



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

Full Project Proposal (FPP)
(Template)

Sub-Project Title: GRAIN GODOWN

Submitted by

SHRI KRUSHNA FARMER PRODUCER COMPANY LIMITED

(Community Based Organization (CBO)),

KAMLESHWAR, NAGPUR

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Section 1- Preliminary information of CBO

1.1 General information

1.	Name of the Community Based Organization (CBO)	KRUSHI VIGHYAN FARMERS PRODUCER COMPANY LIMITED
2.	Address	PURUSHOTTAM GOVINDRAO HANDE NEAR JAIDURGA HIND HOTEL PO BADEGAON BUS STOP SAONER Nagpur MH 441101 IN
3.	Details of the contact person	Name: SATISH NATHUJI KHUBALKAR Designation in CBO: DIRECTOR OF THE COMPANY Mobile Number: 9552106538 Email: satishkhubalkar09@gmail.com

1.2 About registration of organization

1.	Organization type (please mark (√) on appropriate option)	1. Farmer Production Company (FPC)-
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 Date : 28/07/2016 Registration number : CIN: U01100MH2016PTC284184
3.	PAN number of the organization	AAGCK3147B
4.	Udyog Aadhar number / Udyam registration No. of the organization	MH20A0022336
5.	Authorized Capital of organization (Rs. In Lakhs)	10,00,000/-
6.	Paid up capital of organization (Rs. In Lakhs)	5,17,600/-

1.3 Details of Board Members

No.	Name of the BoD	Gender M/F	Social category	Land Holding (Ha)	Designation	Education	PAN No.	Aadhar No.	Contact number (mobile number)
1	VILAS BANSINGE YASHWANT	Male	OBC	3.00	Director	H.SC	CAVPB7487H	441493899 860	95886168 41
2	HEMANT GIRDHARRAO GAWANDE	Male	OBC	1.00	Director	B.A	BLBPG3237N	607236338 202	97649613 27
3	GAJANAN BAKAL RAMRAO	Male	OBC	1.21	Director	H.SC	BSJPB6912Q	427347651 758	75075026 55
4	SATISH	Male	OBC	2.00	Director	S.SC	DLNPK5754A	761168192	95521065

	KHUBALKAR NATHUJI							628	38
5	ARVIND ANNAJEE NAWALE	Male	OBC	1.10	Director	H.SC	AYIPN3094K	824244471899	9011707226
6	SUNANDA MOHTURE MOHAN	Female	OBC	1.00	Director		CTHPM2344D	929309244225	7038661630
7	MANOHAR VITHOBA GAJBHIYE	Male	SC	2.29	Director	S.SC	BQZPG4438A	760325514709	8806078521

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

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

No.	Name of the training	Duration (days)	Name of organizing agency	Topics covered	Name of members participated in training
1	KRUSHI PURAKUDHYOG VYAVASTHAN	3 DAYS	VASANTRAV NAIK RAJYA KRUSHI VISTAR VYAVASTHAPAN PRASHIKSHAN SANSTHA (VANAMATI)	KRUSHI PURAKUDHYOG VYAVASTHAN	MANOHAR VITHOBA GAJBHIYE

1.5 Details of shareholders / members of CBOs

Total No. of shareholders	Female	Male	Scheduled Castes	Schedule Tribes	Marginal Farmers (0-1 ha)	Small farmers (1-2 ha)	Medium farmer (2-5 ha.)	Big farmers (More than 5 ha.)	Tenants	landless
470	75	373	193	22	119	215	114	12	10	-

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
NIL					

1.7 Details of movable and immovable property owned by the organization

SN	Types of assets	Unit	Total units	Present market value per unit (Rs.)	Total market value (Rs.)
A	Immoveable Assets				
1	Clining&Greding	1	1	9,00,000.00	9,00,000.00

2	Building	1	1	15,00,000.00	15,00,000.00
	Total (A)				
B	Moveable asset				
1	DAL MILL	1	1	2,50,000.00	2,50,000.00
2	TRACTOR	1	1	10,00,000.00	10,00,000.00
3	TROLLEY	1	1	2,50,000.00	2,50,000.00
4	ROTA METER	1	1	1,10,000.00	1,10,000.00
	Gross total (A+B)			40,00,000.00	40,00,000.00

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	Validity1(duration)
1	Direct Marketing of Agriculture Produce	Directory of Agriculture Marketing (M. S. S. S. S.)	590/2016-17 Dated 17/03/2017	
2	Fertilizer License	Government of Maharashtra (Department of Agriculture)	LAFD27100106 DATED 24/05/2018	
3	Seed License	Government of Maharashtra (Department of Agriculture)	LASD27100120 DATED 15/05/2018	
4	Insecticide License	Government of Maharashtra (Department of Agriculture)	LAI27100107 DATED 11/04/2018	
5	Udyog Aadhar	Ministry of Micro and small Enterprises	MH20A0022336	

			DATED	
			14/07/2017	

1.9 Details of ongoing business activity of CBO along with snapshot on farmers participation (year 2020 to 2021)

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		NIL	
B	Primary processing on agricultural commodities (cleaning and grading)		
1		NIL	
C	Bulk procurement and selling of agricultural inputs (Fertilizer, seeds etc.)		
1		NIL	
D	Seed production		
1		NIL	
E	Others (e.g. processing, direct marketing, custom hiring center etc.)		
1		NIL	

1.10 Annual turnover of CBO (last three years)

Details	Year- 2018 to 19	Year- 2019 to 20	Year- 2020 to 21
Annual turnover (Rs. Lakh)	12,61,363.00	15,23,536.46	28,00,354.24

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	Pigeon Pea (Tur Dal)	1219	1	1219	1036	-	1036
2	Chickpea (chana Dal)	609.5	1.4	853	725	-	725
3	Wheat	37	2	73	62	-	62

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	Nil
2	Exporter	Nil
3	OrganizedRetailChain	Nil
4	Direct marketing License (DML)holder	Nil
5	Otherspecify	Nil

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)alongwith percentage of the marketable surplus is sold?(Please refer annexfor knowing how to write value chain.)**

