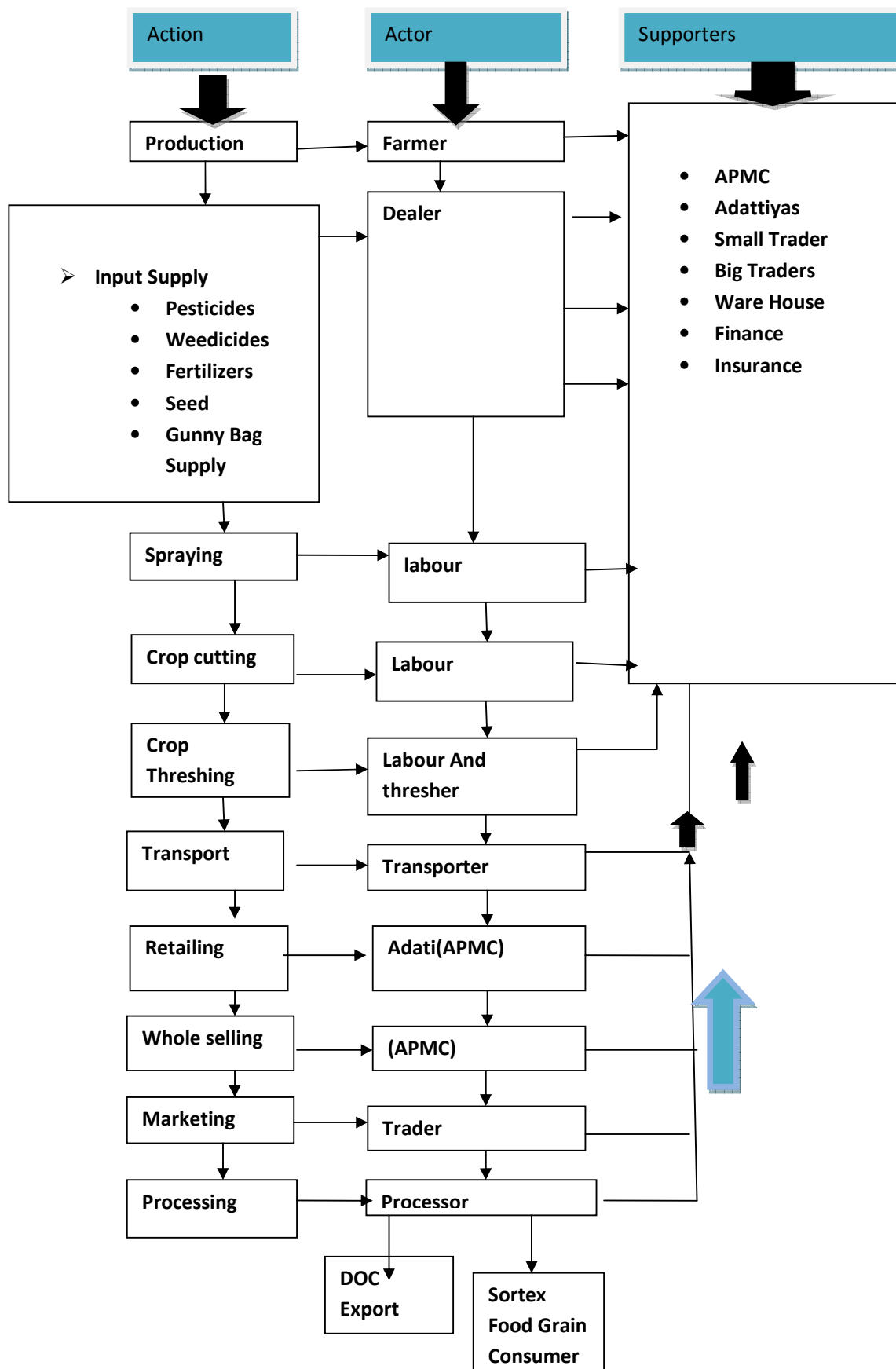
2.1.1 Details of agro produce aggregated and sold by CBO (Average of last three years)

No.	Buyer	Agriculture Commodity (quantity in MT)
1	Processor	-
2	Exporter	-
3	Organized Retail Chain	-
4	Direct marketing License (DML)holder	-
5	Other- Seed	120

2.2 Existing value chain of key crops

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

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



2.2.2 Challenges in existing value chain of selected crop

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. In rural area load shading of electricity (Electricity at day availability 15 Days And at night 15 days)
6. Storage Facility is not available
7. Warehouse receipt loan facility is not available
8. Cleaning ,Grading facility is not available
9. Timely transportation facility for members is not available
10. Nearest Market and E sale is not available
11. Disease and Pest control Due to adverse weather condition in not available in short time.
12. Time taken for sowing after rainfall is more due to manual process and late sowing because yield is reduced.
13. Sowing period is same Harvesting period comes at same time so due to shattering heavy loss occurs
14. Available varieties are susceptible to rust.
15. Available varieties are shatter after maturity.

i. 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. hence spraying does evenly , in heavy rain water goes out and crop sustains.
6. Storage facility helps to store grain in market price fluctuation and after reduction of supply in market prices increases.
7. Storage facility helps in warehouse receipt, fumigation ,
8. cleaning and removal of sand , dust , black soil , Soil by pre cleaner and magnetic destoner increases value of grain and gets highest prices as well as in storage grains seed quality maintained and the **processors purchase in highest price.**
9. Weighing platform-it helps in bulk weighing, it helps in reducing malpractices in weight.
10. Without Diesel generator this sub project is unable to run in rural area due to unavailability of daily three phases light.
11. E trading
12. Varietal change – rust resistant , Non Shattering, High Yielding

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

Yes/No

---Yes

i. If yes, please provide details

ii. Details of potential buyers/markets identified through survey

N o.	Name of buyer/market	Address	Contact person and its No.	E-mail Id	Agri. / Horti. Produce
1.	Gramin Bharat Multi state Agro Purpose Cooperative society ltd.	Ayub complex jalna road Beed	7030149981	graminbharatmultistatebee@gmail.com	Soyabean,Moog, gram,,Tur
2	Ambika Trading Company	Merketyard,phulepip algaon,majalgaon,dist.beed 431131	7030899899		Tur,Gram,moong,soyabean,cotton

Section 3: About proposed Sub -project

1. **Name of the proposed sub project:** Productive partnership between Pro con Dal Mil Udyog And Processors list as mentioned above

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

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

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

1. Increasing yield of Moong , gram , Tur, Soyabean and other pulses and oil seed crops.
2. Reducing agriculture inputs by mechanization in agriculture .
3. Bulk purchasing of agriculture inputs and selling to members in no profit no loss rate.
5. Varietal replacement of high yielding and rust resistant varieties.
- 6.Increase farmers income by reducing the cost of production.
- 7.Building and increasing the institutional capacity of CBO to handle large trade volume.
- 8.Plant receipt and warehousing helps in minimising 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.)

