



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

Full Project Proposal (FPP) (Template)

**Sub-Project Title: *Productive Partnership for Wheat,
Gram & Soybean
Cleaning & Grading Plant***

Submitted by

Divit Farmer Producer Company Limited,

Community Based Organization (CBO),

Block- Mouda District- Nagpur

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Section 1- Preliminary information of CBO

1.1 General information

1.	Name of the Community Based Organization (CBO)	Divit Farmer Producer Company Limited, Mouda, Nagpur
2.	Address	House No. 311, At Village Mohadi Tal Mouda Nagpur Maharashtra 441104.
3.	Details of the contact person	Name: GUNRAJ CHHATRAPATI LENDE Designation in CBO: Director Mobile Number: 9765210414 Email: rajlende12@gmail.com

1.2 About registration of organization

1.	Organization type (please mark (√) on appropriate option)	Farmer Production Company (FPC)
2.	Whether organization is registered?	Yes
2.1	If yes, under which act	Companies Act 2013
2.2	Year of registration and registration number	Registration year 09/10/2020 Registration number U01100MH2020PTC347504
3.	PAN number of the organization	AAICD0448A
4.	Udyog Aadhar number / Udyam registration No. of the organization	UDYAM-MH-11-0000437
5.	Authorized Capital of organization (Rs. In Lakhs)	4,90,000/-
6.	Paid up capital of organization (Rs. In Lakhs)	2,63,100/-

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	Gunraj Chhatrapati Lende	Male	OBC	.80	Director	BE	AIHPL9391A	290378611869	9765210414
2	Anilkumar Ramchandra Wasnik	Male	SC	1.00	Director	BA	AEZPW7662K	695340887480	8208675133
3	Manohar Devaji Akare	Male	OBC	.20	Director	HSC	AWHPA6130G	715963227382	9367197109
4	Indu Niranjan Vahane	Female	SC	1.20	Director	SSC	BFFPV6097H	811382203845	8551832283
5	Madhukar Laxman Lende	Male	OBC	.40	Director	7 th	BDJPL7521A	357143568455	9764577663

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	Feed and Fodder Management	5	ATMA	Organic Goat Farm	2
2	Trichogramma	1	ATMA	Generate Crud	7

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
329	81	248	30	0	126	128	36	38	0	0

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

No.	Name of agency	Address	Name of contact person	Contact no.	Total number of members / shareholders
Not Applicable, as only one promoter agency (CBO)					

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	Building	-	-	-	-
	Total (A)				
B	Moveable asset				
1	Furniture & Fixture	-	-	-	-
2	Computers	-	-	-	-
3	Rice Mill				
4	Mini Rice Mill	-	-	-	-
5	Flour Mill	-	-	-	-
6	CCTV Camera	-	-	-	-
	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	Validity1(duration)
1	Udyam	MSME	UDYAM-MH-20-0061244	

1.9 Details of ongoing business activity of CBO along with snapshot on farmers participation (year 2019-20 to 2020-21)

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	Chilli	150	107
2	Wheat	250	140
3	Bengal Gram	200	70
B	Primary processing (+ Secondary Processing) on agricultural commodities (cleaning and grading)		
	<i>Not Applicable</i>		
C	Bulk procurement and selling of agricultural inputs (Fertilizer, seeds etc.)		
	<i>Not Applicable</i>		
D	Seed production		
1	Wheat	160	
E	Others (e.g. processing, direct marketing, custom hiring center etc.)		
	<i>Not Applicable</i>		

1.10 Annual turnover of CBO (last three years)

Details	Year- 2018-19	Year- 2019-20	Year- 2020-21
Annual turnover (In Rs.)	0.00	0.00	7,16,600.00

Note: -Annual turnover is as per the audit reports of the CBO

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	Wheat	200	3.5	700	630	504	126
2	Bengal Gram	400	1.5	600	540	504	36
3	Soya bean	800	1.75	1400	1260	1008	252

Notes:

1. The above data is **only of members**.
2. The proposed sub-project primarily involves handling and cleaning-grading-sorting of wheat and Bengal gram in Rabi Season and soybean (seed processing) in Kharif season. The project, as per requirements of farmer members will also process other pulses and grains.
3. While the company has relatively new operations, it has worked meticulously towards building a strong network of farmers of these crops. The company already has a network of 328 members and about 1881 non-members who form the robust supply chain network for the project.

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

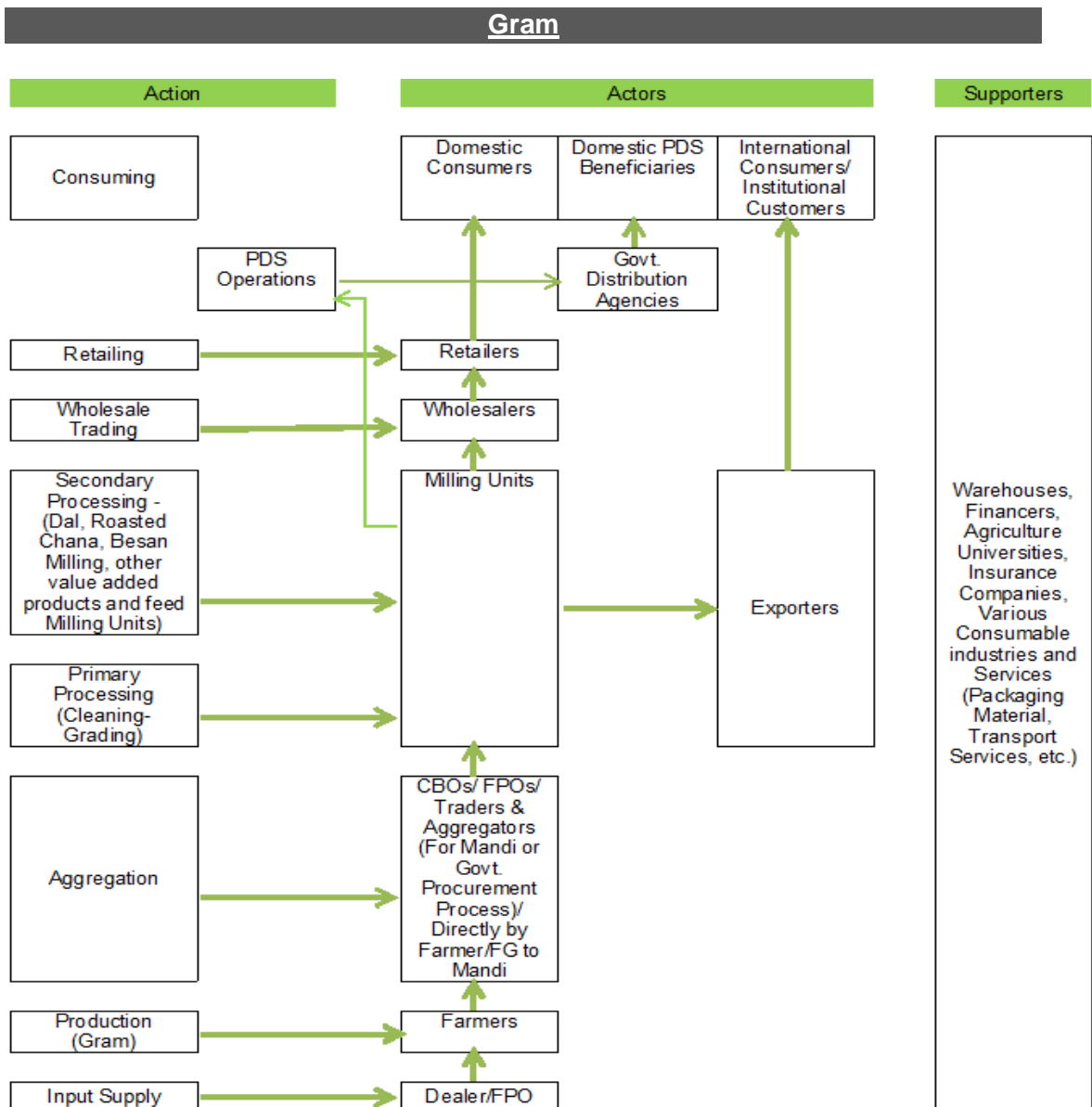
No.	Buyer	Agriculture Commodity (quantity in MT)
1	Processor	800
2	Exporter	-
3	Organized Retail Chain	-
4	Direct marketing License (DML)holder (Trader)	1216

2.2 Existing value chain of key crops

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

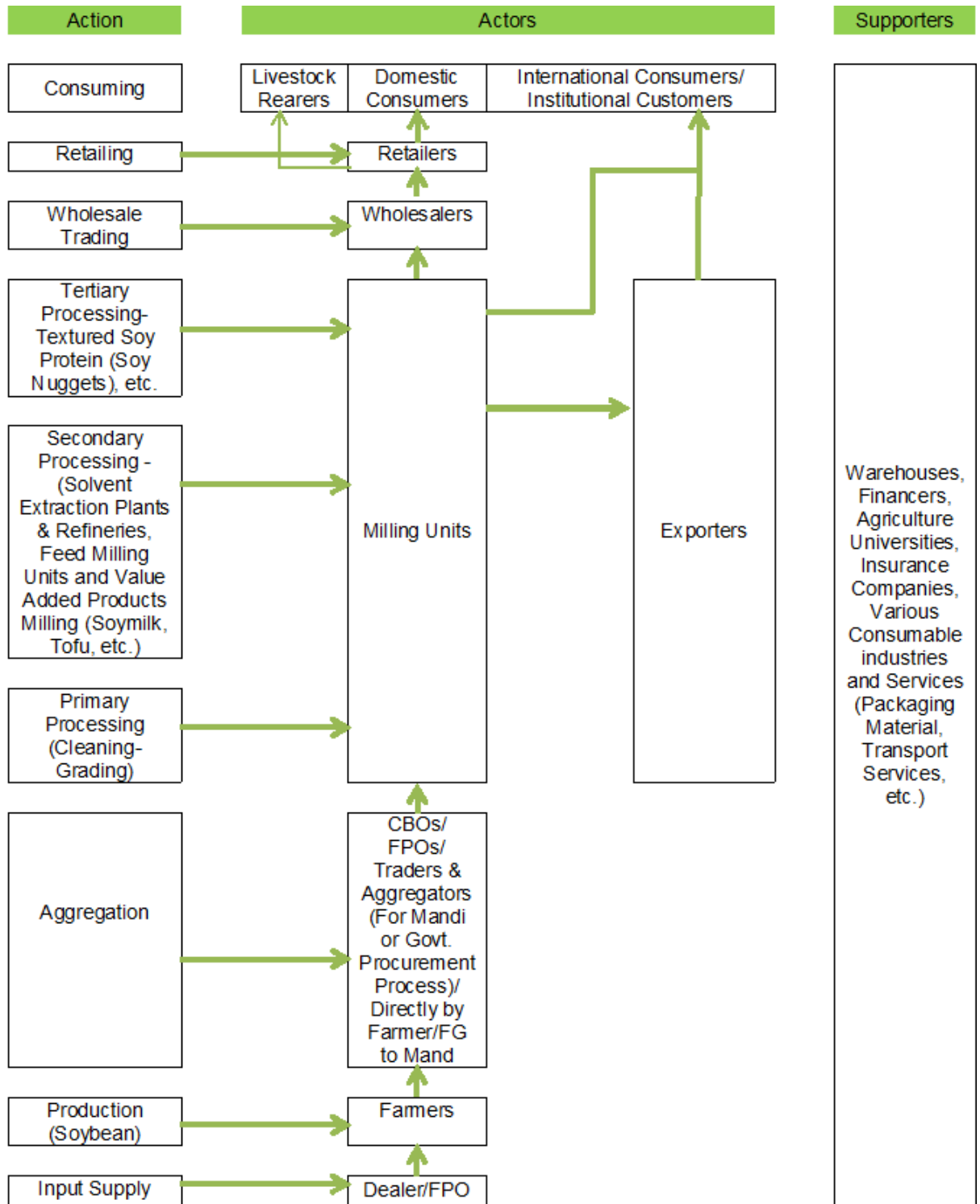
2.2.1 Value chain of the selected crop (key chain) along with percentage of the marketable surplus is sold?(Please refer annex for knowing how to write value chain.)