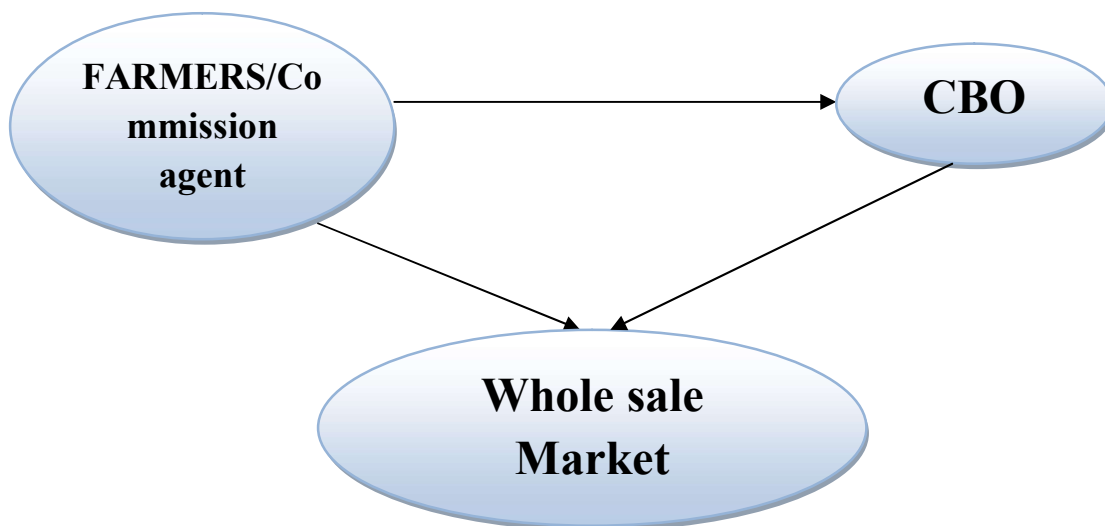
In the existing scenario of trading in Pigeon Pea (Tur Dal) and Chickpea(chana Dal), the following value chain is followed .We hereby showing existing value chain of crops sold in the market.

In the Process , members of CBO- Farmers used to produce the crops and sell directly to market at manipulated rate as they have to sell at wholesaler dictated price due to which farmers profit become compromised.

CBO is involved in trading of crops and bought it from market at wholesale price and sell it to market. CBO is not able to generate higher profit.

EXISTING VALUE CHAIN

TRADING OF PIGEON PEA(TUR DAL) AND CHCKPEA(CHANA DAL)



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

CBO faces following challenges to operated

1. As the CBO has no storage unit, CBO could not procure crops from farmers thus business activities of CBO is limited to procure crops from farmers directly.
2. Farmers are not interested to sell less quantity for trading purpose only as they would trade the same at effective rate without third party intervention.
3. Due to less storage capacity CBO not able to store and work rounds the year. Thus activities of CBO is limited to very short span of time.

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

With the help of this SMART Project, CBO will be able to address these issues:

1. With the operation Grain Godown, CBO will be able to Store its products for long time and benefitted with market conditions.

2.CBO will directly purchase from Farmers thus Farmers will be benefited with no price manipulation by intermediaries.

3.Due to increase in storage capacity , CBO will be able to increase its turnover which were limited earlier.

2.3 Whether the CBOhas conducted market surveyformappingpotential buyers / market?Yes/No

2.3.1 If yes, please provide details

1. VAPCO PULSES ASSOCIATION

2. GINNI AGRO PRODUCTS PRIVATE LIMITED

2.3.2 Details of potential buyers/markets identified through survey

No.	Name of buyer/market	Address	Contact person and its No.	E-mail Id	Agri. / Horti. Produce
1.	Ginni Agro Products Private Limited	Khasra no. 9/4 village sonegaon, tal. Kalmeshwar, dist- nagpur	Director - Manoj Mantri Phone- 9225237065	feedback@ginniagro.com	
2.	Vapco Pulses Association	Flat no 704, Celestia tower, Orbital Empire, Jaitala Road, Jaitala, Nagpur - 440036	Director- Dhananjay Urkude. Mobile- 9822639736	vaapco.nagpur@gmail.com	

Section 3:About proposed Sub -project

1. **Name of the proposed sub project:** SHRI KRUSHNA FARMER PRODUCER COMPANY LIMITED

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

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

2.2 Sub project –Market Access Plans (MAPs)

2.3 Other.....

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

The commercial Grain Godown will have a following objective .

1. Storage capacity with allied facilities in rural areas to meet the requirements of farmers for storing farm produce, processed farm produce, consumer articles and agricultural inputs.
2. To help in promotion of grading, standardization and quality control of agricultural produce to improve their marketability.
3. To help in prevention of distress sale immediately after harvest by providing the facility of pledge financing and marketing credit.
4. To help in strengthening agricultural marketing infrastructure in the country by paving way for the introduction of a national system of warehouse receipts in respect of agricultural commodities stored in such godowns and to reverse the declining trend of investment in agriculture sector by encouraging private and cooperative sector to invest in the creation of storage infrastructure in the country. .
5. Facilitate agribusiness investments through inclusive business models that provide opportunities to small farmers
- 6.Support resilience of agriculture production systems to better manage increasing production and commercial risks associated with climate change.
- 7.Support value addition in the post-harvest segments of agriculture value-chains.
- 8.Capacity building through skill training, imparting technical knowledge on food safety, standards & hygiene and quality improvement
- 9.Support to Farmer Producer Organizations (FPOs), Self Help Groups (SHGs), producers→ cooperatives for capital investment, common infrastructure and support branding and marketing.

4. **About sub-project location:** Village- BADEGAON, Grampanchayat- BADEGAON Block SAONER, District- Nagpur, State- Maharashtra.

