



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

Detailed Project Report

:Sub-Project Title:

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

Submitted by

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

Block-Beed District-Beed

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Section 1- Preliminary information ofCBO

1.1 General information

1.	Name of the Community Based Organization (CBO)	CHANDRAI AGRO PRODUCER COMPANY LIMITED
2.	Address	S/O Murali Kothule 75 Varvati Tq And Dist Beed Varvati Beed Bid MH 431122
3.	Details of the contact person	Name : Ashwini Sachin Kotule Designation in CBO: Managing Director Mobile Number: 9852512512 Email: kotulesachin@gmail.com

1.2 About registration of organization

1.	Organization type (please mark (v) on appropriate option)	Farmer Producer Company (FPC)
2.	Whether organization is registered?	Yes
2.1	If yes, under which act	The Companies Act, 2013.
2.2	Year of registration and registration number	Registration year - 2020 Registration number - U01113MH2020PTC349518
3.	PAN number of the organization	AAJCC0968M
4.	Udyog Aadhar number / Udyam registration No. of the organization	UDYAM-MH-05-0031209
5.	Authorized Capital of organization (Rs. In Lakhs)	1000000
6.	Paid up capital of organization (Rs. In Lakhs)	525800

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	ASHWINI SACHIN KOTULE	F	Open	NA	MANAGING DIRECTOR	12th	FFYPK1068C	979344537706	9852512512
2	SUSHMA CHANDRAKANT NAIKWADE	F	Open	1 HECTOR	Director	12th	BEHPN4418F	577824853437	9881210812
3	SURAJ CHANDRASEN SHINDE	M	Open	4 ACRES	Director	BA	NEEPS4379H	918307835362	9284978140
4	BHAUSAHEB GAHININATH TELAP	M	Open	5 ACRES	Director	BE	BHLPT4572R	520739729081	9373440758
5	PRAVIN RAMHARI KUTUND	M	Open	3 ACRES	Director	12TH	DTLPK2839C	440791334913	9809487171

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.	Post Harvest Technology	5	Agriculture development & Educational Institute Ramoti, Aurangabad	Agriculture business & Rular development	Sushma Chandrakant Naikwade
2.	Export Import	5	Agriculture development & Educational Institute Ramoti, Aurangabad	Agriculture business & Rular development	Ashwini Sachin Kotule
3.	Farmer Producer Company	5	Agriculture development & Educational Institute Ramoti, Aurangabad	Agriculture business & Rular development	Dadasaheb Kotule

1.5 Details of shareholders / members of CBOs

Total No. of shareholders	Female	Male	OBC	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
258	56	202	17	9	0	43	58	104	28	0	25

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

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

1.7 Details of movable and immovable property owned by the organization

SN	Types of assets	Unit	Total units	Present market value per unit (Rs.)	Total market value (Rs.)
A	Immoveable Assets	NA	NA		
1	NA				
2					
	Total (A)				
B	Moveable asset				
1	Cash		185346		185346
2	Bank		40735		40735
	Total (B)				
	Gross total (A+B)				226081

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, UdyogAadhar / Udyam registration , shop act and other licenses)

SN	Name of license	Issuing agency/department	License no and date of issuing	Validity (duration)
1.	Udyam registration No.	Ministry Of micro, Small and Medium Enterprises	UDYAM-MH-05-0031209	NA
2.	GST	Applied		

1.9 Details of ongoing business activity of CBO along with snapshot on farmers participation (year 2019 to 2021)

Sr.No.	Name of business activity	Number of participated members	
		Members of CBO	Non-member
A	Aggregation and bulk marketing of agri. / Horticommodities		
1	Soyabean-Seed Production	258	1200
2			
B	Primary processing on agricultural commodities (cleaning and grading)		
1	Soyabean-Seed Production	258	1200
2			
C	Bulk procurement and selling of agricultural inputs (Fertilizer, seeds etc.)		
1			
2		-	-
D	Seed production		
1	Soyabean	258	1200
2			
E	Others (e.g. processing, direct marketing, custom hiring center etc.)		
1		-	-
2			

1.10 Annual turnover of CBO (last three years)

Details	Year- 2019 to 20	Year- 2020 to 21	Year- 2021 to22
Annual turnover (Rs. Lakh)	NIL	NIL	7,53,134.00

Note: -Annual turnover should be given as per the audit report. Definition of turnover is as follows “Turnover” means the gross amount of revenue recognized in the profit and loss account from the sale, supply, or distribution of goods or on account of services rendered, or both, by a company during a financial year.)

Section 2 – About selected Crops, marketable surplus and its value chain

2.1 Details of major crops selected for sub-project and its marketing status (average of last three years)

No.	Crop	CBO members Area under particular crop (Ha.)	Average productivity (tons per Ha.)	Total Production (tons)	Marketable surplus (tons)	Quantity of produce Aggregated and sold by CBO (tons)	Quantity of produce sold by member at individual level (tons)
1	Soyabean	630	20	1260	1229	-	1220
2	Harbhara(Gram)	210	20	420	385	-	330
3	Tur	90	15	135	110	-	100

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

No.	Buyer	Agriculture Commodity (quantity in MT)
1	Processor	100
2	Exporter	-
3	Organized Retail Chain	-
4	Direct marketing License (DML)holder	-
5	Other - Seed	100