To understand the current value chain of each targeted crop in the project's cluster, it is important to understand the various marketing channels and actors and how these crops (and their milled products & by-products) move from the cluster actors to final consumers. The charts below highlight the same:



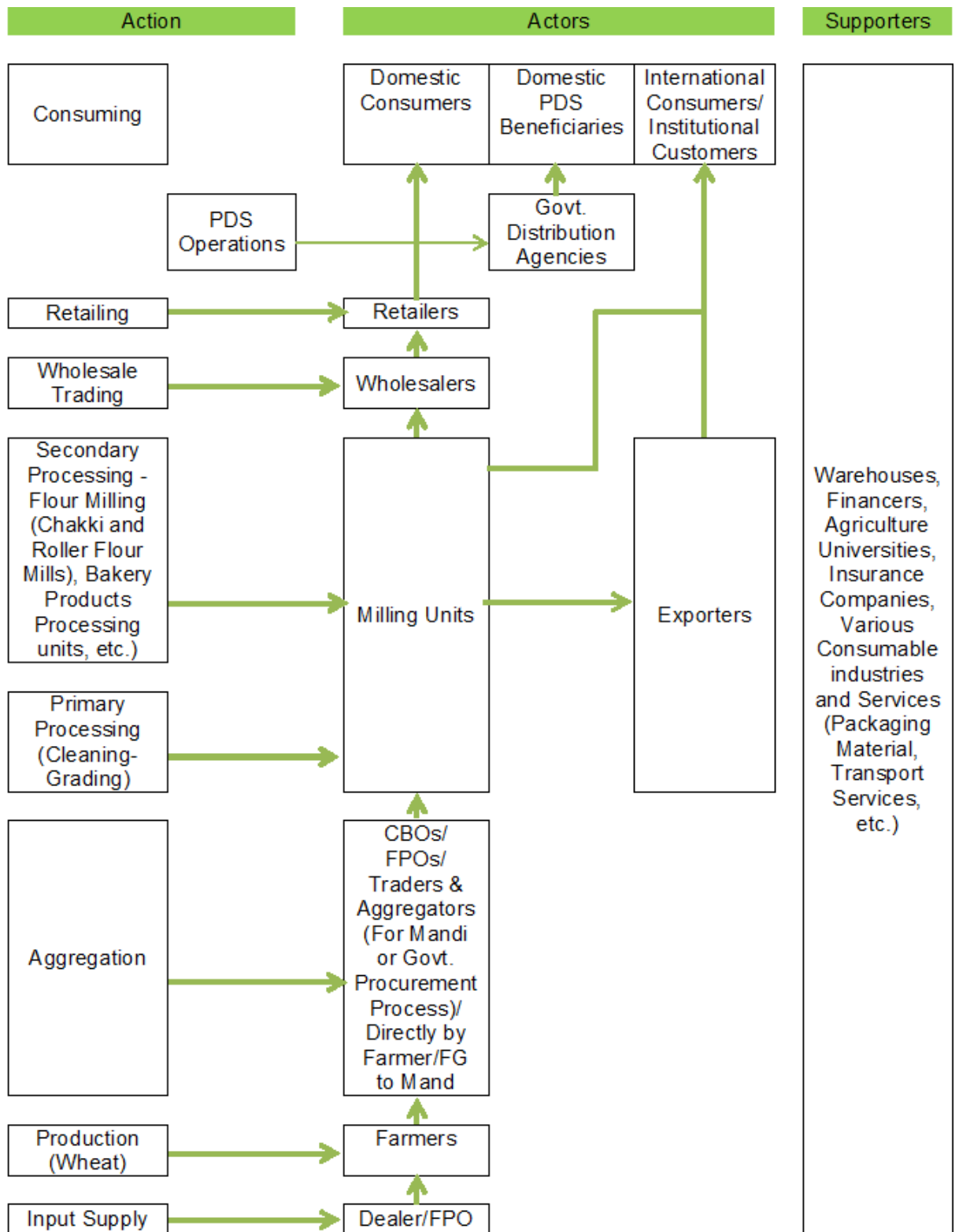
Current Value Chain -Gram

Soybean



Current Value Chain –Soybean

Wheat



Current Value Chain –Wheat

In the Current Value Chain, post-harvest, the CBO has been aggregating the produce from member and non-member farmers and assisting in market facilitation. The CBO in coordination with about 160 members also started the seed production program, which is headed by Mr. Akre who has sound knowledge in seed production and processing. However, for seed processing, the CBO had to approach other cleaning grading units (which are distantly located from farm level). Similarly, while having sound production of gram and wheat in the region, the CBO could only facilitate sales of non-graded products. The farmers/FGs normally sell their produce through CBO or directly to customers [traders/mandi and processors]. The CBO also often shares business leads with the farmers/FGs.

In this context, the CBO did a proper study and came to conclusion that by mere primary processing the produce, the farmers and company can tap direct sale to processors of wheat and gram. For farmers involved in soybean seed production, the process of seed cleaning-grading and treatment is a must. While the back-end seed production is already implemented, the forward seed chain (i.e. seed processing) is unavailable with the CBO. The CBO further also studied that many large flour mill processors (operating both Chakki and Roller Flour Mills) prefer three stage cleaning before it moves through various milling machineries. These mills are highly selective about their raw material and thus not just mere cleaning, grading of the product is a must. In this context, the key parameters that should be controlled are moisture, foreign matter, and damaged grains. Once these parameters are met, the top grade lot can be purchased by these large millers. The lower grades can then be sold to traders. In case of Gram, it is well known that any lot is not homogenous in size. The gram after cleaning, when graded yield two main grades- one is 'bold chana' and the other is 'bareek chana'. This size grading often done by very large traders have been bringing considerable profit. If the chana/ gram is not graded (by size), the quality is considered as average size for which the price received is at least Rs. 2 per kg lower than if sold after grading and averaged.

Having understood this and with a plan to counter the technology gaps in their existing operations, the CBO undertook the activity of understanding the required capital investment and understanding the operational economics of same. They found that their operations and market access is highly enhanced by adopting a high-technology cleaning-grading unit specifically having Seed Grader, Seed Separator and Magnetic Destoner.

Having understood this dynamics, the CBO consulted the productive partner as well and took a call they should target such cleaning-grading unit as the logical expansion to their existing aggregation activities.

2.2.2 Challenges in existing value chain of selected crops

- Unavailability of cleaning, grading, de-stoning & packaging facilities for targeted crops.
- While seed production program is being undertaken by members, seed processing is pursued at other distant mills.
- Currently selling farm level product as commodity rather than graded raw material for processing, and thus unable to realize limited price and profits.
- Not able to deliver high quality products as required to attract premium buyers.

2.2.3 Potential remedies to address above issues in value chain

- Deploying of cleaning, grading, de-stoning and packaging technology which will facilitate in production of premium quality product and thus greater price and profit realization to CBO and its members. The same will facilitate as a seed chain for the seed production undertaken by the producers.
- Standardized packaging and branding of product will assist in attracting new buyers and even targeting direct consumers.

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

Yes/No

Yes. As mentioned in report earlier, the CBO has conducted extensive research and has also learned about several aspects about seeds/ grains trade to premium buyers- especially processors and large traders. The CBO in its research spoke with several stakeholder buyers- which included several premium segment buyers (traders, processors, wholesalers, large retailers, etc.) who gave inputs regarding the desired quality standards. It was clearly established through this market analysis that it is absolutely important that the end products is cleaned-graded and meets the specifications with reference to moisture, no impurities, minimal immature grain (mulan) and size graded.

In this context, the CBO did a proper study and came to conclusion that by mere primary processing the produce, the farmers and company can tap direct sale to processors of wheat and gram. For farmers involved in soybean seed production, the process of seed cleaning-grading and treatment is a must. While the back-end seed production is already implemented, the forward seed chain (i.e. seed processing) is unavailable with the CBO. The CBO further also studied that many large flour mill processors (operating both Chakki and Roller Flour Mills) prefer three stage cleaning before it moves through various milling machineries. These mills are highly selective about their raw material and thus not just mere cleaning, grading of the product is a must. In this context, the key parameters that should be controlled are moisture, foreign matter, and damaged grains. Once these parameters are met, the top grade lot can be purchased by these large millers. The lower grades can then be sold to traders. In case of Gram, it is well known that any lot is not homogenous in size. The gram after cleaning, when graded yield two main grades- one is 'bold chana' and the other is 'bareek chana'. This size grading often done by very large traders have been bringing considerable profit. If the chana/ gram is not graded (by size), the quality is considered as average size for which the price received is at least Rs. 2 per kg lower than if sold after grading and averaged.

Having understood this and with a plan to counter the technology gaps in their existing operations, the CBO undertook the activity of understanding the required capital investment and understanding the operational economics of same. They found that their operations and market access is highly enhanced by adopting a high-technology cleaning-grading unit specifically having Seed Grader, Seed Separator and Magnetic Destoner.

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	M/s Saibaba Rice Mill	At. Kharbhi Dist. Bhandara	Name: Mr. Sunil Girhepunje Mob:9823469896		At. Kharbhi Dist. Bhandara

Section 3: About proposed Sub -project

1. **Name of the proposed sub project:** Divit Farmer Producer Company Ltd.

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

2.1 Sub project - Productive Partnership (PP)

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

- a) Production of top quality – cleaned and graded products of targeted crops- making them most suitable for further processing or seed production
- b) Gain access to high-end premium buyers – large chakki and roller flour mills, large besan and dall mills and other large grain traders.
- c) Improving the average income of members of the CBO and its members
- d) Job-works, procurement, grading, pooling, handling, marketing, selling of produce of members for their benefit.
- e) Rendering technical services, consultancy services, training, education, research and development and all other activities for the promotion of the interests of its members.

4. **About sub-project location:** Village: Mohadi, Block: Mouda, District: Nagpur

5. **No. of Villages covered under sub project – 15**

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

No.	Particulars	Details
1	Location of sub-Project	1. Village : Mohali 2. Grampanchayat :- Mohali 3. Block : Mouda 4. District: Nagpur 5. State: Maharashtra
2	Latitude and Longitude of the village	Longitude: 21°07'25.7"N & Latitude:79°29'18.4"E
3	Total required land for establishing proposed sub project	0.2 Acre
4	Whether the land owned by organization	No (leased)
5	a. Is the land is on lease basis ; If yes; then its details	Yes, details as per lease agreement attached. Survey no/ Gat No-- 177/854 Tenure of agreement –29 years Date of agreement : 13/12/2021 Longitude: 21°07'25.7"N & Latitude:79°29'18.4"E

	b. Social Category of the land owner c. Whether the land is encroachment free	OBC Yes√ (Certificate of non-encroachment signed by Gram Sevak/ Sarpanch is attached.)
	Proposed land use	Industrial use √ - No NA has been done for land.
6	Details of facilities available at identified site	
6.1	Whether electricity supply is available	Yes, the CBO has applied to State Electricity Board to sanction a power limit of 27 HP which is required by the CBO to support the working of planned unit. Name of connection holder – Divit Farmer Producer Company Limited (CBO) Type of power connection: Three phase √ Required Power Capacity: 27HP
6.2	Whether water is require for running proposed sub project?	Yes Detail of facilities- Bore-well Water is available for round the year.
6.3	Status of road connectivity at selected plot	Road connectivity - Yes Proposed unit is at 4KMS distance from national highway no. 6 and connected through operating Road (in good motor-able condition).