Mauje-Kesapuri Shivar Survey / Gat No.4, Kesapuri-Phulepipalangaon Road, Tq. Majalgaon Dist. Beed 4 km from Majalgaon taluka. And 75 km from Beed district headquarters. There is a gap. 1 km from the state highway. And 2 km from National Highway.

5. **No. of Villages covered under sub project – 50 Villages.**

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

No.	Particulars	Details
1	Location of sub-Project	1. Village : Gat No.4 Kesapuri Shivar 2. Grampanchayat : Kesapuri 3. Block : Majalgaon 4. District: Beed 5. State: Maharashtra
2	Latitude and Longitude of the village	Longitude 76.18499 Latitude 19.186908
3	Total required land for establishing proposed sub project	0.49 Hectare
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-4 Tenure of agreement 29 year Date of agreement 04/01/2022 Longitude 76.18499 Latitude 19.186908 SC/ST/NT/OBC/GEN- GEN Yes
	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 Ramesh Ranjitrao Kute Type of power connection: Three phase Capacity: 65 HP
6.2	Whether water is require for running proposed sub project?	Yes Detail of facilities Borewell How many months water is available 12 months in a year
6.3	Status of road connectivity at selected plot	Road connectivity - Yes

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

No	Name of commodity	Annual Quantity of produce (MT)									
		2021 to 22		2022 to 23		23--to 24		24 to 25		25 to 26	
		Quantity (MT)	%	Quantity (MT)	%	Quantity (MT)	%	Quantity (MT)	%	Quantity (MT)	%
1	Soybean	225.414	8	282	8.3	338	8.279669	394	8.279669	451	8.3
2	Red Gram/Tur	764.7975	28	956	28.1	1147	28.09173	1338	28.09173	1530	28.1
3	Green Gram/Moong	219.1525	8	274	8.0	329	8.049678	384	8.049678	438	8.0
4	Black Gram/Udid	16.101	1	20	0.6	24	0.591405	28	0.591405	32	0.6
5	Bajra	17.5322	1	22	0.6	26	0.643974	31	0.643974	35	0.6
6	Wheat	386.424	14	483	14.2	580	14.19372	676	14.19372	773	14.2
7	Bengal Gram/Channa	579.636	21	725	21.3	869	21.29058	1014	21.29058	1159	21.3
8	Jawar	441.883	16	552	16.2	663	16.23078	773	16.23078	884	16.2
9	Maize	71.56	3	89	2.6	107	2.628466	125	2.628466	143	2.6

Details of buyers selected for developing value chain: -

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

a.

SN	Details	Description										
1	Name of buyer	Gramin Bharat Multi State Agro purpose Cooperative society limited. Beed										
2	Address and contact No.	Ayub Complex Jalna road beed										
3	Details of authorized person (name, designation, contact no. and E-mail id)	Mobile 7030149981 graminbharatmultistatebee@gmail.com										
4	Type of buyer organization	1. Processor										
5	Whether the buyer is registered?	Yes If yes, then under which act MSCS Act.2002										
6	Registration Number/ License Number	MSCS/CR/1023/2014										
7	PAN number	AACAG0745R										
8	Buyer total annual average requirement of produce (Quantity in MT)	50,000 MT										
9	Quantity of produce to be procured by selected buyer – quantity as per MoU (Year 2022 to23)	<table border="1"> <thead> <tr> <th>crop</th> <th>Agro produce (ton)</th> </tr> </thead> <tbody> <tr> <td>Tur</td> <td>15000</td> </tr> <tr> <td>Soyabean</td> <td>15000</td> </tr> <tr> <td>Moong</td> <td>5000</td> </tr> <tr> <td>Gram</td> <td>5000</td> </tr> </tbody> </table>	crop	Agro produce (ton)	Tur	15000	Soyabean	15000	Moong	5000	Gram	5000
crop	Agro produce (ton)											
Tur	15000											
Soyabean	15000											
Moong	5000											
Gram	5000											
10	Annual turnover of buyer Rs.lakh (last three years)	<table border="1"> <tbody> <tr> <td>2018 to 2019</td> <td>35.75 Lakh</td> </tr> <tr> <td>2019 to 2020</td> <td>45.25 Lak</td> </tr> <tr> <td>2020 to 2021</td> <td>51.25 Lakh</td> </tr> </tbody> </table>	2018 to 2019	35.75 Lakh	2019 to 2020	45.25 Lak	2020 to 2021	51.25 Lakh				
2018 to 2019	35.75 Lakh											
2019 to 2020	45.25 Lak											
2020 to 2021	51.25 Lakh											

SN	Details	Description
1	Name of buyer	Ambika Trading company
2	Address and contact No.	Marketyard,Fhulepimpalgaon.Majalgaon dist.Beed 431131
3	Contact	7030899899
4	Type of buyer organization	1. Processor
5	Whether the buyer is registered?	Yes Companies Act 2013.
6	Buyer total annual average requirement of produce (Quantity in MT)	50,000 MT

7	Quantity of produce to be procured by selected buyer – quantity as per MoU (Year 2022 to23)		
		crop	Agro produce (ton)
		Tur	12000
		Soyabean	11000
		Moong	3000
Gram	4000		

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.)

a.

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. Non return of bag of commodity 2. Commodity weight with packing bag 3. Payment with in 7 days 4. Commodity delivery at factory site
2	Red Gram Bengal Gram Green Gram Black Gram	Moisture: 12 % FM : 2 % Admixture : 2% Damaged : 4%	1. Non return of bag of commodity 2. Commodity weight with packing bag 3. Payment with in 7 days 4. Commodity delivery at factory site
3	Jowar Bajra	Moisture 12% FM 2% Amixture 4%	1. Non return of bag of commodity 2. Commodity weight with packing bag 3. Payment with in 7 days 4. Commodity delivery at factory site

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

▪ Pricing mechanism

Sr.No.	Name Of Commodity	Pricing Mechanism
1	,Tur,Gram,Moong, Soyabean	As per current market rate, minimum MSP rate.Rate depends upon demand and supply.

