



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

Full Project Proposal (FPP)
(Template)

Sub-Project Title:.....

Submitted by

.....,Community Based Organization (CBO),

Block-..... District-.....

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Section 1- Preliminary information of CBO

1.1 General information

1.	Name of the Community Based Organization (CBO)	
2.	Address	
3.	Details of the contact person	Name:----- Designation in CBO:----- Mobile Number: ----- Email: -----

1.2 About registration of organization

1.	Organization type (please mark (v) on appropriate option)	1. Farmer Production Company (FPC) 2. Cluster Level Federation (CLF) 3. Community Management Resource Center (CMRC) 4. Other
2.	Whether the organization is registered?	Yes / No
2.1	If yes, under which act	
2.2	Year of registration and registration number	Registration year ----- Registration number -----
3.	PAN number of the organization	
4.	Udyog Aadhar number / Udyam registration No. of the organization	

5.	Authorized Capital of organization (Rs. In Lakhs)	
6.	Paid up capital of organization (Rs. In Lakhs)	

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)

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

1.5 Details of shareholders / members of CBOs

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

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

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					
2					
	Total (A)				
B	Moveable asset				
1					

2					
	Total (B)				
	Gross total (A+B)				

Note: provide details of assets owned by organisation such as. Land , building , agri. produce collection centre , cleaning and grading machinery , Processing related machineries, other available machinery and equipment if any, warehouse , cold storage, vehicle , furniture , IT related infrastructure such as computer, printer etc.

1.8 Details of licenses obtained by CBO (DML, Udyog Aadhar / Udyam registration , shop act and other licenses)

SN	Name of license	Issuing agency/department	License no and date of issuing	Validity (duration)

1.9

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			
2			
B	Primary processing on agricultural commodities (cleaning and grading)		
1			
2			
C	Bulk procurement and selling of agricultural inputs (Fertilizer, seeds etc.)		

1			
2			
D	Seed production		
1			
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- 20-- to --	Year- 20-- to --	Year- 20-- to --
Annual turnover (Rs. Lakh)			

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)

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

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

2.2 Existing value chain of key crops

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

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

2.2.2 Challenges in existing value chain of selected crops

- 1.
- 2.
- 3.

2.2.3 Potential remedies to address above issues in value chain

- 1.
- 2.
- 3.

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

Yes /No

2.3.1 If yes, please provide details

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
------------	-----------------------------	----------------	-----------------------------------	------------------	-------------------------------

Section 3: About proposed Sub -project

1. Name of the proposed sub project :

2. Type of sub project (please mark (v) 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 :

- 1.
- 2.
- 3.

4. About sub-project location: Sub project location (village, block, district, distance from block and district headquarter, district/state/national highway etc.)

5. No. of Villages covered under sub project -

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

No.	Particulars	Details
1	Location of sub-Project	1. Village : ----- 2. Grampanchayat :----- 3. Block : ----- 4. District: ----- 5. State: -----
2	Latitude and Longitude of the village	Longitude -----Latitude-----
3	Total required land for establishing proposed sub project	-----acre
4	Whether the land owned by organization	Yes / No if yes; provide following details Survey no/ Gat No----- Longitude -----Latitude-----

5	<p>a. Is the land is on lease basis ; If yes; then its details</p> <p>b. Social Category of the land owner</p> <p>c. Whether the land is encroachment free</p>	<p>Yes / No</p> <p>Survey no/ Gat No-----</p> <p>Tenure of agreement -----year</p> <p>Date of agreement :-----</p> <p>Longitude -----Latitude-----</p> <p>SC/ST/NT/OBC/GEN</p> <p>Yes/No (Certificate of non-encroachment to be attach by relevant authority like DIU Head)</p>
	Proposed land use	<p>Land under cultivation</p> <p>Fallow land</p> <p>Industrial use</p>
6	Details of facilities available at identified site	
6.1	Whether electricity supply is available	<p>Yes / No</p> <p>If yes; provide following details</p> <p>Name of connection holder-----</p> <p>Type of power connection: Single Phase / Three phase</p> <p>Capacity: -----</p>
6.2	Whether water is required for running proposed sub projects?	<p>Yes / No</p> <p>Detail of facilities-----</p> <p>How many months water is available ----- months in a year</p>
6.3	Status of road connectivity at selected plot	Road connectivity - Yes / No