5. **No. of Villages covered under sub project -23**

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

No.	Particulars	Details
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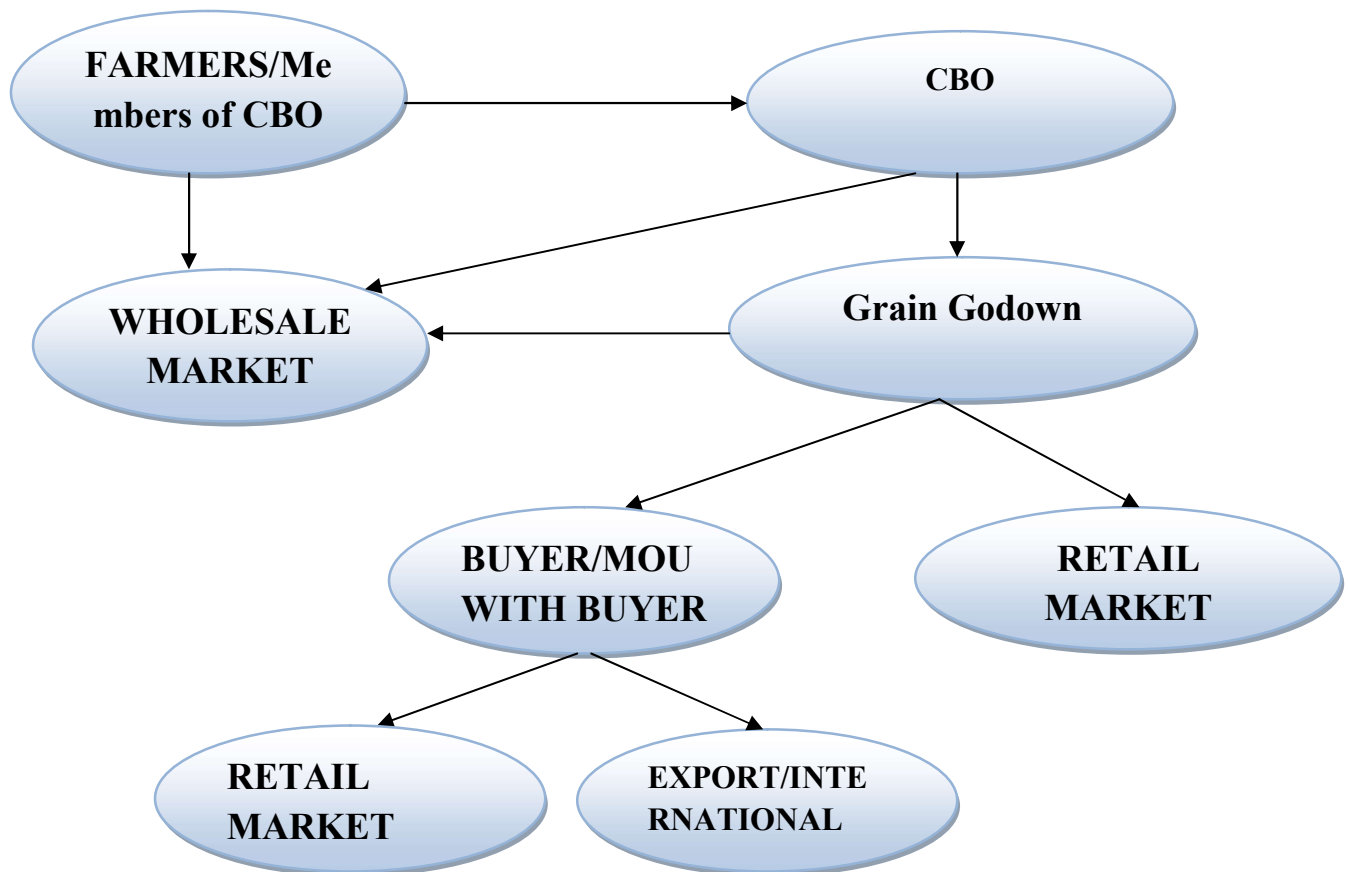
1	Location of sub-Project	1. Village : BADEGAON 2. Grampanchayat:- BADEGAONH. 3. Block : SAONER 4. District: Nagpur ----- 5. State: Maharashtra -----
2	Latitude and Longitude of the village	Longitude -----Latitude-----
3	Total required land for establishing proposed sub project	1500 SQ FT
4	Whether the 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-- 62 Tenure of agreement –25years Date of agreement : 05/01/2017, Longitude -----Latitude----- SC/ST/NT/OBC ✓/GEN- OBC Yes/No ✓ (Certificate of non-encroachment to be attach by relevant authority like DIU Head)
	Proposed land use	Land under cultivation Fallow land Industrial use---✓
6	Details of facilities available at identified site	
6.1	Whether electricity supply is available	No Application for Electrical Installation made to MSEB
6.2	Whether water is require for running proposed sub project?	No
6.3	Status of road connectivity at selected plot	Road connectivity - Yes

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

No	Name of commodity	Annual Quantity of produce (MT)									
		2022 to 2023		2023 to 2024		2024 to 2025		2025 to 2026		2026 to 2027	
		Quantity (MT)	%	Quantity (MT)	%	Quantity (MT)	%	Quantity (MT)	%	Quantity (MT)	%
१	TUVAR DAL	670		720		800		850		850	
२	CHANA DAL	470		510		550		590		590	

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

Proposed Value chain of TUR DAL(PIGEON PEA) AND CHANA DAL (CHICKPEA)



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

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

SN	Details	Description									
1	Name of buyer	GINNI AGRO PRODUCTS PRIVATE LIMITED									
2	Address and contact No.	KHASRA NO. 9/4 VILLAGE SONEGAON. TAL- KALMESHWAR, DIST NAGPUR									
3	Details of authorized person (name, designation, contact no. and E-mail id)	DIRECTOR- MANOJ MANTRI CONTACT NO : 9225237065 EMAIL ID: manojmantri@yahoo.com									
4	Type of buyer organization	Processor ✓									
5	Whether the buyer is registered?	YES Registered under COMPANIES ACT 2013									
6	Registration Number/ License Number	CIN NO : U15130MH2004PTC144930									
7	PAN number	AACCG2070K									
8	Buyer total annual average requirement of produce (Quantity in MT)	1000 MT									
9	Quantity of produce to be procured by selected buyer – quantity as per MoU (Year 2023 to 2028)	<table border="1"> <thead> <tr> <th>crop</th> <th>Year</th> <th>Agro produce (ton)/ ANNUALLY</th> </tr> </thead> <tbody> <tr> <td>RED GRAM</td> <td>2023-2028</td> <td>500-1000</td> </tr> <tr> <td>CHICKPEA</td> <td>2023-2028</td> <td>900-1200</td> </tr> </tbody> </table>	crop	Year	Agro produce (ton)/ ANNUALLY	RED GRAM	2023-2028	500-1000	CHICKPEA	2023-2028	900-1200
crop	Year	Agro produce (ton)/ ANNUALLY									
RED GRAM	2023-2028	500-1000									
CHICKPEA	2023-2028	900-1200									
10	Annual turnover of buyer Rs.lakh (last three years)	2020 to 2021- Rs 21605.28 Lakh 2019 to 2020– Rs 21613.48 Lakh 2018 to 2019- Rs19519.17 Lakh									

SN	Details	Description
1	Name of buyer	VAPCO PULSES ASSOCIATION
2	Address and contact No.	Flat no 704, Celestia tower, Orbital Empire, Jaitala Road, Jaitala, Nagpur -440036
3	Details of authorized person (name, designation, contact no. and E-mail id)	Director-Dhananjay Urkude. Mobile- 9822639736 Email id :vaapco.nagpur@gmail.com
4	Type of buyer organization	Processor ✓
5	Whether the buyer is registered?	YES Registered under COMPANIES ACT 2013
6	Registration Number/ License Number	CIN NO : U85300MH2020NPL343578

7	PAN number										
8	Buyer total annual average requirement of produce (Quantity in MT)	1000 MT									
9	Quantity of produce to be procured by selected buyer – quantity as per MoU (Year 2023 to 2028)	<table border="1"> <thead> <tr> <th>crop</th> <th>Year</th> <th>Agro produce (ton)/ ANNUALLY</th> </tr> </thead> <tbody> <tr> <td>RED GRAM</td> <td>2023-2028</td> <td>1000</td> </tr> <tr> <td>CHICKPEA</td> <td>2023-2028</td> <td>850</td> </tr> </tbody> </table>	crop	Year	Agro produce (ton)/ ANNUALLY	RED GRAM	2023-2028	1000	CHICKPEA	2023-2028	850
crop	Year	Agro produce (ton)/ ANNUALLY									
RED GRAM	2023-2028	1000									
CHICKPEA	2023-2028	850									
10	Annual turnover of buyer Rs.lakh (last three years)	As the company incorporated on 10/08/2020,the financial statement is not yet generated and its first financial year of the company. Thus no data for turnover is available.									