11. 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 with in week. 2. To give seeds as per contract booking rate. 3. To give seed as per contract booking Qty. 4. Delivery of Well cleaned and dry seed 5. Commodity delivery at factory site. 	<ol style="list-style-type: none"> 1.To Take delivery with in 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. Quality parameter 10:2:2 7.Payment with in 7 days. 8. Commodity purchase receipt on the same day 9. Payment to be made electronically(E Payment)

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	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	250 Days	
2	Warehousing	270 Days	
3	Warehousing Loan-Warehouse receipt	270 Days	
C	Quality production		
1	cleaner , grader magnatic distoner , vibro distoner ,	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: Fill up the relevant activity under each component.

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

1. Varietal Change for mechanization and high yielding varieties.
2. Reduction in commodity loss during crop cutting, threshing and labor requirement by harvester. in less time.
3. Collection of commodity by tractor trolley from the farm of member farmer.
4. One time weight of commodity with vehicle hence no loss of any commodity.
5. Member farmers commodity cleaned, removed sand soil and other straw etc. and available facility of warehousing and warehouse receipt loan.
6. Direct sale of commodity with cleaning or without cleaning facility is available
7. Supply made to food industries by removing diseased seeds , other crop seeds making quality seeds .
8. Removals of mediators, quality commodity supply direct to processor hence transportation cost of farmer and processor is reduced and processor gets quality commodity and farmer's income increases.
9. Due to availability of storage facilities to members price fluctuation in the commodity due to heavy supply is reduced and farmers get benefited by getting higher price.
10. Dal without Polish.
11. Organic production.

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	Total Unit	Total amount (Rs.)
A	Business Pro-Con Dal mil Udyog				
A1	Building and Construction				
1	Dal Mil Shed	-	85,07,452	1	85,07,452
2	Warehouse	880 MT	98,83,549	1	98,83,549
	Total(A1)				1,83,91,001

A2	Machinery and equipment (Dal mil Unit)				
1	Round grader pree clining		1,60,000	1	1,60,000
2	vibro Di-stoner		2,45,000	1	2,45,000
3	Grader		2,80,000	2	2,80,000
4	Grader		4,20,000	4	4,20,000
5	Bucket Elevator		4,92,800	11	4,92,800
6	Roll petty		2,10,000	2	2,10,000
7	Petti fan		1,75,000	7	1,75,000
8	M/S warm		56,000	2	56,000
9	machinery structure		2,47,000	1	2,47,000
10	Sheller emery stone		42,000	1	42,000
11	stock hopper		11,34,000	7	11,34,000
12	grain dryer		1,08,000	1	1,08,000
13	bucket elevator		2,35,000	1	2,35,000
14	color sortex machine		44,800	1	44,800
15	dust collector		12,50,000	1	12,50,000
16	buff polisher		5,82,000	1	5,82,000
17	Electric (Starter,Kebal,Control Panel,Hit control)		1,50,000	1	1,50,000
	GST @ 5%		291580		291580
18	Electric Power Diesel Generator		7,96,500	1	7,96,500
	Total(A2)				69,19,680
A3	IT & It Infrastructure				
1	Division 16 Channel NVR		11,500	1	11,500
2	IP Camera Bullet(Color)		7,950	16	1,27,200
3	IP Dome camera		2,950	2	5,900
4	Hard Disk		14,500	1	14,500

5	POE Switch		4,580	2	9,160
6	RH-45 Connector		10	30	300
7	Camera PVC BOX		40	7	280
8	Camera Installation Charge		2,500	1	2,500
	Total(A3)				1,71,340
A4	Preliminary Expenses				
1	Advertising				2,60,800
2	Project report				95,800
3	market survey				2,95,000
4	Travelling				3,35,200
5	ROC Expenses				1,05,600
6	legal expenses				95,200
	Total (A4)				11,87,600
A5	Working capital(A5)				16,90,271
	Total(A1+A2+A3+A4+A5)				2,83,59,892

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

No.	Benefits to CBO	Benefits to buyer	Benefits to members
1	CBO gets rent of cleaning grading, warehousing from farmer.	Gets cleaned commodities at factory site.	Availability of BBF sowing , Boom Spraying , Drone spraying , Harvesting by harvester at low rate.
2	Rent availability by Custom hiring of machines and implements .	Reduction in input cost like commission for purchase of commodity.	Due to storage facility gets benefit of price fluctuation . Availability of loan on warehousing receipt. Cleaning grading at low rate and storage facility and e trading and e payment hence increase in wealth of farmer.

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

- a. Women empowerment in group farming
- b. To give land ownership from man to women.
- c. Employment in production processing and marketing.
- d. Small scale industries will increase in rural area.
- e. Arranging Training program in produce for pre- harvesting, Driving of Drone for spraying.
- f. Ready availability of market near to her farm.
- g. Skill development in agriculture work
- h. Awareness of hygiene and physical education.
- i. Working involvement in technical and non technical work.
- 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	10%	25%	50%	15%	-	-	-	-	-	-	-	-
1													
2													
B	Plant and machineries' construction	-	-	-	25%	25%	50%	-	-	-	-	-	-
1													
2													
C	Farmer's Training and capacity building												
1	Prepare Crop wise farmers	5	15	10	5	-	-	-	-	-	-	-	-
2	Women's small scale industries	1	2	2	2	-	-	-	-	-	-	-	-
D	Business startup												
1	Supply High-Tec farm	5	5	5	5	-	-	-	-	-	-	-	-
2	Availability of agriculture inputs	10%	25%	25%	15%	-	-	-	-	-	-	-	-
3	Crop wise education and training.	10%	50%	25%	15%	-	-	-	-	-	-	-	-
4	Procurement, cleaning grading , warehousing , warehouse receipt loan .	-	-	-	-	-	-	25%	25%	50%	50%	100%	100%