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

No	Name of commodity	Annual Quantity of produce (MT)									
		20--to --		20--to --		20--to --		20--to --		20--to --	
		Quantity (MT)	%	Quantity (MT)	%	Quantity (MT)	%	Quantity (MT)	%	Quantity (MT)	%
<input type="checkbox"/>											
<input type="checkbox"/>											

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	
2	Address and contact No.	
3	Details of authorized person (name, designation, contact no. and E-mail id)	

4	Type of buyer organization	1. Processor 2. Exporter 3. Registered buyers /trader 4. Organized Retailers e.g. D- Mart, Reliance 5. Other -----									
5	Whether the buyer is registered?	Yes / No If yes, then under which act -----									
6	Registration Number/ License Number										
7	PAN number										
8	Buyer total annual average requirement of produce (Quantity in MT)										
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></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> </tr> </tbody> </table>	crop	Year	Agro produce (ton)						
crop	Year	Agro produce (ton)									
10	Annual turnover of buyer Rs. lakh (last three years)	20-- to – 20-- to – 20-- to –									

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			

2			
---	--	--	--

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

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

Responsibility of CBO	Responsibility of buyer

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			
2			
B	Secondary processing		
1			
2			
C	Quality production		

1			
2			
D	Marketing management		
1			
2			
E	Other		
1			
2			

Note: Fill up the relevant activity under each component.

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

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

No	Details of proposed business/activities with Capacity (TPH/MT/Sq Mtr/ KW/ etc)	Unit/	Unit rate	Total unit	Total amount (Rs.)
A	Business/Activity No. 1				
A1	Building and Construction				
1					
2					

A2	Machinery and equipment				
1					
2					
A3	other				
1					
2					
	Total (A)				
B	Business/Activity No. 2				
B1	Building and Construction				
1					
2					
B2	Machinery and equipment				
1					
2					
B3	other				
1					
	Total (B)				
	Total (A+B)				

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

No.	Benefits to CBO	Benefits to buyer	Benefits to members

--	--	--	--

Section 4 Sub Project Implementation Plan

4.1 Implementation of key activities proposed under sub-project

No.	Particulars of activities	Year 1				Year 2				Year 3 (quarter)			
		Q-1	Q-2	Q-3	Q-4	Q-1	Q-2	Q-3	Q-4	Q-1	Q-2	Q-3	Q-4
A	Construction of building												
1													
2													
B	Plant and machineries'												
1													
2													
C	Otherspecify												
1													
2													
D	Other												
1													
2													

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				
2	Machineries and Equipment				
3	Furniture and Fixture				
4	IT Infrastructure				
5	(preliminary and preoperative)				
Total					

5.1.2 Means of finance

No	Component	Amount (Rs.)	Contribution (%)
1	SMART project support (subsidy)		
2	CBOs own contribution		
3	Bank loan		
4	Other		
5	Total		

** 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		0%	

2	Building & Civil Work		60%	
3	Machineries & Equipment		60%	
4	Furniture & Fixture		60%	
5	IT Infrastructure		60%	
6	Preliminary and Preoperative Expenses		60%	
	Total			

**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

Sr.	Component		Y1	Y2	Y3	Y4	Y5	Y6	Y7
A.	Land	Opening							
	<i>Rate of Depreciation Per Annum</i>	0%							
		Closing							
B.	Building & Civil Work	Opening							
	<i>Rate of Depreciation Per Annum</i>	3.17%							
		Closing							
C.	Machineries & Equipment's	Opening							
	<i>Rate of Depreciation Per Annum</i>	6.33%							
		Closing							
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							

		Total Depreciation							
		Balance Asset							

**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		20%		
Year 2		20%		
Year 3		20%		
Year 4		20%		
Year 5		20%		
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
0			
1			
2			
3			
4			
5			
6			
7			
8			