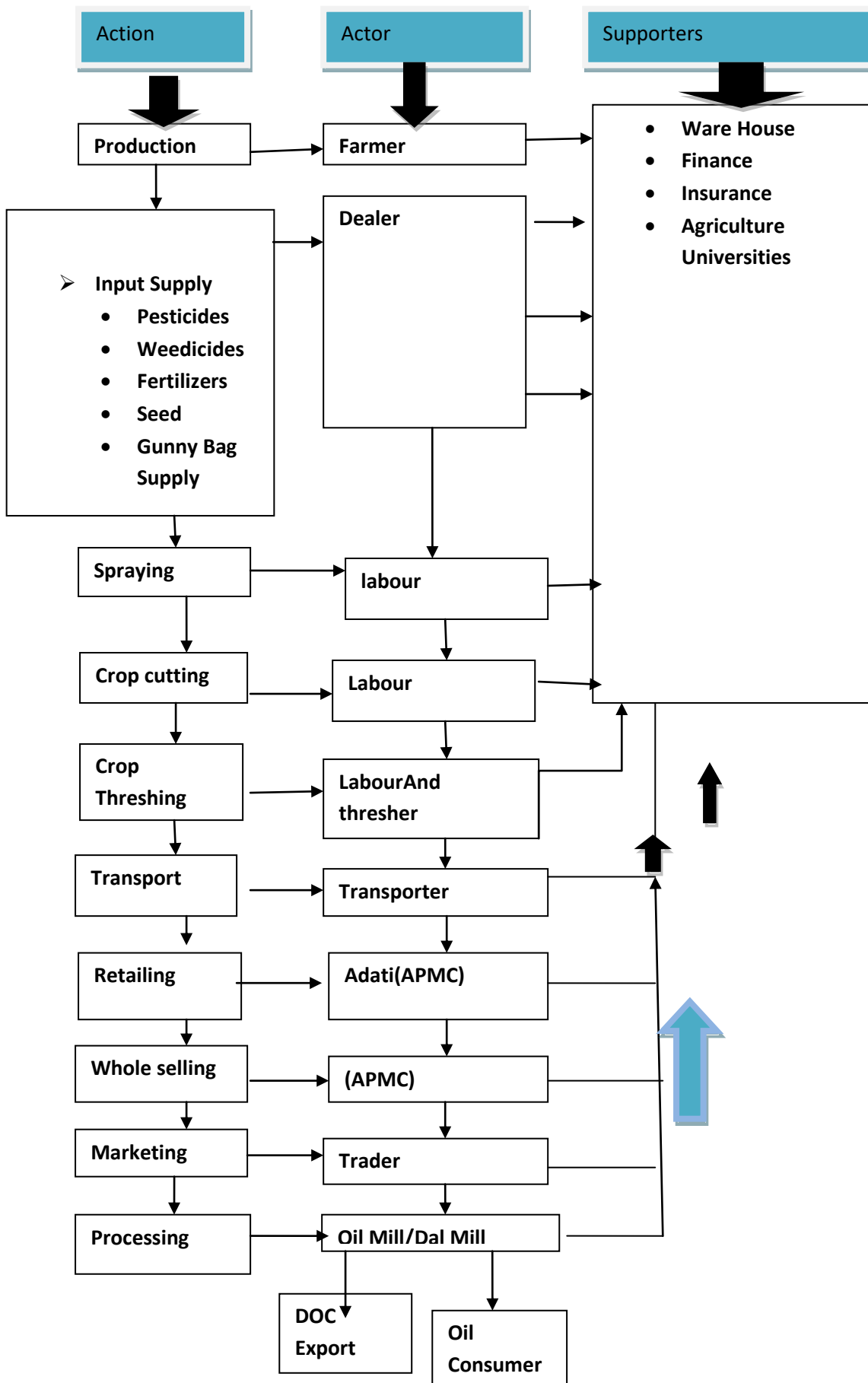
2.2 Existing value chain of key crops

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

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

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

Average 90% Crop is marketable.



2.2.2 Challenges in existing value chain of selected crops

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

2.2.3 Potential remedies to address above issues in value chain

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

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

Yes

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

2.3.1 Details of potential buyers/markets identified through survey

No .	Name of buyer/market	Address	Contact person and its No.	E-mail Id	Agri. / Horti. Produce
1	KisanMitra Warehousing PVT LTD	D-72 Additional MIDC Latur-	9422468563	kisan@gmail.com	Agri Produce

Section 3:About proposed Sub -project

1. **Name of the proposed sub project:**

Chandrai Agro Producer Company Limited With Cleaning ,Grading&Sortex.

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

2.1 Sub project - Productive Partnership (PP)

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

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

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

4. **About sub-project location:** Sub project location (village, block, district, distance from block and district head quarter, district/state/national high way etc.)

S/O MURALI KOTHULE 75 VARVATI TQ AND DIST BEED VARVATI BEED

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

Twenty Villages.

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

No.	Particulars	Details
1	Location of sub-Project	1. Village : Pimpalgaon Ghat 2. Gram panchayat :Pimpalgaon 3. Block : Beed 4. District: Beed 5. State: Maharashtra
2	Latitude and Longitude of the village	18°39'50.1"N 75°38'22.1"E
3	Total required land for establishing proposed sub project	24R
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 : 40 Tenure of agreement: 30 years Date of agreement: 30/11/2022 Longitude 18°39'50.1"N 75°38'22.1"E GENERAL YES (Certificate Attached)
	Proposed land use	Fallow Land
6	Details of facilities available at identified site	
6.1	Whether electricity supply is available	Yes If yes; provide following details Name of connection holder Type of power connection: Three phase Capacity : 60HP
6.2	Whether water is require for running proposed sub project?	Yes Detail of facilities: Step well, Small Brook How many months water is available:12 months in a year
6.3	Status of road connectivity at selected plot	Road connectivity - Yes