Section 5 Sub-project Budget and Financial Analysis

5.1 Sub project budget and means of finance.

Sr. No.	Particular	Amount (Rs.)	Grant (%)
1	Land and Building	1,83,91,001	60%
2	Machinery and Equipment	61,23,180	60%
3	Electric Power Diesel Generator	7,96,500	
4	Office Furniture	-	60%
5	IT & It Infrastructure	1,71,340	60%
6	Transport vehical (Refer van and other)	-	60%
7	Preliminary Expenses	11,87,600	60%
8	Working Capital (For disclosure)	16,90,271	0
Total		2,83,59,892	

5.1.1 Budget

5.1.2 Means of finance

Sr. No.	Particular	Bank Loan (%)	Amount (Rs.)
1	Govt. Grant under SMART Project	60%	1,60,01,773
2	Bank Finance - Long Term Loan	40%	95,22,130
3	Own Contribution		28,35,989
Total			2,83,59,892

** 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 (%)
1	Land and Building	1,83,91,001	60%
2	Machinery and Equipment	61,23,180	60%
3	Electric Power Diesel Generator	7,96,500	60%
4	Office Furniture	-	60%
5	IT & It Infrastructure	1,71,340	60%
6	Transport vehical (Refer van and other)	-	60%
7	Preliminary Expenses	11,87,600	60%
8	Working Capital (For disclosure)	16,90,271	0
Total		2,83,59,892	

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

Accumalated Depreciation		10,38,144	20,76,289	31,14,433	41,52,578	51,90,722	62,28,867	72,67,011
Net Fixed Assets		2,44,43,877	2,34,05,732	2,23,67,588	2,13,29,443	2,02,91,299	1,92,53,154	1,82,15,010

**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	1187600	20%	237520	950080
Year 2	950080	20%	237520	712560
Year 3	712560	20%	237520	475040
Year 4	475040	20%	237520	237520
Year 5	237520	20%	237520	0
Total				

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

5.2.4 Bank Loan Projection

Loan Amount : 12358120

Rate of Interest Per Annum : 9%

Loan Tenure (in Years) : 7

Moratorium Period (in Months) : 12

Year	Particulars	Opening Balance	Interest	Principal Repayment	EMI	Closing Outstanding
Year 1	Month 1	12,358,120	92,686	-	92,686	12,358,120
	Month 2	12,358,120	92,686	-	92,686	12,358,120
	Month 3	12,358,120	92,686	-	92,686	12,358,120
	Month 4	12,358,120	92,686	-	92,686	12,358,120
	Month 5	12,358,120	92,686	-	92,686	12,358,120
	Month 6	12,358,120	92,686	-	92,686	12,358,120
	Month 7	12,358,120	92,686	-	92,686	12,358,120
	Month 8	12,358,120	92,686	-	92,686	12,358,120
	Month 9	12,358,120	92,686	-	92,686	12,358,120
	Month 10	12,358,120	92,686	-	92,686	12,358,120
	Month 11	12,358,120	92,686	-	92,686	12,358,120
	Month 12	12,358,120	92,686	-	92,686	12,358,120

Year 2	Month 13	12,358,120	92,686	130,076	222,762	12,228,044
	Month 14	12,228,044	91,710	131,051	222,762	12,096,993
	Month 15	12,096,993	90,727	132,034	222,762	11,964,958
	Month 16	11,964,958	89,737	133,025	222,762	11,831,934
	Month 17	11,831,934	88,740	134,022	222,762	11,697,911
	Month 18	11,697,911	87,734	135,027	222,762	11,562,884
	Month 19	11,562,884	86,722	136,040	222,762	11,426,844
	Month 20	11,426,844	85,701	137,060	222,762	11,289,784
	Month 21	11,289,784	84,673	138,088	222,762	11,151,695
	Month 22	11,151,695	83,638	139,124	222,762	11,012,571
	Month 23	11,012,571	82,594	140,167	222,762	10,872,404
	Month 24	10,872,404	81,543	141,219	222,762	10,731,185
Year 3	Month 25	10,731,185	80,484	142,278	222,762	10,588,907
	Month 26	10,588,907	79,417	143,345	222,762	10,445,562
	Month 27	10,445,562	78,342	144,420	222,762	10,301,142
	Month 28	10,301,142	77,259	145,503	222,762	10,155,639

	Month 29	10,155,639	76,167	146,594	222,762	10,009,044
	Month 30	10,009,044	75,068	147,694	222,762	9,861,351
	Month 31	9,861,351	73,960	148,802	222,762	9,712,549
	Month 32	9,712,549	72,844	149,918	222,762	9,562,631
	Month 33	9,562,631	71,720	151,042	222,762	9,411,589
	Month 34	9,411,589	70,587	152,175	222,762	9,259,414
	Month 35	9,259,414	69,446	153,316	222,762	9,106,098
	Month 36	9,106,098	68,296	154,466	222,762	8,951,632
Year 4	Month 37	8,951,632	67,137	155,625	222,762	8,796,008
	Month 38	8,796,008	65,970	156,792	222,762	8,639,216
	Month 39	8,639,216	64,794	157,968	222,762	8,481,248
	Month 40	8,481,248	63,609	159,152	222,762	8,322,096
	Month 41	8,322,096	62,416	160,346	222,762	8,161,750
	Month 42	8,161,750	61,213	161,549	222,762	8,000,201
	Month 43	8,000,201	60,002	162,760	222,762	7,837,441
	Month 44	7,837,441	58,781	163,981	222,762	7,673,460

	Month 45	7,673,460	57,551	165,211	222,762	7,508,249
	Month 46	7,508,249	56,312	166,450	222,762	7,341,800
	Month 47	7,341,800	55,063	167,698	222,762	7,174,101
	Month 48	7,174,101	53,806	168,956	222,762	7,005,145
Year 5	Month 49	7,005,145	52,539	170,223	222,762	6,834,922
	Month 50	6,834,922	51,262	171,500	222,762	6,663,422
	Month 51	6,663,422	49,976	172,786	222,762	6,490,636
	Month 52	6,490,636	48,680	174,082	222,762	6,316,554
	Month 53	6,316,554	47,374	175,388	222,762	6,141,167
	Month 54	6,141,167	46,059	176,703	222,762	5,964,464
	Month 55	5,964,464	44,733	178,028	222,762	5,786,435
	Month 56	5,786,435	43,398	179,363	222,762	5,607,072
	Month 57	5,607,072	42,053	180,709	222,762	5,426,363
	Month 58	5,426,363	40,698	182,064	222,762	5,244,299
	Month 59	5,244,299	39,332	183,430	222,762	5,060,870
	Month 60	5,060,870	37,957	184,805	222,762	4,876,064