9			
10			

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					
2					

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.					
3					
4					

Example (indicative) :

Sr. No.	Proposed Facility/ Activity Name	Capacity	Income	Variable Cost	Fixed Cost
1	Dal Mill	1 TPH	200 Days Operational (5 Hours Per Day) Tur for 120 Days (600 MT Processed)	Raw Material – Tur (600 MT X Rs. 45,000 = Rs. 2,70,00,000)	Manager salary - (1 X 12 Months X Rs. 30,000 = Rs. 3,60,000)

Sr. No.	Proposed Facility/ Activity Name	Capacity	Income	Variable Cost	Fixed Cost
			<p>Tur Dal 70% - (420 MT X Rs. 70,000 = Rs. 2,94,00,000)</p> <p>Other By-products 30% - (180 MT X Rs. 15,000 = Rs. 27,00,000)</p> <p>Channa for 80 Days (400 MT Processed)</p> <p>Channa Dal 75% - (300 MT X Rs. 55,000 = Rs. 1,65,00,000)</p> <p>Other By-products 25% - (100 MT X Rs. 15,000 = Rs. 15,00,000)</p> <p><u>Total Income = Rs. 5,01,00,000</u></p>	<p>Channa (400 MT X Rs. 35,000 = Rs. 1,40,00,000)</p> <p>Labour – (10 Labours X 200 Days X Rs. 300 = Rs. 6,00,000)</p> <p>Electricity – (100 Units X 200 Days X Rs. 10 = Rs. 2,00,000)</p> <p>Packaging Material – (INR 300 X 1000 MT = Rs. 3,00,000)</p> <p><u>Total Expenses = Rs. 4,21,00,000</u></p>	<p>Support staff salary – (4 X 12 Months X Rs. 15,000 = Rs. 7,20,000)</p> <p>Electricity – (100 kVA X 12 Months X Rs. 150 = Rs. 1,80,000)</p> <p>Lease/ Rent – (Rs. 10,000 X 12 Months = Rs. 1,20,000)</p> <p>Maintenance – (Rs. 10,000 X 12 Months = Rs. 1,20,000)</p> <p><u>Total Expenses = Rs. 15,00,000</u></p>
2	Trading Centre, Cleaning & Grading Unit and Marketing)	<p>Cleaning & Grading Unit -1 TPH</p> <p>Aggregation Centre – 20 MT</p>	<p>200 Days Operational (5 Hours Per Day)</p> <p>Wheat for 100 Days (500 MT Processed)</p> <p>Grade 1 - Wheat 70% - (350 MT X Rs. 20,000 = Rs. 70,00,000)</p> <p>Grade 2 - Wheat 30% - (150 MT X Rs. 17,000 = Rs. 25,50,000)</p> <p>Moong for 100 Days (500 MT Processed)</p> <p>Grade 1 - Moong 75% - (375 MT X Rs. 60,000 = Rs. 2,25,00,000)</p> <p>Grade 1 - Moong 25% - (125 MT X Rs. 50,000 = Rs. 62,50,000)</p> <p><u>Total Income = Rs. 3,83,00,000</u></p>	<p>Raw Material – Wheat (500 MT X Rs. 16,000 = Rs. 80,00,000)</p> <p>Moong (500 MT X Rs. 53,000 = Rs. 2,65,00,000)</p> <p>Labour – (8 Labours X 200 Days X Rs. 300 = Rs. 4,80,000)</p> <p>Electricity – (50 Units X 200 Days X Rs. 10 = Rs. 1,00,000)</p> <p>Packaging Material – (INR 300 X 1000 MT = Rs. 3,00,000)</p> <p><u>Total Expenses = Rs. 3,53,80,000</u></p>	<p>Manager salary - (1 X 12 Months X Rs. 30,000 = Rs. 3,60,000)</p> <p>Support staff salary – (4 X 12 Months X Rs. 15,000 = Rs. 7,20,000)</p> <p>Electricity – (50 kVA X 12 Months X Rs. 150 = Rs. 90,000)</p> <p>Lease/ Rent – (Rs. 5,000 X 12 Months = Rs. 60,000)</p> <p>Maintenance – (Rs. 5,000 X 12 Months = Rs. 60,000)</p> <p><u>Total Expenses = Rs. 12,90,000</u></p>

