



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

# Full Project Proposal (FPP) (Template)

**Sub-Project Title: *Productive Partnership for Chilly Value Chain (Green Chilly Grading & Red Chilly Processing Unit)***

**Submitted by**

**N. B. Farmers Producer Company Limited.,**

**Community Based Organization (CBO),**

**Block- Ramtek District- Nagpur**

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## Section 1- Preliminary information of CBO

### 1.1 General information

1.	Name of the Community Based Organization (CBO)	N. B. Farmers Producer Company Ltd. Ramtek, Nagpur
2.	Address	C/O Yogesh Nilkanthrao Kurve, Near Kumarika Bahuli Gate, Ambala Road, Ramtek
3.	Details of the contact person	Name:- Kulbhushan Devanand Tembhurne Designation in CBO:- CEO Mobile Number:-8149325719 Email:-kdt51990@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 18/06/2020 Registration number U01100MH2020PTC340759
3.	PAN number of the organization	AAGCN9812J
4.	Udyog Aadhar number / Udyam registration No. of the organization	MH20-0075699
5.	Authorized Capital of organization (Rs)	10,00,000/-
6.	Paid up capital of organization (Rs)	7,97,000/-

### 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.	Dudhram L. Sawwalakhe	M	OBC	20	President	B.com., M.PEd	AQOPS9340K	639490957495	9881815582
2.	Ramsingh S. Sahare	M	OBC	2.8	Vice President	BSc., BHMS	AMYPS1511N	562519800373	9422128655
3.	Suresh N. Bandhate	M	OBC	1.1	Secretary	B.A.	BHOPB4775D	617099117944	9422125065
4.	Ramesh B. Biranwar	M	OBC	8	Director	B.Com., BEd	AEMPB1028L	556118692331	9623753596
5.	Sunil K. Rawat	M.	OBC	0.7	Director	B. Com	AAOPR5944	8876743955	9970397443

No.	Name of the BoD	Gender M/F	Social category	Land Holding (Ha)	Designation	Education	PAN No.	Aadhar No.	Contact number (mobile number)
							A	58	
6.	Biranj G. Mahule	F	OBC	0.7	Director	12th	HHFPM8244 B	9160334661 37	9637766227
7.	Virendra A. Lokhande	M	OBC	0.7	Director	B.E. Electronics	AHBPL1661 J	8819643838 63	8668976425

#### 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.	Directors training	3	MCDC Pune	Working of CBO, business plan, no. of farmer members, produce selling, Fertilizers, market availability	1.Ramesh Biranwar 2.Dudhram L. Sawwakkakhe 3.Sunil Rawat 4.Ramsingh Sahare 5.Naresh Barvekar

#### 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
797	245	552	45	52	300	277	150	46	13	11

#### 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.)
<b>A</b>	<b>Immoveable Assets</b>				
1	Building	-	-	-	-
	<b>Total (A)</b>	-	-	-	-
<b>B</b>	<b>Moveable asset</b>				
1	Furniture & Fixture	-	-	-	-
2	Computers	-	-	-	-
3	Cleaning And Grading	-	-	-	-
4	Weight Machine	-	-	-	-
5	Moisture Metter	-	-	-	-
6	CCTV Camera	-	-	-	-
	<b>Total (B)</b>	-	-	-	-
	<b>Gross total (A+B)</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	Udyog Adhaar	MSME	MH20-0075699	-
2	Seed License	Gov. of Maharashtra Department of Agriculture	LASD27050117 Date-16-03-2021	3 Year
3	Insecticide License	Gov. of Maharashtra Department of Agriculture	LAI27050101 Date-16-03-2021	3 Year
3.	Fertilizer	Gov. of Maharashtra Department of Agriculture	LAFD27050115 16/03/2021	5 Years

### 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
<b>A</b>	<b>Aggregation and bulk marketing of agri. / Horti commodities</b>		
1	-	-	-
<b>B</b>	<b>Primary processing (+ Secondary Processing) on agricultural commodities (cleaning and grading)</b>		
1	-	-	-

<b>2</b>	-	-	-
<b>C</b>	<b>Bulk procurement and selling of agricultural inputs (Fertilizer, seeds etc.)</b>		
1	<i>Fertilizers</i>	120	90
<b>D</b>	<b>Seed production</b>		
1	<i>Not Applicable</i>		
<b>E</b>	<b>Others (e.g. processing, direct marketing, custom hiring center etc.)</b>		
1	<i>Not Applicable</i>		

**1.10 Annual turnover of CBO ( last three years)**

Details	Year- 2018-19	Year- 2019-20	Year- 2020-21
<b>Annual turnover (In Rs.)</b>	-	-	5,12,430

**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 member s Area under particula r crop (Ha.)	Average producti vity (tons per Ha.)	Total Productio n (tons)	Marketabl e surplus (tons)	Quantity of produce Aggregate d and sold by CBO (tons)	Quantity of produce sold by member at individua l level (tons)
1	Chilly	800	5	4000	3200	2800	400

#### Notes:

- The above data is **only of members**. The company also has a network of additional 100 non-members. These farmers support the CBOs plan of implementing the proposed chilly processing unit and have expressed willingness to **use Job-work services** as well supply raw material for CBO's captive operations.

#### 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 (Traders)	2800*
5	Other .....specify	

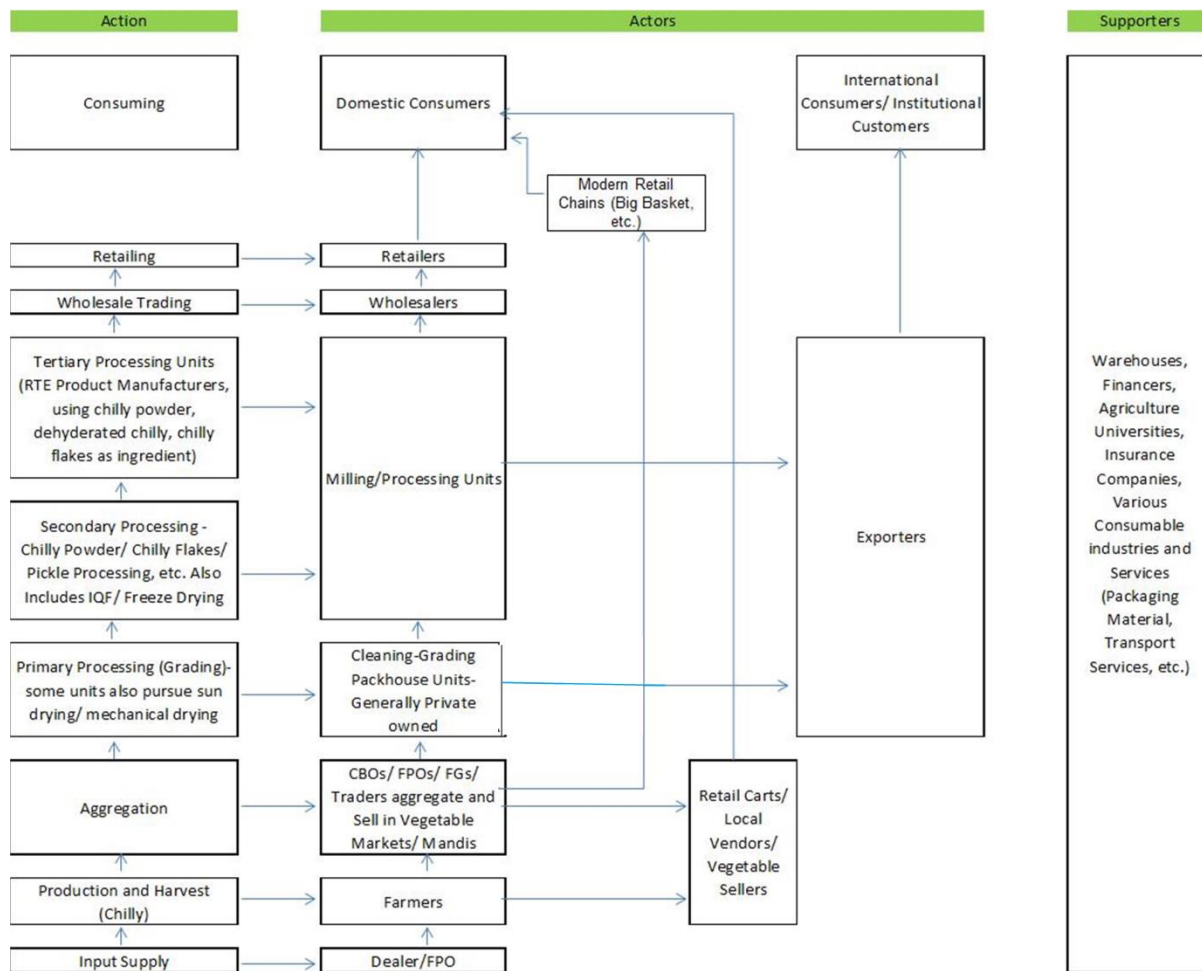
\*This Quantity include Job work quantity produce.

## 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 chilly value chain of the project's cluster, it is important to understand the various marketing channels and actors and how chilly (and its value added products) move from the cluster actors to final consumers. The chart below highlights the same:



**Current Value Chain**

In the Current Value Chain, the CBO has been providing several farm inputs to farmers for production of chilly. Post-harvest, the CBO (through member gathings of the CBO) has been aggregating the produce from member and non-member farmers and selling it to larger vegetable traders in the mandi & also in the current value chain, a number of functionaries/intermediaries such as commission agents, wholesalers, retailers, etc. are involved in the marketing of vegetables in the district. Because of the perishable nature of these vegetable crops and lack of proper grading system, sometimes the purchasing agencies in the market reject (rather offer very low prices) the produce citing poor quality. In such a condition, the farmers incur losses as they get very low prices for their produce. The chilly is often graded in local pack-houses and the sun-dried and also the red chilly is processed in the privately owned as per final product requirement.

In the case of wheat/paddy or even pulses now, there is an adequate government policy. The government announces minimum support prices (MSP) as well as procurement prices for these crops. So, the prices are assured because of government intervention, i.e., government purchase. But in the case of chilly there is no such government intervention. Government does not announce any support price

or procurement price of these crops. These crops are totally dependent on market forces due to their perishable nature.

Moreover, there is a lack of grading and pack-house facilities in the project location. The use of cold storage services by farmers is limited as most cold storages operating in the region have captive operations and even if they operate on rental model, the capacities are mostly full as larger traders keep their different commodities and products for longer periods.

The gath members of the CBO have been aggregating and selling the produce to larger vegetable traders, who sell the produce (majorly) to large spices processors of the State. The absence of spices processing infrastructure with CBO, despite having quality raw material and large and regular demand for red chilly and graded green chilly, limits the level of profits of both CBO and farmers.