Year 6	Month 61	4,876,064	36,570	186,191	222,762	4,689,873
	Month 62	4,689,873	35,174	187,588	222,762	4,502,285
	Month 63	4,502,285	33,767	188,995	222,762	4,313,291
	Month 64	4,313,291	32,350	190,412	222,762	4,122,879
	Month 65	4,122,879	30,922	191,840	222,762	3,931,039
	Month 66	3,931,039	29,483	193,279	222,762	3,737,760
	Month 67	3,737,760	28,033	194,729	222,762	3,543,031
	Month 68	3,543,031	26,573	196,189	222,762	3,346,842
	Month 69	3,346,842	25,101	197,660	222,762	3,149,182
	Month 70	3,149,182	23,619	199,143	222,762	2,950,039
	Month 71	2,950,039	22,125	200,636	222,762	2,749,402
	Month 72	2,749,402	20,621	202,141	222,762	2,547,261
Year 7	Month 73	2,547,261	19,104	203,657	222,762	2,343,604
	Month 74	2,343,604	17,577	205,185	222,762	2,138,419
	Month 75	2,138,419	16,038	206,724	222,762	1,931,696
	Month 76	1,931,696	14,488	208,274	222,762	1,723,421

	Month 77	1,723,421	12,926	209,836	222,762	1,513,585
	Month 78	1,513,585	11,352	211,410	222,762	1,302,176
	Month 79	1,302,176	9,766	212,995	222,762	1,089,180
	Month 80	1,089,180	8,169	214,593	222,762	874,587
	Month 81	874,587	6,559	216,202	222,762	658,385
	Month 82	658,385	4,938	217,824	222,762	440,561
	Month 83	440,561	3,304	219,458	222,762	221,103
	Month 84	221,103	1,658	221,103	222,762	0

Revenue and Expenses Assumption

Sr. No.	Proposed Facility/ Activity Name	Capacity	Income @ 100% Capacity			Variable Cost @ 100 % Capacity			Fixed Cost @ 100 % Capacity											
			Particular	Qty(Qtls)	Rate	Particular	Qty(Qtls)	Rate												
1	Trading (Aggregation Centre, Cleaning & Grading Unit and Marketing)	(Tons/Hr)	Soyabean	2,254	2,254	Soyabean	2,254	2,254	<table border="1"> <tr> <td>Machine Operator</td> <td>1</td> <td>15,000</td> </tr> <tr> <td>Supervisor</td> <td>1</td> <td>8,000</td> </tr> <tr> <td>Lab Technician</td> <td>1</td> <td>8,000</td> </tr> </table>	Machine Operator	1	15,000	Supervisor	1	8,000	Lab Technician	1	8,000		
			Machine Operator	1	15,000															
			Supervisor	1	8,000															
			Lab Technician	1	8,000															
			Red Gram	5,796	5,796	Red Gram	5,796	5,796												
			Moong	7,648	7,648	Moong	7,648	7,648												
			Udid	1350	1350	Udid	1350	1350												
			Bajra	375	375	Bajra	375	375												
			Wheat	3,864	3,864	Wheat	3,864	3,864												
			Bengal Gram	5,796	5,796	Bengal Gram	5,796	5,796												
			Jawar	4,419	4,419	Jawar	4,419	4,419												
Net Profit-1240217																				

Sr. No.	Proposed Facility/ Activity Name	Capacity	Income @ 100% Capacity	Variable Cost @ 100 % Capacity			Fixed Cost @ 100 % Capacity																														
2	Warehousing	880 MT	<p>Net profit Rs</p> <p>321308</p>	Dunnage	MT	10	Warehouse Manager	1	15,000																												
				Fumigation	MT	8	Security Guard	1	10,000																												
				Electricity		5,000																															
3	Dal Mil	6 Qtls/PH	<table border="1"> <thead> <tr> <th></th> <th>Qtls</th> <th>50KG</th> </tr> </thead> <tbody> <tr> <td>Bengal Gram</td> <td>2,294</td> <td>4000</td> </tr> <tr> <td>Red Gram</td> <td>2,294.39</td> <td>4000</td> </tr> <tr> <td>Black Gram</td> <td>657</td> <td>5000</td> </tr> <tr> <td>Green Gram</td> <td>657</td> <td>4250</td> </tr> </tbody> </table> <p>Net Profit-1312186</p>		Qtls	50KG	Bengal Gram	2,294	4000	Red Gram	2,294.39	4000	Black Gram	657	5000	Green Gram	657	4250	<table border="1"> <thead> <tr> <th></th> <th>Qtls</th> <th>Qtl</th> </tr> </thead> <tbody> <tr> <td>Bengal Gram</td> <td>2,294</td> <td>4700</td> </tr> <tr> <td>Red Gram</td> <td>2,294.39</td> <td>6500</td> </tr> <tr> <td>Black Gram</td> <td>657</td> <td>6500</td> </tr> <tr> <td>Green Gram</td> <td>657</td> <td>6500</td> </tr> </tbody> </table>		Qtls	Qtl	Bengal Gram	2,294	4700	Red Gram	2,294.39	6500	Black Gram	657	6500	Green Gram	657	6500	Machine Operator		15000
	Qtls	50KG																																			
Bengal Gram	2,294	4000																																			
Red Gram	2,294.39	4000																																			
Black Gram	657	5000																																			
Green Gram	657	4250																																			
	Qtls	Qtl																																			
Bengal Gram	2,294	4700																																			
Red Gram	2,294.39	6500																																			
Black Gram	657	6500																																			
Green Gram	657	6500																																			
					Supervisor		10,000																														
					Lab Technician		10,000																														

Example (indicative) :