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

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

Sr.No.	Commodity	Quality parameter for procurement of produce	Other terms / Conditions for produce handing over / transaction
1	RED GRAM	Foreign matter -1%(Max). Green, immature, shrunken seeds – 4%(max) Broken & splits- 3% (max) Damaged- 4% (max) Weevilled- 1% (max) White egg spot – 1% (max) Moisture- 11% (max) Varietal admixture :4% (max)	Quantities required : 500-1000 (MT) Price :A commodities price is determined primarily by the forces of supply and demand for the commodity in the market, hence the pricing mechanism will be driven by prevailing APMC Kalmeshwar market plus 5% to 10% market plus incidental charges thereof.
2	CHICKPEA	Desi unprocessed whole raw chana should be clean, and free from mathara, khesari and live infestation. Foreign matter -1%(Max). Green, immature, shrunken seeds – 4%(max) Broken & splits- 3% (max) Damaged- 4% (max) Weevilled- 1% (max) White egg spot – 1% (max) Moisture- 11% (max) Varietal admixture :4%	Quantities required - 900- 1200 (MT) Price :A commodities price is determined primarily by the forces of supply and demand for the commodity in the market, hence the pricing mechanism will be driven by prevailing APMC Kalmeshwar

		(max)	market plus 5% to 10% market plus incidental charges thereof.
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11. How you decided price of commodity (Method for fixing of prices of commodities)

Pricing Mechanism :- A commodities price is determined primarily by the forces of supply and demand for the commodity in the market, hence the pricing mechanism will be driven by prevailing APMC Kalmeshwar market plus 5% to 10% market plus incidental charges thereof.

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

Responsibility of CBO	Responsibility of buyer
<p>Solemnly Agrees to supply commodities in quantities , quality and pricing mechanism as described here in adjacent box under the head (Buyer Responsibilities) unless for given logical reasons. Provided:</p> <p>1. If any time during the given pricing mechanism if the prices of the commodities fall below any other alternative market available to CBO then CBO andBuyeerwill discuss the corrective action to be taken and reach the agreement regarding pricing issues and if both the parties (CBO and Buyer) fails to reach such agreement over pricing thenCBO will be free to sale their produce through alternate marketing channels available to them.</p> <p>2. ARBITRATION: Any dispute between CBO and buyer will be resolved through arbitration. The arbitration authority would be head of PMU, Hon. Balasaheb Thackeray Agribusiness and rural transformation (SMART) Project as mutually agreed by CBO and Buyers. IF unsatisfied with arbitration process then CBO and Buyer free to approach court of law, Nagpur.</p>	<p>1. Quantities:-To buy following quantities with given quality parameters at given Pricing valuation:</p> <ul style="list-style-type: none"> ● RED GRAM – 500-1000 (MT) ● CHICKPEA – 900- 1200 (MT) <p>2. Quality Parameters :- Following quality check of products are to be matched.</p> <ul style="list-style-type: none"> ● RED GRAM – Foreign matter -1%(Max). Green, immature, shrunken seeds – 4%(max) Broken & splits- 3% (max) Damaged- 4% (max) Weevilled- 1% (max) White egg spot – 1% (max) Moisture- 11% (max) Varietal admixture :4% (max) ● CHICKPEA- Desi unprocessed whole raw chana should be clean, and free from mathara, khesari and live infestation. Foreign matter -1%(Max). Green, immature, shrunken seeds – 4%(max) Broken & splits- 3% (max) Damaged- 4% (max) Weevilled- 1% (max) White egg spot – 1% (max) Moisture- 11% (max) Varietal admixture :4% (max) <p>3. Pricing Mechanism :- A commodities price is determined primarily by the forces of supply and demand for the commodity in the market, hence the pricing mechanism will be driven by prevailing APMC Kalmeshwar market plus 5% to 10% market plus incidental charges thereof.</p>

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

13. Proposed Businessactivity/ies : 3 MONTHS TOTAL

No.	Business/activities	Operational days in a year (Days)	Remark
A	Post-harvest technology /practices		
1	No Activity		
B	Secondary processing		
1	No activity		
C	Quality production		
1	No Activity		
D	Marketing management		
1	Weighing and Packaging	2 days	No of days varied from case to case and with local scenario and labour availability
2	Direct Marketing and PP	2 days	

Note: Fillupthe relevant activity under each component.

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

As the Agriculture plays a vital role in the economy but the sector faces many challenges as the output has increased steadily but agribusiness and activity and value addition remains relatively low. It promote more resource efficient inclusive and diversified growth in rural sector. The following benefits will occur from the proposed sub-project.

1. Agriculture transformation and doubling of farmers income as direct benefit will transfer to farmers and no mediator or commission agent in between the channel.
2. Agribusiness jobs related to input supply, provision of technical services, and food processing.
3. Farmers will get due value of their product and no manipulation of price will happen.
4. Facilitate agribusiness investments through inclusive business models that provide opportunities to small farmers .Support resilience of agriculture production systems to better manage increasing production and commercial risks associated with climate change..
5. Support value addition in the post-harvest segments of agriculture value-chains..
6. Capacity building through skill training, imparting technical knowledge on food safety, standards & hygiene and quality improvement.
7. Support to Farmer Producer Organizations (FPOs), Self Help Groups (SHGs), producers→ cooperatives for capital investment, common infrastructure and support branding and marketing.