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

No	Name of commodity	Annual Quantity of produce (MT)									
		2022-23		2023-24		2024-25		2025-26		2026-27	
		Quantity (MT)	%	Quantity (MT)	%	Quantity (MT)	%	Quantity (MT)	%	Quantity (MT)	%
1.	Wheat	1332	46.3%	1499	46.3%	1499	46.3%	1655	46.2%	1665	46.3%
2.	Bengal Gram	1332	46.3%	1499	46.3%	1499	46.3%	1655	46.2%	1665	46.3%
3	Soybean	216	7.5%	243	7.5%	243	7.5%	270	7.5%	270	7.5%

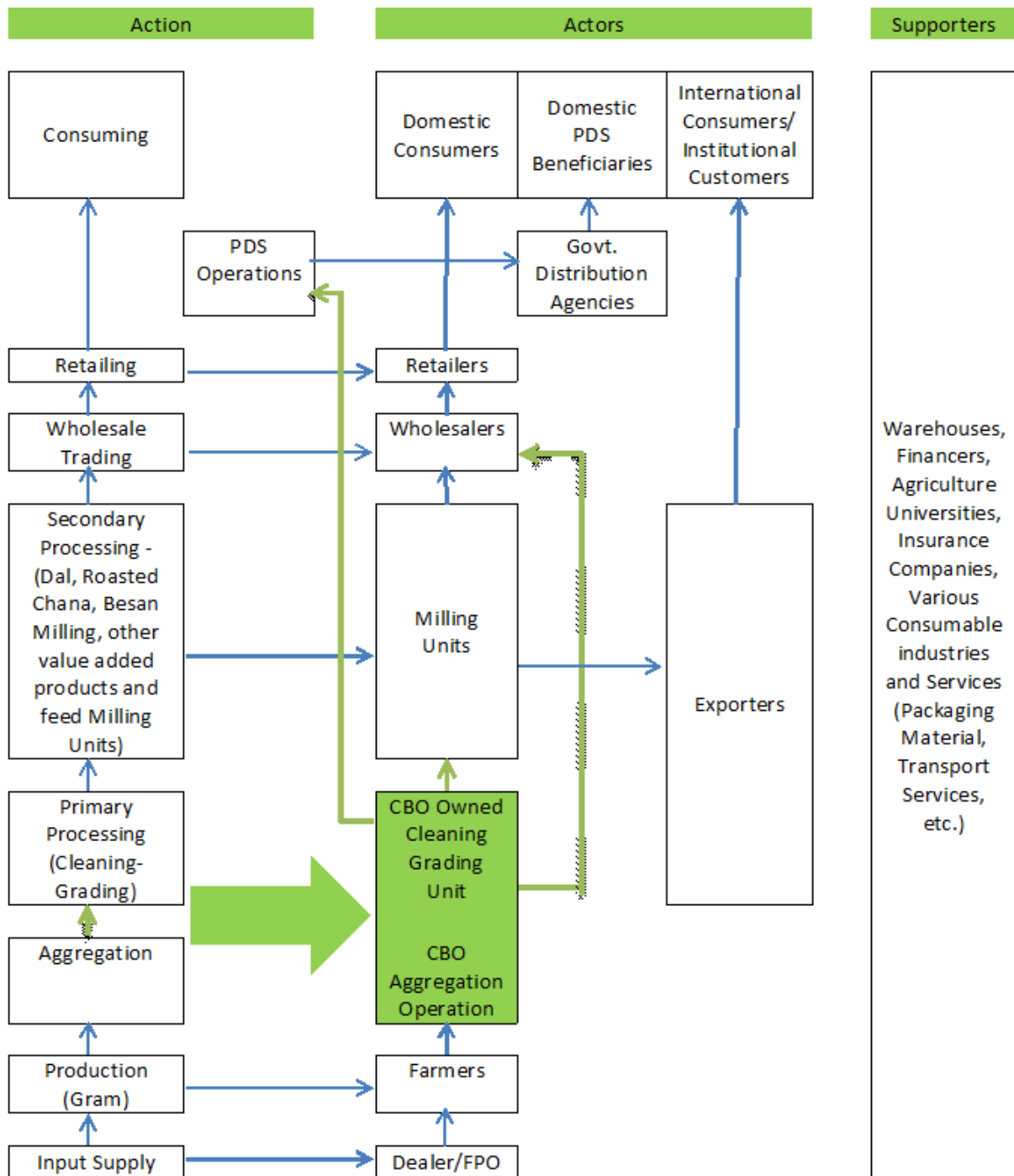
Notes:

1. The proposed sub-project will handle Wheat, Gram and Soybean mainly. Other crops the region like Wheat may also be processed as per requirement of the users.
2. The proposed sub-project is expected to be operational in the late third quarter of 2022-23 itself.

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

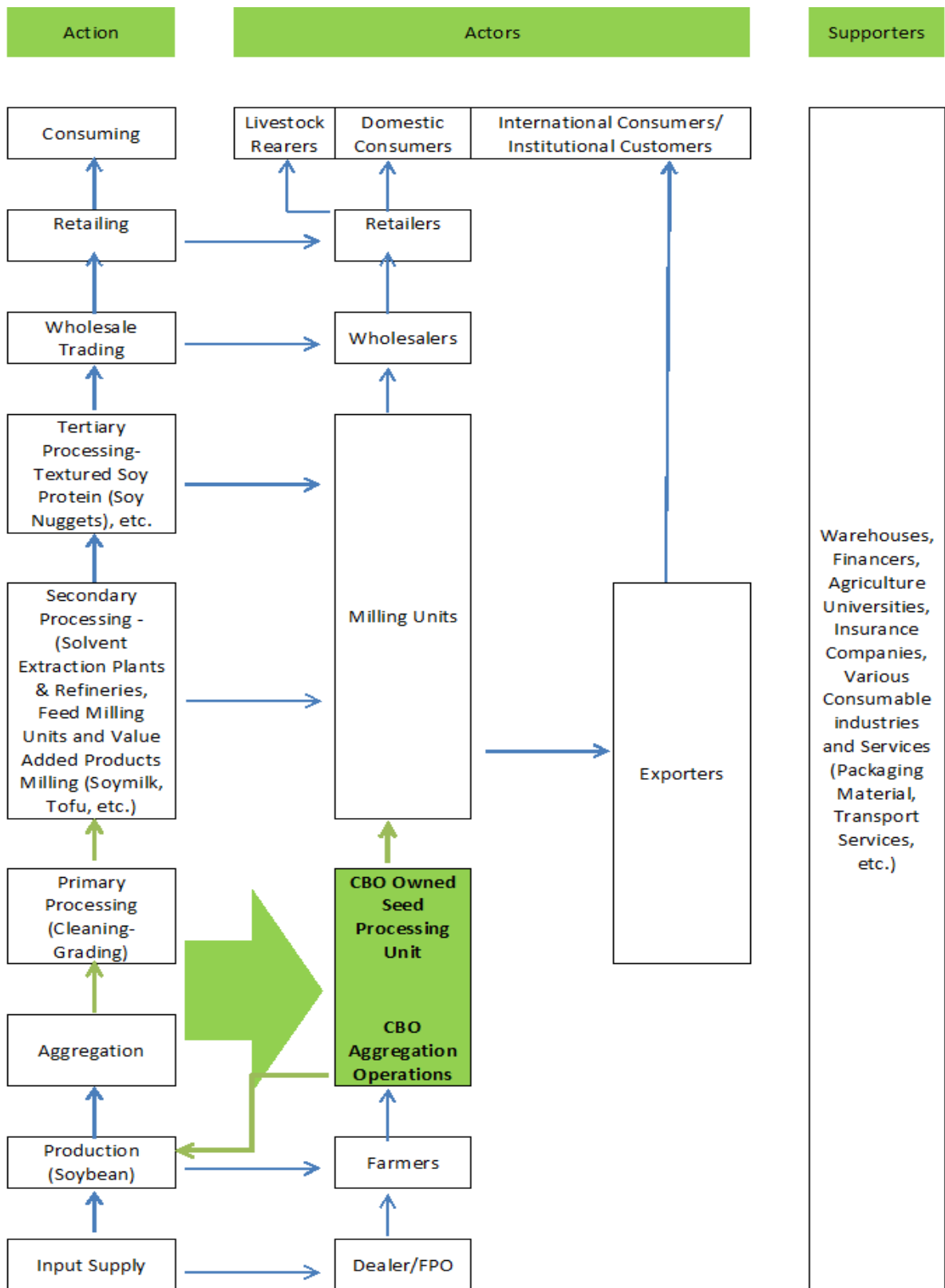
The chart below presents crop wise proposed value chain; i.e. after the project is implemented.

Bengal Gram



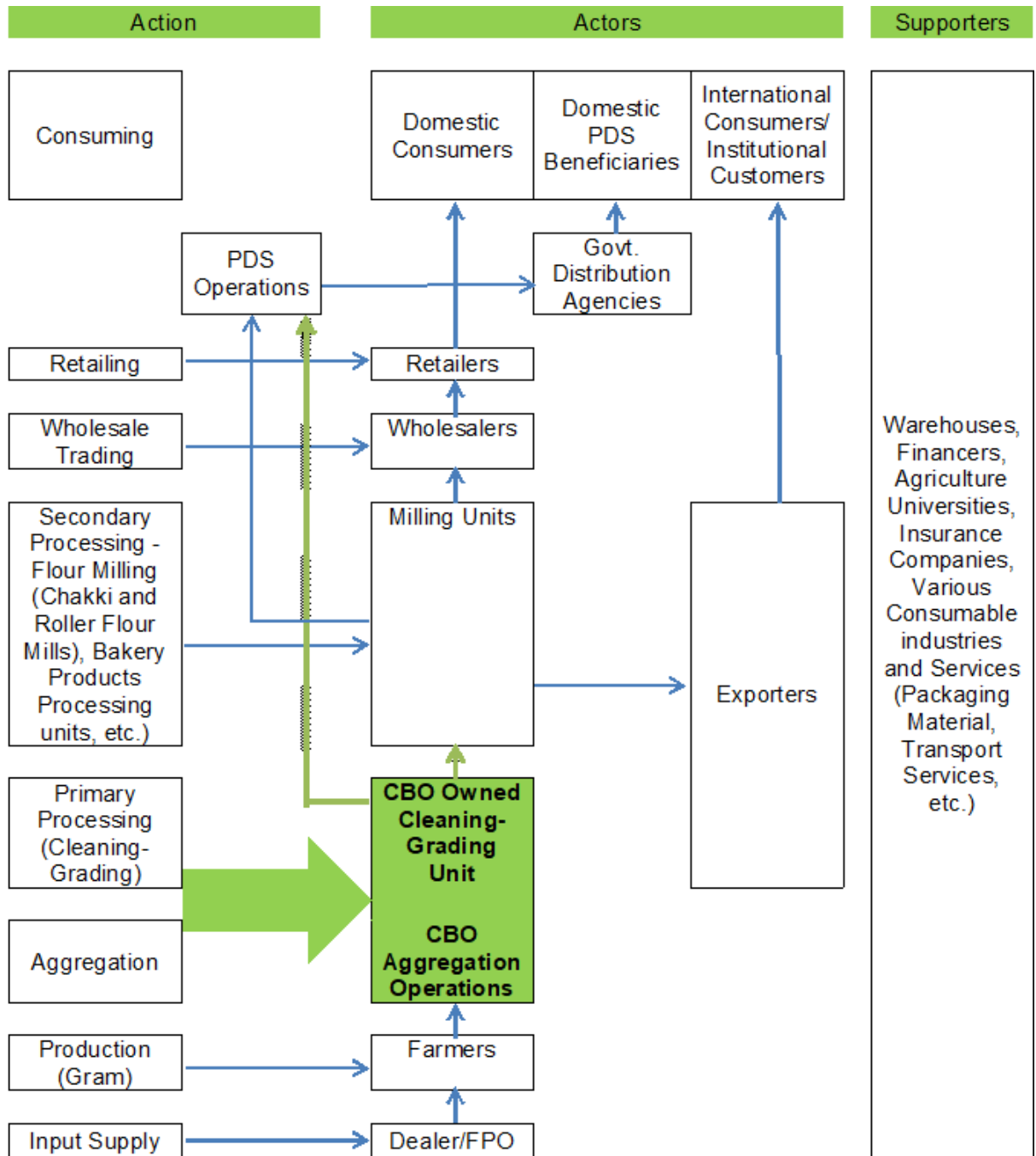
Proposed Value Chain- Gram

Soybean



Proposed Value Chain- Soybean

Wheat



Proposed Value Chain- Wheat

As can be seen in the above chart, the capacity of the CBO to directly market farmer produce to large processors, wholesalers, and even for PDS operations (by NAFED/ Other Govt. Agencies) is enhanced to a great extent owing to incorporating of the proposed machines and equipment. At the same time, the plant is the forward seed chain for CBOs soybean production activities. Notably, in PDS operations, when NAFED/Other Govt. agencies procure at MSP, farmers are required to supply properly cleaned-graded material which is properly packed. In times of glut in prices in the market, the MSP operations provide a much need breather to farmers. The proposed plant will facilitate and assist farmers by extending the required services. Of course, as mentioned earlier the top grading in the plant will help develop robust sale network of quality seeking processors and large traders. Especially for the productive partner, who wishes to procure top quality grains from the CBO, this arrangement is critically important. This is expected to increase value accruals to CBO, its farmers as well as to the productive partner.