5.2.6 Projected Profit & Loss Statement

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Revenue							
Facility 1 - Cleaning & Grading	6,51,27,868	8,68,61,340	10,95,17,791	13,42,22,734	16,11,24,378	19,03,80,628	20,61,49,907
Facility 2 - Processing Unit- Dal Mill	3,56,50,494	5,77,59,717	8,11,45,387	10,67,25,224	13,46,60,182	16,51,21,823	19,62,21,596
Facility 3 - Warehouse	9,70,200	10,91,475	12,22,452	13,63,798	-	15,92,034	16,71,635
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	26,60,72,173	31,71,08,461	37,00,00,861	42,73,89,729	48,95,92,482	55,69,47,036	62,98,13,065
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Total Revenue	36,78,20,735	46,28,20,993	56,18,86,491	66,97,01,486	78,53,77,042	91,40,41,521	1,03,38,56,203
Variable Cost							
Facility 1 - Cleaning & Grading	6,35,15,652	8,46,42,204	10,67,17,447	13,07,85,738	15,69,97,078	18,54,99,423	20,03,57,914
Facility 2 - Processing Unit- Dal Mill	3,38,48,308	5,50,59,922	7,73,89,938	10,18,15,305	12,84,89,734	15,75,77,068	18,48,83,336
Facility 3 - Warehouse	1,47,792	1,55,182	1,62,941	1,71,088	1,79,642	1,88,624	1,98,055
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	26,47,73,577	31,53,82,551	36,79,84,500	42,50,58,187	48,69,19,282	55,39,03,841	62,63,69,558

Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Total Variable Cost	36,22,85,329	45,52,39,859	55,22,54,825	65,78,30,318	77,25,85,736	89,71,68,956	1,01,18,08,863
Fixed Cost							
Facility 1 - Cleaning & Grading	3,72,000	3,90,600	4,10,130	4,30,637	4,52,168	4,74,777	4,98,516
Facility 2 - Processing Unit- Dal Mill	4,90,000	6,30,000	6,61,500	6,94,575	7,67,582	8,15,461	8,42,434
Facility 3 - Warehouse	5,01,100	5,24,343	5,48,887	5,74,805	6,02,173	6,27,684	6,54,470
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	4,80,000	5,04,000	5,29,200	5,55,660	5,83,443	6,12,615	6,43,246
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Admin Expenses	14,92,196	15,66,806	16,45,146	17,27,403	18,13,774	19,04,462	19,99,685
Total Fixed Cost	33,35,296	36,15,749	37,94,864	39,83,080	42,19,140	44,34,999	46,38,352
Total Cost	36,56,20,625	45,88,55,608	55,60,49,689	66,18,13,398	77,68,04,876	90,16,03,956	1,01,64,47,215
Profit Before Depreciation ,Interest and Tax	22,00,111	39,65,385	58,36,802	78,88,088	85,72,166	1,24,37,565	1,74,08,988

Depreciation	10,38,144	10,38,144	10,38,144	10,38,144	10,38,144	10,38,144	10,38,144
Amortization	2,37,520	2,37,520	2,37,520	2,37,520	2,37,520	-	-
Profit Before Interest and Tax	9,24,446	26,89,720	45,61,137	66,12,423	72,96,501	1,13,99,421	1,63,70,844
Interest on Term loan	11,12,231	12,11,898	12,05,284	11,93,954	11,73,233	11,52,013	10,86,297
Profit Before Tax	(1,87,784)	14,77,822	33,55,854	54,18,469	61,23,268	1,02,47,408	1,52,84,547
Less. Tax	-	2,80,786	6,37,612	11,60,555	14,05,061	25,30,764	38,87,171
Profit After Tax	(1,87,784)	11,97,036	27,18,242	42,57,914	47,18,207	77,16,644	1,13,97,376

5.2.7 Cash Flow Statement Projection

Sr.	Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
1	Operating Profit							
	Total Revenue	36,78,20,735	46,28,20,993	56,18,86,491	66,97,01,486	78,53,77,042	91,40,41,521	1,03,38,56,203
2	Equity/ Share capital	43,57,234						
	Reinvestment							
3	Smart Grant -in-Aid	1,60,01,773						
4	Long Term Loan	80,00,886						
5	Short Term Loan	12,67,704	25,32,852	35,01,915	45,61,580	56,89,350	69,77,890	80,81,473
	Sub Total (A)	39,74,48,331	46,53,53,844	56,53,88,406	67,42,63,066	79,10,66,392	92,10,19,411	1,04,19,37,676
Cash Outflow (Rs.)								
1	Capital Expenditure							
a	Land and Building	1,83,91,001						
b	Machinery and Equipment	69,19,680						
c	Furniture & Fixture	-						
d	IT Infrastructure	1,71,340						
e	Vehicle	-						
f	Premilinary Expenses	11,87,600						
2	Operational Expenditure							

a	Variable Cost	36,22,85,329	45,52,39,859	55,22,54,825	65,78,30,318	77,25,85,736	89,71,68,956	1,01,18,08,863
b	Fixed Cost	33,35,296	36,15,749	37,94,864	39,83,080	42,19,140	44,34,999	46,38,352
3	Loan Repayment							
	LTL - Principal	-	9,69,070	10,91,972	12,30,462	13,86,515	15,62,360	17,60,506
	LTL - Interest	9,60,106	9,07,956	7,85,054	6,46,565	4,90,511	3,14,666	1,16,520
	STL - Principal	12,67,704	25,32,852	35,01,915	45,61,580	56,89,350	69,77,890	80,81,473
	STL - Interest	1,52,124	3,03,942	4,20,230	5,47,390	6,82,722	8,37,347	9,69,777
4	Tax	-	2,80,786	6,37,612	11,60,555	14,05,061	25,30,764	38,87,171
5	Net owned fund used for Working Capital	4,22,568	2,10,645	2,42,266	2,64,916	2,81,942	3,22,135	2,75,896
	Sub Total (B)	39,50,92,748	46,40,60,859	56,27,28,738	67,02,24,865	78,67,40,977	91,41,49,118	1,03,15,38,558
	Net Cash Flow (A-B)	23,55,584	12,92,985	26,59,668	40,38,200	43,25,414	68,70,293	1,03,99,118
	Opening Cash and Bank	0	23,55,584	36,48,569	63,08,236	1,03,46,437	1,46,71,851	2,15,42,144
	Cumulative Cash Balance	23,55,584	36,48,569	63,08,236	1,03,46,437	1,46,71,851	2,15,42,144	3,19,41,262