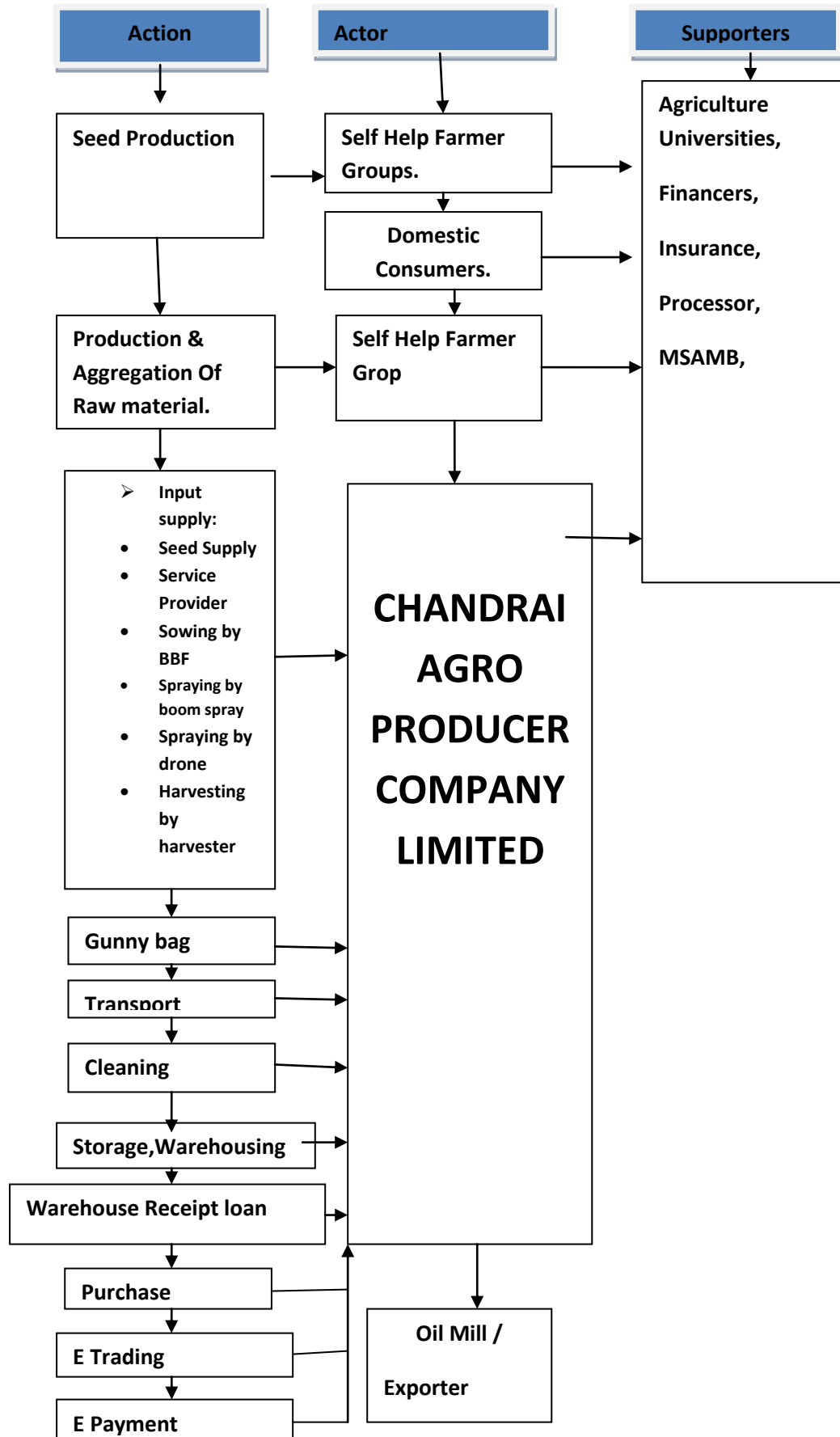
7. Agri. / Horti. Produce aggregation plan of CBO for next five years.

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

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

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

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



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

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

SN	Details	Description									
1	Name of buyer	Kisan Mitra Warehouse Pvt.Ltd									
2	Address and contact No.	D-72,Additional MIDC,Latur,MOB.NO.94224668563									
3	Details of authorized person (name, designation, contact no. and E-mail id)	Mr. Heman tJayantVaidya Director Mobile No : 9422468563 Email: jatin@kisanmitra.co.in									
4	Type of buyer organization	Registered buyer / trader									
5	Whether the buyer is registered?	Yes If yes, then under which act Companies Act 2013									
6	Registration Number/ License Number	CIN - U74900MH2010PTC205568									
7	PAN number	AAECK0739R									
8	Buyer total annual average requirement of produce (Quantity in MT)	200000MT									
9	Quantity of produce to be procured by selected buyer – quantity as per MoU(Year 20-- to --)	<table border="1"> <thead> <tr> <th>crop</th> <th>Year</th> <th>Agro produce (ton)</th> </tr> </thead> <tbody> <tr> <td>Soyabean</td> <td>2022-23</td> <td>20000</td> </tr> <tr> <td>Gram</td> <td>2022-23</td> <td>5000</td> </tr> </tbody> </table>	crop	Year	Agro produce (ton)	Soyabean	2022-23	20000	Gram	2022-23	5000
crop	Year	Agro produce (ton)									
Soyabean	2022-23	20000									
Gram	2022-23	5000									
10	Annual turnover of buyer Rs.lakh (last three years)	2018 to 2019 - 40,000 lakh 2019 to 2020 - 45,000 lakh 2020 to 2021 - 50,000 lakh									

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

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

Sr.No.	Commodity	Quality parameter for procurement of produce	Other terms / Conditions for produce handing over / transaction
1	Soyabean	10 (moisture) 2 (Sand) 2(Damage)	1.Contract booking system Between buyer and seller And seed delivery period with in day to day. Ex. Seller contract 50 Ton in 60,000/ Ton rate to buyer delivery within week at fixed rate. 2.Soyaseed delivered in open body (Without bag) Soya seed feed in direct company feeding

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

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

As per the current market rate plus GST, minimum MSP rate.

Rate depends upon demand and supply.

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

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

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

13. Proposed Business activity/ies

No.	Business/activities	Operational days in a year (Days)	Remark
A	Post-harvest technology /practices		
1	Collection,	250 Days	Useful for oil industry
2	Warehousing	270 Days	
3	Warehousing Loan-Warehouse receipt	270 Days	
B	Secondary processing		
1	Cleaning , Grading & Packaging	150 Days	
2	Warehousing	270 Days	
3	Warehousing Loan-Warehouse receipt	270 Days	
C	Quality production		
1	cleaner, grader magneticdistoner , vibrodistoner ,	250	Impurity free commodity
2	Fumigation	365 Days	To Keep quality seed.
D	Marketing management		
1	1. Rates of seeds were intimated to farmers through SMS. 2. Visit to every village and giving information about our project. 3.Through electronic marketing increase awareness in farmers about warehousing and warehouse receipt loan, E Purchase and E payment	250 Days	For daily rates SMS facility provided by our company to farmers.

Note: Filluptherelevant activity under each component.