The CBO, through the proposed project, aims to set-up Cleaning grading unit for green chilly & dryer for red chilly processing unit so it can supply the products to productive partner as well as to other high-end buyers and even target direct consumers (through own brand).

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

- Unavailability of red chilly dryer unit & cleaning grading unit for green chilly.
- Currently selling chilly as farm fresh produce only (raw state).
- Not able to deliver high quality value added products as required to attract premium market buyers.
- Relatively low experience in marketing higher value added products.

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

- Deploying of red chilly dryer processing unit & cleaning grading unit for green chilly unit– leading to CBO chilly products highly marketable to institutional and premium segment buyers.
- 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. The CBO has conducted extensive research and has also learned several aspects about chilly and its value added product trade (as the CBO gaths have already been pursuing trading and some minimal value addition activities for chilly). The CBO in its research spoke with several stakeholder buyers- which included several premium segment buyers (traders, exporters, processors, wholesalers, large retailers, etc.) who gave inputs regarding the desired quality standards. It was clearly established through this market analysis that while the chilly varieties produced by the cluster farmers is highly desired, it is absolutely important that the end products meet the specifications such as proper grading, well packed, and SHU value and pungency, etc.

Having understood this and with a plan to counter the technology gaps (i.e. lack of red chilly dehydrator & green chilly grading unit ) in their existing operations, the CBO undertook the activity of understanding the capital investment and understanding the operational economics of same. They found that there are several national and international machinery suppliers who provide red chilly dehydrator processing and green chilly grading unit which have different technologies.

In addition to above, as CBO has already engaged in chilly business they also made an extensive research in green chilly & this green chilly can get better price after proper cleaning and grading in indian market and as well as in market outside india

**Having understood this dynamics, the CBO consulted the productive partner as well and took a call they should target a 1 TPH Cleaning grading unit and a 120 MT Staging cold storage for green chilly and 1TPH dehydrator as the logical expansion to their existing aggregation activities.**

#### **Details of potential buyers/markets identified through survey**

<b>No.</b>	<b>Name of buyer/market</b>	<b>Address</b>	<b>Contact person and its No.</b>	<b>E-mail Id</b>	<b>Agri. / Horti. Produce</b>
1	Ruchira Agro Food Products Company Nagpur	Plot No.46 Babhulkheda, ramteke nagar jawal, beltarodi road,Nagpur 440027	Dudharam Lodakujim Sawwalakhe 9881815582	-	Agriculture Produce

## Section 3: About proposed Sub -project

1. **Name of the proposed sub project:** N. B. Farmers 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 high & premium quality green & red chilly
- b) Gain access to high-end premium spices markets, buyers and consumers – including even export markets
- c) Improving the average income of members of the CBO and its members
- d) Harvesting, procurement, grading, pooling, handling, marketing, selling, export of produce/products 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:**

Proposed unit is located adjacent to State highway No. 247 which is connected with motorable operating road Village Ghotitok

**5. No. of Villages covered under sub project – 11**

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

No.	Particulars	Details
1	Location of sub-Project	1. Village : Ghotitok 2. Grampanchayat :- Mahadula 3. Block : - Ramtek 4. District: - Nagpur 5. State: - Maharashtra
2	Latitude and Longitude of the village	Longitude 21.3737160 N Latitude 79.4170890 E
3	Total required land for establishing proposed sub project	0.40 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 Survey no/ Gat No-- 63 Tenure of agreement –29 years Date of agreement : 23/03/2022 Longitude 21.3737160 N Latitude 79.4170890 E
	b. Social Category of the land owner	OBC
	c. Whether the land is encroachment free	Yes√
	Proposed land use	Industrial use √
6	Details of facilities available at identified site	
6.1	Whether electricity supply is available	Yes,  <b>Name of connection holder – N. B. Farmers Producer Company Ltd.</b>  Type of power connection: Three phase √  Power Applied – 200 KVA
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 Operating Road (in good motor-able condition) Connected to state highway No. 247

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

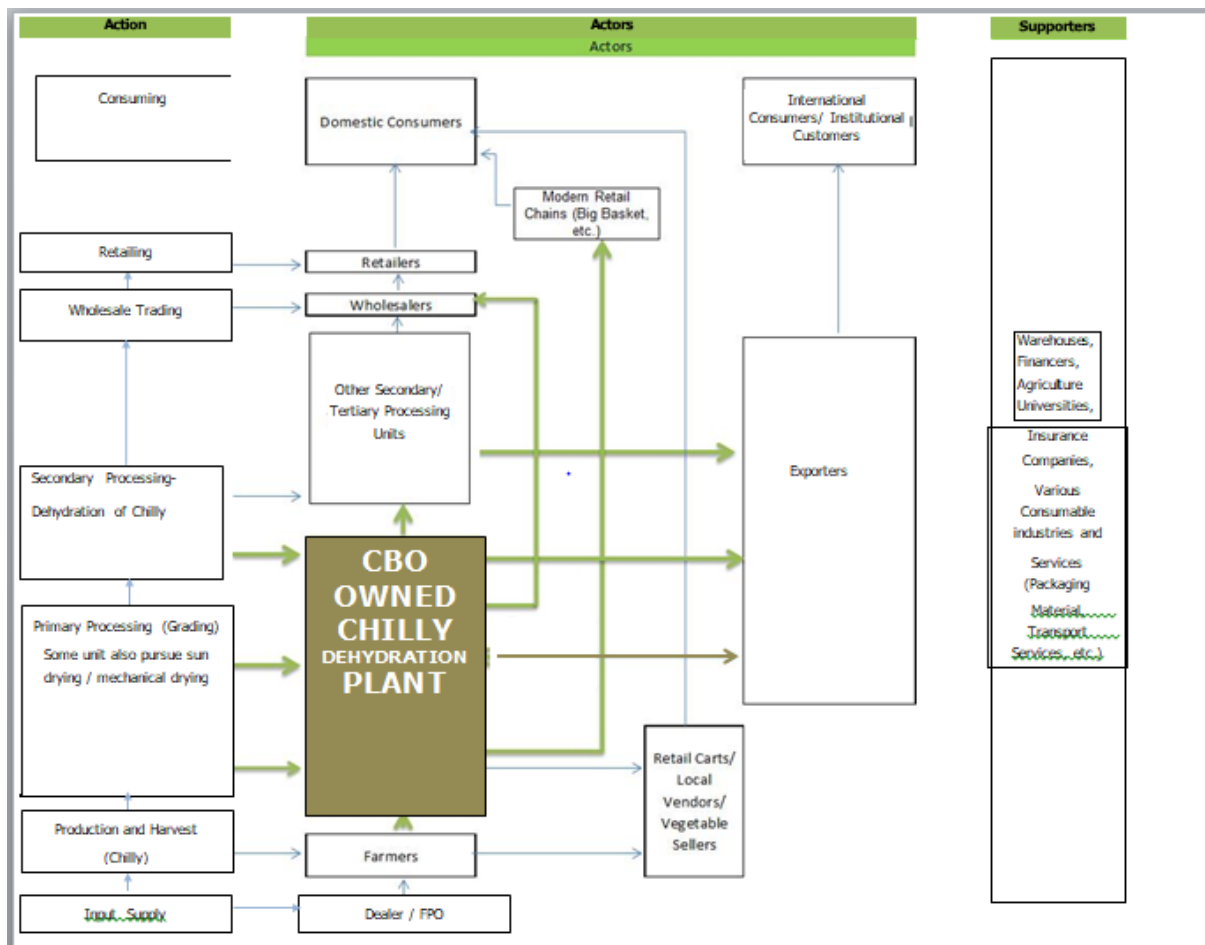
No	Name of commodity	Annual Quantity of produce (MT)									
		2022-23		2023-24		2024-25		2025-26		2026-27	
		Quantity (MT)	%	Quantity (MT)	%	Quantity (MT)	%	Quantity (MT)	%	Quantity (MT)	%
1.	Red and Green Chilly – Purchase + Job-Work	0.0	0%	2903	100%	3193	100%	3483	100%	3774	100%

### Notes:

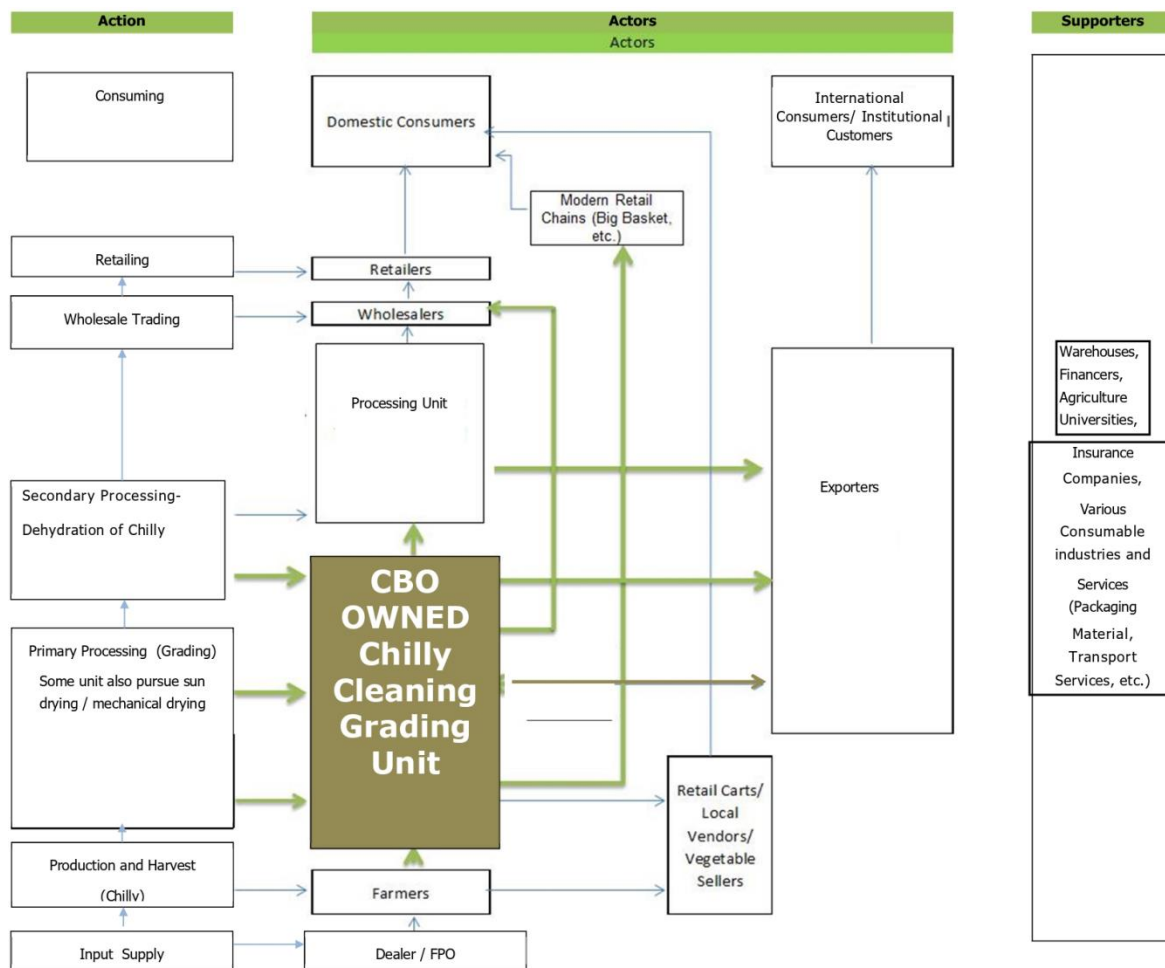
1. The proposed sub-project is expected to be operational from 2023-24 and hence no quantities for chilies are envisaged in 2022-23.