5.2.8 Balance Sheet Statement Projection

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
ASSETS							
Current Assets							
Cash and Bank Balance	23,55,584	36,48,569	63,08,236	1,03,46,437	1,46,71,851	2,15,42,144	3,19,41,262
Accounts Receivables	70,54,096	88,76,019	1,07,75,905	1,28,43,590	1,50,62,025	1,75,29,563	1,98,27,379
Other Current Assets	56,47,503	75,27,664	95,81,780	1,18,22,428	1,42,63,249	1,69,18,530	1,92,54,036
Total Current Assets	1,50,57,183	2,00,52,252	2,66,65,921	3,50,12,455	4,39,97,125	5,59,90,237	7,10,22,678
Gross Fixed Assets	2,54,82,021	2,44,43,877	2,34,05,732	2,23,67,588	2,13,29,443	2,02,91,299	1,92,53,154
Less: Depreciation	10,38,144	10,38,144	10,38,144	10,38,144	10,38,144	10,38,144	10,38,144
Net Fixed Assets	2,44,43,877	2,34,05,732	2,23,67,588	2,13,29,443	2,02,91,299	1,92,53,154	1,82,15,010
Preliminary & Pre- operative Expenses	9,50,080	7,12,560	4,75,040	2,37,520	0	0	0
TOTAL ASSETS	4,04,51,140	4,41,70,544	4,95,08,549	5,65,79,418	6,42,88,424	7,52,43,391	8,92,37,687
LIABILITIES & SHAREHOLDERS EQUITY							0
CURRENT LIABILITIES							
Short Term Debt (Working capital loan)	12,67,704	18,99,639	26,26,436	34,21,185	42,67,012	52,33,418	60,61,105
Accounts Payable & Accrued Expenses	1,10,11,328	1,38,70,832	1,68,55,770	2,01,04,438	2,36,35,925	2,74,70,203	3,09,99,942
Other Current Liabilities							
Total Curent Liabilities	1,22,79,032	1,57,70,470	1,94,82,206	2,35,25,623	2,79,02,937	3,27,03,621	3,70,61,047
Secured Long Term Debt	80,00,886	70,31,816	59,39,844	47,09,382	33,22,867	17,60,506	0
Differed Tax Liabilities							

TOTAL LIABILITIES	2,02,79,918	2,28,02,287	2,54,22,050	2,82,35,005	3,12,25,803	3,44,64,127	3,70,61,047
Share capital	43,57,234	43,57,234	43,57,234	43,57,234	43,57,234	43,57,234	43,57,234
Smart Grant -in-Aid	1,60,01,773	1,60,01,773	1,60,01,773	1,60,01,773	1,60,01,773	1,60,01,773	1,60,01,773
Reserves and Surplus							
Add: Opening Balance (P/L Account)	0	-1,87,784	10,09,251	37,27,493	79,85,407	1,27,03,614	2,04,20,258
Profit & Loss) During the Year	-1,87,784	11,97,036	27,18,242	42,57,914	47,18,207	77,16,644	1,13,97,376
Appropriation - Dividend							
Total Reserves	-1,87,784	10,09,251	37,27,493	79,85,407	1,27,03,614	2,04,20,258	3,18,17,634
TOTAL EQUITY	2,01,71,222	2,13,68,257	2,40,86,499	2,83,44,413	3,30,62,620	4,07,79,264	5,21,76,640
TOTAL LIABILITIES & EQUITY	4,04,51,140	4,41,70,544	4,95,08,549	5,65,79,418	6,42,88,424	7,52,43,391	8,92,37,687

5.2.9 Financial Indicators

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

9.89%

B. Net Present Value (NPV)

18,53,687

C. Internal Rate of Return (IRR)

10.24%

D. Pay Back Period (Project/ Equity)

3.95

E. Break Even Point (BEP)

49.42%

F. Debt Service Coverage Ratio (DSCR)

1.65

G. Sensitivity Analysis

S.r no.	Variation	Net Income
1	Quantity Variation (+5%)	24,76,881
2	Cost Variation (+5%)	(1,59,14,155.57)
3	Quantity Variation (-5%)	19,23,341
4	Cost Variation (-5%)	2,03,14,377

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 projecting.

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	Pro con Dal Mil Udyog
2.	Area Required for establishing facility	52,743 (in Sq. Ft):
3.	Capacity of Facility	7 Quintal/hr
4.	No. of hours, the facility will be operational in a day	- 12hr per day
5.	Capital investment for machinery and equipment's (as per quotation)	59.99 Rs.(in lakh)
6.	Investment on civil and construction component (As per estimates):	183.91001 Rs.(in lakh)
I	How many days, the facility will be operational in a year	210 Days

2. Details of revenue generated through above facility

No.	Finished product	Unit(Quintals)	Whole price /Rs.-----per unit	Retail price /- Rs.....per Unit
1	Soyabean	2,254	6500	7500
2	Red Gram	5,796	6700	7200
3	Moong	7,648	7200	7800
4	Udid	1350	7500	7800
5	Bajra	375	2200	2500
6	Wheat	3,864	2800	3200
7	Bengal Gram	5,796	4800	5500
8	Jawar	4,419	2200	2500
9	Maize	716	1600	2200

3. Expenditure on raw material

No.	commodity	Procurement Price Rs... Per Quintal:	Remark
1	Soyabean	5500	

2	Red Gram	6500	
3	Moong	6500	
4	Udid	6500	
5	Bajra	2000	
6	Wheat	2500	
7	Bengal Gram	4700	
8	Jawar	2000	
9	Maize	1580	

4. Expenditure on salary of management staff

No.	Designation:	No. of Staff:	Salary Rs....Per Month:	Remark
1	Managing Director	1	40,000	
2	Manager	1	30,000	
3	Accountant	1	15,000	
4	Lab Technician	1	10,000	

5. Expenditure on remuneration of labor

No.	Type of workers	No.	Wages Rs.... / per day	Remark
1	skilled	3	500	
2	Semi skill	2	400	
3	Un skilled	8	300	

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

No	Component	Land lease Rent Rs-----per month	Remark
1	land rent	8,333	

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	37HP	20 PER HR.	12	

8. Maintenance cost facilities

No	Component	Detail	Remark
1	Maintenance of machinery, building, equipment etc,	Rs.10,000-per month	

9. Other consumables required for production

No.	Name of Consumables	Unit	Total Unit	Cost Per Unit (Rs)	Remark
1	Oil	1	15	120	

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

10. Expenditure on packaging material

No.	Type of Material	Size of Packaging material	Unit	Total unit	Cost Per Unit (Rs.)	Remark
1	Gunny Bag	30*40 inch	Numbers	40,000	70	
2	Thread	1 Kg	No.	1000	70	
3	Stencils & Ink	1 Kg	No.	100	20	

11. Expenditure on storage/warehouse for product

No.	Crop Name:	Storage Duration (month)	Storage Cost Per Quintal Per Month:	remark
1	Soyabean, Gram, Tur	1	15	

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

6.2 Other assumptions

1 Year wise participation of CBO member

Year 1	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
14584	15000	15500	15800	16000	16500	17000

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

9,79,881

4. Interest rate on long and short term loans

9 %

5. Facilitation charges- bulk marketing

7. Income tax

Year	1	2	3	4	5	6	7
Tax	1,636	4,14,987	8,90,118	16,49,013	24,54,218	33,62,941	42,94,140

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 women, girls and children?	No	
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	

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://cdnbsr.s3waas.gov.in/s3c8758b517083196f05ac29810b924aca/uploads/2019/11/2019112132.pdf>

³ Particularly Vulnerable Tribal Groups - Katkaria (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.