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

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

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

No	Details of proposed business/activities	capacity	Rate /Unit	Total Unit	Total amount (Rs.)
A	Business/Activity No. 1 Chandrai Agro Producer Company Limited Warehousing Cleaning Grading & Sortex Facility				
A1	Building and Construction				
1	Godown		2,03,24,991	1	2,03,24,991
2	Machinery Shed		59,68,471	1	59,68,471
	Total(A1)				2,62,93,462
A2	Machinery and equipment				
1	Electronic Weighbridge				10,00,000
2	GST @ 18%				1,80,000
3	Elevator With ABB Motor Bonfiglioly	06 HP	95,000		3,80,000
4	Round Challan 4 Sheet With Motor	03 HP	1,85,000		1,85,000
5	Gravity Machine 5 Fan With Motor	7.5 HP	4,95,000		4,95,000
6	Blower FAN	1.5 HP	35,000		35,000
7	Magnet Destoner With Motor	2 HP	4,10,000		4,10,000
8	Aspiration Channel		55,000		55,000
9	Intake Hpper With JALI		50,000		50,000
10	Aspiration Material GI Pipe wall		90,000		90,000
11	Machinery Pannel Board		70,000		70,000
12	Machinery Fitting		65,000		65,000
13	GST @ 18%				3,30,300
	Total(A2)				33,45,300

A3	IT & It Infrastructure				
	Total (A3)				
A4	Office Furniture				
	Total				
A5	Preliminary Expenses				
	Other Pre-operative expenses				14,81,938.09
	Total(A1+A2+A3+A4+A5)				3,11,20,700

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

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

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

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

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

Section 4 Sub Project Implementation Plan

4.1 Implementation of key activities proposed under sub-project

No.	Particulars of activities	Year 1				Year 2				Year 3 (quarter)			
		Q-1	Q-2	Q-3	Q-4	Q-1	Q-2	Q-3	Q-4	Q-1	Q-2	Q-3	Q-4
A	Construction of building	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

5.1.1 Budget

Sr. No.	Particular	Amount (Rs.)	Grant (%)	Grant Amount (Rs.)
1	Land and Building	2,62,93,462	60%	1,57,76,077
2	Machinery and Equipment	33,45,300	60%	20,07,180
3	Furniture and Fixture	-	60%	-
4	IT & It Infrastructure	-	60%	-
5	Transport vehical (Refer van and other)	-	60%	-
6	Preliminary Expenses	14,81,938	60%	8,89,163
7	Working Capital	7,62,374		
Total		3,18,83,074		1,86,72,420

5.1.2 Means of finance

Sr. No.	Particular	Bank Loan (%)	Amount (Rs.)
1	Govt. Grant under SMART Project		1,86,72,420
2	Bank Finance - Long Term Loan	35%	1,08,92,245
3	Own Contribution		23,18,409
Total			3,18,83,074

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

5.2 Financial Analysis

5.2.1 Project Cost Summary:

Sr. No.	Particular	Amount (Rs.)	Grant (%)	Grant Amount (Rs.)
1	Land and Building	2,62,93,462	60%	1,57,76,077
2	Machinery and Equipment	33,45,300	60%	20,07,180
3	Furniture and Fixture	-	60%	-
4	IT & It Infrastructure	-	60%	-
5	Transport vehical (Refer van and other)	-	60%	-
6	Preliminary Expenses	14,81,938	60%	8,89,163
7	Working Capital	7,62,374		
Total		3,18,83,074		1,86,72,420

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

5.2.2 Depreciation Estimates

Particulars		Y1	Y2	Y3	Y4	Y5	Y6	Y7
Assets								
Building								
Asset Value		2,62,93,462	2,54,59,959	2,46,26,456	2,37,92,954	2,29,59,451	2,21,25,948	2,12,92,445
Depreciation		8,33,503	8,33,503	8,33,503	8,33,503	8,33,503	8,33,503	8,33,503
Accumulated Depreciation		8,33,503	16,67,005	25,00,508	33,34,011	41,67,514	50,01,016	58,34,519
Net Fixed Assets		2,54,59,959	2,46,26,456	2,37,92,954	2,29,59,451	2,21,25,948	2,12,92,445	2,04,58,943
Plant and Machinery								
Asset Value		33,45,300	31,33,543	29,21,785	27,10,028	24,98,270	22,86,513	20,74,755
Depreciation		2,11,757	2,11,757	2,11,757	2,11,757	2,11,757	2,11,757	2,11,757
Accumulated Depreciation		2,11,757	4,23,515	6,35,272	8,47,030	10,58,787	12,70,545	14,82,302
Net Fixed Assets		31,33,543	29,21,785	27,10,028	24,98,270	22,86,513	20,74,755	18,62,998
Furniture and Electrification								
Asset Value		-	-	-	-	-	-	-
Depreciation		-	-	-	-	-	-	-
Accumulated Depreciation		-	-	-	-	-	-	-

							-	-
Net Fixed Assets		-	-	-	-	-	-	-
Veohical								
Asset Value		-	-	-	-	-	-	-
Depreciation		-	-	-	-	-	-	-
Accumulated Depreciation		-	-	-	-	-	-	-
Net Fixed Assets		-	-	-	-	-	-	-
IT Infrastructure								
Asset Value		-	-	-	-	-	-	-
Depreciation		-	-	-	-	-	-	-
Accumulated Depreciation		-	-	-	-	-	-	-
Net Fixed Assets		-	-	-	-	-	-	-
Gross Fixed Asset		2,96,38,762	2,85,93,502	2,75,48,241	2,65,02,981	2,54,57,721	2,44,12,461	2,33,67,200
Total Depreciation		10,45,260	10,45,260	10,45,260	10,45,260	10,45,260	10,45,260	10,45,260
Accumalated Depreciation		10,45,260	20,90,520	31,35,781	41,81,041	52,26,301	62,71,561	73,16,822
Net Fixed Assets		2,85,93,502	2,75,48,241	2,65,02,981	2,54,57,721	2,44,12,461	2,33,67,200	2,23,21,940

**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	1481938.	20%	295838	11,85,550
Year 2	11,85,550	20%	295838	8,89,163
Year 3	8,89,163	20%	295838	5,92,775
Year 4	5,92,775	20%	295838	2,96,388
Year 5	2,96,388	20%	295838	
Total				