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	M/s Saibaba Rice Mill									
2	Address and contact No.	At- Kharabi, Ta- Bhandara, Dis- Bhandara Mob:-9823469896									
3	Details of authorized person (name, designation, contact no. and E-mail id)	Sunil Bhaurao Girhepunje Mob:-9823469896									
4	Type of buyer organization	Processor ✓									
5	Whether the buyer is registered?	Yes ✓ Under Maharashtra Agricultural produce Marketing(Development and Regulation) Act,1963									
6	Registration Number/ License Number	-									
7	PAN number	AHZPG7443F									
8	Buyer total annual average requirement of produce (Quantity in MT)	1900 MT									
9	Quantity of produce to be procured by selected buyer – quantity as per MoU (Year 2021 to 22)	<table border="1"> <thead> <tr> <th>crop</th> <th>Year</th> <th>Agro produce (ton)</th> </tr> </thead> <tbody> <tr> <td>Wheat</td> <td>2021-22</td> <td>1300 MT</td> </tr> <tr> <td>Gram</td> <td>2021-22</td> <td>486.40 MT</td> </tr> </tbody> </table>	crop	Year	Agro produce (ton)	Wheat	2021-22	1300 MT	Gram	2021-22	486.40 MT
crop	Year	Agro produce (ton)									
Wheat	2021-22	1300 MT									
Gram	2021-22	486.40 MT									
10	Annual turnover of buyer Rs.lakh (last three years)	2019-20: Rs.10,96,26,430.00									

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	Wheat	Wheat (Grade I), Quality – Well cleaned and graded, 10% moisture max	Transportation- borne by buyer Packaging Material- borne by CBO Payment Terms- Banking Modes
2	Bengal Gram	Chana (Grade I (Bold) & II (Bareek)) Quality – Well cleaned and graded, 10% moisture max, 0.5% max immature grain	Transportation- borne by buyer Packaging Material- borne by CBO Payment Terms- Banking Modes

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

The price of purchase of raw materials from member/ non-member farmers is decided on basis of prevalent mandi rate of the cluster on the date of procurement. The sale of finished goods to buyer is also market based. For each consignment, price offered is communicated, negotiated and finalized.

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

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

change in its production plan due unavoidable circumstances	
• Compliance of statutory provisions	

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	Secondary processing – Rice Re-processing/ Up gradation – Mixed Model Business (Job Work & Sales)		
1	Cleaning and Grading (Seed Processing) of Wheat, Bengal Gram and Soybean	216 days (avg.)	-
2	Weighing and Packaging		

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

The sub-project involves adoption of the most appropriate equipment used for cleaning and grading of grains. The proposed technology will ensure that farmer produce is free from all foreign impurities such as sand, straw, stones, metal particles, grains of other crops, and damaged seeds. A uniqueness that the project will have is higher level of grading, which is generally only adopted by large traders. To elaborate, in case of Gram, it is well known that any lot is not homogenous in size. The gram, after cleaning when it is graded, yields two main grades- one is 'bold chana' and the other is 'bareek chana'. This size grading often done by very large traders have been bringing considerable profit. If the chana/ gram is not graded (by size), the quality is considered as average size for which the price received is at least Rs. 2 per kg lower than if sold after grading and averaged.

In addition to the above, these new added machines in the proposed expansion shall lead to-

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

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 (Rs. Lakh)	Total Unit	Total amount (Rs. Lakh)
Business/Activity - Fully Automatic Cleaning & Grading Plant					
A1	Building and Construction				
1	Technical Civil Works (Unit Shed)	139.35 Sq Mt	Rs. 22572/ Sq. Ft	1	31.45
2	Fully Automatic Cleaning Grading Machine	3 TPH	26.00	1	26.00
3	Transformer	100kva	1.44	1	1.44
4	Weighing Balance		0.17	1	0.17
A4	Preliminary & Pre-operative Exp.	LS	2.95		2.95
A6	Working Capital Margin	As Assessed	0.69		0.69
Total Project Cost					62.70

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

Benefits to CBO	Benefits to buyer	Benefits to members
<ul style="list-style-type: none"> • Un-interrupted supply of raw material for production, owing to better returns to 	<ul style="list-style-type: none"> • Quality product at reasonable price, owing to removal of middlemen 	<ul style="list-style-type: none"> • Better Price realization for shareholders (Farmers) of their produce- in both

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

Section 5 Sub-project Budget and Financial Analysis

5.1 Sub project budget and means of finance

5.1.1 Budget

No	Details of proposed business/activities	Capacity	Rate /Unit (Rs. Lakh)	Total Unit	Total amount (Rs. Lakh)
Business/Activity - Fully Automatic Cleaning & Grading Plant					
A1	Building and Construction				
1	Technical Civil Works (Unit Shed)	139.35 Sq Mt	Rs. 22572/ Sq. Ft	1	31.45
2	Fully Automatic Cleaning Grading Machine	3 TPH	26.00	1	26.00
3	Transformer	100kva	1.44	1	1.44
4	Weighing Balance		0.17	1	0.17
A4	Preliminary & Pre-operative Exp.	LS	2.95		2.95
A6	Working Capital Margin	As Assessed	0.69		0.69
Total Project Cost					62.70

5.1.2 Means of finance

Particulars	Amount (Rs in Lakh)	% of total funding
Promoters' Contribution	13.09	20.88%
Grant	37.21	59.34%
Bank Term Loan	12.40	19.78%
Total	62.70	100.00%

5.2. Financial Analysis

5.2.1 Project Cost Summary:

Sr. No.	Component	Amount (Rs. Lakh)	*Smart Subsidy %	Smart Subsidy Amount (Rs. Lakh)
1	Land	-	-	-
2	Building & Civil Work	31.45	60%	18.87
3	Machineries & Equipment	27.61	60%	16.57
4	Preliminary and Preoperative Expenses	2.95	60%	1.77
5	WCM	0.69	60%	-
	Total	62.70	60%	37.21

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

5.2.2

5.2.5.3 Schedule of Genera administrative Expense

Particulars	Basis	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Office & Admin								
Printing & Stationery	2000 p.m.	0.24	0.25	0.26	0.28	0.29	0.31	0.32
Telephone	1000 p.m.	0.12	0.13	0.13	0.14	0.15	0.15	0.16
Rent for Land	3000 p.a.	0.03	0.03	0.03	0.03	0.03	0.03	0.03
Internet & Broadband	1250 p.m.	0.15	0.16	0.17	0.17	0.18	0.19	0.20
Office Electricity	5 KVA (Power chart)	0.12	0.13	0.13	0.14	0.15	0.15	0.16
Accounting Charges	3000 p.m.	0.36	0.38	0.40	0.42	0.44	0.46	0.48
Legal Expenses	3000 p.m.	0.36	0.38	0.40	0.42	0.44	0.46	0.48
Admin Staff Salary	Admin Manpower Chart	0.72	0.76	0.79	0.83	0.88	0.92	0.96
Conveyance	5000 p.m.	0.60	0.63	0.66	0.69	0.73	0.77	0.80
Travelling Expenses	5000 p.m.	0.60	0.63	0.66	0.69	0.73	0.77	0.80
Perodicals	1000 p.m.	0.12	0.13	0.13	0.14	0.15	0.15	0.16
Staff Welfare	10% of Staff Salaries	0.07	0.08	0.08	0.08	0.09	0.09	0.10
Total (Office and Admin Fixed Exp)		3.49	3.67	3.85	4.04	4.24	4.45	4.67

5.2.5.4 Schedule of Depreciation

A) As per Companies Act

Particulars		Y1	Y2	Y3	Y4	Y5	Y6	Y7
Assets								
-								
Building								
Asset Value		31.45	30.46	29.46	28.46	27.47	26.47	25.47
Depreciation		1.00	1.00	1.00	1.00	1.00	1.00	1.00
Accumulated Depreciation		1.00	1.99	2.99	3.99	4.99	5.98	6.98
Net Fixed Assets		30.46	29.46	28.46	27.47	26.47	25.47	24.47
Plant and Machinery								
Asset Value		27.61	25.86	24.11	22.37	20.62	18.87	17.12
Depreciation		1.75	1.75	1.75	1.75	1.75	1.75	1.75
Accumulated Depreciation		1.75	3.50	5.24	6.99	8.74	10.49	12.23
Net Fixed Assets		25.86	24.11	22.37	20.62	18.87	17.12	15.38
Gross Fixed Asset		59.06	56.32	53.57	50.83	48.08	45.34	42.59
Total Depreciation		2.74	2.74	2.74	2.74	2.74	2.74	2.74
Accumalated Depreciation		2.74	5.49	8.23	10.98	13.72	16.47	19.21
Net Fixed Assets		56.32	53.57	50.83	48.08	45.34	42.59	39.85

B) As per Income Tax Act

Particulars		Y1	Y2	Y3	Y4	Y5	Y6	Y7
<u>Assets</u>								
Building								
Asset Value		31.45	28.31	25.48	22.93	20.64	18.57	16.72
Depreciation		3.15	2.83	2.55	2.29	2.06	1.86	1.67
Accumulated Depreciation		3.15	5.98	8.52	10.82	12.88	14.74	16.41
Net Fixed Assets		28.31	25.48	22.93	20.64	18.57	16.72	15.04
Plant and Machinery								
Asset Value		27.61	23.47	19.95	16.96	14.41	12.25	10.41
Depreciation		4.14	3.52	2.99	2.54	2.16	1.84	1.56
Accumulated Depreciation		4.14	7.66	10.65	13.20	15.36	17.20	18.76
Net Fixed Assets		23.47	19.95	16.96	14.41	12.25	10.41	8.85
Gross Fixed Asset		59.06	51.78	45.43	39.89	35.05	30.82	27.13
Total Depreciation		7.29	6.35	5.54	4.84	4.23	3.69	3.23
Accumalated Depreciation		7.29	13.64	19.18	24.01	28.24	31.93	35.17
Net Fixed Assets		51.78	45.43	39.89	35.05	30.82	27.13	23.90

5.2.5.5 Amortisation Schedule

Particulars	Years	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Preliminary Expenses	7	0.42	0.42	0.42	0.42	0.42	0.42	0.42
Total Value		0.42	0.42	0.42	0.42	0.42	0.42	0.42

5.2.5.6 Income Tax Schedule

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
EBT	8.96	11.66	13.73	15.27	16.84	21.23	26.20
Add Depreciation as per companies Act	2.74	2.74	2.74	2.74	2.74	2.74	2.74
Less Depreciation as per IT Act	7.29	6.35	5.54	4.84	4.23	3.69	3.23
C/f Loss	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Taxable Income	4.42	8.05	10.93	13.18	15.36	20.28	25.72
Provision of Taxes	1.15	2.09	2.84	3.43	3.99	5.27	6.69

Maximum Tax rate

26%

Sr. No.	Particulars	Duration (In days)	Amount (Rs.)						
			Y1	Y2	Y3	Y4	Y5	Y6	Y7
1	Agri Input	14	-	-	-	-	-	-	-
2	Custom Hiring	14	-	-	-	-	-	-	-
3	Cleaning & Grading	14	-	-	-	-	-	-	-
4	Dal Mill	14	-	-	-	-	-	-	-
5	Warehouse	30	-	-	-	-	-	-	-
6	Processing Unit - Cleaning Grading	15	31.93	28.41	27.13	31.33	32.90	37.01	41.46
	Subtotal		31.93	28.41	27.13	31.33	32.90	37.01	41.46
B	Closing Stock		48.22	86.28	127.81	173.30	223.00	280.63	346.95
	Total			80.15	114.69	154.94	204.63	255.90	317.65
C	Accounts Payable & Accrued Expenses (Creditors)								
1	Agri Input	7	-	-	-	-	-	-	-
2	Custom Hiring	7	-	-	-	-	-	-	-
3	Cleaning & Grading	7	-	-	-	-	-	-	-
4	Dal Mill	7	-	-	-	-	-	-	-
5	Warehouse	7	-	-	-	-	-	-	-
	Processing Unit - Cleaning Grading	30	77.40	80.25	84.14	88.24	92.53	103.92	116.19
	Total		77.40	80.25	84.14	88.24	92.53	103.92	116.19
D	Working Capital		2.75	34.44	70.80	116.39	163.38	213.73	272.22