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

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



**Chilly Dehydration Unit**



### Chilly Cleaning and Grading Unit

As can be seen in the above chart, the capacity of the CBO to directly market its products to large wholesalers, retailers/ retail chains, exporters, and even pursue own spices brand in near future, is enhanced to a great extent owing to incorporating of the proposed machines and equipment. 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	Ruchira agro food products company Nagpur
2	Address and contact No.	Plot No.46 Babhulkheda, ramteke nagar jawal, beltarodi road,Nagpur 440027
3	Details of authorized person (name, designation, contact no. and E-mail id )	Dudhram Lodakuji Sawwalakhe Contact no 9881815582 Email : <a href="mailto:rekhlal701@gmail.com">rekhlal701@gmail.com</a>
4	Type of buyer organization	1. Processor ✓
5	Whether the buyer is registered?	Yes ✓ / No

		If yes, then under which act <b>Income Tax Act,1961</b>						
6	Registration Number/ License Number	<b>AQ0PS9340K</b>						
7	PAN number	<b>AQ0PS9340K</b>						
8	Buyer total annual average requirement of produce (Quantity in MT)	<b>4500MT</b>						
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>Red Dry Chilly</td> <td>2022-23</td> <td>3500MT</td> </tr> </tbody> </table>	Crop	Year	Agro produce (ton)	Red Dry Chilly	2022-23	3500MT
Crop	Year	Agro produce (ton)						
Red Dry Chilly	2022-23	3500MT						
10	Annual turnover of buyer Rs.lakh (last three years)	2020 to 21 – 1,22,09,320/- 2019 to 20 – 1,09,18,500/- 2018 to 19 – 1,02,82,700/-						

### 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	Chilli (Green & Red)	Green Chilly- Proper graded as per requirement. Red Chilly – Grade I – Fully Dehydrated Grade II – Not upto the level of Grade I	<b>Transportation-</b> borne by <b>Buyer</b> <b>Packaging Material-</b> borne by <b>CBO</b> <b>Payment Terms-</b> <b>Cheque or Electronic</b>

### 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
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<ul style="list-style-type: none"> <li>• 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.</li> <li>• CBO shall make use of proposed technologies to avail premium quality products.</li> <li>• CBO shall plan its production and aggregation as per the requirement of buyer</li> <li>• Every Consignment sent by the CBO shall have transit insurance</li> <li>• CBO shall be intimate buyer on change in its production plan due unavoidable circumstances</li> <li>• Compliance of statutory provisions</li> </ul>	<ul style="list-style-type: none"> <li>• Buyer shall purchase the products at predetermined prices.</li> <li>• Buyer shall make timely payment of procured quantity of products.</li> <li>• Buyer shall be responsible for quality inspection of good at the time of accepting delivery.</li> <li>• Buyer shall update the CBO on estimated demand for coming months to help CBO plan their aggregation and processing operations.</li> <li>• Compliance of statutory provisions</li> </ul>
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**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
<b>A</b>	<b>Secondary processing –Red Chilly Dehydration and Green Chilly Grading – Mixed Model Business (Job Work &amp; Sales)</b>		
1	Chilly Processing (Chilly Powder Manufacturing)	195 Days (avg. of 7 years)	-

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

The sub-project involves adoption of most appropriate refrigeration system – useful to preserve the quality of produce being stored in cold storage. The mechanical equipment supporting the grading process will allow fast and effective grading of produce. Importantly, such grading process also involves skilled manual intervention. For the purpose, the project will only employ women who will be especially trained for the purpose. As a matter of the fact, in Y1 itself the project will be employing 20 persons- off which 12 will be women- including in skilled operations and administrative positions. By 7<sup>th</sup> year the women employed by the project will be 20 numbers.

In addition to the above, the proposed project shall lead to-

- Higher income to CBO and its member farmers
- Assurance of good quality products to buyers
- 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	Tax	Total amount (Rs. Lakh)
<b>Business/Activity - Green and Red Chilly Processing Unit</b>						
<b>A1</b>	<b>Building and Construction</b>					
1	Machine Shed and Godown	-	-	1	Inc.	125.78
<b>A2</b>	<b>Machinery and equipment</b>					
1	Red Chilly Dehydrator with Bio furnace	1-THP	106.96	1	Inc	106.96
2	Cleaning and Grading Green Chilly	1TPH	25.60	1	Inc	25.60
3	Staging Cold Storage	30 MT	15.00	4	Inc	60.00
4	<b>Pre-cooling</b>	6 MT	25.00	1	Inc	25.00
5	<b>Crates</b>		5.20	2000	0.94	6.14
<b>A3</b>	<b>Electrical Fittings</b>	-	-	-	-	-
	200 KVA Transformer					3.40
<b>A4</b>	<b>Preliminary &amp; Pre-operative Exp.</b>	LS	17.64	LS	Inc.	17.64
<b>A5</b>	<b>Working Capital Margin</b>	As Assessed	-	-	-	3.88
	<b>Total (A)</b>					<b>374.41</b>

**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"> <li>• Un-interrupted supply of raw material for production, owing to better returns to farmers.</li> <li>• Assured sales of minimum fixed volumes to productive partner.</li> <li>• Greater revenue and profits for CBO</li> <li>• Ability to process premium products, owing to adoption of proposed technology</li> <li>• Larger share of market, through enhanced market access</li> </ul>	<ul style="list-style-type: none"> <li>• Quality product at reasonable price, owing to removal of middlemen chain</li> <li>• Un-interrupted and assured supply as per specifications</li> <li>• Streamlining of product supply chain and stronger backward linkages</li> </ul>	<ul style="list-style-type: none"> <li>• Better Price realization for shareholders (Farmers) of their produce- in both instances- whether use job-work services or direct sale to CBO</li> <li>• Don't have to deal with middlemen or any unfair practices.</li> <li>• Assured market for the agricultural produce</li> <li>• Timely realization of sale proceeds.</li> </ul>



## 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	Tax	Total amount (Rs. Lakh)
<b>Business/Activity - Green and Red Chilly Processing Unit</b>						
<b>A1</b>	<b>Building and Construction</b>					
1	Machine Shed and Godown	-	-	1	Inc.	125.78
<b>A2</b>	<b>Machinery and equipment</b>					
1	Red Chilly Dehydrator with Bio furnance	1-THP	106.96	1	Inc	106.96
2	Cleaning and Grading Green Chilly	1TPH	25.60	1	Inc	25.60
3	Staging Cold Storage	30 MT	15.00	4	Inc	60.00
4	<b>Pre-cooling</b>	6 MT	25.00	1	Inc	25.00
5	<b>Crates</b>		5.20	2000	0.94	6.14
<b>A3</b>	<b>Electrical Fittings</b>	-	-	-	-	-
	200 KVA Transformer					3.40
<b>A4</b>	<b>Preliminary &amp; Pre-operative Exp.</b>	LS	17.64	LS	Inc.	17.64
<b>A5</b>	<b>Working Capital Margin</b>	As Assessed	-	-	-	3.88
	<b>Total (A)</b>					<b>374.41</b>

### 5.1.2 Means of finance

Particulars	Amount (Rs in Lakh)	% of total funding
Promoters' Contribution	77.99	20.83%
Grant	222.32	59.38%
Bank Term Loan	74.11	19.79%
<b>Total</b>	<b>374.41</b>	<b>100%</b>

### 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	125.78	60%	75.47
3	Machineries & Equipment	227.10	60%	136.26
4	Preliminary and Preoperative Expenses	17.64	60%	10.59
5	WCM	3.88	-	-
	<b>Total</b>	<b>374.41</b>	<b>60%</b>	<b>222.32</b>

**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 any) 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.

### 5.2.5.3 Schedule of Genera administrative Expense

Particulars	Basis	Y1	Y2	Y3	Y4	Y5	Y6	Y7
<b>Office &amp; Admin</b>								
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	5.04	5.29	5.56	5.83	6.13	6.43	6.75
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
Periodicals	1000 p.m.	0.12	0.13	0.13	0.14	0.15	0.15	0.16
Staff Welfare	10% of Staff Salaries	0.50	0.53	0.56	0.58	0.61	0.64	0.68
<b>Total (Office and Admin Fixed Exp)</b>		<b>8.24</b>	<b>8.65</b>	<b>9.09</b>	<b>9.54</b>	<b>10.01</b>	<b>10.51</b>	<b>11.04</b>

#### 5.2.5.4 Schedule of Depreciation

##### A) As per Companies Act

Particulars		Y1	Y2	Y3	Y4	Y5	Y6	Y7
<b>Assets</b>								
<b>Building</b>								
Asset Value		125.78	121.79	117.81	113.82	109.83	105.84	101.86
Depreciation		3.99	3.99	3.99	3.99	3.99	3.99	3.99
Accumulated Depreciation		3.99	7.97	11.96	15.95	19.94	23.92	27.91
Net Fixed Assets		121.79	117.81	113.82	109.83	105.84	101.86	97.87
<b>Plant and Machinery</b>								
Asset Value		227.10	212.73	198.35	183.98	169.60	155.22	140.85
Depreciation		14.38	14.38	14.38	14.38	14.38	14.38	14.38
Accumulated Depreciation		14.38	28.75	43.13	57.50	71.88	86.25	100.63
Net Fixed Assets		212.73	198.35	183.98	169.60	155.22	140.85	126.47
<b>Gross Fixed Asset</b>		<b>352.88</b>	<b>334.52</b>	<b>316.16</b>	<b>297.79</b>	<b>279.43</b>	<b>261.07</b>	<b>242.71</b>
<b>Total Depreciation</b>		<b>18.36</b>	<b>18.36</b>	<b>18.36</b>	<b>18.36</b>	<b>18.36</b>	<b>18.36</b>	<b>18.36</b>
<b>Accumalated Depreciation</b>		<b>18.36</b>	<b>36.73</b>	<b>55.09</b>	<b>73.45</b>	<b>91.81</b>	<b>110.18</b>	<b>128.54</b>
<b>Net Fixed Assets</b>		<b>334.52</b>	<b>316.16</b>	<b>297.79</b>	<b>279.43</b>	<b>261.07</b>	<b>242.71</b>	<b>224.34</b>