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

5.2.4 Bank Loan Projection

Loan Amount : 1,08,92,245

Rate of Interest Per Annum : 12%

Loan Tenure (in Years) : 7

Moratorium Period (in Months) : 12

Year	Particulars	Opening Balance	Interest	Principial Repayment	EMI	Closing Outstanding
Year 1	Month 1	1,08,92,245	1,08,922	-	1,08,922	1,08,92,245
	Month 2	1,08,92,245	1,08,922	-	1,08,922	1,08,92,245
	Month 3	1,08,92,245	1,08,922	-	1,08,922	1,08,92,245
	Month 4	1,08,92,245	1,08,922	-	1,08,922	1,08,92,245
	Month 5	1,08,92,245	1,08,922	-	1,08,922	1,08,92,245
	Month 6	1,08,92,245	1,08,922	-	1,08,922	1,08,92,245
	Month 7	1,08,92,245	1,08,922	-	1,08,922	1,08,92,245
	Month 8	1,08,92,245	1,08,922	-	1,08,922	1,08,92,245
	Month 9	1,08,92,245	1,08,922	-	1,08,922	1,08,92,245
	Month 10	1,08,92,245	1,08,922	-	1,08,922	1,08,92,245
	Month 11	1,08,92,245	1,08,922	-	1,08,922	1,08,92,245
	Month 12	1,08,92,245	1,08,922	-	1,08,922	1,08,92,245
Year 2	Month 13	1,08,92,245	1,08,922	1,04,023	2,12,945	1,07,88,222
	Month 14	1,07,88,222	1,07,882	1,05,063	2,12,945	1,06,83,159

	Month 15	1,06,83,159	1,06,832	1,06,114	2,12,945	1,05,77,045
	Month 16	1,05,77,045	1,05,770	1,07,175	2,12,945	1,04,69,870
	Month 17	1,04,69,870	1,04,699	1,08,247	2,12,945	1,03,61,623
	Month 18	1,03,61,623	1,03,616	1,09,329	2,12,945	1,02,52,294
	Month 19	1,02,52,294	1,02,523	1,10,423	2,12,945	1,01,41,871
	Month 20	1,01,41,871	1,01,419	1,11,527	2,12,945	1,00,30,344
	Month 21	1,00,30,344	1,00,303	1,12,642	2,12,945	99,17,702
	Month 22	99,17,702	99,177	1,13,768	2,12,945	98,03,934
	Month 23	98,03,934	98,039	1,14,906	2,12,945	96,89,028
	Month 24	96,89,028	96,890	1,16,055	2,12,945	95,72,973
Year 3	Month 25	95,72,973	95,730	1,17,216	2,12,945	94,55,757
	Month 26	94,55,757	94,558	1,18,388	2,12,945	93,37,369
	Month 27	93,37,369	93,374	1,19,572	2,12,945	92,17,797
	Month 28	92,17,797	92,178	1,20,768	2,12,945	90,97,030
	Month 29	90,97,030	90,970	1,21,975	2,12,945	89,75,054
	Month 30	89,75,054	89,751	1,23,195	2,12,945	88,51,859
	Month 31	88,51,859	88,519	1,24,427	2,12,945	87,27,432
	Month 32	87,27,432	87,274	1,25,671	2,12,945	86,01,761
	Month 33	86,01,761	86,018	1,26,928	2,12,945	84,74,833
	Month 34	84,74,833	84,748	1,28,197	2,12,945	83,46,636
	Month 35	83,46,636	83,466	1,29,479	2,12,945	82,17,157
	Month 36	82,17,157	82,172	1,30,774	2,12,945	80,86,383
Year 4	Month 37	80,86,383	80,864	1,32,082	2,12,945	79,54,302
	Month 38	79,54,302	79,543	1,33,402	2,12,945	78,20,899
	Month 39	78,20,899	78,209	1,34,736	2,12,945	76,86,163
	Month 40	76,86,163	76,862	1,36,084	2,12,945	75,50,079
	Month 41	75,50,079	75,501	1,37,445	2,12,945	74,12,634

	Month 42	74,12,634	74,126	1,38,819	2,12,945	72,73,815
	Month 43	72,73,815	72,738	1,40,207	2,12,945	71,33,608
	Month 44	71,33,608	71,336	1,41,609	2,12,945	69,91,998
	Month 45	69,91,998	69,920	1,43,026	2,12,945	68,48,973
	Month 46	68,48,973	68,490	1,44,456	2,12,945	67,04,517
	Month 47	67,04,517	67,045	1,45,900	2,12,945	65,58,617
	Month 48	65,58,617	65,586	1,47,359	2,12,945	64,11,257
Year 5	Month 49	64,11,257	64,113	1,48,833	2,12,945	62,62,424
	Month 50	62,62,424	62,624	1,50,321	2,12,945	61,12,103
	Month 51	61,12,103	61,121	1,51,824	2,12,945	59,60,279
	Month 52	59,60,279	59,603	1,53,343	2,12,945	58,06,936
	Month 53	58,06,936	58,069	1,54,876	2,12,945	56,52,060
	Month 54	56,52,060	56,521	1,56,425	2,12,945	54,95,635
	Month 55	54,95,635	54,956	1,57,989	2,12,945	53,37,646
	Month 56	53,37,646	53,376	1,59,569	2,12,945	51,78,077
	Month 57	51,78,077	51,781	1,61,165	2,12,945	50,16,912
	Month 58	50,16,912	50,169	1,62,776	2,12,945	48,54,136
	Month 59	48,54,136	48,541	1,64,404	2,12,945	46,89,732
	Month 60	46,89,732	46,897	1,66,048	2,12,945	45,23,683
Year 6	Month 61	45,23,683	45,237	1,67,709	2,12,945	43,55,975
	Month 62	43,55,975	43,560	1,69,386	2,12,945	41,86,589
	Month 63	41,86,589	41,866	1,71,080	2,12,945	40,15,509
	Month 64	40,15,509	40,155	1,72,790	2,12,945	38,42,719
	Month 65	38,42,719	38,427	1,74,518	2,12,945	36,68,201
	Month 66	36,68,201	36,682	1,76,263	2,12,945	34,91,937
	Month 67	34,91,937	34,919	1,78,026	2,12,945	33,13,911
	Month 68	33,13,911	33,139	1,79,806	2,12,945	31,34,105