Sr. No.	Particulars	Duration (In days)	Amount (Rs.)						
			Y1	Y2	Y3	Y4	Y5	Y6	Y7
	Working Capital Loan (Unsecured Loan From Director @ 9%)	75%	2.06	25.83	53.10	87.29	122.53	160.30	204.16
	Own Contribution	25%	0.69	8.61	17.70	29.10	40.84	53.43	68.05

5.2.5.9 Consolidated Profit And Loss

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Revenue							
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Cleaning Grading Plant	869.76	917.38	963.45	1,011.64	1,062.22	1,195.11	1,338.65
Job work Charges	24.19	25.40	26.67	28.01	29.41	33.08	37.05
Cold Storage Rent Receipt	-	-	-	-	-	-	-
Less Opening Stock FG	-	37.84	75.38	116.37	161.28	210.38	267.38
Add Closing Stock FG	37.84	75.38	116.37	161.28	210.38	267.38	333.04
Total Revenue	931.79	980.32	1,031.12	1,084.55	1,140.73	1,285.19	1,441.35
Variable Cost							
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Cleaning Grading Plant	912.50	956.24	1,002.67	1,051.42	1,102.52	1,238.83	1,385.69
Total Variable Cost	912.50	956.24	1,002.67	1,051.42	1,102.52	1,238.83	1,385.69

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Profit after Appropriation	7.81	9.57	10.88	11.84	12.84	15.95	19.52
Cumulative Profit	7.81	17.38	28.26	40.10	52.95	68.90	88.42

Note : As per Section 581Z1(1) of Companies Act, 1956 - General Reserve and surplus- Every Producer Company shall maintain a general reserve in every financial year, in addition to any reserve maintained by it as may be specified in articles.

And as per Article of association of farmer producer company shall set aside certain amount of profits as may be decided by the Board as General Reserve, which shall be applied in the manner as may be from time to time decided by the Board.

5.2.5.10 Balance Sheet for the project

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
<u>ASSETS</u>							
Current Assets							
Cash and Bank Balance	8.71	8.68	8.34	11.96	16.22	22.75	30.81
Accounts Receivables	31.93	28.41	27.13	31.33	32.90	37.01	41.46
Other Current Assets							
Closing Stock	48.22	86.28	127.81	173.30	223.00	280.63	346.95
Total Current Assets	88.86	123.37	163.29	216.58	272.12	340.40	419.22
Gross Fixed Assets	59.06	56.32	53.57	50.83	48.08	45.34	42.59
Less: Depreciation	2.74	2.74	2.74	2.74	2.74	2.74	2.74
Net Fixed Assets	56.32	53.57	50.83	48.08	45.34	42.59	39.85
Investment	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Preliminary & Pre- operative Expenses	2.53	2.11	1.69	1.27	0.84	0.42	0.00
TOTAL ASSETS	147.71	179.05	215.80	265.93	318.31	383.42	459.07
<u>LIABILITIES & SHAREHOLDERS</u>							
<u>EQUITY</u>							
CURRENT LIABILITIES							
Short Term Debt (Working capital loan)	2.06	25.83	53.10	87.29	122.53	160.30	204.16
Accounts Payable & Accrued Expenses	77.40	80.25	84.14	88.24	92.53	103.92	116.19
Other Current Liabilities							
Total Curent Liabilities	79.46	106.08	137.24	175.53	215.06	264.21	320.35
Secured Long Term Debt	10.14	5.30	0.00	0.00	0.00	0.00	0.00
Differed Tax Liabilities							

5.2.5.11 Cash Flow Statement for the project

Sr.	Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
1	Gross Revenue							
	Total Revenue	931.79	980.32	1,031.12	1,084.55	1,140.73	1,285.19	1,441.35
2	Equity/ Share capital	13.09						
	Transfer to Investment reserve	-	-	-	-	-	-	-
3	Smart Grant -in-Aid	37.21						
4	Long Term Loan	12.40						
5	Short Term Loan	2.06	23.77	27.27	34.20	35.24	37.76	43.87
6	Increase/(Decrease) in CL	77.40	2.85	3.90	4.09	4.29	11.39	12.27
7	(Increase)/Decrease in CA	(80.15)	(34.54)	(40.25)	(49.69)	(51.27)	(61.74)	(70.76)
	Sub Total (A)	993.81	972.40	1,022.03	1,073.15	1,128.99	1,272.60	1,426.73
Cash Outflow (Rs.)								
1	Capital Expenditure							
a	Land and Building	31.45						
b	Machinery and Equipment	27.61						
c	Furniture & Fixture	-						
d	It Infrastructure	-						
e	Vehicle	-						
f	Premilinary Expenses	2.95						
2	Operational Expenditure							
a	Variable Cost	912.50	956.24	1,002.67	1,051.42	1,102.52	1,238.83	1,385.69
b	Fixed Cost	5.91	6.21	6.52	6.84	7.18	7.54	7.92
3	Loan Repayment							
	LTL - Principal	2.26	4.84	5.30	0.00	0.00	0.00	0.00
	LTL - Interest	1.07	0.72	0.26	0.00	0.00	0.00	0.00
	STL - Principal	-	-	-	-	-	-	-

Sr.	Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
	STL - Interest	0.19	2.32	4.78	7.86	11.03	14.43	18.37
4	Tax	1.15	2.09	2.84	3.43	3.99	5.27	6.69
	Sub Total (B)	985.10	972.43	1,022.36	1,069.54	1,124.72	1,266.07	1,418.66
	Net Cash Flow (A-B)	8.71	(0.03)	(0.34)	3.61	4.26	6.53	8.06
	Opening Cash and Bank		8.71	8.68	8.34	11.96	16.22	22.75
	Cumulative Cash Balance	8.71	8.68	8.34	11.96	16.22	22.75	30.81

5.2.5.12 Term Loan Repayment Schedule

Loan Amount (Rs)	12.40
Interest rate /PA	9%
Loan Tenure in years	3
Moratorium Period (In Months)	6
EMI	Rs. 0.46

Year	Particulars	Opening Balance	Interest	Principial Repayment	EMI	Closing Outstanding
Year 1	Month 1	12	0.09	-	0.09	12.40
	Month 2	12	0.09	-	0.09	12.40
	Month 3	12	0.09	-	0.09	12.40
	Month 4	12	0.09	-	0.09	12.40
	Month 5	12	0.09	-	0.09	12.40
	Month 6	12	0.09	-	0.09	12.40

Year	Particulars	Opening Balance	Interest	Principal Repayment	EMI	Closing Outstanding
	Month 7	12	0.09	0.37	0.46	12.03
	Month 8	12	0.09	0.37	0.46	11.66
	Month 9	12	0.09	0.38	0.46	11.28
	Month 10	11	0.08	0.38	0.46	10.91
	Month 11	11	0.08	0.38	0.46	10.52
	Month 12	11	0.08	0.38	0.46	10.14
Year 2	Month 13	10	0.08	0.39	0.46	9.75
	Month 14	10	0.07	0.39	0.46	9.36
	Month 15	9	0.07	0.39	0.46	8.97
	Month 16	9	0.07	0.40	0.46	8.57
	Month 17	9	0.06	0.40	0.46	8.17
	Month 18	8	0.06	0.40	0.46	7.77
	Month 19	8	0.06	0.40	0.46	7.37
	Month 20	7	0.06	0.41	0.46	6.96
	Month 21	7	0.05	0.41	0.46	6.55
	Month 22	7	0.05	0.41	0.46	6.13
	Month 23	6	0.05	0.42		5.72

Year	Particulars	Opening Balance	Interest	Principal Repayment	EMI	Closing Outstanding
					0.46	
	Month 24	6	0.04	0.42	0.46	5.30
Year 3	Month 25	5	0.04	0.42	0.46	4.87
	Month 26	5	0.04	0.43	0.46	4.45
	Month 27	4	0.03	0.43	0.46	4.02
	Month 28	4	0.03	0.43	0.46	3.58
	Month 29	4	0.03	0.44	0.46	3.15
	Month 30	3	0.02	0.44	0.46	2.71
	Month 31	3	0.02	0.44	0.46	2.26
	Month 32	2	0.02	0.45	0.46	1.82
	Month 33	2	0.01	0.45	0.46	1.37
	Month 34	1	0.01	0.45	0.46	0.92
	Month 35	1	0.01	0.46	0.46	0.46
	Month 36	0	0.00	0.46	0.46	0.00

Working Files

1) Closing Stock of RM- Captive Operations

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Raw Material (MT)							
Chana							
Opening Stock	0	12	12.00	12.00	12.00	12.00	12.00
Purchase	1020	1008	1,008.00	1,008.00	1,008.00	1,080.00	1,152.00
Consumed	1008	1008	1,008.00	1,008.00	1,008.00	1,080.00	1,152.00
Closing stock	12	12	12.00	12.00	12.00	12.00	12.00
Prices (per MT)							
Mandi Price	48,000	50,400	52,920	55,570	58,350	61,270	64,330
Value of Opening Stock	-	5.76	6.05	6.35	6.67	7.00	7.35
Value of Closing stock	5.76	6.05	6.35	6.67	7.00	7.35	7.72
Soyabean							
Opening Stock	0	6	6.00	6.00	6.00	6.00	6.00
Purchase	510	504	504.00	504.00	504.00	540.00	576.00
Consumed	504	504	504.00	504.00	504.00	540.00	576.00
Closing stock	6	6	6.00	6.00	6.00	6.00	6.00
Prices (per MT)							
Mandi Price	58,000	60,900	63,950	67,150	70,510	74,040	77,740
Value of Opening Stock	-	3.48	3.65	3.84	4.03	4.23	4.44
Value of Closing stock	3.48	3.65	3.84	4.03	4.23	4.44	4.66

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Wheat							
Opening Stock	0	6	6.00	6.00	6.00	6.00	6.00
Purchase	510	504	504.00	504.00	504.00	540.00	576.00
Consumed	504	504	504.00	504.00	504.00	540.00	576.00
Closing stock	6	6	6.00	6.00	6.00	6.00	6.00
Prices (per MT)							
Mandi Price	19,000	19,950	20,950	22,000	23,100	24,260	25,470
Value of Opening Stock	-	1.14	1.20	1.26	1.32	1.39	1.46
Value of Closing stock	1.14	1.20	1.26	1.32	1.39	1.46	1.53
Value of Opening Stock (Rs. Lakh)	-	10.38	10.90	11.44	12.02	12.62	13.25
Value of Closing Stock (Rs. Lakh)	10.38	10.90	11.44	12.02	12.62	13.25	13.91

2) Purchase Schedule-

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Chana	1020	1008	1,008.00	1,008.00	1,008.00	1,080.00	1,152.00
Rate (Rs. per MT)	48,000.00	50,400.00	52,920.00	55,570.00	58,350.00	61,270.00	64,330.00
Purchase Valule (Rs. In Lakh)	489.60	508.03	533.43	560.15	588.17	661.72	741.08
Soyabean	510	504	504.00	504.00	504.00	540.00	576.00
Rate (Rs. per MT)	58,000.00	60,900.00	63,950.00	67,150.00	70,510.00	74,040.00	77,740.00
Purchase Valule (Rs. In Lakh)	295.80	306.94	322.31	338.44	355.37	399.82	447.78
Wheat	510	504	504.00	504.00	504.00	540.00	576.00
Rate (Rs. per MT)	19,000.00	19,950.00	20,950.00	22,000.00	23,100.00	24,260.00	25,470.00
Purchase Valule (Rs. In Lakh)	96.90	100.55	105.59	110.88	116.42	131.00	146.71
Purchases (Rs. In Lakh)	882.30	915.52	961.33	1,009.47	1,059.96	1,192.54	1,335.57