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

No	Details of proposed business/activities	capacity	Rate /Unit	Total Unit	Total amount (Rs.)
A	Business/Activity No. 1				
	GRAIN GODOWN STORAGE				
A1	Building and Construction				
1	Grain Godown	250 mt		1	25,44,766.00
A2	Machinery and equipment				
1	Vehicle		972782.00	1	9,72,782.00
A3	other				
1	Operating expenses	NA	NA	NA	40,000.00
	Total (A)				35,77,548.00

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

No.	Benefits to CBO	Benefits to buyer	Benefits to members
1.	<p>1. CBO will be able to enter into retail consumer market with international market also.</p> <p>2. Business of CBO will increase with easy procurement of produce and easy sell of its goods to Buyer directly.</p>	<p>1. Buyer will be benefitted with advanced eco-system of agri-business.</p> <p>2. Buyer will be able to procure definite quantity of produce without any hassle by entering into MOU agreement with CBO.</p>	<p>1. Members will be able to sell its produces without any hassle and intermediaries.</p> <p>2. Members will get due price of its products without any manipulation.</p>

Section 4 Sub Project Implementation Plan

4.1 Implementation of key activities proposed under sub-project

No.	Particulars of activities	Y1				Y2				Total
		Q-1	Q-2	Q-3	Q-4	Q-1	Q-2	Q-3	Q-4	
A	Construction of building									
a.	Factory shed	5%	-	-	-	-	-	-	-	
i.	Structure	5%	30%	35%	20%	-	-	-	-	100%
ii.	Wall	-	5%	15%	40%	40%	-	-	-	100%
iii.	Roof	-	-	15%	35%	35%	15%	-	-	100%
iv.	Plaster	-	-	-	10%	40%	40%	10%	-	100%
v.	Flooring	-	-	-	15%	40%	35%	10%	-	100%
vi.	Doors.	-	-	-	-	50%	40%	10%	-	100%
vii.	Ventilators	-	-	-	-	30%	55%	15%	-	100%
viii.	Painting	-	-	-	-	-	50%	40%	10%	100%
ix	Miscellaneous (Plinth protection, Drainage, Ant termite, Fire Fighting	-	-	-	-	-	40%	50%	10%	100%
B	Plant and machineries'									
1	Vehicle	-	-	-	-	100%	-	-	-	100%
C	Otherspecify	-	-	-						
1	Pre-operative Exp	-	50%	50%	-			-	-	100%

(Assumptions : Here we assume that project is being sanctioned in last quarter of FY 2021-22 and thereby project is assumed to be started from the last quarter of FY 2021-22only)

Section 5 Sub-project Budget and Financial Analysis

5.1 Sub project budget and means of finance

5.1.1 Budget

No.	Proposed component	Unit	Unit rate	Total unit	Total amount (Rs.)
1	Building and civil work	1		1	25,44,766
2	Machineries and Equipment	1		1	9,72,782
3	(preliminary and preoperative)	1	40000	1	40,000.00
Total					35,57,548

5.1.2 Means of finance

No	Component	Amount (Rs.)	Contribution (%)
1	SMART project support (subsidy)	21,34,529	60%
2	CBOs own contribution	14,23,019	40%
3	Bank loan	-	-
4	Other	-	-
5	Total	35,57,548	100%

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

5.2 Financial Analysis

5.2.1 Project Cost Summary:

Sr. No.	Component	Amount	*Smart Subsidy %	Smart Subsidy Amount(Rs.)
1	Land	Lease	0%	-
2	Building & Civil Work	25,44,766	60%	15,26,860
3	Machineries & Equipment	9,72,782	60%	5,83,669
4	Furniture & Fixture	0.00	60%	0.00
5	IT Infrastructure	0.00	60%	0.00
6	Preliminary and Preoperative Expenses	40,000	60%	24,000.00
Total		35,57,548		21,34,529

5.2.2 Depreciation Estimates

Sr.	Component		Y1	Y2	Y3	Y4	Y5	Y6	Y7
A.	Land	Opening	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<i>Rate of Depreciation Per Annum</i>	0%	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		Closing	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B.	Building & Civil Work	Opening	25,44,766	24,64,097	23,83,428	23,02,759	22,22,090	21,41,421	20,60,752
	<i>Rate of Depreciation Per Annum</i>	3.17%	80,669	80,669	80,669	80,669	80,669	80,669	80,669
		Closing	24,64,097	23,83,428	23,02,759	22,22,090	21,41,421	20,60,752	19,80,082
C.	Machineries & Equipment's	Opening	9,72,782	9,11,205	8,49,628	7,88,051	7,26,474	6,64,896	6,03,319
	<i>Rate of Depreciation Per Annum</i>	6.33%	61,577	61,577	61,577	61,577	61,577	61,577	61,577
		Closing	9,11,205	8,49,628	7,88,051	7,26,474	6,64,896	6,03,319	5,41,742
D.	Furniture & Fixtures	Opening							
	<i>Rate of Depreciation Per Annum</i>	10.00%							
		Closing							
E.	IT Infrastructure	Opening							
	<i>Rate of Depreciation Per Annum</i>	10.00%							
		Closing							
		Opening Balance	35,17,548	33,75,302	32,33,056	30,90,809	29,48,563	28,06,317	26,64,071
		Total Depreciation	1,42,246	1,42,246	1,42,246	1,42,246	1,42,246	1,42,246	1,42,246
		Balance Asset	33,75,302	32,33,056	30,90,809	29,48,563	28,06,317	26,64,071	25,21,825

*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	40000.00	20%	8000.00	32000.00
Year 2	32000.00	20%	8000.00	24000.00
Year 3	24000.00	20%	8000.00	16000.00
Year 4	16000.00	20%	8000.00	8000.00
Year 5	8000.00	20%	8000.00	0.00
Total				

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

5.2.4 Bank Loan Projection

Loan Amount :-

Rate of Interest Per Annum :-

Loan Tenure (in Years) :-

Moratorium Period (in Years) :-

Year	Principal Outstanding	Principal	Interest
Nil			

5.2.5 Revenue and Expenses Assumption

Sr. No.	Proposed Facility/ Activity Name	Capacity	Income @ 100% Capacity	Variable Cost @ 100 % Capacity	Fixed Cost @ 100 % Capacity
Note: kindly refer indicative example presented on next page. Kindly use one row for one business activity.					
1	Grain GODWON	250MT	200 Days Operational (8 Hours Per Day) Tur for 200 Days (670MT TRADED) Tur dal- (670mt *Rs 66000 = 4,42,00,000) Channa for 200 Days (470 MT Processed) Channa Dal – (470* Rs 50000=2,35,00,000) Wheat (4MT * Rs 22000= Rs 88,000) <u>Total Income = Rs. 6,77,00,000.00</u>	Raw Material – Tur (670 MT X Rs. 62,000 = Rs. 4,15,40,000.00) Channa (470 MT X Rs. 48,000 = Rs. Rs. 2,25,26,000) Wheat (4MT * Rs 18000 = Rs 72,000) Labour – (2 Labours X 200 Days X Rs. 300 = Rs. 1,20,000) Packaging Material – (INR 600 X 1140 MT = Rs. 6,84,000) Transportation –(Rs 100*1140MT = Rs 114000) <u>Total Expenses = Rs. 6,50,56,000.00</u>	Electricity – (10 kVA X 12 Months X Rs. 100 = Rs. 12000) Lease/ Rent – (Rs. 13,000 X 12 Months = Rs. 1,56,000) <u>Total Expenses = Rs. 1,68,000.00</u>