<b>Closing Stock</b>								
Agri Input	15.00	-	-	-	-	-	-	-
Trading	15.00	-	-	-	-	-	-	-
Grain Processing	15.00	-	-	-	-	-	-	-
Horticulture Processing	15 Days As per CS Schedule	10.28	12.54	13.16	13.82	15.07	17.36	18.23
<b>Total</b>		<b>10.28</b>	<b>12.54</b>	<b>13.16</b>	<b>13.82</b>	<b>15.07</b>	<b>17.36</b>	<b>18.23</b>

#### 5.2.5.8 Working Capital

Sr. No.	Particulars	Duration (In days)	Amount (Rs.)						
			Y1	Y2	Y3	Y4	Y5	Y6	Y7
<b>A</b>	<b>Accounts Receivables (Debtors)</b>								
1	Agri Input	14	-	-	-	-	-	-	-
2	Custom Hiring	14	-	-	-	-	-	-	-
3	Cleaning & Grading	14	-	-	-	-	-	-	-
4	Dal Mill	14	-	-	-	-	-	-	-
5	Warehouse	30	-	-	-	-	-	-	-

Sr. No.	Particulars	Duration (In days)	Amount (Rs.)						
			Y1	Y2	Y3	Y4	Y5	Y6	Y7
6	Processing Unit - Horti Commodity	30	17.56	20.45	23.56	26.82	30.24	33.92	38.08
	<b>Subtotal</b>		17.56	20.45	23.56	26.82	30.24	33.92	38.08
<b>B</b>	<b>Closing Stock</b>		10.28	12.54	13.16	13.82	15.07	17.36	18.23
<b>Total</b>			<b>27.84</b>	<b>32.99</b>	<b>36.73</b>	<b>40.64</b>	<b>45.31</b>	<b>51.27</b>	<b>56.30</b>
<b>C</b>	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 - Horti Commodity	30	12.30	13.43	15.16	17.05	19.11	21.35	23.73
	<b>Total</b>		<b>12.30</b>	<b>13.43</b>	<b>15.16</b>	<b>17.05</b>	<b>19.11</b>	<b>21.35</b>	<b>23.73</b>
<b>D</b>	<b>Working Capital</b>		<b>15.54</b>	<b>19.56</b>	<b>21.56</b>	<b>23.59</b>	<b>26.20</b>	<b>29.92</b>	<b>32.57</b>
	<b>Working Capital Loan (Unsecured Loan From Director @ 9%)</b>	<b>75%</b>	<b>11.65</b>	<b>14.67</b>	<b>16.17</b>	<b>17.69</b>	<b>19.65</b>	<b>22.44</b>	<b>24.43</b>
	<b>Own Contribution</b>	<b>25%</b>	<b>3.88</b>	<b>4.89</b>	<b>5.39</b>	<b>5.90</b>	<b>6.55</b>	<b>7.48</b>	<b>8.14</b>

### 5.2.5.9 Consolidated Profit And Loss

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
<b>Revenue</b>							
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	129.48	152.06	176.03	200.64	226.13	253.37	285.31
Job work Charges	78.30	90.44	103.59	117.83	133.24	149.90	167.89
Cold Storage Rent Receipt	2.91	2.90	3.11	3.31	3.51	3.72	3.71
Less Opening Stock FG	-	3.78	5.71	6.00	6.30	7.17	9.06
Add Closing Stock FG	3.78	5.71	6.00	6.30	7.17	9.06	9.52
<b>Total Revenue</b>	<b>214.47</b>	<b>247.33</b>	<b>283.02</b>	<b>322.08</b>	<b>363.76</b>	<b>408.87</b>	<b>457.36</b>
<b>Variable Cost</b>							
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	119.54	138.18	157.82	179.30	202.74	228.33	255.49
<b>Total Variable Cost</b>	<b>119.54</b>	<b>138.18</b>	<b>157.82</b>	<b>179.30</b>	<b>202.74</b>	<b>228.33</b>	<b>255.49</b>

<b>Particulars</b>	<b>Y1</b>	<b>Y2</b>	<b>Y3</b>	<b>Y4</b>	<b>Y5</b>	<b>Y6</b>	<b>Y7</b>
<b>Fixed Cost</b>							
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	13.33	14.00	14.70	15.43	16.21	17.02	17.87
Admin Expenses	8.24	8.65	9.09	9.54	10.01	10.51	11.04
<b>Total Fixed Cost</b>	<b>21.58</b>	<b>22.65</b>	<b>23.79</b>	<b>24.97</b>	<b>26.22</b>	<b>27.53</b>	<b>28.91</b>
<b>Total Cost</b>	<b>141.12</b>	<b>160.83</b>	<b>181.61</b>	<b>204.28</b>	<b>228.96</b>	<b>255.86</b>	<b>284.40</b>
<b>Profit Before Depreciation ,Interest and Tax</b>	<b>73.35</b>	<b>86.50</b>	<b>101.41</b>	<b>117.81</b>	<b>134.81</b>	<b>153.01</b>	<b>172.96</b>
Depreciation	18.36	18.36	18.36	18.36	18.36	18.36	18.36
Amortization	2.52	2.52	2.52	2.52	2.52	2.52	2.52
<b>Profit Before Interest and Tax</b>	<b>52.47</b>	<b>65.62</b>	<b>80.52</b>	<b>96.92</b>	<b>113.92</b>	<b>132.13</b>	<b>152.08</b>
Interest on Term loan	6.54	5.46	4.09	2.59	0.95	-	-
Interest on Working Capital @ 9%	1.05	1.32	1.46	1.59	1.77	2.02	2.20
Profit Before Tax	44.88	58.83	74.98	92.74	111.21	130.11	149.88
Less. Tax	-	5.28	29.14	21.06	26.92	32.74	38.67
<b>Profit After Tax</b>	<b>44.88</b>	<b>53.55</b>	<b>45.84</b>	<b>71.68</b>	<b>84.29</b>	<b>97.37</b>	<b>111.22</b>



<b>Particulars</b>	<b>Y1</b>	<b>Y2</b>	<b>Y3</b>	<b>Y4</b>	<b>Y5</b>	<b>Y6</b>	<b>Y7</b>
Gross Fixed Assets	352.88	334.52	316.16	297.79	279.43	261.07	242.71
Less: Depreciation	18.36	18.36	18.36	18.36	18.36	18.36	18.36
<b>Net Fixed Assets</b>	<b>334.52</b>	<b>316.16</b>	<b>297.79</b>	<b>279.43</b>	<b>261.07</b>	<b>242.71</b>	<b>224.34</b>
<b>Investment</b>	<b>17.95</b>	<b>39.37</b>	<b>57.71</b>	<b>86.38</b>	<b>120.10</b>	<b>159.04</b>	<b>203.53</b>
<b>Preliminary &amp; Pre- operative Expenses</b>	<b>15.12</b>	<b>12.60</b>	<b>10.08</b>	<b>7.56</b>	<b>5.04</b>	<b>2.52</b>	<b>0.00</b>
<b>TOTAL ASSETS</b>	<b>436.41</b>	<b>479.47</b>	<b>512.55</b>	<b>570.14</b>	<b>639.31</b>	<b>741.71</b>	<b>857.29</b>
<b><u>LIABILITIES &amp; SHAREHOLDERS</u></b>							
<b><u>EQUITY</u></b>							
<b>CURRENT LIABILITIES</b>							
Short Term Debt (Working capital loan)	<b>11.65</b>	<b>14.67</b>	<b>16.17</b>	<b>17.69</b>	<b>19.65</b>	<b>22.44</b>	<b>24.43</b>
Accounts Payable & Accrued Expenses	12.30	13.43	15.16	17.05	19.11	21.35	23.73
Other Current Liabilities							
<b>Total Curent Liabilities</b>	<b>23.95</b>	<b>28.10</b>	<b>31.33</b>	<b>34.74</b>	<b>38.76</b>	<b>43.79</b>	<b>48.16</b>
<b>Secured Long Term Debt</b>	<b>67.27</b>	<b>52.64</b>	<b>36.64</b>	<b>19.14</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Differed Tax Liabilities</b>							
<b>TOTAL LIABILITIES</b>	<b>91.22</b>	<b>80.74</b>	<b>67.98</b>	<b>53.88</b>	<b>38.76</b>	<b>43.79</b>	<b>48.16</b>
Share capital	77.99	77.99	77.99	77.99	77.99	77.99	77.99
Smart Grant -in-Aid	222.32	222.32	222.32	222.32	222.32	222.32	222.32
<b>Reserves and Surplus</b>							
Add: Opening Balance (P/L Account)	0.00	44.88	98.43	144.27	215.95	300.24	397.61
Profit & Loss) During the Year	26.93	32.13	27.51	43.01	50.57	58.42	66.73

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Appropriation 40% for Investment reserve (Distribution of Dividend and Bonus Shares)	17.95	21.42	18.34	28.67	33.72	38.95	44.49
Total Reserves	44.88	98.43	144.27	215.95	300.24	397.61	508.82
<b>TOTAL EQUITY</b>	<b>345.18</b>	<b>398.73</b>	<b>444.58</b>	<b>516.26</b>	<b>600.54</b>	<b>697.91</b>	<b>809.13</b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>436.41</b>	<b>479.47</b>	<b>512.55</b>	<b>570.14</b>	<b>639.31</b>	<b>741.71</b>	<b>857.29</b>
<b><u>CONTROL TICKER</u></b>							
<b>(=Liability - Asset)</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

#### 5.2.5.11 Cash Flow Statement for the project

Sr.	Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
<b>1</b>	<b>Gross Revenue</b>							
	Total Revenue	214.47	247.33	283.02	322.08	363.76	408.87	457.36
<b>2</b>	<b>Equity/ Share capital</b>	77.99						
	Appropriation 40% for Investment reserve ( Distribution of Dividend and Bonus Shares)	(17.95)	(21.42)	(18.34)	(28.67)	(33.72)	(38.95)	(44.49)
<b>3</b>	<b>Smart Grant -in-Aid</b>	222.32						