3) Closing Stock of FG- Captive Operations

#	Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
	Finished Goods -Chana (MT)							
A	Grade I							
	Opn Stock	0	25.21	50.42	75.63	100.83	126.04	153.04
	Total Production	605.00	605.00	605.00	605.00	605.00	648.00	691.00
	Sales	579.79	579.79	579.79	579.79	579.79	621.00	662.21
	Closing Stock	25.21	50.42	75.63	100.83	126.04	153.04	181.83
B	Grade II							
	Opn Stock	0	14.71	29.42	44.13	58.83	73.54	89.29
	Total Production	353.0	353.0	353.0	353.0	353.0	378.0	403.0
	Sales	338.2916667	338.29	338.29	338.29	338.29	362.25	386.21
	Closing Stock	14.71	29.42	44.13	58.83	73.54	89.29	106.08
	Selling Price (Rs/MT)							
A	Grade I	54,550.00	57,280.00	60,140.00	63,150.00	66,310.00	69,630.00	73,110.00
B	Grade II	47,500.00	49,880.00	52,370.00	54,990.00	57,740.00	60,630.00	63,660.00
C	Waste	-	-	-	-	-	-	-
A	Grade I							
	Value of Opening Stock (Rs. Lakh)	-	13.75	28.88	45.48	63.68	83.58	106.56
	Value of Closing Stock (Rs. Lakh)	13.75	28.88	45.48	63.68	83.58	106.56	132.94
B	Grade II							

#	Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
	Value of Opening Stock (Rs. Lakh)	-	6.99	14.67	23.11	32.35	42.46	54.14
	Value of Closing Stock (Rs. Lakh)	6.99	14.67	23.11	32.35	42.46	54.14	67.53
	Finished Goods Soyabean (MT)							
A	Grade I							
	Opn Stock	0	12.58	25.17	37.75	50.33	62.92	76.42
	Total Production	302.00	302.00	302.00	302.00	302.00	324.00	346.00
	Sales	289.42	289.42	289.42	289.42	289.42	310.50	331.58
	Closing Stock	12.58	25.17	37.75	50.33	62.92	76.42	90.83
B	Grade II							
	Opn Stock	0	7.33	14.67	22.00	29.33	36.67	44.54
	Total Production	176.00	176.00	176.00	176.00	176.00	189.00	202.00
	Sales	168.67	168.67	168.67	168.67	168.67	181.13	193.58
	Closing Stock	7.33	14.67	22.00	29.33	36.67	44.54	52.96
	Selling Price (Rs/MT)							
A	Grade I	70,000.00	73,500.00	77,180.00	81,040.00	85,090.00	89,340.00	93,810.00
B	Grade II	57,500.00	60,380.00	63,400.00	66,570.00	69,900.00	73,400.00	77,070.00
A	Grade I							
	Value of Opening Stock (Rs. Lakh)	-	8.81	18.50	29.14	40.79	53.54	68.27
	Value of Closing Stock (Rs. Lakh)	8.81	18.50	29.14	40.79	53.54	68.27	85.21
B	Grade II							
	Value of Opening Stock (Rs. Lakh)	-	4.22	8.86	13.95	19.53	25.63	32.69
	Value of Closing Stock (Rs. Lakh)	4.22	8.86	13.95	19.53	25.63	32.69	40.81

#	Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
B	Grade II	168.6666667	168.67	168.67	168.67	168.67	181.13	193.58
	Rate (per MT)	57,500.00	60,380.00	63,400.00	66,570.00	69,900.00	73,400.00	77,070.00
	Sales (in Rs. Lakh)	96.98	101.84	106.93	112.28	117.90	132.95	149.19
	Wheat							
A	Grade I	265	277.00	277.00	277.00	277.00	296.00	316.00
	Rate (per MT)	22,000.00	23,100.00	24,260.00	25,470.00	26,740.00	28,080.00	29,480.00
	Sales (in Rs. Lakh)	58.30	63.99	67.20	70.55	74.07	83.12	93.16
B	Grade II	194	201.00	202.00	202.00	202.00	216.00	229.00
	Rate (per MT)	18,000.00	18,900.00	19,850.00	20,840.00	21,880.00	22,970.00	24,120.00
	Sales (in Rs. Lakh)	34.92	37.99	40.10	42.10	44.20	49.62	55.23
	Total Sales	869.76	917.38	963.45	1,011.64	1,062.22	1,195.11	1,338.65

5.2.12 Financial Indicators

A. Internal Rate of Return

Particular	Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Profit after Tax & Dividend		7.81	9.57	10.88	11.84	12.84	15.95	19.52
Add: Depreciation		2.74	2.74	2.74	2.74	2.74	2.74	2.74
Add: Preliminary expense written off		0.42	0.42	0.42	0.42	0.42	0.42	0.42
Net Cash Accrual (A)		10.98	12.73	14.05	15.01	16.01	19.12	22.68
Initial Investment/ Net Cash Accrual	(62.7041)	10.98	12.73	14.05	15.01	16.01	19.12	22.68
IRR	14.55%							
Present Value Equivalent		0.87	0.76	0.67	0.58	0.51	0.44	0.39
Present Value of Future Inflows		9.58	9.70	9.35	8.72	8.12	8.46	8.77
Operating Net Cash Inflow		62.70						
Present Capital Outflow		62.70						

B. Break Even Point

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Net Profit							
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Cleaning Grading Plant	8	10	11	12	13	16	20
Net Profit	8	10	11	12	13	16	20
Total Fixed exp	9	12	14	18	21	25	29
Contribution	17	21	25	30	34	41	49
BEP	54%	55%	57%	60%	62%	61%	60%

Average BEP

58.61%

C. Net Present Value

Particular	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Profit after Tax & Dividend	7.81	9.57	10.88	11.84	12.84	15.95	19.52
Add: Depreciation	2.74	2.74	2.74	2.74	2.74	2.74	2.74
Add: Preliminary exp Written off	0.42	0.42	0.42	0.42	0.42	0.42	0.42
Net Cash Accrual (A)	10.98	12.73	14.05	15.01	16.01	19.12	22.68
PV Factor @ 10 %	0.91	0.83	0.75	0.68	0.62	0.56	0.51
Disc Cash Flow	9.98	10.52	10.56	10.25	9.94	10.79	11.64

Total Discounted Cash Flows 74

Present Value of Outflow 63

NPV 10.98

D. Return On Investment

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Net Profit	8	10	11	12	13	16	20
Average net profit	12.63						
Total Project cost	62.70						
ROI	20.14%						

E. Payback periods (In Years)

Particulars	Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Initial Investment	62.70							
Profit after Tax & Dividend		7.81	9.57	10.88	11.84	12.84	15.95	19.52
Add: Depreciation		2.74	2.74	2.74	2.74	2.74	2.74	2.74
Add. Preliminary exp Written off		0.42	0.42	0.42	0.42	0.42	0.42	0.42
Net Cash Accrual (A)		10.98	12.73	14.05	15.01	16.01	19.12	22.68
Cashflow - Initial Investment		(51.73)	(39.00)	(24.94)	(9.94)	6.08		

Payback period (in years) - Project

4.62

F. Debt Service Coverage Ratio (DSCR) –

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Net Operating Income	8	10	11	12	13	16	20
Add: Depreciation	3	3	3	3	3	3	3
Add: Amortization	0	0	0	0	0	0	0
Intwerest on TL	1	1	0	0	0	0	0
Total	12	13	14	15	16	19	23
Total Annual EMI	3	6	6	0	0	0	0
Debt Service Coverage Ratio (DCSR)	3.61	2.42	2.57	0.00	0.00	0.00	0.00

Avergae DSCR

2.15

G. Sensitivity Analysis

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

All Figures in Rs. Lakh

Quantity Variation (+5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Cleaning Grading Plant	939	990	1,040	1,092	1,146	1,290	1,444
Changes In FG Closing Stock	38	38	41	45	49	57	66
Total Income	976	1,027	1,081	1,137	1,195	1,347	1,510
Expenditure							
Fixed Cost (Excl. of Depreciation, Amortization and Interest)	6	6	7	7	7	8	8
Variable Cost	958	956	1,003	1,051	1,103	1,239	1,386
Total Operational Expenses	964	962	1,009	1,058	1,110	1,246	1,394
Net Income	12	65	71	78	86	100	117

Cost Variation (+5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Cleaning Grading Plant	894	943	990	1,040	1,092	1,228	1,376
Changes In FG Closing Stock	38	38	41	45	49	57	66
Total Income	932	980	1,031	1,085	1,141	1,285	1,441

Expenditure							
Fixed Cost (Excl. of Depreciation, Amortization and Interest)	6.21	6.52	6.84	7.18	7.54	7.92	8.31
Variable Cost	958.12	1,004.06	1,052.80	1,103.99	1,157.64	1,300.77	1,454.97
Total Operational Expenses	964.33	1,010.58	1,059.64	1,111.17	1,165.19	1,308.69	1,463.28
Net Income	(32.54)	(30.26)	(28.53)	(26.62)	(24.45)	(23.50)	(21.93)

Quantity Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Cleaning Grading Plant	849.25	871.51	915.28	961.06	1,009.11	1,135.36	1,271.71
Changes In FG Closing Stock	37.84	37.54	40.99	44.91	49.11	57.00	65.65
Total Income	887.10	909.05	956.27	1,005.96	1,058.22	1,192.35	1,337.37
Expenditure							
Fixed Cost (Excl. of Depreciation, Amortization and Interest)	5.91	6.21	6.52	6.84	7.18	7.54	7.92
Variable Cost	866.87	908.43	952.53	998.85	1,047.39	1,176.89	1,316.40
Total Operational Expenses	872.78	914.64	959.05	1,005.69	1,054.57	1,184.43	1,324.32
Net Income	14.31	(5.59)	(2.78)	0.28	3.64	7.92	13.05

Cost Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Cleaning Grading Plant	893.95	942.78	990.13	1,039.64	1,091.63	1,228.19	1,375.70

Changes In FG Closing Stock	37.84	37.54	40.99	44.91	49.11	57.00	65.65
Total Income	931.79	980.32	1,031.12	1,084.55	1,140.73	1,285.19	1,441.35
Expenditure							
Fixed Cost (Excl. of Depreciation, Amortization and Interest)	5.62	5.90	6.19	6.50	6.82	7.16	7.52
Variable Cost	866.87	908.43	952.53	998.85	1,047.39	1,176.89	1,316.40
Total Operational Expenses	872.49	914.33	958.73	1,005.35	1,054.22	1,184.05	1,323.92
Net Income	59.31	65.99	72.39	79.20	86.52	101.14	117.43

Key Points for Information

Sr. No.	Financial ratio	Estimated	Result	Permissible limit	
1	Break Even Point (BEP)	58.61%	Project Viable	BEP shall be less than 60%	<60%
2	Avg. Return on Capital Employed Average (ROCE)	20.14%	Project Viable	RoCE for the project shall be more than 20%	>20%
3	Internal Rate of Return (IRR)	14.55%	Project Viable	The project internal rate of return shall be more than 12%	>12%
4	Net present value (at a discount rate of 10 per cent)	10.98	NPV is high and positive at a conservative project life of 7 years	With a discount rate of 10% and a span of 7 operational years, the NPV should be positive	Positive
5	Payback period	4.62	Project Viable	The Pack Back Period (Project/Equity) shall be less than 7 years	<7 years
6	Debt Service Coverage Ratio (DSCR)	2.15	Project Viable	DSCR shall be more than 2 for better performing project.	>2

Section 6 : Assumptions

6.1 Key Assumptions

1. Basic Information of the business/facility

No.	Particulars	Details
1.	Business activity/Facility	Cleaning & Grading
2.	Area Required for establishing facility	1500 ft
3.	Capacity of Facility	3 TPH
4.	No. of hours, the facility will be operational in a day	8 Hours per Day
5.	Capital investment for machinery and equipment's (as per quotation)	Rs. 27.61Lakh
6.	Investment on civil and construction component (As per estimates):	Rs. 31.45 Lakh
I	How many days, the facility will be operational in a year	Avg. 216 Days

2. Details of revenue generated through above facility

No.	Finished product	Unit	Whole price /Rs. Per MT (Y1)	Retail price /- Rs.....per Unit
A	Chana Products			
1	Grade I	MT	54,550.00	-
2	Grade II	MT	47,500.00	-
B	Soyabean Products			
1	Grade I	MT	70000	
2	Grade II	MT	57500	-
B	Wheat Products			
1	Grade I	MT	22,000.00	
2	Grade II	MT	18,000.00	
C	JW Services Charges	MT	800.00	-

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

3. Expenditure on raw material

No.	Commodity	Procurement Price Rs. Per MT	Remark
1	Chana	48,000.00/ MT	-
2	Soyabean	58,000.00/ MT	-
3	Wheat	19,000.00/ MT	

4. Expenditure on salary of management staff

No.	Designation:	No. of Staff:	Salary Rs. Per Month:	Remark
1	Accountant	1	Rs. 6,000/- Per Month	The Company already has functional management staff. Since this is expansion project, most of the existing staff will be handling the activities. Only new staff that will be recruited is considered.