5.2.6 Projected Profit & Loss Statement

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Revenue							
Facility 1 - Trading	6,32,14,900	7,49,97,248	8,64,26,651	9,68,10,500	10,19,63,471	10,70,61,645	11,24,14,727
Total Revenue	6,32,14,900	7,49,97,248	8,64,26,651	9,68,10,500	10,19,63,471	10,70,61,645	11,24,14,727
Variable Cost							
Facility 1 - Trading	6,24,59,882	7,39,33,080	8,51,87,955	9,54,18,887	10,04,83,427	10,55,07,599	11,07,82,979
Total Variable Cost	6,24,59,882	7,39,33,080	8,51,87,955	9,54,18,887	10,04,83,427	10,55,07,599	11,07,82,979
Fixed Cost							
Admin Expenses	1,57,200	1,65,060	1,73,313	1,81,979	1,91,078	2,00,631	2,10,663
Total Fixed Cost	1,57,200	1,65,060	1,73,313	1,81,979	1,91,078	2,00,631	2,10,663
Total Cost	6,26,17,082	7,40,98,140	8,53,61,268	9,56,00,866	10,06,74,505	10,57,08,230	11,09,93,642
Profit Before Depreciation ,Interest and Tax	5,97,818	8,99,108	10,65,382	12,09,634	12,88,966	13,53,414	14,21,085
Depreciation	1,42,246	1,42,246	1,42,246	1,42,246	1,42,246	1,42,246	1,42,246
Amortization	8,000	8,000	8,000	8,000	8,000	-	-
Profit Before Interest and Tax	4,47,572	7,48,862	9,15,136	10,59,388	11,38,720	12,11,168	12,78,839
Interest on Term loan	-	-	-	-	-	-	-
Profit Before Tax	4,47,572	7,48,862	9,15,136	10,59,388	11,38,720	12,11,168	12,78,839
Less. Tax	49,250	1,39,893	1,93,916	2,40,892	2,69,837	2,95,985	3,20,011
Profit After Tax	3,98,322	6,08,969	7,21,220	8,18,496	8,68,883	9,15,183	9,58,828

5.2.7 Cash Flow Statement Projection

Sr.	Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
1	Operating Profit							
	Total Revenue	6,32,14,900	7,49,97,248	8,64,26,651	9,68,10,500	10,19,63,471	10,70,61,645	11,24,14,727
2	Equity/ Share capital	14,23,019						
	Reinvestment							
3	Smart Grant -in-Aid	21,34,529						
4	Long Term Loan	-						
5	Short Term Loan	-	-	-	-	-	-	-
	Sub Total (A)	6,67,72,448	7,49,97,248	8,64,26,651	9,68,10,500	10,19,63,471	10,70,61,645	11,24,14,727
	Cash Outflow (Rs.)							
1	Capital Expenditure							
a		0	25,44,766					
b		0	9,72,782					
c	Furniture & Fixture		-					
d	It Infrastructure		-					
e	Vehicle		-					
f	Premilinary Expenses		40,000					
2	Operational Expenditure							
a	Variable Cost	6,24,59,882	7,39,33,080	8,51,87,955	9,54,18,887	10,04,83,427	10,55,07,599	11,07,82,979
b	Fixed Cost	1,57,200	1,65,060	1,73,313	1,81,979	1,91,078	2,00,631	2,10,663
3	Loan Repayment							
	LTL - Principal		-	-	-	-	-	-
	LTL - Interest		-	-	-	-	-	-
	STL - Principal		-	-	-	-	-	-
	STL - Interest		-	-	-	-	-	-
4	Tax	49,250	1,39,893	1,93,916	2,40,892	2,69,837	2,95,985	3,20,011
	Sub Total (B)	6,62,23,880	7,42,38,032	8,55,55,184	9,58,41,758	10,09,44,342	10,60,04,215	11,13,13,653
	Net Cash Flow (A-B)	5,48,568	7,59,215	8,71,466	9,68,742	10,19,129	10,57,429	11,01,074
	Opening Cash and Bank		5,48,568	13,07,783	21,79,249	31,47,991	41,67,120	52,24,549
	Cumulative Cash Balance	5,48,568	13,07,783	21,79,249	31,47,991	41,67,120	52,24,549	63,25,623

5.2.8 Balance Sheet Statement Projection

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
ASSETS							
Current Assets							
Cash and Bank Balance	5,48,568	13,07,783	21,79,249	31,47,991	41,67,120	52,24,549	63,25,623
Accounts Receivables							
Other Current Assets							
Total Current Assets	5,48,568	13,07,783	21,79,249	31,47,991	41,67,120	52,24,549	63,25,623
Gross Fixed Assets	35,17,548	33,75,302	32,33,056	30,90,809	29,48,563	28,06,317	26,64,071
Less: Depreciation	1,42,246	1,42,246	1,42,246	1,42,246	1,42,246	1,42,246	1,42,246
Net Fixed Assets	33,75,302	32,33,056	30,90,809	29,48,563	28,06,317	26,64,071	25,21,825
Preliminary & Pre- operative Expenses	32,000	24,000	16,000	8,000	0	0	0
TOTAL ASSETS	39,55,870	45,64,838	52,86,059	61,04,554	69,73,437	78,88,620	88,47,448
LIABILITIES & SHAREHOLDERS							
EQUITY							
CURRENT LIABILITIES							
Short Term Debt (Working capital loan)							
Accounts Payable & Accrued Expenses							
Other Current Liabilities							
Total Curent Liabilities	0	0	0	0	0	0	0
Secured Long Term Debt	0	0	0	0	0	0	0
Differed Tax Liabilities							
TOTAL LIABILITIES	0	0	0	0	0	0	0
Share capital	14,23,019	14,23,019	14,23,019	14,23,019	14,23,019	14,23,019	14,23,019
Smart Grant -in-Aid	21,34,529	21,34,529	21,34,529	21,34,529	21,34,529	21,34,529	21,34,529
Reserves and Surplus							
Add: Opening Balance (P/L Account)	0	3,98,322	10,07,290	17,28,511	25,47,006	34,15,889	43,31,072
Profit & Loss) During the Year	3,98,322	6,08,969	7,21,220	8,18,496	8,68,883	9,15,183	9,58,828
Appropriation - Dividend							
Total Reserves	3,98,322	10,07,290	17,28,511	25,47,006	34,15,889	43,31,072	52,89,900
TOTAL EQUITY	39,55,870	45,64,838	52,86,059	61,04,554	69,73,437	78,88,620	88,47,448
TOTAL LIABILITIES & EQUITY	39,55,870	45,64,838	52,86,059	61,04,554	69,73,437	78,88,620	88,47,448