	Month 69	31,34,105	31,341	1,81,604	2,12,945	29,52,500
	Month 70	29,52,500	29,525	1,83,420	2,12,945	27,69,080
	Month 71	27,69,080	27,691	1,85,255	2,12,945	25,83,825
	Month 72	25,83,825	25,838	1,87,107	2,12,945	23,96,718
Year 7	Month 73	23,96,718	23,967	1,88,978	2,12,945	22,07,740
	Month 74	22,07,740	22,077	1,90,868	2,12,945	20,16,872
	Month 75	20,16,872	20,169	1,92,777	2,12,945	18,24,095
	Month 76	18,24,095	18,241	1,94,705	2,12,945	16,29,390
	Month 77	16,29,390	16,294	1,96,652	2,12,945	14,32,739
	Month 78	14,32,739	14,327	1,98,618	2,12,945	12,34,121
	Month 79	12,34,121	12,341	2,00,604	2,12,945	10,33,516
	Month 80	10,33,516	10,335	2,02,610	2,12,945	8,30,906
	Month 81	8,30,906	8,309	2,04,636	2,12,945	6,26,270
	Month 82	6,26,270	6,263	2,06,683	2,12,945	4,19,587
	Month 83	4,19,587	4,196	2,08,750	2,12,945	2,10,837
	Month 84	2,10,837	2,108	2,10,837	2,12,945	0
			5746899.42	10892244.98		

5.2.6 Consolidated Profit & Loss Statement

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Revenue							
Facility 1 - Cleaning & Grading	9,92,95,661	11,78,11,865	13,74,54,743	15,87,67,378	18,18,67,641	20,68,81,011	23,39,41,049
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	16,38,000	18,42,750	20,63,880	23,02,516	25,59,856	26,87,849	28,22,241
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Total Revenue	10,09,33,661	11,96,54,615	13,95,18,623	16,10,69,895	18,44,27,497	20,95,68,860	23,67,63,291
Variable Cost							
Facility 1 - Cleaning & Grading	9,64,30,273	11,43,83,401	13,34,55,532	15,41,48,947	17,65,78,064	20,08,64,720	22,71,31,721
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	2,86,800	3,01,140	3,16,197	3,32,007	3,48,607	3,66,038	3,84,339
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Total Variable Cost	9,67,17,073	11,46,84,541	13,37,71,729	15,44,80,954	17,69,26,671	20,12,30,758	22,75,16,061
Fixed Cost							

Facility 1 - Cleaning & Grading	3,00,000	3,15,000	3,30,750	3,47,288	3,64,652	3,82,884	4,02,029
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	3,54,547	3,71,182	3,88,923	4,07,839	4,28,002	4,42,829	4,58,397
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Admin Expenses	7,23,400	7,30,634	7,37,868	7,45,102	7,52,336	7,59,570	7,59,570
Total Fixed Cost	13,77,947	14,16,816	14,57,541	15,00,228	15,44,990	15,85,283	16,19,996
Total Cost	9,80,95,020	11,61,01,357	13,52,29,270	15,59,81,182	17,84,71,661	20,28,16,041	22,91,36,056
Profit Before Depreciation ,Interest and Tax	28,38,641	35,53,258	42,89,352	50,88,713	59,55,836	67,52,819	76,27,235
Depreciation	10,45,260	10,45,260	10,45,260	10,45,260	10,45,260	10,45,260	10,45,260
Amortization	2,96,388	2,96,388	2,96,388	2,96,388	2,96,388	-	-
Profit Before Interest and Tax	14,96,993	22,11,610	29,47,705	37,47,065	46,14,188	57,07,559	65,81,974
Interest on Term loan	15,81,524	16,69,575	15,74,158	14,63,628	13,35,724	11,87,086	10,15,505
Profit Before Tax	(84,531)	5,42,036	13,73,546	22,83,437	32,78,464	45,20,472	55,66,469
Less. Tax	-						

		1,02,987	2,60,974	4,33,853	6,22,908	9,85,525	13,06,535
Profit After Tax	(84,531)	4,39,049	11,12,572	18,49,584	26,55,556	35,34,947	42,59,934

Cumulative Profit (84,531) 3,54,517 14,67,090 33,16,674 59,72,230 95,07,178 1,37,67,112

5.2.7 Cash Flow Statement Projection

Sr.	Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
1	Operating Profit							
	Total Revenue	10,09,33,661	11,96,54,615	13,95,18,623	16,10,69,895	18,44,27,497	20,95,68,860	23,67,63,291
2	Equity/ Share capital	23,18,409						
	Reivestment							
3	Smart Grant -in-Aid	1,86,72,420						
4	Long Term Loan	1,08,92,245						
5	Short Term Loan	22,87,123	36,12,510	42,11,679	48,61,733	55,66,264	63,22,548	71,40,641
	Sub Total (A)	13,51,03,857	12,32,67,125	14,37,30,302	16,59,31,628	18,99,93,761	21,58,91,408	24,39,03,932
Cash Outflow (Rs.)								
1	Capital Expenditure							
a	Land and Building	2,62,93,462						
b	Machinery and Equipment	33,45,300						

c	Furniture & Fixture	-						
d	It Infrastructure	-						
e	Vehicle	-						
f	Premilinary Expenses	14,81,938						
2	Operational Expenditure							
a	Variable Cost	9,67,17,073	11,46,84,541	13,37,71,729	15,44,80,954	17,69,26,671	20,12,30,758	22,75,16,061
b	Fixed Cost	13,77,947	14,16,816	14,57,541	15,00,228	15,44,990	15,85,283	16,19,996
3	Loan Repayment							
	LTL - Principal	-	13,19,272	14,86,589	16,75,126	18,87,574	21,26,965	23,96,718
	LTL - Interest	13,07,069	12,36,073	10,68,757	8,80,220	6,67,772	4,28,380	1,58,628
	STL - Principal	22,87,123	36,12,510	42,11,679	48,61,733	55,66,264	63,22,548	71,40,641
	STL - Interest	2,74,455	4,33,501	5,05,401	5,83,408	6,67,952	7,58,706	8,56,877
4	Tax	-	1,02,987	2,60,974	4,33,853	6,22,908	9,85,525	13,06,535
	Net Owned fund-Working capital	7,62,374	(7,62,374)					
	Sub Total (B)	13,38,46,741	12,20,43,327	14,27,62,671	16,44,15,522	18,78,84,131	21,34,38,166	24,09,95,456
	Net Cash Flow (A-B)	12,57,117	12,23,798	9,67,631	15,16,106	21,09,630	24,53,242	29,08,476
	Opening Cash and Bank		12,57,117	24,80,915	34,48,546	49,64,652	70,74,282	95,27,524
	Cumulative Cash Balance	12,57,117	24,80,915	34,48,546	49,64,652	70,74,282	95,27,524	1,24,36,001