5.2.6 Projected Profit & Loss Statement

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Capacity Utilization							
Income							
Facility 1							
Facility 2							
Facility 3							
Fixed Cost							
Facility 1							
Facility 2							
Facility 3							
Variable Cost							
Facility 1							
Facility 2							
Facility 3							
Earnings Before Interest, Depreciation and Tax (EBIDT)							
Depreciation							
Interest							

Profit Before Tax (PBT)							
Income Tax							
Profit After Tax (PAT)							
Cumulative Profits							

5.2.7 Cash Flow Statement Projection

Sr.	Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Cash Inflow (Rs.)								
1	Revenue							
2	Working Capital loan							
3	Equity/ Share capital							
4	Smart Subsidy							
5	Term Loan							
6								
	Sub Total (A)							
Cash Outflow (Rs.)								
1	Capital Expenditure							
a								
b								

Sr.	Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
c								
2	Operational Expenditure							
a	Fixed Cost (Excl. Of Interest)							
b	Variable Cost							
3	Loan Repayment							
a	Working capital loan - interest							
b	Working capital loan - instalment							
4								
5								
	Sub Total (B)							
	Net Cash Flow (A-B)							
	Opening Cash and Bank							
	Cumulative Cash Balance							

5.2.8 Balance Sheet Statement Projection

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
ASSETS							
Current Assets							
Cash and Bank Balance							
Accounts Receivables							
Other Current Assets							

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Total Current Assets							
Gross Fixed Assets							
Less: Depreciation							
Net Fixed Assets							
Pre-incubation Cost							
TOTAL ASSETS							
<u>LIABILITIES & SHAREHOLDERS EQUITY</u>							
CURRENT LIABILITIES							
Short Term Debt							
Accounts Payable & Accrued Expenses							
Other Current Liabilities							
Total Current Liabilities							
Long Term Debt							
Differed Tax Liabilities							
TOTAL LIABILITIES							
Share capital							

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Smart Grant-in-aid							
Reserves and Surplus							
Add: Opening Balance (P/L Account)							
Profit & Loss) During the Year							
Appropriation – Dividend							
Total Reserves							
TOTAL EQUITY							
TOTAL LIABILITIES & EQUITY							

5.2.9 Financial Indicators

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

B. Net Present Value (NPV)

C. Internal Rate of Return (IRR)- Text box required

D. Payback Period (Project/ Equity)

E. Break Even Point (BEP)

F. Debt Service Coverage Ratio (DSCR)

G. Sensitivity Analysis

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%** then the project is feasible for investment.

D. Payback 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	-----
2.	Area Required for establishing facility	------(in Sq. Ft):
3.	Capacity of Facility	-----/hr per day
4.	No. of hours, the facility will be operational in a day	-----hr per day
5.	Capital investment for machinery and equipment's (as per quotation)	-----Rs.(in lakh)
6.	Investment on civil and construction compoent (As per estimates):	-----Rs.(in lakh)
I	How many days, the facility will be operational in a year	Annual days-----

2. Details of revenue generated through above facility

No.	Finished product	Unit	Whole price /Rs.- -----per unit	Retail price /- Rs.....per Unit
1				
2				

3. Expenditure on raw material

No.	commodity	Procurement Price Rs... Per Quintal:	Remark
1			
2			
3			
4			

4. Expenditure on salary of management staff

No.	Designation:	No. of Staff:	Salary Rs....Per Month:	Remark
1				
2				

5. Expenditure on remuneration of labor

No.	Type of workers	No.	Wages Rs.... / per day	Remark
1	skilled			
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		
2	other		

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
1HPPER HR.		