Sr.	Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
4	<b>Long Term Loan</b>	74.11						
5	<b>Short Term Loan</b>	11.65	3.02	1.50	1.52	1.96	2.79	1.99
6	<b>Increase/(Decrease) in CL</b>	12.30	1.13	1.73	1.89	2.06	2.24	2.38
7	<b>(Increase)/Decrease in CA</b>	(27.84)	(5.15)	(3.74)	(3.91)	(4.68)	(5.96)	(5.03)
	<b>Sub Total (A)</b>	<b>567.05</b>	<b>224.90</b>	<b>264.18</b>	<b>292.90</b>	<b>329.39</b>	<b>369.00</b>	<b>412.21</b>
<b>Cash Outflow (Rs.)</b>								
1	<b>Capital Expenditure</b>							
a	Land and Building	125.78						
b	Machinery and Equipment	227.10						
c	Furniture & Fixture	-						
d	It Infrastructure	-						
e	Vehicle	-						
f	Premilinary Expenses	17.64						
2	<b>Operational Expenditure</b>							
a	Variable Cost	119.54	138.18	157.82	179.30	202.74	228.33	255.49
b	Fixed Cost	21.58	22.65	23.79	24.97	26.22	27.53	28.91
3	<b>Loan Repayment</b>							
	LTL - Principal	6.84	14.63	16.00	17.50	19.14	-	-
	LTL - Interest	6.54	5.46	4.09	2.59	0.95	-	-
	STL - Principal	-	-	-	-	-	-	-
	STL - Interest	1.05	1.32	1.46	1.59	1.77	2.02	2.20
4	<b>Tax</b>	-	5.28	29.14	21.06	26.92	32.74	38.67
	<b>Sub Total (B)</b>	<b>526.07</b>	<b>187.52</b>	<b>232.29</b>	<b>247.02</b>	<b>277.73</b>	<b>290.62</b>	<b>325.26</b>
	<b>Net Cash Flow (A-B)</b>	<b>40.97</b>	<b>37.38</b>	<b>31.89</b>	<b>45.88</b>	<b>51.66</b>	<b>78.38</b>	<b>86.95</b>
	Opening Cash and Bank		40.97	78.35	110.24	156.13	207.79	286.16
	<b>Cumulative Cash Balance</b>	<b>40.97</b>	<b>78.35</b>	<b>110.24</b>	<b>156.13</b>	<b>207.79</b>	<b>286.16</b>	<b>373.11</b>
		<b>40.97</b>	<b>78.35</b>	<b>110.24</b>	<b>156.13</b>	<b>207.79</b>	<b>286.16</b>	<b>373.11</b>

### 5.2.5.12 Term Loan Repayment Schedule

Loan Amount (Rs)	74
Interest rate /PA	9%
Loan Tenure in years	5
Moratorium Period ( In Months)	6
EMI	Rs. 1.67

Year	Particulars	Opening Balance	Interest	Principial Repayment	EMI	Closing Outstanding
Year 1	Month 1	74	1	-	1	74
	Month 2	74	1	-	1	74
	Month 3	74	1	-	1	74
	Month 4	74	1	-	1	74
	Month 5	74	1	-	1	74
	Month 6	74	1	-	1	74
	Month 7	74	1	1	2	73
	Month 8	73	1	1	2	72
	Month 9	72	1	1	2	71
	Month 10	71	1	1	2	70
	Month 11	70	1	1	2	68
	Month 12	68	1	1	2	67
Year 2	Month 13	67	1	1	2	66
	Month 14	66	0	1	2	65
	Month 15	65	0	1	2	64
	Month 16	64	0	1	2	63
	Month 17	63	0	1	2	61
	Month 18	61	0	1	2	60

Year	Particulars	Opening Balance	Interest	Principial Repayment	EMI	Closing Outstanding
	Month 19	60	0	1	2	59
	Month 20	59	0	1	2	58
	Month 21	58	0	1	2	56
	Month 22	56	0	1	2	55
	Month 23	55	0	1	2	54
	Month 24	54	0	1	2	53
Year 3	Month 25	53	0	1	2	51
	Month 26	51	0	1	2	50
	Month 27	50	0	1	2	49
	Month 28	49	0	1	2	47
	Month 29	47	0	1	2	46
	Month 30	46	0	1	2	45
	Month 31	45	0	1	2	43
	Month 32	43	0	1	2	42
	Month 33	42	0	1	2	41
	Month 34	41	0	1	2	39
	Month 35	39	0	1	2	38
	Month 36	38	0	1	2	37
Year 4	Month 37	37	0	1	2	35
	Month 38	35	0	1	2	34
	Month 39	34	0	1	2	32
	Month 40	32	0	1	2	31
	Month 41	31	0	1	2	30
	Month 42	30	0	1	2	28
	Month 43	28	0	1	2	27
	Month 44	27	0	1	2	25
	Month 45	25	0	1	2	24
	Month 46	24	0	1	2	22

Year	Particulars	Opening Balance	Interest	Principal Repayment	EMI	Closing Outstanding
	Month 47	22	0	2	2	21
	Month 48	21	0	2	2	19
Year 5	Month 49	19	0	2	2	18
	Month 50	18	0	2	2	16
	Month 51	16	0	2	2	15
	Month 52	15	0	2	2	13
	Month 53	13	0	2	2	11
	Month 54	11	0	2	2	10
	Month 55	10	0	2	2	8
	Month 56	8	0	2	2	7
	Month 57	7	0	2	2	5
	Month 58	5	0	2	2	3
	Month 59	3	0	2	2	2
	Month 60	2	0	2	2	0
Year 6	Month 61	-	-	-		-
	Month 62	-	-	-		-
	Month 63	-	-	-		-
	Month 64	-	-	-		-
	Month 65	-	-	-		-
	Month 66	-	-	-		-
	Month 67	-	-	-		-
	Month 68	-	-	-		-
	Month 69	-	-	-		-
	Month 70	-	-	-		-
	Month 71	-	-	-		-
	Month 72	-	-	-		-
Year 7	Month 73	-	-	-		-
	Month 74	-	-	-		-

Year	Particulars	Opening Balance	Interest	Principal Repayment	EMI	Closing Outstanding
	Month 75	-	-	-		-
	Month 76	-	-	-		-
	Month 77	-	-	-		-
	Month 78	-	-	-		-
	Month 79	-	-	-		-
	Month 80	-	-	-		-
	Month 81	-	-	-		-
	Month 82	-	-	-		-
	Month 83	-	-	-		-
	Month 84	-	-	-		-

## Working Files

### 1) Closing Stock of RM- Captive Operations

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
<b>Raw Material (MT)</b>							
<b>Green Chilli</b>							
Opening Stock	0	10	10.00	10.00	10.00	10.00	10.00
Purchase	160	165	180.00	195.00	210.00	225.00	240.00
Consumed	150	165	180.00	195.00	210.00	225.00	240.00
Closing stock	10	10	10.00	10.00	10.00	10.00	10.00

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
<b>Prices (per MT)</b>							
<b>Mandi Price</b>	26,000	27,300	28,670	30,100	31,610	33,190	34,850
<b>Value of Opening Stock</b>	-	2.60	2.73	2.87	3.01	3.16	3.32
<b>Value of Closing stock</b>	2.60	2.73	2.87	3.01	3.16	3.32	3.49
<b>Red Chilli</b>							
Opening Stock	0	10	10.00	10.00	10.00	10.00	10.00
Purchase	160	165	180.00	195.00	210.00	225.00	240.00
Consumed	150.00	165.00	180.00	195.00	210.00	225.00	240.00
Closing stock	10	10	10	10	10	10	10
<b>Prices (per MT)</b>							
<b>Mandi Price</b>	39,000.00	40,950.00	43,000.00	45,150.00	47,410.00	49,780.00	52,270.00
<b>Value of Opening Stock</b>	0	3.90	4.10	4.30	4.52	4.74	4.98
<b>Value of Closing stock</b>	3.90	4.10	4.30	4.52	4.74	4.98	5.23
<b>Value of Opening Stock (Rs. Lakh)</b>	-	6.50	6.83	7.17	7.53	7.90	8.30
<b>Value of Closing Stock (Rs. Lakh)</b>	6.50	6.83	7.17	7.53	7.90	8.30	8.71

## 2) Purchase Schedule-

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
<b>Green Chilli</b>	160	165	180.00	195.00	210.00	225.00	240.00
Rate (Rs. per MT)	26,000.00	27,300.00	28,670.00	30,100.00	31,610.00	33,190.00	34,850.00
Purchase Valule (Rs. In Lakh)	41.60	45.05	51.61	58.70	66.38	74.68	83.64
<b>Red Chilli</b>	160.00	165.00	180.00	195.00	210.00	225.00	240.00
Rate (Rs. per MT)	39,000.00	40,950.00	43,000.00	45,150.00	47,410.00	49,780.00	52,270.00
Purchase Valule (Rs. In Lakh)	62.40	67.57	77.40	88.04	99.56	112.01	125.45
<b>Purchases (Rs. In Lakh)</b>	<b>104.00</b>	<b>112.62</b>	<b>129.01</b>	<b>146.74</b>	<b>165.94</b>	<b>186.69</b>	<b>209.09</b>

### 3) Closing Stock of FG- Captive Operations

#	Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
	<b>Finished Goods -Green Chilli(MT)</b>							
<b>A</b>	<b>Grade 1</b>							
	Opn Stock	0	3.00	4.00	4.00	4.00	5.00	5.00
	Total Production	75	83.00	90.00	98.00	105.00	113.00	120.00
	Sales	72	82.00	90.00	98.00	104.00	113.00	120.00
	Closing Stock	3	4.00	4.00	4.00	5.00	5.00	5.00
<b>B</b>	<b>Grade 2</b>							

#	Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
	Opn Stock	0	-	-	-	-	-	-
	Total Production	68	74.00	81.00	88.00	95.00	101.00	108.00
	Sales	68	74.00	81.00	88.00	95.00	101.00	108.00
	Closing Stock	0	-	-	-	-	-	-
	<b>Selling Price (Rs/MT)</b>							
A	Grade 1	46,000.00	48,300.00	50,720.00	53,260.00	55,920.00	58,720.00	61,660.00
B	Grade 2	42,000.00	44,100.00	46,310.00	48,630.00	51,060.00	53,610.00	56,290.00
<b>A</b>	<b>Grade 1</b>							
	Value of Opening Stock (Rs. Lakh)	-	1.38	1.93	2.03	2.13	2.80	2.94
	Value of Closing Stock (Rs. Lakh)	1.38	1.93	2.03	2.13	2.80	2.94	3.08
<b>A</b>	<b>Grade 2</b>							
	Value of Opening Stock (Rs. Lakh)	-	-	-	-	-	-	-
	Value of Closing Stock (Rs. Lakh)	-	-	-	-	-	-	-
	<b>Finished Goods -Red Chilli(MT)</b>							
	<b>Grade 1</b>							
	Opn Stock	0	2.00	3.00	3.00	3.00	3.00	4.00
	Total Production	54.00	59.40	64.80	70.20	75.60	81.00	86.40
	Sales	52	58.40	64.80	70.20	75.60	80.00	86.40
	Closing Stock	2	3.00	3.00	3.00	3.00	4.00	4.00
	<b>Grade 2</b>							
	Opn Stock	0	-	-	-	-	-	-
	Total Production	6.00	6.60	7.20	7.80	8.40	9.00	9.60