5.2.9 Financial Indicators

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

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Net Profit	3,98,322	6,08,969	7,21,220	8,18,496	8,68,883	9,15,183	9,58,828
Average net profit	755699.99						
Total Project cost	3557548.00						
ROI	21.24%						

B. Net Present Value (NPV)

Particular	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Profit after Tax & Dividend	3,98,322	6,08,969	7,21,220	8,18,496	8,68,883	9,15,183	9,58,828
Add: Depreciation	1,42,246	1,42,246	1,42,246	1,42,246	1,42,246	1,42,246	1,42,246
Add: Preliminary exp Written off	8,000	8,000	8,000	8,000	8,000	0	0
Net Cash Accrual (A)	5,48,568	7,59,215	8,71,466	9,68,742	10,19,129	10,57,429	11,01,074
PV Factor @ 10 %	0.91	0.83	0.75	0.68	0.62	0.56	0.51
Disc Cash Flow	4,98,698	6,27,450	6,54,746	6,61,664	6,32,799	5,96,891	5,65,025
Total Discounted Cash Flows	42,37,273						
Present Value of Outflow	35,57,548						
NPV	6,79,724.91						

C. Internal Rate of Return (IRR)

Particular	Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Profit after Tax & Dividend		3,98,321.55	6,08,968.87	7,21,220.17	8,18,495.62	8,68,883.03	9,15,183.14	9,58,827.53
Add: Depreciation		1,42,246.18	1,42,246.18	1,42,246.18	1,42,246.18	1,42,246.18	1,42,246.18	1,42,246.18
Add: Preliminary expense written off		8,000.00	8,000.00	8,000.00	8,000.00	8,000.00	0.00	0.00
Net Cash Accrual (A)		5,48,567.73	7,59,215.06	8,71,466.35	9,68,741.80	10,19,129.21	10,57,429.32	11,01,073.72
Initial Investment/ Net Cash Accrual	(35,57,548)	5,48,567.73	7,59,215.06	8,71,466.35	9,68,741.80	10,19,129.21	10,57,429.32	11,01,073.72
IRR	14.98%							

D. Pay Back Period (Project/ Equity)

Particulars	Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Initial Investment	35,57,548							
Profit after Tax & Dividend		3,98,322	6,08,969	7,21,220	8,18,496	8,68,883	9,15,183	9,58,828
Add: Depreciation		1,42,246	1,42,246	1,42,246	1,42,246	1,42,246	1,42,246	1,42,246
Add. Preliminary exp Written off		8,000	8,000	8,000	8,000	8,000	-	-
Net Cash Accrual (A)		5,48,568	7,59,215	8,71,466	9,68,742	10,19,129	10,57,429	11,01,074
Cashflow - Initial Investment		(30,08,980)	(22,49,765)	(13,78,299)	(4,09,557)	6,09,572		

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

4.40

E. Break Even Point (BEP)

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Gross Receipts							
Facility 1 - Trading	6,32,14,900	7,49,97,248	8,64,26,651	9,68,10,500	10,19,63,471	10,70,61,645	11,24,14,727
Total Receipts	6,32,14,900	7,49,97,248	8,64,26,651	9,68,10,500	10,19,63,471	10,70,61,645	11,24,14,727
Total Variable Exp	6,24,59,882	7,39,33,080	8,51,87,955	9,54,18,887	10,04,83,427	10,55,07,599	11,07,82,979
Contribution	7,55,018	10,64,168	12,38,695	13,91,613	14,80,044	15,54,046	16,31,748
Total Fixed exp	3,07,446	3,15,306	3,23,559	3,32,225	3,41,324	3,42,878	3,52,909
BEP	41%	30%	26%	24%	23%	22%	22%

Average BEP

26.73%

F. Debt Service Coverage Ratio (DSCR)

NIL

G. Sensitivity Analysis

SS	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Trading	6,63,75,645	7,87,47,110	9,07,47,983	10,16,51,025	10,70,61,645	11,24,14,727	11,80,35,463
Total Income	6,63,75,645	7,87,47,110	9,07,47,983	10,16,51,025	10,70,61,645	11,24,14,727	11,80,35,463
Expenditure							
Fixed Cost (Excl. of Depreciation, Amortization and Interest)	1,57,200	1,65,060	1,73,313	1,81,979	1,91,078	2,00,631	2,10,663
Variable Cost	6,55,82,876	7,39,33,080	8,51,87,955	9,54,18,887	10,04,83,427	10,55,07,599	11,07,82,979
Total Operational Expenses	6,57,40,076	7,40,98,140	8,53,61,268	9,56,00,866	10,06,74,505	10,57,08,230	11,09,93,642
Net Income	6,35,569	46,48,970	53,86,715	60,50,159	63,87,140	67,06,497	70,41,821

Cost Variation (+5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Trading	6,32,14,900	7,49,97,248	8,64,26,651	9,68,10,500	10,19,63,471	10,70,61,645	11,24,14,727
Total Income	6,32,14,900	7,49,97,248	8,64,26,651	9,68,10,500	10,19,63,471	10,70,61,645	11,24,14,727
Expenditure							
Fixed Cost (Excl. of Depreciation, Amortization and Interest)	1,57,200.00	1,65,060.00	1,73,313.00	1,81,978.65	1,91,077.58	2,00,631.46	2,10,663.03
Variable Cost	6,55,82,876.10	7,76,29,733.63	8,94,47,353.12	10,01,89,831.68	10,55,07,598.75	11,07,82,978.69	11,63,22,127.62

Total Operational Expenses	6,57,40,076.10	7,77,94,793.63	8,96,20,666.12	10,03,71,810.33	10,56,98,676.33	11,09,83,610.15	11,65,32,790.66
Net Income	(25,25,176.10)	(27,97,546.13)	(31,94,015.32)	(35,61,310.14)	(37,35,205.25)	(39,21,965.51)	(41,18,063.78)

Quantity Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Trading	6,00,54,155	7,12,47,385	8,21,05,318	9,19,69,975	9,68,65,298	10,17,08,562	10,67,93,991
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Total Income	6,00,54,155	7,12,47,385	8,21,05,318	9,19,69,975	9,68,65,298	10,17,08,562	10,67,93,991
Expenditure							
Fixed Cost (Excl. of Depreciation, Amortization and Interest)	1,57,200	1,65,060	1,73,313	1,81,979	1,91,078	2,00,631	2,10,663
Variable Cost	5,93,36,888	7,02,36,426	8,09,28,558	9,06,47,943	9,54,59,256	10,02,32,219	10,52,43,830
Total Operational Expenses	5,94,94,088	7,04,01,486	8,11,01,871	9,08,29,922	9,56,50,334	10,04,32,850	10,54,54,493
Net Income	5,60,067	8,45,899	10,03,448	11,40,054	12,14,964	12,75,712	13,39,498