5.2.8 Balance Sheet Statement Projection

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
<u>ASSETS</u>							
Current Assets							
Cash and Bank Balance	12,57,117	24,80,915	34,48,546	49,64,652	70,74,282	95,27,524	1,24,36,001
Accounts Receivables	44,24,489	52,45,134	61,15,885	70,60,598	80,84,493	91,86,580	1,03,78,665
Other Current Assets	4,79,855	5,66,806	6,61,279	7,63,784	8,74,885	9,95,187	11,25,298
Total Current Assets	61,61,461	82,92,854	1,02,25,710	1,27,89,034	1,60,33,660	1,97,09,292	2,39,39,964
Gross Fixed Assets	2,96,38,762	2,85,93,502	2,75,48,241	2,65,02,981	2,54,57,721	2,44,12,461	2,33,67,200
Less: Depreciation	10,45,260	10,45,260	10,45,260	10,45,260	10,45,260	10,45,260	10,45,260
Net Fixed Assets	2,85,93,502	2,75,48,241	2,65,02,981	2,54,57,721	2,44,12,461	2,33,67,200	2,23,21,940
Preliminary & Pre- operative Expenses	11,85,550	8,89,163	5,92,775	2,96,388	0	0	0
TOTAL ASSETS	3,59,40,513	3,67,30,258	3,73,21,467	3,85,43,142	4,04,46,121	4,30,76,492	4,62,61,904
<u>LIABILITIES & SHAREHOLDERS</u>							
<u>EQUITY</u>							
CURRENT LIABILITIES							
Short Term Debt (Working capital loan)	22,87,123	36,12,510	42,11,679	48,61,733	55,66,264	63,22,548	71,40,641
Accounts Payable & Accrued Expenses	18,54,848	21,99,430	25,65,485	29,62,648	33,93,114	38,59,220	43,63,322
Other Current Liabilities							
Total Curent Liabilities	41,41,970	58,11,939	67,77,164	78,24,382	89,59,378	1,01,81,768	1,15,03,963
Secured Long Term Debt	1,08,92,245	95,72,973	80,86,383	64,11,257	45,23,683	23,96,718	0
Differed Tax Liabilities							

TOTAL LIABILITIES	1,50,34,215	1,53,84,912	1,48,63,548	1,42,35,639	1,34,83,062	1,25,78,486	1,15,03,963
Share capital	23,18,409	23,18,409	23,18,409	23,18,409	23,18,409	23,18,409	23,18,409
Smart Grant -in-Aid	1,86,72,420	1,86,72,420	1,86,72,420	1,86,72,420	1,86,72,420	1,86,72,420	1,86,72,420
Reserves and Surplus							
Add: Opening Balance (P/L Account)	0	-84,531	3,54,517	14,67,090	33,16,674	59,72,230	95,07,178
Profit & Loss) During the Year	-84,531	4,39,049	11,12,572	18,49,584	26,55,556	35,34,947	42,59,934
Appropriation - Dividend							
Total Reserves	-84,531	3,54,517	14,67,090	33,16,674	59,72,230	95,07,178	1,37,67,112
TOTAL EQUITY	2,09,06,298	2,13,45,347	2,24,57,919	2,43,07,503	2,69,63,059	3,04,98,007	3,47,57,941
TOTAL LIABILITIES & EQUITY	3,59,40,513	3,67,30,258	3,73,21,467	3,85,43,142	4,04,46,121	4,30,76,492	4,62,61,904
<u>CONTROL TICKER</u>							
(=Liability - Asset)	0.00	0.00	0.00	0.00	0.00	0.00	0.00

5.2.9 Financial Indicators

A. Return on Capital Employed (ROCE) or Return on Equity (ROE)

84.83%

B. Net Present Value (NPV)

Rs. 19,79,510

C. Internal Rate of Return (IRR)

13.69%

D. Pay Back Period (Project/ Equity)

5.13

E. Break Even Point (BEP)

44.38%

F. Debt Service Coverage Ratio (DSCR)

2.17

G. Sensitivity Analysis

Sr. no.	Variation	Net Income
1	Quantity Variation (+5%)	30,49,470
2	Cost Variation (+5%)	(19,97,212.99)
3	Quantity Variation (-5%)	26,27,811
4	Cost Variation (-5%)	76,74,494

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	Chandrai Agro Producer Company Limited With Cleaning,Grading&Sortex.
2.	Area Required for establishing facility	3580
3.	Capacity of Facility	4 Tons/Hour
4.	No. of hours, the facility will be operational in a day	8 Hrs
5.	Capital investment for machinery and equipment's (as per quotation)	Rs. 33.45 (in Lakhs)
6.	Investment on civil and construction compoent (As per estimates):	Rs. 262.93 (in Lakhs)
1	How many days, the facility will be operational in a year	365 Days

2. Details of revenue generated through above facility

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

3. Expenditure on raw material

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

4. Expenditure on salary of management staff

Particulars	Unit	No.of Unit	Unit Cost
Managing Director	No.	1	20000
Manager	No.	1	15000
Accountant	No.	1	10000
Watchmen	No.	2	6,000

5. Expenditure on remuneration of labor

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

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

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

7. Expenditure on electricity charges required for facility

No	Cumulative HP for all Machineries and equipment's	No. of Units Consumption Per Hour:	Per Unit Cost Rs.....per unit	Remark
1	60 HP	30 PER HR.	12Rs.	May change

8. Maintenance cost facilities

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

9. Other consumables required for production

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

10. Expenditure on packaging material

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

11. Expenditure on storage/warehouse for product

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

12. Other Expenditure

- 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
1000	2000	5000	5000	7000	8000	10000

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

10,45,260.

4. Interest rate on long and short term loans

12%

5. Insurance

1,00,000

6. Facilitation charges- bulk marketing

7. Income tax

Year	1	2	3	4	5	6	7
Tax	-	1,02,987	2,60,974	4,33,853	6,22,908	9,85,525	13,06,535

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 ⁶ (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://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.