8. Maintenance cost facilities

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

9. Other consumables required for production

No.	Name of Consumables	Unit	Total Unit	Cost Per Unit (Rs)	Remark
1					
2					
3					

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

10. Expenditure on packaging material

No.	Type of Material	Size of Packaging material	Unit	Total unit	Cost Per Unit (Rs.)	Remark
1						

11. Expenditure on storage/warehouse for product

No.	Crop Name:	Storage Duration (month)	Storage Cost Per Quintal Per Month:	remark
1				

12. Other Expenditure

No.	Component	Rs/per month	remark
1			

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?		
Does the subproject area have Particularly Vulnerable Tribal Groups ³ {PVTGs}?		
Does the subproject falls under Left Wing Extremism ⁴ area {LWE}?		
Does the subproject districts falls under Aspirational District ⁵ ?		
3. Compliance with Negative List		
Does this Subproject involve compulsory acquisition of private land?		
Does this Subproject involve purchase of private land?		
Does this Subproject involve physical relocation of people, houses, shops, buildings etc.?		
Does this Subproject involve closure of access to common routes, facilities and resources?		
Does this Subproject involve activities that adversely impact local livelihoods and businesses?		
Does this Subproject cover Indigenous Peoples villages/territories' (villages		

¹ Following 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 - Katkaria (Kathodia), Kolam, Maria Gond

⁴ Left Wing Extremism districts Chandrapur, Gadchiroli, Gondia

⁵ Aspirational Districts - Nandurbar, Washim, Gadchiroli, Osmanabad

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with scheduled tribe population and designated Schedule V areas) where free, prior, and informed consultations have not been done?		
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?		
Does this Subproject involve any activities that could negatively affect the social, cultural and religious beliefs, practices and livelihoods of indigenous peoples (tribal people)?		
Does this Subproject involve activities that could adversely affect cultural property, including archaeological and historical sites?		
Does this Subproject involve any activities that could potentially use forced labour ⁶ or child labour ⁷ and other labour-exploitative practices?		
Does this Subproject involve deep excavation works, hazardous chemicals, explosives, submergence, dangerous sites which threaten the health and safety of workers and local communities?		
Does the subproject involves any hazardous work for labours during construction work?		
Does this Subproject involve any activities that could harm the health,		

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.*

safety and wellbeing of women, girls and children?		
4. Sub Project Implementation		
4.1 Measures for Social Inclusion		
Whether CBO will take measures for the inclusion of vulnerable households, including SC, ST, Women Headed household, tenant farmers, returnee migrants and other vulnerable workers in Subproject activities?		
4.2 Tribal Development Plan (For the Subprojects from Schedule V Area)		
Whether free, prior and informed consultations with Tribal community has been conducted?		
Whether the consent of Tribal Community for Project Implementation has been obtained?		
Whether the access and benefits of project activities/facilities to Tribes will be ensured?		
4.3 Land		
Whether own 7/12 extract or registered Lease Agreement for rent/lease of private land for 29 years has been attached?		
Whether non encroachment certificate of land has been attached ? (by relevant authority like DIU Head/Grampanchayat/Talathi etc.)		
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.)		
Whether CBO will take measures to record and address incidents of gender-based violence and sexual harassment?		
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.)		
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.)		
Whether CBO will take Safety measures on COVID-19. (Social distancing, use of Mask, etc.)		

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		
B	No. of Small and marginal Beneficiaries (& their %)		
C	No. of Women Shareholders (& their %)		
D	No. of Women Board of Directors (& their %)		
E	No. of Schedule Tribes (& their %)		
F	No. of Schedule Caste (& their %)		
G	No. of Tenants (& their %)		
H	No. of Landless (& their %)		
I	No. of Women having land title (7/12) (& their %)		

5. Social Sub-project Targets :

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/Basel in 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 recommended dose	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 recommended dose	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				
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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

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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