5. Expenditure on remuneration of labor

No.	Type of workers	No.	Wages Rs per day/ Month	Remark						
1	Skilled	1	Rs. 8,000/-	<table border="1"> <thead> <tr> <th>Designation</th> <th>Nos.</th> <th>Salary (In Rs. Per Month)</th> </tr> </thead> <tbody> <tr> <td>Plant Operators</td> <td>1</td> <td>8,000.00</td> </tr> </tbody> </table> <p>The above are 'salaried' skilled employees.</p>	Designation	Nos.	Salary (In Rs. Per Month)	Plant Operators	1	8,000.00
Designation	Nos.	Salary (In Rs. Per Month)								
Plant Operators	1	8,000.00								
2	Semi skill	-	-							
3	Un-skilled	5	Rs. 300 per Day	Unskilled labour required in First year is 10 persons. This is variable and increases in following year as capacity utilization increases. The chart below gives details of Year-wise unskilled labour strength of proposed plant.						

Unskilled Labour-Polishing Plant	Y1	Y2	Y3	Y4	Y5	Y6	Y7
	5	6	7	8	9	10	11

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

No	Component	Land lease Rent	Remark
1	land rent	500 Per month	-

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	30 HP	25Kw PER HR.	Rs. 12/-Kwh	-

8. Maintenance cost facilities

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

9. Other consumables required for production

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

10. Expenditure on storage/warehouse for product

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

11. Other Expenditure

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

6.2 Other assumptions

1. Year wise participation of CBO member and Non Members

Services Users and RM Sellers	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Members	329	395	474	569	682	819	982
Non-Members	1,881	2,257	2,709	3,000	3,300	3,400	3,500

Note: Apart from the CBO members, there are around 1881 non-members which form the CBO's Farmer network. It is expected that over the next 10 years, the CBO membership will increase by 20% annually.

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

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

4. **Interest rate on long and short term loans** – Term Loan will be @ 9% PA. Working Capital loan (unsecured loan) is envisaged from project promoters @ 9% P.A. post operationalization of the project.
5. **Insurance** – Insurance @ 0.5% of the capital cost of Building, Plant and Machinery, Furniture & Fixtures and IT Infrastructure is considered.
6. **Facilitation charges- bulk marketing:** The project adopts mixed model currently- Job-work and captive operations. For Job-work model, no separate sales or marketing facilitation is charged as farmers/farmer groups may sell their product directly. In this regards the project will provide them with healthy leads without any brokerage/ commission.
7. **Income tax:** 26%
8. **Other key assumptions**

8.1. **Capacity of Plant: 3 TPH**

8.2. **Working Model:**

Job Work Services	60% capacity reserved
Captive Operations	40% capacity reserved

8.3. **Capacity Utilization**

Capacity Utilization	Y1	Y2	Y3	Y4	Y5	Y6	Y7
JW Services	70%	70%	70%	70%	70%	75%	80%
Captive Operations	70%	70%	70%	70%	70%	75%	80%

8.4. **Grade Output**

Grade Output	Percentage
A- Chana	
Grade I	60.00%
Grade II	35.00%
Waste	5.00%
B- Soyabean	
Grade I	60.00%
Grade II	35.00%
Waste	5.00%
C- Wheat	
Grade I	55.00%
Grade II	40.00%
Waste	5.00%

8.5. Working Days

Working Days	Y1	Y2	Y3	Y4	Y5	Y6	Y7
No of days of operation (JW Services)	126	126	126	126	126	135	144
No of days of operation (Captive Operations)	84	84	84	84	84	90	96

8.6. Stock

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

8.7. Inflation : 5% annum

8.8. Current Liability: 1 Month

8.9. Sundry Debtors: 15 Days

Section 7

SOCIAL ACTION PLAN¹

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

Particulars	Yes/ No	If Yes, Specify
1. Information of Sub-project Implementation Area		
Does the subproject area falls under Scheduled V ² (Tribal) Area?	No	
Does the subproject area have Particularly Vulnerable Tribal Groups ³ (PVTGs)?	No	
Does the subproject falls under Left Wing Extremism ⁴ area {LWE}?	No	
Does the subproject districts falls under Aspirational District ⁵ ?	No	
2. Compliance with Negative List		
Does this Subproject involve compulsory acquisition of private land?	No	
Does this Subproject involve purchase of private land?	No	
Does this Subproject involve physical relocation of people, houses, shops, buildings etc.?	No	
Does this Subproject involve closure of access to common routes, facilities and resources?	No	
Does this Subproject involve activities that adversely impact local livelihoods and businesses?	No	
Does this Subproject cover Indigenous Peoples villages/territories' (villages with scheduled tribe population and designated Schedule V areas) where free, prior, and informed consultations have not been done?	No	
Does this Subproject cover Indigenous Peoples villages/territories (Villages with scheduled tribe population and Schedule V areas) where evidence for broad community support has not been obtained or is not available?	No	
Does this Subproject involve any activities that could negatively affect the social, cultural and religious beliefs, practices and livelihoods of indigenous peoples (tribal people)?	No	
Does this Subproject involve activities that could adversely affect cultural property, including archaeological and historical sites?	No	
Does this Subproject involve any activities that could potentially use forced labour ⁶ or child labour ⁷ and other labour-exploitative practices?	No	
Does this Subproject involve deep excavation works, hazardous chemicals, explosives, submergence, dangerous sites which threaten the health and safety of workers and local communities?	No	
Does the subproject involves any hazardous work for labours during construction work?	No	
Does this Subproject involve any activities that could harm the health, safety and wellbeing of women, girls and children?	No	
3. Sub Project Implementation		
3.1 Measures for Social Inclusion		
Whether CBO will take measures for the inclusion of vulnerable households, including SC, ST, Women Headed household, tenant farmers, returnee migrants and other vulnerable workers in Subproject activities?	Yes	Improve their capacity building
3.2 Tribal Development Plan (For the Subprojects from Schedule V Area)		
Whether free, prior and informed consultations with Tribal community has been conducted?	NA	

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.

Whether the consent of Tribal Community for Project Implementation has been obtained?	NA	
Whether the access and benefits of project activities/facilities to Tribes will be ensured?	NA	
3.3 Land		
Whether own 7/12 extract or registered Lease Agreement for rent/lease of private land for 29 years has been attached?	Yes	Lease Agreement Attached
Whether non encroachment certificate of land has been attached ? (by relevant authority like DIU Head/Grampanchayat/Talathi etc.)	Yes	Non-Encroachment certificate attached
3.4 Labour mitigation measures during civil & Implementation work		
Whether CBO will take measures for safeguarding health and safety facilities for workers (when camps are set up)? (e.g. enough space for living, hygiene facility, drinking water. Separate washroom for male & female, crèche/shed for children, training/awareness on The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, mechanism to address sexual violence etc.)	Yes	Drinking water, first aid facility, Labour quarter & other facilities available
Whether CBO will take measures to address risks related with influx of migrant labour from outside? (e.g. measures to prevent crime, communicable diseases, gender base violence, child labour, accidents, etc.)	Yes	We are not hiring child labour for our project
Whether CBO will take measures to record and address incidents of gender-based violence and sexual harassment?	Yes	CBO will form internal committee
3.5 Measures of Health and Safety		
Whether CBO will take measures on Community Health and Safety? (e.g. measures to prevent accident, physical injury, sexual exploitation of community member, etc.)	Yes	. Measures to prevent accident & physical injury
Whether CBO will take measures on Occupational Health and Workers Safety? (e.g. measures to prevent on site accident, physical injury, sexual exploitation of workers, etc.)	Yes	Measures to prevent on-site accident, physical injury
Whether CBO will take Safety measures on COVID-19. (Social distancing, use of Mask, etc.)	Yes	Social distancing & Proper sanitization facility available

4. Social Sub-project Targets :

Sr. No.	Particulars	Current Status (Baseline of CBO)		Proposed target in the Sub-project	
	Social Inclusion & Gender Integration targets⁸ (%)				
A	Total No. of Farmers/Members	329		683 in next 5 years	
B	No. of Small and marginal Beneficiaries (& their %)	254	77.20%	581	85%
C	No.of Women Shareholders (& their %)	81	24.62%	273	40%
D	No.of Women Board of Directors (& their %)	1	20%	3	50%
E	No.of Schedule Tribes (& their %)	0	0%	34	5%
F	No.of Schedule Caste (& their %)	30	0.09%	55	8%
G	No.of Tenants (& their %)	-	-	27	4%
H	No.of Landless (& their %)	-	-	41	6%
I	No.of Women having land title (7/12) (& their %)	-	-	61	9%

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

Section 8

Environmental Action Plan

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

Sr No.	Agricultural Practices followed in the Subproject	Unit	Current/Baseline Condition in the Subproject	Target to be Achieved by the end of the Subproject
A. For Agriculture Value chain Development Subprojects				
1.	Average use of fertilizer-NPK	Kg/ha	204kg/ha	189.7Kg/ha
2.	Area in which recommended dose of fertilizers is used	ha.	228.96 ha	212.98 ha
3.	Area in which fertilizers used is less than recommended dose	ha.	152.64 ha	141.95 ha
4.	Area in which fertilizers used is above the recommended dose	ha.	381.6 ha	354.88 ha
5.	Area in which Integrated Nutrient Management (INM) is practiced	ha.	534.24 ha	496.84 ha
6.	Average use of Pesticides, Fungicides and Herbicides	L/ha.	4.5Ltr/ha	4.1Ltr/ha
7.	Area in which recommended dose of pesticides is used	ha.	259.48 ha	241.31 ha
8.	Area in which pesticides used is less than recommended dose	ha.	137.37 ha	128.15 ha
9.	Area in which pesticides used is above the recommended dose	ha.	366.66 ha	340.99 ha
10.	Area in which Integrated Pest Management (IPM) is practiced	ha.	139.41 ha	129.65 ha
11.	Area in which crop residues are burnt	ha.	228.96 ha	212.93 ha
12.	Area in which crop residue is recycled for preparing Compost, Farm Yard Manure (FYM), etc.	ha.	473.18 ha	440.10 ha
13.	Area under Organic farming	ha.	206.10 ha	191.63 ha
14.	Area under GLOBAL Good Agricultural Practice (G.A.P.)	ha.	77.00 ha	83.5 ha
B. For Animal Husbandry Value chain Development Subprojects				
15.	Feeding practice- Open Grazing/Semi stall Feeding	-	N/A	
16.	Area in which animal manure is used as fertilizer	Kg/ha	N/A	
17.	Animals are Vaccinated/ Non-Vaccinated	-	N/A	

Note:

- 1) As per the SMART project's Environmental and Social Management Framework (ESMF) report recommendations, none of the subproject activities should fall under Negative (non-eligible) list of the project activities given in the point no. 3.9, pg no. 48 of the ESMF report.
- 2) 100 % CBOs of the subproject should be trained in the usage of Integrated Nutrient Management (INM) and Integrated Pest Management (IPM) practices in the SMART project's Value Chain Development School (VCDS). In the subproject, 50 % of the subproject area in hectares will be required to be brought under IPM and INM by the end of the subproject.