#	Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
	Sales	6	6.60	7.20	7.80	8.40	9.00	9.60
	Closing Stock	0	-	-	-	-	-	-
	<b>Selling Price (Rs/MT)</b>							
	Grade 1	120,000.00	126,000.00	132,300.00	138,920.00	145,870.00	153,160.00	160,820.00
	Grade 2	90,000.00	94,500.00	99,230.00	104,190.00	109,400.00	114,870.00	120,610.00
	<b>Grade 1</b>							
	Value of Opening Stock (Rs. Lakh)	-	2.40	3.78	3.97	4.17	4.38	6.13
	Value of Closing Stock (Rs. Lakh)	2.40	3.78	3.97	4.17	4.38	6.13	6.43
	<b>Grade 2</b>							
	Value of Opening Stock (Rs. Lakh)							
	Value of Closing Stock (Rs. Lakh)							
	<b>All Products</b>							
	Value of Opening Stock (Rs. Lakh)	-	3.78	5.71	6.00	6.30	7.17	9.06
	Value of Closing Stock (Rs. Lakh)	3.78	5.71	6.00	6.30	7.17	9.06	9.52

#### 4) Sales Schedule- Captive Operations

#	Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
	<b>Green Chilli</b>							
<b>A</b>	<b>Grade 1</b>	72	82.00	90.00	98.00	104.00	113.00	120.00
	Rate (per MT)	46,000.00	48,300.00	50,720.00	53,260.00	55,920.00	58,720.00	61,660.00

#	Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
	<b>Sales (in Rs. Lakh)</b>	<b>33.12</b>	<b>39.61</b>	<b>45.65</b>	<b>52.19</b>	<b>58.16</b>	<b>66.35</b>	<b>73.99</b>
<b>B</b>	<b>Grade 2</b>	68	74.00	81.00	88.00	95.00	101.00	108.00
	Rate (per MT)	42,000.00	44,100.00	46,310.00	48,630.00	51,060.00	53,610.00	56,290.00
	<b>Sales (in Rs. Lakh)</b>	<b>28.56</b>	<b>32.63</b>	<b>37.51</b>	<b>42.79</b>	<b>48.51</b>	<b>54.15</b>	<b>60.79</b>
	<b>Red Chilli</b>							
	<b>Grade 1</b>	<b>52.00</b>	<b>58.40</b>	<b>64.80</b>	<b>70.20</b>	<b>75.60</b>	<b>80.00</b>	<b>86.40</b>
	Rate (per MT)	120,000.00	126,000.00	132,300.00	138,920.00	145,870.00	153,160.00	160,820.00
	<b>Sales (in Rs. Lakh)</b>	<b>62.40</b>	<b>73.58</b>	<b>85.73</b>	<b>97.52</b>	<b>110.28</b>	<b>122.53</b>	<b>138.95</b>
	<b>Grade 2</b>	<b>6.00</b>	<b>6.60</b>	<b>7.20</b>	<b>7.80</b>	<b>8.40</b>	<b>9.00</b>	<b>9.60</b>
	Rate (per MT)	90,000.00	94,500.00	99,230.00	104,190.00	109,400.00	114,870.00	120,610.00
	<b>Sales (in Rs. Lakh)</b>	<b>5.40</b>	<b>6.24</b>	<b>7.14</b>	<b>8.13</b>	<b>9.19</b>	<b>10.34</b>	<b>11.58</b>
	<b>Total Sales</b>	<b>129.48</b>	<b>152.06</b>	<b>176.03</b>	<b>200.64</b>	<b>226.13</b>	<b>253.37</b>	<b>285.31</b>

### 5) Cold Storage Receipt

Capacity of Cold Storage in MT per month	120
Avg. storage period per cycle (days)	15
No of Months	12
Total Throughput Capacity (MT)	2,880
Rent Per MT per month(in Rs.)	15
<b>Total expected Receipts @ 100% CU in Rs Lakh</b>	<b>4.32</b>



Net Cash Accrual (A)		65.76	74.43	66.73	92.56	105.17	118.25	132.10
Initial Investment/ Net Cash Accrual	(374.4111)	65.76	74.43	66.73	92.56	105.17	118.25	132.10
IRR	14.13%							
Present Value Equivalent		0.88	0.77	0.67	0.59	0.52	0.45	0.40
Present Value of Future Inflows		57.62	57.14	44.89	54.56	54.32	53.51	52.38
Operating Net Cash Inflow		374.41						

Present Capital Outflow

374.41

**B. Break Even Point**

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Net Profit							
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-







Net Operating Income	27	32	28	43	51	58	67
Add: Depreciation	18	18	18	18	18	18	18
Add: Amortization	3	3	3	3	3	3	3
Intwerest on TL	7	5	4	3	1	-	-
<b>Total</b>	<b>54</b>	<b>58</b>	<b>52</b>	<b>66</b>	<b>72</b>	<b>79</b>	<b>88</b>
Total Annual EMI	13	20	20	20	20	-	-
<b>Debt Service Coverage Ratio (DCSR)</b>	<b>4.06</b>	<b>2.91</b>	<b>2.61</b>	<b>3.31</b>	<b>3.60</b>	<b>0.00</b>	<b>0.00</b>

Avergae DSCR

2.36

### G. Sensitivity Analysis

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

All Figures in Rs. Lakh

<b>Quantity Variation (+5%)</b>	<b>Y1</b>	<b>Y2</b>	<b>Y3</b>	<b>Y4</b>	<b>Y5</b>	<b>Y6</b>	<b>Y7</b>
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	221	258	297	338	381	427	480
Changes In FG Closing Stock	4	2	0	0	1	2	0
<b>Total Income</b>	<b>225</b>	<b>260</b>	<b>297</b>	<b>338</b>	<b>382</b>	<b>429</b>	<b>480</b>
<b>Expenditure</b>							
Fixed Cost (Excl. of Depreciation, Amortization and Interest)	22	23	24	25	26	28	29
Variable Cost	126	138	158	179	203	228	255
<b>Total Operational Expenses</b>	<b>147</b>	<b>161</b>	<b>182</b>	<b>204</b>	<b>229</b>	<b>256</b>	<b>284</b>
<b>Net Income</b>	<b>78</b>	<b>99</b>	<b>116</b>	<b>134</b>	<b>153</b>	<b>173</b>	<b>196</b>

<b>Cost Variation (+5%)</b>	<b>Y1</b>	<b>Y2</b>	<b>Y3</b>	<b>Y4</b>	<b>Y5</b>	<b>Y6</b>	<b>Y7</b>
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	211	245	283	322	363	407	457
Changes In FG Closing Stock	4	2	0	0	1	2	0
<b>Total Income</b>	<b>214</b>	<b>247</b>	<b>283</b>	<b>322</b>	<b>364</b>	<b>409</b>	<b>457</b>
<b>Expenditure</b>							
Fixed Cost (Excl. of Depreciation, Amortization and Interest)	22.66	23.79	24.98	26.22	27.53	28.91	30.35
Variable Cost	125.52	145.08	165.72	188.27	212.87	239.75	268.27

Total Operational Expenses	148.18	168.87	190.69	214.49	240.41	268.65	298.62
<b>Net Income</b>	<b>66.30</b>	<b>78.46</b>	<b>92.33</b>	<b>107.59</b>	<b>123.36</b>	<b>140.22</b>	<b>158.74</b>

<b>Quantity Variation (-5%)</b>	<b>Y1</b>	<b>Y2</b>	<b>Y3</b>	<b>Y4</b>	<b>Y5</b>	<b>Y6</b>	<b>Y7</b>
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	200.16	144.46	167.23	190.61	214.82	240.70	271.05
Changes In FG Closing Stock	3.78	1.93	0.29	0.30	0.87	1.89	0.45
Total Income	203.94	146.39	167.52	190.91	215.70	242.59	271.50
Expenditure							
Fixed Cost (Excl. of Depreciation, Amortization and Interest)	21.58	22.65	23.79	24.97	26.22	27.53	28.91
Variable Cost	113.57	131.27	149.93	170.34	192.60	216.91	242.72
Total Operational Expenses	135.14	153.92	173.72	195.31	218.82	244.44	271.62
<b>Net Income</b>	<b>68.79</b>	<b>(7.53)</b>	<b>(6.20)</b>	<b>(4.40)</b>	<b>(3.12)</b>	<b>(1.86)</b>	<b>(0.12)</b>

<b>Cost Variation (-5%)</b>	<b>Y1</b>	<b>Y2</b>	<b>Y3</b>	<b>Y4</b>	<b>Y5</b>	<b>Y6</b>	<b>Y7</b>
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	210.69	245.40	282.73	321.78	362.89	406.98	456.91
Changes In FG Closing Stock	3.78	1.93	0.29	0.30	0.87	1.89	0.45
Total Income	214.47	247.33	283.02	322.08	363.76	408.87	457.36
Expenditure							

Fixed Cost (Excl. of Depreciation, Amortization and Interest)	20.50	21.52	22.60	23.72	24.91	26.15	27.46
Variable Cost	113.57	131.27	149.93	170.34	192.60	216.91	242.72
Total Operational Expenses	134.06	152.79	172.53	194.06	217.51	243.07	270.18
<b>Net Income</b>	<b>80.41</b>	<b>94.54</b>	<b>110.49</b>	<b>128.02</b>	<b>146.25</b>	<b>165.81</b>	<b>187.18</b>

## Key Points for Information

Sr. No.	Financial ratio	Estimated	Result	Permissible limit	
1	Break Even Point (BEP)	41.07%	Project Viable	BEP shall be less than 60%	<60%
2	Avg. Return on Capital Employed Average (ROCE)	19.41%	Project Viable	RoCE for the project shall be more than 20%	>20%
3	Internal Rate of Return (IRR)	14.13%	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)	60.08	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	4.71	Project Viable	The Pack Back Period (Project/Equity) shall be less than 7 years	<7 years
6	Debt Service Coverage Ratio (DSCR)	2.36	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	Red Chilly Hydrating and Green Chilly Grading Unit
2.	Area Required for establishing facility	0.40Acre
3.	Capacity of Facility	1TPH & 1TPH
4.	No. of hours, the facility will be operational in a day	10 Hours per Day
5.	Capital investment for machinery and equipment's (as per quotation)	Rs. 227.10 Lakh
6.	Investment on civil and construction component (As per estimates):	Rs. 125.78 Lakh
l	How many days, the facility will be operational in a year	Avg. 195 Days