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
Whether non encroachment certificate of land has been attached? (by relevant authority like DIU Head/Grampanchayat/Talathi etc.)	No	
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	
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	
Whether CBO will take measures to record and address incidents of gender-based violence and sexual harassment?	Yes	
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	
Whether CBO will take measures on Occupational Health and Workers Safety? (e.g. measures to prevent on site accident, physical injury, sexual exploitation of workers, etc.)	Yes	
Whether CBO will take Safety measures on COVID-19. (Social distancing, use of Mask, etc.)	Yes	

5. 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	539	5000
B	No. of Small and marginal Beneficiaries (& their %)	96%	80%
C	No. of Women Shareholders (& their %)	9%	30%
D	No. of Women Board of Directors (& their %)	0%	20%
E	No. of Schedule Tribes (& their %)	0%	5%
F	No. of Schedule Caste (& their %)	30%	6%
G	No. of Tenants (& their %)	0%	0%
H	No. of Landless (& their %)	0%	5%
I	No. of Women having land title (7/12) (& their %)	19.33%	30%

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

Section 8

Environmental Action Plan

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

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 pose a threat to community health?	NA	

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

Sr No.	Agricultural Practices followed in the Subproject	Unit	Current/Baseline Condition in the Subproject	Target to be Achieved by the end of the Subproject
A. For Agriculture Value chain Development Subprojects				
1.	Average use of fertilizer-NPK	Kg/ha	5:13:13 N:P:K	20:40:20:20 N:P:K:S

2.	Area in which recommended dose of fertilizers is used	ha.	-	500
3.	Area in which fertilizers used is less than recommended dose	ha.	200	
4.	Area in which fertilizers used is above the recommended dose	ha.	-	-
5.	Area in which Integrated Nutrient Management (INM) is practiced	ha.	200	500
6.	Average use of Pesticides, Fungicides and Herbicides	L/ha.	4.5	3
7.	Area in which recommended dose of pesticides is used	ha.	200	500
8.	Area in which pesticides used is less than recommended dose	ha.	100	500
9.	Area in which pesticides used is above the recommended dose	ha.	-	-
10.	Area in which Integrated Pest Management (IPM) is practiced	ha.	200	500
11.	Area in which crop residues are burnt	ha.	Nil	Nil
12.	Area in which crop residue is recycled for preparing Compost, Farm Yard Manure (FYM), etc.	ha.	300	500
13.	Area under Organic farming	ha.	10	100
14.	Area under GLOBAL Good Agricultural Practice (G.A.P.)	ha.	50	500
B. For Animal Husbandry Value chain Development Subprojects				
15.	Feeding practice- Open Grazing/Semi stall Feeding	-	Open Grazing	Semi Stall
16.	Area in which animal manure is used as fertilizer	Kg/ha	1000	40,000
17.	Animals are Vaccinated/ Non-Vaccinated	-	Yes	
C. Valid PUC Certificate for transportation Vehicle-Available/Not-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 Hecter)	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 compliant, tractors should be Bharat Stage (CEV/TREM)IV – V, and hold valid PUC certificate.

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

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 Bidding Opening Date
			No of Contracts	Unit Cost	Total Cost			
1	2	3	4	5	6	7	8	9
Works								
	Dal Mil Shed	Planned	1	85,07,452	85,07,452	Local Bidding	Post	3 Months
	Warehouse	Planned	1	98,83,549	98,83,549	Local Bidding	Post	3 Months
Goods & Equipment								
1	4 Sheet Grader	Planned	1	6,09,000	6,09,000	FRQ	Post	3 Months
2	Bucket Elevator	Planned	1	5,67,000	5,67,000	FRQ	Post	
3	Single roller	Planned	1	1,99,500	1,99,500	FRQ	Post	3 Months
4	Screw Conveyer	Planned	1	84,000	84,000	FRQ	Post	3 Months
5	Buff Polisher	Planned	1	1,99,500	1,99,500	FRQ	Post	3 Months
6	Dryer	Planned	1	3,72,750	3,72,750	FRQ	Post	3 Months
7	Dal Mill Blour	Planned	1	2,36,250	2,36,250	FRQ	Post	3 Months
8	Fadfada Machine	Planned	1	42,000	42,000	FRQ	Post	3 Months

9	Pipe line connection	Planned	1	1,68,000	1,68,000	FRQ	Post	3 Months
10	Merallic Sellar	Planned	1	63,000	63,000	FRQ	Post	3 Months
11	Pully,Belt,Bering	Planned	1	2,52,000	2,52,000	FRQ	Post	3 Months
12	Electrical Motor	Planned	1	2,78,250	2,78,250	FRQ	Post	3 Months
13	Taper Tank	Planned	1	2,94,000	2,94,000	FRQ	Post	3 Months
14	Oil & Water Tank with stand	Planned	1	1,26,000	1,26,000	FRQ	Post	3 Months
15	Platform	Planned	1	2,31,000	2,31,000	FRQ	Post	3 Months
16	Sortex Machine			12,07,500	12,07,500			
17	Electric (Starter,Kebal,Control Panel,Hit control)			2,73,000	2,73,000			
18	Electric Power Generator	Planned	1	7,96,500	7,96,500	FRQ	Post	3 Months
Consultancy Services								
1	Project Report			45,000	45,000	-	-	-
2	Engineers cost			25,000	25,000	-	-	-
3	Audit Fees			35,000	35,000	-	-	-
4	ROC Fililngs			90,000	90,000	-	-	-
5	Legal compliancers			18000	18000	-	-	-

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