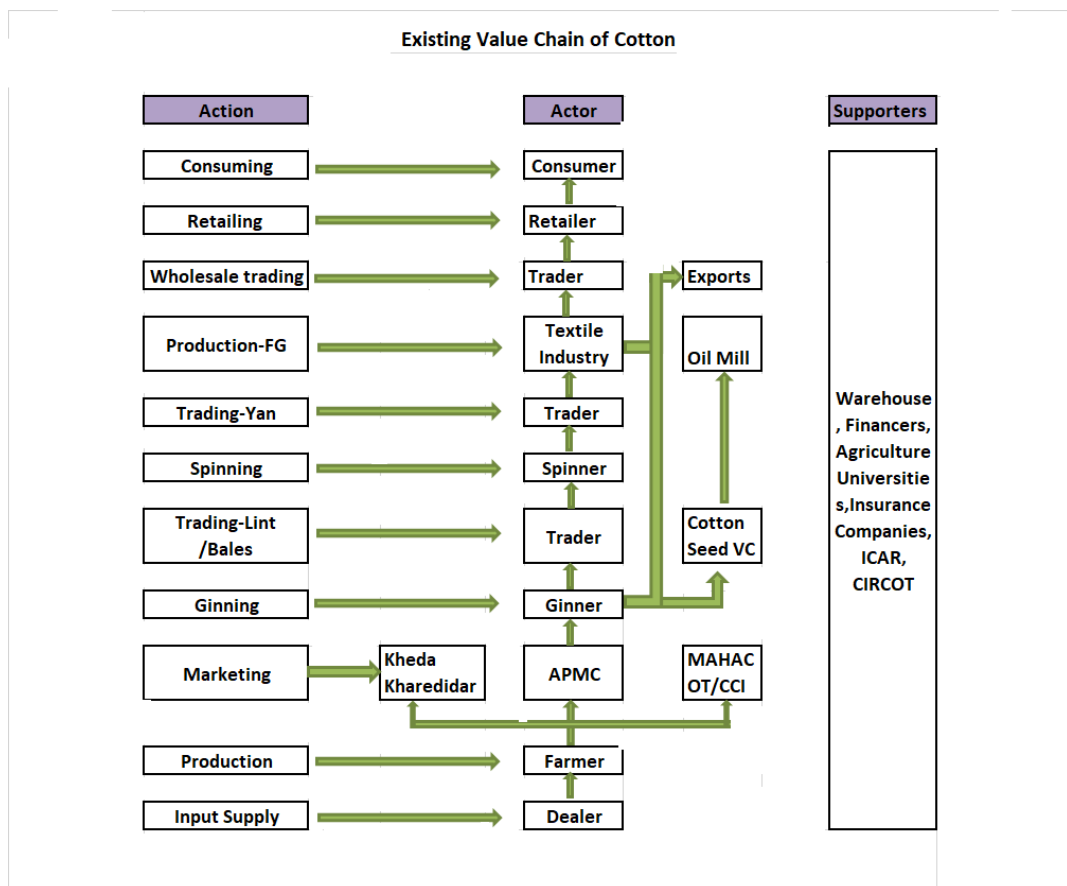
11. Backward linkages – MoUs for produce aggregation - MoUs with farmers groups/ SHGs/ federations/FPC/other CBOs etc.
12. Please attach authorized quotations- machineries & equipment's /estimate- construction of building / pack house
13. Water/ electricity connection (proof)
14. Letter of intent from bank/financial institution for financing the project
15. License/other

Annexure

Example of how to write Value Chain

- 1) Firstly list out all relevant stakeholders involved in the value chain of selected commodity. These stakeholders are Farmers, Input dealers, Traders, Processors, Exporters, Transporters, Banks etc.
- 2) Divide these stakeholder in three parts as mentioned in the diagram i.e. a) Actors b) Actions c) Supporters
- 3) List out all the actors on the left side of the diagram. List out the actions of the actor in the middle part of the diagram. Connect the actors & respective actions by arrow.
- 4) At the right side of the diagram. List out the names of all supporters eg Banks, Universities, Transporters, Insurance agencies etc.