4.2 Tribal Development Plan (For the Subprojects from Schedule V Area)		
Whether free, prior and informed consultations with Tribal community has been conducted?	No	
Whether the consent of Tribal Community for Project Implementation has been obtained?	No	
Whether the access and benefits of project activities/facilities to Tribes will be ensured?	No	
4.3 Land		
Whether own 7/12 extract or registered Lease Agreement for rent/lease of private land for 29 years has been attached?	YES	Document Attached
Whether non encroachment certificate of land has been attached? (by relevant authority like DIU Head/Grampanchayat/Talathi etc.)	YES	Document Attached
4.4 Labour mitigation measures during civil & Implementation work		
Whether CBO will take measures for safeguarding health and safety facilities for workers (when camps are set up)? (e.g. enough space for living, hygiene facility, drinking water. Separate washroom for male & female, crèche/shed for children, training/awareness on The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, mechanism to address sexual violence etc.)	Yes	As per standard guidelines
Whether CBO will take measures to address risks related with influx of migrant labour from outside? (e.g. measures to prevent crime, communicable diseases, gender base violence, child labour, accidents, etc.)	Yes	As per standard guidelines
Whether CBO will take measures to record and address incidents of gender-based violence and sexual harassment?	Yes	As per standard guidelines
4.5 Measures of Health and Safety		
Whether CBO will take measures on Community Health and Safety? (e.g. measures to prevent accident, physical injury, sexual exploitation of community member, etc.)	Yes	As per standard guidelines
Whether CBO will take measures on Occupational Health and Workers Safety? (e.g. measures to prevent on site accident, physical injury, sexual exploitation of workers, etc.)	Yes	As per standard guidelines
Whether CBO will take Safety measures on COVID-19. (Social distancing, use of Mask, etc.)	Yes	As per standard guidelines

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	260		1000
B	No. of Small and marginal Beneficiaries (& their %)	230	88.46%	82%
C	No. of Women Shareholders (& their %)	116	44.6%	50%
D	No. of Women Board of Directors (& their %)	2	40%	40%
E	No. of Schedule Tribes (& their %)	1	0.3%	5%
F	No. of Schedule Caste (& their %)	48	18.5%	25%
G	No. of Tenants (& their %)	0	0%	0%
H	No. of Landless (& their %)	7	2.7%	1%
I	No. of Women having land title (7/12) (& their %)	23	8.9%	25%

Section 8

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.

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	150	100
2.	Area in which recommended dose of fertilizers is used	ha.	1000	2500
3.	Area in which fertilizers used is less than recommended dose	ha.	800	00
4.	Area in which fertilizers used is above the recommended dose	ha.	100	00
5.	Area in which Integrated Nutrient Management (INM) is practiced	ha.	550	3000
6.	Average use of Pesticides, Fungicides and Herbicides	L/ha.	1	0
7.	Area in which recommended dose of pesticides is used	ha.	750	1000
8.	Area in which pesticides used is less than recommended dose	ha.	150	0
9.	Area in which pesticides used is above the recommended dose	ha.	650	0
10.	Area in which Integrated Pest Management (IPM) is practiced	ha.	550	3200
11.	Area in which crop residues are burnt	ha.	1.5	0
12.	Area in which crop residue is recycled for preparing Compost, Farm Yard Manure (FYM), etc.	ha.	1500	3000
13.	Area under Organic farming	ha.	300	3000
14.	Area under GLOBAL Good Agricultural Practice (G.A.P.)	ha.	0	500
B. For Animal Husbandry Value chain Development Subprojects				
15.	Feeding practice- Open Grazing/Semi stall Feeding	-	0	0
16.	Area in which animal manure is used as fertilizer	Kg/ha	0	0
17.	Animals are Vaccinated/ Non-Vaccinated	-	0	0
C. Valid PUC Certificate for transportation Vehicle-Available/Not-Available				
		-		

3. Aim to protect environment for Sub-Project

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

4.4. Guidelines for achieving environmental safety goals

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

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

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

Note:

- 1) As per the SMART project's Environmental and Social Management Framework (ESMF) report recommendations, none of the subproject activities should fall under Negative (non-eligible) list of the project activities given in the point no. 3.9, pg no. 48 of the ESMF report.
- 2) 100 % CBOs of the subproject should be trained in the usage of Integrated Nutrient Management (INM) and Integrated Pest Management (IPM) practices in the SMART project's Value Chain Development School (VCDS). In the subproject, 50 % of the subproject area in hectares will be required to be brought under IPM and INM by the end of the subproject.
- 3) For requirement of Organic (NPOP- National Programme for Organic Production) and/or GLOBAL Good Agricultural Practice (G.A.P.) group certification, project's financial support of up to 60 % can be availed by the subproject CBOs. The remaining 40 % of certification cost will be required to be raised by the CBOs themselves.
- 4) All the new machineries to be purchased using project's resources should be energy efficient, vehicles should be Bharat State VI complaint, tractors should be Bharat Stage (CEV/TREM)IV – V, and hold valid PUC certificate.

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

Section 9 : Procurement Plan

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

Ref No.	Contract (Description)	Stage : Planned / Actual / Revised	Estimated Cost (Rs. In. Lakh)			Procurement Method	Review by PCMU/ PIUs (Prior/ Post)	Expected Bid-Opening Date)	Actual Contract Date (format) (i.e.1-Dec-14)	Actual Contract Amount (Rs.Lakh)	Comments
			No of Contracts	Unit Cost	Total Cost						
1	2	3	4	5	6	7	8	9	10	11	12
Works											
1	Godown	Planned		2,03,24,991	2,03,24,991	Local Bidding	Post	3 Months		2,03,24,991	
2	Machinery Shed	Planned		59,68,471	59,68,471	Local Bidding	Post	3 Months		59,68,471	
Goods & Equipment											
1	Electronic Weighbridge	Planned			100000	FRQ	Post	3 Months		100000	
2	Elevator With ABB Motor Bonfigloly	Planned		95000	380000	FRQ	Post	3 Months		380000	

13											
Consultancy Services											
											-
											-
											-
											-
											-
											-
											-
											-

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