Cost Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Trading	6,32,14,900	7,49,97,248	8,64,26,651	9,68,10,500	10,19,63,471	10,70,61,645	11,24,14,727
0	-	-	-	-	-	-	-

Total Income	6,32,14,900	7,49,97,248	8,64,26,651	9,68,10,500	10,19,63,471	10,70,61,645	11,24,14,727
Expenditure							
Fixed Cost (Excl. of Depreciation, Amortization and Interest)	1,57,200	1,65,060	1,73,313	1,81,979	1,91,078	2,00,631	2,10,663
Variable Cost	5,93,36,888	7,02,36,426	8,09,28,558	9,06,47,943	9,54,59,256	10,02,32,219	10,52,43,830
Total Operational Expenses	5,94,94,088	7,04,01,486	8,11,01,871	9,08,29,922	9,56,50,334	10,04,32,850	10,54,54,493
Net Income	37,20,812	45,95,762	53,24,780	59,80,579	63,13,137	66,28,794	69,60,234

Key Points for Information

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

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

B. Net Present Value (NPV)

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

C. Internal Rate of Return (IRR)

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

D. Pay Back Period (Project/ Equity)

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

E. Break Even Point (BEP)

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

F. Debt Service Coverage Ratio (DSCR)

DSCR shall be more than 1.5 for better performing project.

G. Sensitivity Analysis

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

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

Section 6 : Assumptions

6.1 Key Assumptions

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

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

1. Basic Information of the business/facility

No.	Particulars	details
1.	Business activity/Facility	Grain Godown
2.	Area Required for establishing facility	1500 SQFT
3.	Capacity of Facility	250MT
4.	No. of hours, the facility will be operational in a day	- 8 hr per day
5.	Capital investment for machinery and equipment's (as per quotation)	Rs 9,72,782
6.	Investment on civil and construction component (As per estimates):	Rs 25,44,766
I	How many days, the facility will be operational in a year	Annual days - 200 days

2. Details of revenue generated through above facility

No.	Finished product	Unit	Whole price /Rs.-----per unit	Retail price /- Rs.....per Unit
1	Red Gram Tur Daal	Quintal	Rs 6600	
2	Chickpea/Chana Dal	Quintal	Rs 5000	

3. Expenditure on raw material

No.	commodity	Procurement Price Rs... Per Quintal:	Remark
1	Red Gram Tur Daal	Rs 6200	Tur daal is procured at Rs 6300 per quintal
2	Chickpea/Chana Dal	Rs 4800	Chickpea is procured at Rs 4800 per quintal

4. Expenditure on salary of management staff

No.	Designation:	No. of	Salary	Remark
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		Staff:	Rs....Per Month:	
1	NIL			

5. Expenditure on remuneration of labor

No.	Type of workers	No.	Wages Rs.... / per day	Remark
1	Skilled	2	300	Skilled Labor available at the area .
2	Semi skill	-	-	-
3	Un skilled	-	-	-

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

No	Component	Land lease Rent Rs----- per month	Remark
1	land rent	13,000.00	Land lease of Rs 10,000 payable every month subject to inflation rate of 5% every year.
2	Other	-	NIL

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
	NIL			

8. Maintenance cost facilities

No	Component	Detail	Remark
Nil			

9. Other consumables required for production

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

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

10. Expenditure on packaging material

No.	Type of Material	Size of Packaging	Unit	Total	Cost Per Unit (Rs.)	Remark
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		material		unit		
Rs 60 per quintal has been assumed on the basis of selling of produce to buyer and direct consumers						

11. Expenditure on storage/warehouse for product

No.	Crop Name:	Storage Duration (month)	Storage Cost Per Quintal Per Month:	remark
The CBO has total storage facility of 250MT. Thus no such expenditure is to be incurred.				

12. Other Expenditure

No.	Component	Rs/per month	remark
Total transportation charges of Rs 10 per quintal assumed			

- 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
2. Production assumption of various years
3. Average depreciation – machinery, building, IT infra.
4. Interest rate on long and short term loans
5. Insurance
6. Facilitation charges- bulk marketing
7. Income tax

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	NA
Does the subproject area have Particularly Vulnerable Tribal Groups ³ {PVTGs}?	No	NA
Does the subproject falls under Left Wing Extremism ⁴ area {LWE}?	No	NA
Does the subproject districts falls under Aspirational District ⁵ ?	No	NA
3. Compliance with Negative List		
Does this Subproject involve compulsory acquisition of private land?	No	NA
Does this Subproject involve purchase of private land?	No	NA
Does this Subproject involve physical relocation of people, houses, shops, buildings etc.?	No	NA
Does this Subproject involve closure of access to common routes, facilities and resources?	No	NA
Does this Subproject involve activities that adversely impact local livelihoods and businesses?	No	NA
Does this Subproject cover Indigenous Peoples villages/territories ⁶ (villages with scheduled tribe population and designated Schedule V areas) where free, prior, and informed consultations have not been done?	No	NA
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	NA
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	NA
Does this Subproject involve activities that could adversely affect cultural property, including archaeological and historical sites?	No	NA
Does this Subproject involve any activities that could potentially use forced labour ⁶ or child labour ⁷ and other labour-exploitative practices?	No	NA
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	NA
Does the subproject involves any hazardous work for labours during construction work?	No	NA
Does this Subproject involve any activities that could harm the health, safety and wellbeing of women, girls and children?	No	NA
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	No Presence of Tribal community
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	No Presence

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.

		of Tribal community
Whether the consent of Tribal Community for Project Implementation has been obtained?	No	Not applicable
Whether the access and benefits of project activities/facilities to Tribes will be ensured?	No	No Presence of Tribal community
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.)	YES	
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.)		
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	Strict guidelines for COVID-19 measurements are formed.

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	470	700
B	No. of Small and marginal Beneficiaries (& their %)	334(71.06%)	560(80%)
C	No.of Women Shareholders (& their %)	75(15.95%)	210(30%)
D	No.of Women Board of Directors (& their %)	1(12.5%)	2(22.22%)
E	No.ofSchedule Tribes (& their %)	22(4.68%)	42(6%)
F	No.ofSchedule Caste (& their %)	193(41.06%)	193(27.57%)
G	No.of Tenants (& their %)	10(2.5%)	10(1.43%)
H	No.of Landless (& their %)	Nil	Nil
I	No.of Women having land title (7/12) (& their %)	75(15.95%)	210(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-

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

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 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.	Grain Godown	Planned	1	25,44,766	25,44,766	Quotation					
Goods & Equipment											
2.	Vehicle	Planned	1	9,72,782	9,72,782	Quotation					
Consultancy Services											
3	Consultancy Services	Planned	1	NA	40000	Quotation					

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