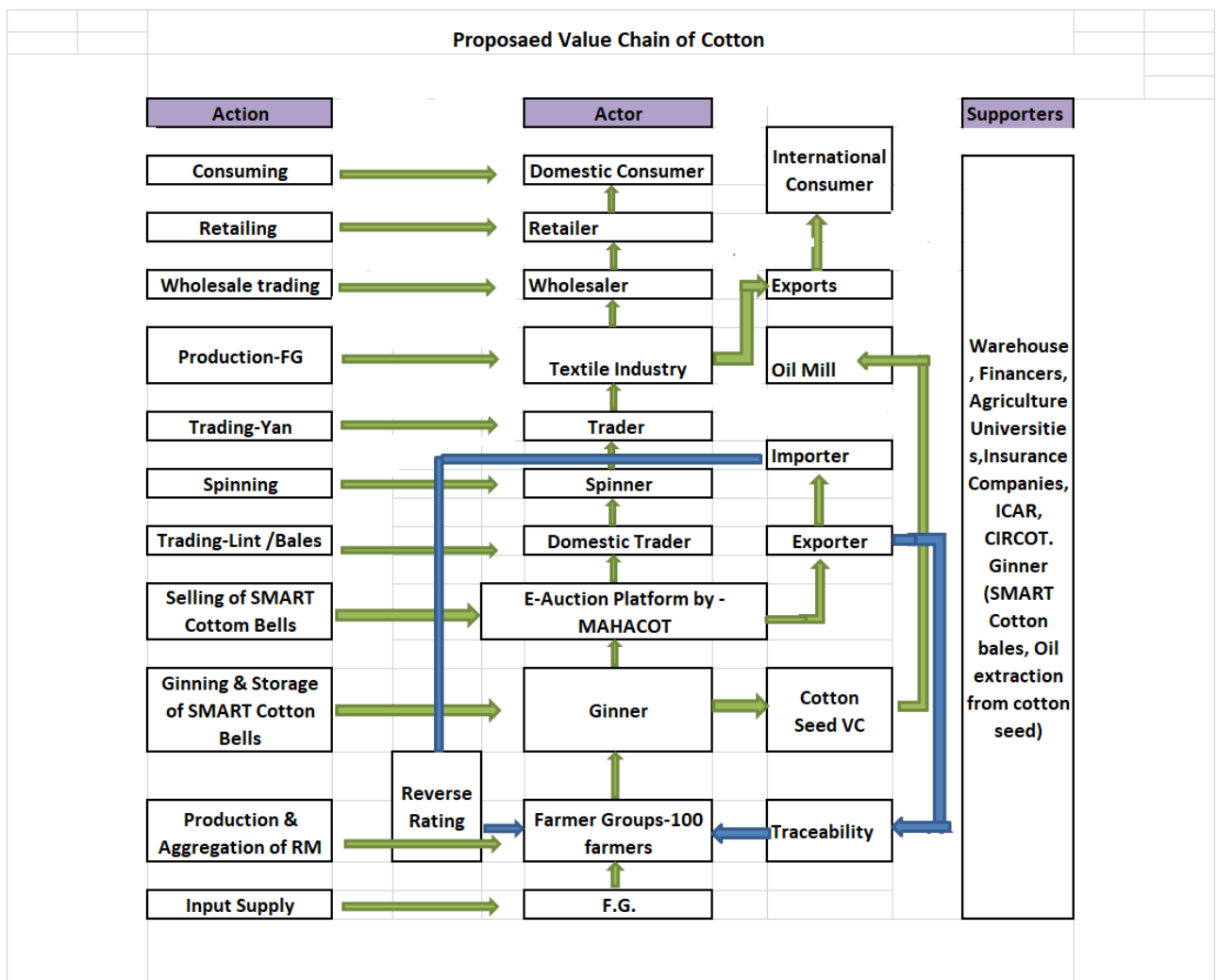
The example of existing value chain of Cotton is mentioned in below diagram



How to present proposed value chain is given below :-

1. Study carefully the existing value chain diagram prepared by you. Study the various actions presented in the middle part of the diagram & select the actions which could be done by CBO and gain benefits.
2. In the actor side of the diagram put the name of CBO for which action can be done by CBO, then connect the actors & respective actions by arrow.
3. Check the list of supporters mentioned at the right side of diagram and add or delete the supporters
4. Recheck the presented proposed value chain and finalise it after your insuring all aspects.

The example of proposed value chain of Cotton is mentioned in below diagram



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