#### 2. Details of revenue generated through above facility

No.	Finished product	Unit	Whole price /Rs. Per MT (Y1)	Retail price /- Rs.....per Unit
<b>A</b>	<b>Green Chilli</b>			
1	Grade 1	MT	46,000.00	-
2	Grade 2	MT	42,000.00	-
<b>B</b>	<b>Red Chilli</b>			
1	Grade 1	MT	120,000.00	
2	Grade 2	MT	90,000.00	-
<b>C</b>	<b>JW Services Charges</b>	MT	2,900.00	-

**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	Green Chilli	26,000.00/ MT	-
2	Red Chilli	39,000.00/ MT	-

#### 4. Expenditure on salary of management staff

No.	Designation:	No. of Staff:	Salary Rs. Per Month:	Remark
1	Market BD Executives	2	Rs. 10,000/- Per Month	The Company already has functional management staff. Since this is expansion project, most of the existing staff will be handling
2	Accountant	1	Rs. 8000/- Per	

			Month	the activities. Only new staff that will be recruited is considered.
3	Admin Staff	1	Rs. 8000/- Per Month	
4	Security Staff	1	Rs. 6000/- Per Month	

#### 5. Expenditure on remuneration of labor

No.	Type of workers	No.	Wages Rs per day/ Month	Remark															
1	Skilled	7	Rs. 8,000/- To Rs. 18,000/- Per Month	<table border="1"> <thead> <tr> <th>Designation</th> <th>Nos.</th> <th>Salary (In Rs. Per Month)</th> </tr> </thead> <tbody> <tr> <td>Factory Head</td> <td>1</td> <td>18,000.00</td> </tr> <tr> <td>Plant Operator</td> <td>2</td> <td>12,000.00</td> </tr> <tr> <td>Maintenance Engineer</td> <td>1</td> <td>8,000.00</td> </tr> <tr> <td>Cold Store Supervisor</td> <td>2</td> <td>8,000.00</td> </tr> </tbody> </table> <p><b>The above are 'salaried' skilled employees.</b></p>	Designation	Nos.	Salary (In Rs. Per Month)	Factory Head	1	18,000.00	Plant Operator	2	12,000.00	Maintenance Engineer	1	8,000.00	Cold Store Supervisor	2	8,000.00
Designation	Nos.	Salary (In Rs. Per Month)																	
Factory Head	1	18,000.00																	
Plant Operator	2	12,000.00																	
Maintenance Engineer	1	8,000.00																	
Cold Store Supervisor	2	8,000.00																	
2	Semi skill	-	-																
3	Un-skilled	10	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
	20	22	24	26	29	32	35

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

No	Component	Land lease Rent	Remark
1	land rent	Rs. 20000 Per Annum	-

#### 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	15 KVA	10 Kw PER HR.	Rs. 10/-Kwh	-

#### 8. Maintenance cost facilities

No	Component	Detail	Remark
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1	Maintenance of machinery, building, equipment etc,	1. Fixed: 1% of P&M and Civil 2. Variable: Rs. 300 per Day	-
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#### 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	797	956	1,148	1,377	1,653	1,983	2,380
Non-Members	100	120	144	173	207	249	299

**Note:** Apart from the CBO members, there are around 100 non-members which form the CBO's Farmer network. It is expected that over the next 7 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:** 1.62 TPH

8.2. **Working Model:**

Job Work Services	90% capacity reserved
Captive Operations	10% capacity reserved

8.3. **Capacity Utilization**

Capacity Utilization	Y1	Y2	Y3	Y4	Y5	Y6	Y7
JW Services	50%	55%	60%	65%	70%	75%	80%
Captive Operations	50%	55%	60%	65%	70%	75%	80%

8.4. **Grade Output**

Grade Output	Percentage
<b>A- Green Chilly</b>	
Grade I	40.00%
Grade II	45.00%
Waste	5.00%
<b>B- Red Chilly</b>	
Grade I	90.00%
Grade II	10.00%
Waste	5.00%
<b>C- Red Chilly ( Dry)</b>	
Grade I	40.00%
Grade II	40.00%

8.5. **Working Days**

Working Days	Y1	Y2	Y3	Y4	Y5	Y6	Y7
No of days of operation (JW Services)	135	149	162	176	189	203	216
No of days of operation (Captive Operations)	15	17	18	20	21	23	24

**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: 1 Month**

# Section 7

## SOCIAL ACTION PLAN<sup>1</sup>

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

Particulars	Yes/ No	If Yes, Specify
<b>1. Information of Sub-project Implementation Area</b>		
Does the subproject area falls under Scheduled V <sup>2</sup> (Tribal) Area?	No	
Does the subproject area have Particularly Vulnerable Tribal Groups <sup>3</sup> {PVTGs}?	No	
Does the subproject falls under Left Wing Extremism <sup>4</sup> area {LWE}?	No	
Does the subproject districts falls under Aspirational District <sup>5</sup> ?	No	
<b>2. Compliance with Negative List</b>		
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 <sup>6</sup> or child labour <sup>7</sup> 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	
<b>3. Sub Project Implementation</b>		

<sup>1</sup>Following the Environment and Social Management Framework of the SMART <https://www.smart-mh.org/smart/aboutsmart>

<sup>2</sup> List of tribal districts & blocks (Scheduled V Area) is available at

<https://cdnbbsr.s3waas.gov.in/s3c8758b517083196f05ac29810b924aca/uploads/2019/11/2019112132.pdf>

<sup>3</sup> Particularly Vulnerable Tribal Groups - Kataria (Kathodia), Kolam, Maria Gond

<sup>4</sup> Left Wing Extremism districts Chandrapur, Gadchiroli, Gondia

<sup>5</sup> Aspirational Districts - Nandurbar, Washim, Gadchiroli, Osmanabad

<sup>6</sup> Forced labor means all work or services not voluntarily performed, that is, extracted from individuals under threat of force or penalty

<sup>7</sup> 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.

<b>3.1 Measures for Social Inclusion</b>		
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
<b>3.2 Tribal Development Plan (For the Subprojects from Schedule V Area)</b>		
Whether free, prior and informed consultations with Tribal community has been conducted?	NA	
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	
<b>3.3 Land</b>		
Whether own 7/12 extract or registered Lease Agreement for rent/lease of private land for 29 years has been attached?	Yes	Lease rent 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
<b>3.4 Labour mitigation measures during civil &amp; Implementation work</b>		
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
<b>3.5 Measures of Health and Safety</b>		
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
<b>Social Inclusion &amp; Gender Integration targets<sup>8</sup> (%)</b>			
A	Total No. of Farmers/Members	797	956 by 2 <sup>nd</sup> Year of the

*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.*

Sr. No.	Particulars	Current Status (Baseline of CBO)	Proposed target in the Sub-project	
			project	
B	No. of Small and marginal Beneficiaries (& their %)	577 & 72%	708	74%
C	No. of Women Shareholders (& their %)	245 & 31%	316	33%
D	No. of Women Board of Directors (& their %)	1 & 14%	2	29%
E	No. of Schedule Tribes (& their %)	47 & 6%	96	10%
F	No. of Schedule Caste (& their %)	55 & 7%	115	12%
G	No. of Tenants (& their %)	13 & 2%	38	4%
H	No. of Landless (& their %)	11 & 1%	29	3%
I	No. of Women having land title (7/12) (& their %)	223 & 28%	287	30%

## 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
<b>A. For Agriculture Value chain Development Subprojects</b>				
1.	Average use of fertilizer-NPK	Kg/ha	204kg/ha	189.78kg/ha
2.	Area in which recommended dose of fertilizers is used	ha.	228.96	212.98
3.	Area in which fertilizers used is less than recommended dose	ha.	152.64	141.95
4.	Area in which fertilizers used is above the recommended dose	ha.	381.60	354.88
5.	Area in which Integrated Nutrient Management (INM) is practiced	ha.	534.24	496.84
6.	Average use of Pesticides, Fungicides and Herbicides	L/ha.	4.5	4.1
7.	Area in which recommended dose of pesticides is used	ha.	259.48	241.31
8.	Area in which pesticides used is less than recommended dose	ha.	137.37	128.15
9.	Area in which pesticides used is above the recommended dose	ha.	366.66	340.99
10.	Area in which Integrated Pest Management (IPM) is practiced	ha.	139.41	129.65
11.	Area in which crop residues are burnt	ha.	228.96	212.93
12.	Area in which crop residue is recycled for preparing Compost, Farm Yard Manure (FYM), etc.	ha.	473.18	440.10
13.	Area under Organic farming	ha.	206.10	191.63
14.	Area under GLOBAL Good Agricultural Practice (G.A.P.)	ha.	77.00	88.50
<b>B. For Animal Husbandry Value chain Development Subprojects</b>				
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	
<b>C. Valid PUC Certificate for transportation Vehicle-Available/Not-Available</b>				
		-	N/A	

### 3. Environmental Safeguards Inclusion Targets for the Subproject

Sr No.	Particulars of the Target	Current/Baseline Condition in the Subproject	Target to be Achieved in the Subproject
1.	No. of farmers of CBOs trained in IPM and INM practices (and their %) <sup>7</sup>	318 (40%)	797 (100%)
2.	No. of IPM and INM demonstrations at the field level given to the	239	797

	CBO members for the subproject related agri-commodities (and their %) <sup>8</sup>	(30%)	(100%)
3.	% of the area of CBOs brought under IPM in the subproject <sup>9</sup>	30%	50%
4.	% of the area of CBOs brought under INM in the subproject <sup>9</sup>	22%	29%
5.	No. of farmers of the CBOs trained in the Climate SMART Technologies/Practices (CSTs) <sup>10</sup> best suited to the given subproject	10%	100
6.	Number of CSTs Adopted in the Subproject <sup>11</sup>	239	638
		(40%)	(80%)
7.	Land area (ha.) brought under CSTs in the Subproject <sup>12</sup>	49%	80%

#### 4. Guidelines for Achievement of the Environmental Safeguards Targets

1) As per the SMART project's Environmental and Social Management Framework (ESMF) report commendations, 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. All the subproject activities should be implemented in accordance with the provisions and mitigation measures given in the ESMF report.

2) 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.

3) All the new machineries to be purchased using project's resources should be energy efficient, vehicles should be Bharat State VI complaint and fuel use efficient, tractors should be Bharat Stage (CEV/TREM) IV – V and above, and hold valid PUC certificate.