- 3) For requirement of Organic (NPOP- National Programme for Organic Production) and/or GLOBAL Good Agricultural Practice (G.A.P.) group certification, project's financial support of up to 60 % can be availed by the subproject CBOs. The remaining 40 % of certification cost will be required to be raised by the CBOs themselves.
- 4) All the new machineries to be purchased using project's resources should be energy efficient, vehicles should be Bharat State VI compliant, tractors should be Bharat Stage (CEV/TREM)IV – V, and hold valid PUC certificate.

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

Section 9 : Procurement Plan

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

Ref No.	Contract (Description)	Stage : Planned / Actual / Revised	Estimated Cost (Rs. In. Lakh)			Procurement Method	Review by PCMU/ PIUs (Prior/ Post)	Expected Bid-Opening Date)	Actual Contract Date (format) (i.e.1-Dec-14)	Actual Contract Amount (Rs.Lakh)	Comments
			No of Contracts	Unit Cost	Total Cost						
1	2	3	4	5	6	7	8	9	10	11	12
Works											
1	Civil Works for Cleaning Grading Plant	Actual	1	31.45	31.45	Cost Norms	Prior- Apr 2023 Post- May 2023	April 2023	May 2023	31.45	
Goods & Equipment											
2	Seed Cleaning Grading Plant	Actual	1 Set	27.61	27.61	Cost Norms	Prior- Apr 2023 Post- May 2023	April 2023	May 2023	27.61	

Grains Crops and Production Details

10.1 Details of members and non- members

Particulars	No.
Total No.of Members Cultivating Grains	329
Total No.of Non-members Cultivating Grains	1881
Total	2210
Average Land Holding per member(Ha)	1.5
Total Cultivated Land Under Grains (Ha)	3315

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

Season	Crop	Cultivation In (%)	Total Land under Cultivaion (In Ha)	Yield/Ha(In MT)	Total Production (In MT)	Consumption in (%)	Marketable Surplus (In MT)
Kharif	Soyabean	24%	800.00	1.75	1,400	10%	1260
		0%	-	0	-	10%	
			-	37	-	10%	0
Area Under Vegetables in Rabbi Season (In Acres)							
Rabi	Chana	56%	1,866.67	1.5	2,800	10%	2520
	Wheat	21%	700.00	2	1,400	10%	1260
Area Under Vegetables in Summer Season (In Acres)		0					3780

Note- Please note the crops/fruits/vegetable grown in the FPC catchment which has marketable Surplus

10.3 Quantity of Marketable Surplus Produce Considered for Trading Business (Job Work)							
Particulars	60%	60%	60%	60%	60%	67%	74%
	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Chana	1,512	1,512	1,512	1,512	1,512	1,620	1,728
Soyabean	756	756	756	756	756	810	864
Wheat	756	756	756	756	756	810	864
	0	3,024					
	0						

10.4 Quantity of Marketable Surplus Produce Considered for Processing Business							
Particulars	40%	40%	40%	40%	40%	47%	54%
	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Chana	1008	1008	1008	1008	1008	1080	1152
Soyabean	504	504	504	504	504	540	576
Wheat	504	504	504	504	504	540	576

Facility 1 - Trading Unit (N/A)

12.1 Producers/ Capacity Utilization

Capacity 20 Quinatal/Hour
 No. of Hours 8

Tentative Wastage Percentage

Commodity	Percentage
Grains	3%
Fruit and Vegetables	5%

No.of Working Days	300						
Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
No.of Operation Days	-	-	-	-	-	-	-
Soybean	-	-	-	-	-	-	-
Red Gram/Tur	-	-	-	-	-	-	-
Paddy/Rice	-	-	-	-	-	-	-
Green Gram/ Moong	-	-	-	-	-	-	-
Maize	-	-	-	-	-	-	-
Black Gram/Udid	-	-	-	-	-	-	-
Bajra	-	-	-	-	-	-	-
Jawar	-	-	-	-	-	-	-
Sunflower	-	-	-	-	-	-	-
Wheat	-	-	-	-	-	-	-
Bengal Gram/Channa	-	-	-	-	-	-	-
Jawar	-	-	-	-	-	-	-
Maize	-	-	-	-	-	-	-
Safflower	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
Groundnut	-	-	-	-	-	-	-

Facility 2 - Grain Processing Unit – Cleaning and Grading Unit
13.1 Producers/ Capacity Utilization

Capacity
No. of Hours

3	MT
8	

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Cleaning Grading Unit							
3 TPH							
Total Annual Plant Capacity (MT)	7200	7200	7200	7200	7200	7200	7200
60% reserved for JW Services	4,320	4,320	4,320	4,320	4,320	4,320	4,320
40% reserved for Captive operations	2,880	2,880	2,880	2,880	2,880	2,880	2,880
Capacity Utilization (JW Services)	70%	70%	70%	70%	70%	75%	80%
Capacity Utilization (Captive Operations)	70%	70%	70%	70%	70%	75%	80%
Job work Services							
Total Input (Chana/ Soyabean/Tur) (MT)	3024	3024	3,024.00	3,024.00	3,024.00	3,240.00	3,456.00
Job work Charges- Rs/MT	800	840	880	920	970	1,020	1,070
Total JW Receipts (Rs. Lakh)	24.19	25.40	26.61	27.82	29.33	33.05	36.98
Captive Operations (Cleaning & Grading)							
Total Input (Chana) (MT)	1008	1008	1,008.00	1,008.00	1,008.00	1,080.00	1,152.00
Total Input (Soyabean) (MT)	504	504	504.00	504.00	504.00	540.00	576.00
Total Input -Wheat (MT)	504	504	504.00	504.00	504.00	540.00	576.00
Total Input	2016	2016	2016	2016	2016	2160	2304
Captive Operations Grade Output (Chana)(MT)							
Grade I	605	605	605	605	605	648	691

Grade II	353	353	353	353	353	378	403
Waste	50	50	50.00	50.00	50.00	54.00	58.00
Captive Operations Grade Output (Soyabean)(MT)							
Grade I	302	302	302	302	302	324	346
Grade II	176	176	176	176	176	189	202
Waste	25	25	25.00	25.00	25.00	27.00	29.00
Captive Operations Grade Output -Wheat(MT)							
Grade I	277	277	277	277	277	297	317
Grade II	202	202	202	202	202	216	230
Waste	25	25	25.00	25.00	25.00	27.00	29.00
Grains Grading processed per day (MT)	24	24	24	24	24	24	24
No of days of opertaion (JW Services)	126	126	126	126	126	135	144
No of days of opertaion (Captive Operations)	84	84	84	84	84	90	96
Total Working days of the Facility	210	210	210	210	210	225	240

13.2 Activity 6 - Profit and loss of Grain Processing Unit

Particulars	Unit	Rate	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Revenue									
Job Work Charges	MT		24.19	25.40	26.67	28.01	29.41	33.08	37.05

Particulars	Unit	Rate	Y1	Y2	Y3	Y4	Y5	Y6	Y7
		800							
Capative Operation	As per Schedule	-	869.76	917.38	963.45	1,011.64	1,062.22	1,195.11	1,338.65
Revenue			893.95	942.78	990.13	1,039.64	1,091.63	1,228.19	1,375.70
Add: Opening Stock FG		As per CS Sche	-	37.84	75.38	116.37	161.28	210.38	267.38
Less: Closing Stock FG		As per CS Sche	37.84	75.38	116.37	161.28	210.38	267.38	333.04
Expenses									
Variable Cost									
Purchase Cost	MT	As per Purchase Schedule	882.30	915.52	961.33	1,009.47	1,059.96	1,192.54	1,335.57
Daily Labour	Variable with production	300 / Labour/day	3.15	3.78	4.41	5.04	5.67	6.75	7.92
Germination Charges	MT	1500	17.76	17.76	17.76	17.76	17.76	19.04	20.31
Electricity Charges	Per day	24 KVA power Chart	3.90	3.90	3.90	3.90	3.90	4.18	4.45
Water	Per day	500	1.05	1.05	1.05	1.05	1.05	1.13	1.20
Stocks of Safety Gear (gloves, shoes, disinfectants, etc)	Per Labour	800	0.04	0.05	0.06	0.06	0.07	0.08	0.09
Transportation Expenses	Per MT	500	10.08	10.08	10.08	10.08	10.08	10.80	11.52
Repairs & Maintainence	Per day	300	0.63	0.63	0.63	0.63	0.63	0.68	0.72
Selling & Dist Exp	Per MT	159	2.92	2.95	2.95	2.95	2.95	3.16	3.37
Misc Exp	Per day	500	1.05	1.05	1.05	1.05	1.05	1.13	1.20

Particulars	Unit	Rate	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Add: Opening Stock RM			-	10.38	10.90	11.44	12.02	12.62	13.25
Less: Closing Stock RM			10.38	10.90	11.44	12.02	12.62	13.25	13.91
Total Variable Cost			912.50	956.24	1,002.67	1,051.42	1,102.52	1,238.83	1,385.69

Fixed Cost									
Factory Exp (Fixed)									
Repairs	1% of machine cost & civil works	0.01	0.59	0.62	0.65	0.68	0.72	0.75	0.79
Insurance	0.5% of the Capital Investment	0.005	0.30	0.31	0.33	0.34	0.36	0.38	0.40
Factory Staff Salary	Factory Staff Manpower Chart	As per Manpower Chart	0.96	1.01	1.06	1.11	1.17	1.23	1.29
Electricity	5 KVA (Power chart)		0.58	0.60	0.64	0.67	0.70	0.74	0.77
Fixed Cost - Related to Production			2.42	2.54	2.67	2.80	2.94	3.09	3.25
Total expenses			914.92	958.79	1,005.34	1,054.22	1,105.46	1,241.92	1,388.93
Operating Profit			16.88	21.53	25.78	30.33	35.27	43.27	52.42

Facility 3 – Warehouse (N/A)

14.1 Capacity Utilization

Capacity MT

No.of Month 12

Particular	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Capacity Utilisation	80%	85%	90%	95%	100%	100%	100%
Total Quantity Stored per Annum	-	-	-	-	-	-	-

14.2 Facility 3 - Profit and loss of Warehouse

Particulars	Unit	Rate	100%	105.00%	110.25%	115.76%	121.55%	127.63%	134.01%
			Y1	Y2	Y3	Y4	Y5	Y6	Y7
Vegetable									
Storage Charges per MT per Month		100	-	-	-	-	-	-	-
Total Revenue			-	-	-	-	-	-	-

Expenses										
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Facility 4 - Custom Hiring (N/A)
15.1 Capacity Utilization

Sr. No.	Custom Hiring Equipment	No. of Equipment	Working Days	No. of Hours in day	Total Hours in a year	Required Hrs/Acre	Total Acres	No. of Liters Diesel Required/acre	Total no. of Liters required	Service Charges/Acre (Amount (Rs.))	Labour Requirement
1	Double Plough			6	0	4	0	12	0	3000	
2	Cultivator			6	0	2	0	8	0	1800	
3	Rotavator			6	0	2	0	8	0	1800	
4	BBF Seed Sowing Machine			6	0	2	0	4	0	1200	
5	Mobile Threshing			6	0	2	0	10	0	3000	
6					0	0			0		
7					0	0			0		
8					0	0			0		
9					0	0			0		
10					0	0			0		

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

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

16 Facility 5 - Agri Input (N/A)

Particular		Y1	Y2	Y3	Y4	Y5	Y6	Y7
Area under crop (In Acres)								
Kharif Crops								
Soybean		-	-	-	-	-	-	-
Red Gram/Tur		-	-	-	-	-	-	-
Paddy/Rice		-	-	-	-	-	-	-
Green Gram/ Moong		-	-	-	-	-	-	-
Maize		-	-	-	-	-	-	-
Black Gram/Udid		-	-	-	-	-	-	-
Bajra		-	-	-	-	-	-	-
Jawar		-	-	-	-	-	-	-
Rabi Crop								
Wheat		-	-	-	-	-	-	-
Bengal Gram/Channa		-	-	-	-	-	-	-
Jawar		-	-	-	-	-	-	-
Maize		-	-	-	-	-	-	-
Safflower		-	-	-	-	-	-	-
0		-	-	-	-	-	-	-
0		-	-	-	-	-	-	-
0		-	-	-	-	-	-	-
Summer								
Groundnut		-	-	-	-	-	-	-
0		-	-	-	-	-	-	-

| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