## 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
<b>Works</b>											
1	Civil Works for Chilly Processing (Chilly Grinding) unit	Actual	1	125.78	125.78	Cost Norm Method	Prior- Jan 2022 Post- Dec 2021	Dec 2021	Jan 2022	125.78	
<b>Goods &amp; Equipment</b>											
2	P&M for for Chilly Processing (Chilly	Actual	1 Set	227.10	227.10	Cost Norm Method	Prior- Jan 2022 Post- Dec 2021	Dec 2021	Jan 2022	227.10	

## 10 Grains Crops and Production Details (N/A)

### 10.1 Details of members and non- members

Particulars	No.
Total No.of Members Cultivating Grain Crops	
Total No.of Non- members Cultivating Grain Crops	
<b>Total</b>	<b>0</b>
<b>Average Land Holding per Member (Acres)</b>	<b>2</b>
<b>Total Cultivated Land under grain Crop(Acres)</b>	<b>0</b>

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

Season	Crop	Cultivation In (%)	Total Land under Cultivaion ( In Acres)	Yield/Acres (In Quintals)	Total Production (In Quintals)	Consumption in (%)	Marketable Surplus ( In Quintals)
Kharif	Soybean	0%	0	15	0	10%	0
	Red Gram/Tur	0%	0	7	0	5%	0
	Paddy/Rice	0%	0	4	0	0%	0
	Green Gram/ Moong	0%	0	7	0	2%	0
	Maize	0%	0	20	0	0%	0
	Black Gram/Udid	0%	0	7	0	10%	0
	Bajra	0%	0	6	0	2%	0
	Jawar	0%	0		0	0%	0
	Sunflower	0%	0		0	0%	0

## 11 ) Fruit & Vegetables Crop Production Details

### 11.1 Details of members and non- members

Particulars	No.
Total No.of Members Cultivating F & V	797
Total No.of Non-members Cultivating F & V	100
<b>Total</b>	<b>897</b>
<b>Average Land Holding per member(Ha)</b>	<b>2</b>
<b>Total Cultivated Land Under F &amp; V (Ha)</b>	<b>1794</b>

### 11.2 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)
Rabi	Okra	0%	-	2.5	0	20%	0
	Chilli	56%	1,000.00	5	5000	20%	4000
	Tomato	0%	-	25	0	20%	0
	Bitter Gourd	0%	-	0	0	20%	0
<b>Area Under Vegetables in Rabbi Season ( In Acres)</b>	Curliflower	0%	-	37	0	20%	0
<b>Area Under Vegetables in Summer Season ( In Acres)</b>		0					

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

### 11.3 Quantity of Marketable Surplus Produce Considered for Trading Business ( Job Work)

Particulars	50%	60%	69%	77%	85%	92%	99%
	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Okra	0	0	0	0	0	0	0
Chilli	2700	2970	3240	3510	3780	4050	4320
Tomato	0	0	0	0	0	0	0
Bitter Gourd	0	0	0	0	0	0	0
Curliflower	0	0	0	0	0	0	0

### 11.4 Quantity of Marketable Surplus Produce Considered for Processing Business

Particulars	50%	60%	69%	77%	85%	92%	99%
	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Okra	0	0	0	0	0	0	0
Chilli	300	330	360	390	420	450	480
Tomato	0	0	0	0	0	0	0
Bitter Gourd	0	0	0	0	0	0	0
Curliflower	0	0	0	0	0	0	0
	0	300	330	360	390	420	480



## Facility 2 - Grain Processing Unit - Dal Mill (N/A)

### 13.1 Producers/ Capacity Utilization

Capacity

2

 Qtls P Hour

No. of Hours

8

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
No. of Operation Days	0	0	0	0	0	0	0
Soybean	0	0	0	0	0	0	0
Red Gram/Tur	0	0	0	0	0	0	0
Paddy/Rice	0	0	0	0	0	0	0
Green Gram/ Moong	0	0	0	0	0	0	0
Maize	0	0	0	0	0	0	0
Black Gram/Udid	0	0	0	0	0	0	0
Bajra	0	0	0	0	0	0	0
Jawar	0	0	0	0	0	0	0
Sunflower	0	0	0	0	0	0	0
Wheat	0	0	0	0	0	0	0
Bengal Gram/Channa	0	0	0	0	0	0	0
Jawar	0	0	0	0	0	0	0
Maize	0	0	0	0	0	0	0
Safflower	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0



**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	Total No. of Days Labour Reuired
1	Double Plough			6	0	4	0	12	0	3000	1	0
2	Cultivator			6	0	2	0	8	0	1800	1	0
3	Rotavator			6	0	2	0	8	0	1800	1	0
4	BBF Seed Sowing Machine			6	0	2	0	4	0	1200	1	0
5	Mobile Threshing			6	0	2	0	10	0	3000	1	0
6					0	0			0			0
7					0	0			0			0
8					0	0			0			0
9					0	0			0			0
10					0	0			0			0



<b>Expenses</b>										
Diesel	Litres	0	100	-	-	-	-	-	-	-

### Facility 5 - Agri Input (N/A)

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



<b>Captive Operations - Green Chilly Cleaning grading</b>							
Total Input -Chilli (MT)	150	165	180.00	195.00	210.00	225.00	240.00
Total Input	150	165	180	195	210	225	240
<b>Captive Operations - Red Chilly Processing</b>							
Total Input -Chilli (MT)	150	165	180	195	210	225	240
Total Input	150	165	180	195	210	225	240
<b>Captive Operations Grade Output - Green Chilli(MT)</b>							
Grade 1	75	83	90.00	98.00	105.00	113.00	120.00
Grade 2	68	74	81.00	88.00	95.00	101.00	108.00
Waste	8	8	9.00	10.00	11.00	11.00	12.00
<b>Captive Operations Grade Output Red Chilly (MT)</b>							
Grade 1	135	148.5	162	175.5	189	202.5	216
Grade 2	15	16.5	18	19.5	21	22.5	24
<b>Dryer - Red Chilly</b>							
Grade 1- Output 40%	54	59.4	64.8	70.2	75.6	81	86.4
Grade 2- Output 40%	6	6.6	7.2	7.8	8.4	9	9.6
Vegetables processed per day (MT)	20	20	20.00	20.00	20.00	20.00	20.00
No of days of opertaion (JW Services)	135	149	162.00	176.00	189.00	203.00	216.00
No of days of opertaion (Captive Operations)	15	17	18	20	21	23	24

Total Working days of the Facility	150	166	180.00	196.00	210.00	226.00	240.00
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### 5.2.5.2 Schedule of Operating Profit

#### 17.2 Activity 6 - Profit and loss of F &V Processing Unit

Particulars	Unit	Rate	Y1	Y2	Y3	Y4	Y5	Y6	Y7
<b>Revenue</b>									
Job Work Charges	MT	2,900	78.30	90.44	103.59	117.83	133.24	149.90	167.89
Capative Operation	As per Schedule	-	129.48	152.06	176.03	200.64	226.13	253.37	285.31
Cold Storage Receipt	MT/MONTH	15	2.91	2.90	3.11	3.31	3.51	3.72	3.71
Weigh Bridge Charges	-	-	-	-	-	-	-	-	-
<b>Revenue</b>			<b>210.69</b>	<b>245.40</b>	<b>282.73</b>	<b>321.78</b>	<b>362.89</b>	<b>406.98</b>	<b>456.91</b>
Add: Opening Stock FG		As per CS Sche	-	3.78	5.71	6.00	6.30	7.17	9.06
Less: Closing Stock FG		As per CS Sche	3.78	5.71	6.00	6.30	7.17	9.06	9.52
<b>Expenses</b>									
<b>Variable Cost</b>									
Purchase Cost	MT	As per	104.00	112.62	129.01	146.74	165.94	186.69	209.09

Particulars	Unit	Rate	Y1	Y2	Y3	Y4	Y5	Y6	Y7
		Purchase Schedule							
Daily Labour	Variable with production	300 / Labour/ day	9.00	10.96	12.96	15.29	18.27	21.70	25.20
Electricity Charges	Per day	640	0.96	1.06	1.15	1.25	1.34	1.45	1.54
Bio Fuel Cost	Per Day	12000	9.00	10.46	11.34	12.35	13.23	14.24	15.12
Water	Per day	500	0.75	0.83	0.90	0.98	1.05	1.13	1.20
Stocks of Safety Gear (gloves, shoes, disinfectants, etc)	Per Labour	800	0.16	0.18	0.19	0.21	0.23	0.26	0.28
Transportation Expenses	Per MT	500	0.75	0.83	0.90	0.98	1.05	1.13	1.20
Repairs & Maintenance	Per day	300	0.45	0.50	0.54	0.59	0.63	0.68	0.72
Selling & Dist Exp	Per MT	159	0.22	0.25	0.27	0.30	0.32	0.34	0.36
Misc Exp	Per day	500	0.75	0.83	0.90	0.98	1.05	1.13	1.20
Add: Opening Stock RM			-	6.50	6.83	7.17	7.53	7.90	8.30
Less: Closing Stock RM			6.50	6.83	7.17	7.53	7.90	8.30	8.71
<b>Total Variable Cost</b>			<b>119.54</b>	<b>138.18</b>	<b>157.82</b>	<b>179.30</b>	<b>202.74</b>	<b>228.33</b>	<b>255.49</b>

<b>Fixed Cost</b>									
<b>Factory Exp (Fixed)</b>									
Repairs	1% of machine cost & civil works	1%	3.53	3.71	3.89	4.09	4.29	4.50	4.73
Insurance	0.5% of the	0.5%	1.76	1.85	1.95	2.04	2.14	2.25	2.36

Particulars	Unit	Rate	Y1	Y2	Y3	Y4	Y5	Y6	Y7
	Capital Investment								
Factory Staff Salary	Factory Staff Manpower Chart	As per Manpower Chart	7.92	8.32	8.73	9.17	9.63	10.11	10.61
Electricity	50 KVA (Power chart)		0.12	0.13	0.13	0.14	0.15	0.15	0.16
<b>Fixed Cost - Related to Production</b>			<b>13.33</b>	<b>14.00</b>	<b>14.70</b>	<b>15.43</b>	<b>16.21</b>	<b>17.02</b>	<b>17.87</b>
<b>Total expenses</b>			<b>132.88</b>	<b>152.18</b>	<b>172.52</b>	<b>194.74</b>	<b>218.94</b>	<b>245.35</b>	<b>273.36</b>
<b>Operating Profit</b>			<b>81.60</b>	<b>95.15</b>	<b>110.49</b>	<b>127.35</b>	<b>144.82</b>	<b>163.53</b>	<b>184.00</b>

