



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

Full Project Proposal (FPP) (Template)

Sub-Project Title: *Productive Partnership for Dal Mill Unit*

Submitted by

Wakodi Farmer Producer Company Limited,

Community Based Organization (CBO),

Block- Wakodi District- Nagpur

Index

Section	Particulars	Page no
1	Preliminary information of CBO	3
2	About selected Crops, marketable surplus and its value chain	7
3	About proposed Sub –project	11
4	Sub Project Implementation Plan	18
5	Sub-project Budget and Financial Analysis	19
6	Assumptions	48
7	Social Action Plan	54
8	Environmental Action Plan .	57
9	Procurement Plan	59

Section 1- Preliminary information of CBO

1.1 General information

1.	Name of the Community Based Organization (CBO)	Wakodi Farmer Producer Company LTD. Block Wakodi, Saoner, Nagpur
2.	Address	Village:-Wakodi,Ta:-Saoner, Dist:-Nagpur-441101
3.	Details of the contact person	Name: Mr. Mahendra Narayan Janbandhu Designation in CBO: Director Mobile Number: 9975089639 Email: mahendranbandu12345@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: 26/09/2016 Registration number: U01113MH2016PTC286270
3.	PAN number of the organization	AABCW9040Q
4.	Udyog Aadhar number / Udyam registration No. of the organization	MH20A0022110
5.	Authorized Capital of organization (Rs)	1000000
6.	Paid up capital of organization (Rs)	578800

1.3 Details of Board Members

N o.	Name of the BoD	Gender M/F	Social category	Land Holding (Ha)	Designation	Education	PAN No.	Aadhar No.	Contact number (mobile number)
1	Mahendra Narayan Janbandhu	Male	SC	President	3.13	12	AZUPJ6104D	491644294156	9975089639
2	Sunil Vinayakrao Choudhari	Male	Open	Secretary	4.33	12	BDQPC3067F	767547778052	8888807535
3	Kadir Ismail Waghade	Male	OBC	Vice President	2.02	10	ADAPW6224F	485532765624	95797157709
4	Mangesh Devidas Madankar	Male	OBC	Director	3.71	B.Sc.	BMUPM6409G	313429005777	9588608925
5	Jyoti Narendra Madke	Female	SC	Director	1.32	12	DDCPM7765J	344086367295	9359690171

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

No.	Name of the training	Duration (days)	Name of organizing agency	Topics covered	Name of members participated in training
1	Post Harvest Technology for Rural Catchment for Farmer	27/02/2014 to 01/03/2014	Central Institute Of Post Harvest ENGINEERING and Technology Campus Ludhiana Punjab	Post Harvest Technology for Rural Catchment for Farmer	Mahendra Narayan Janbandhu
2	Value Addition and Marketing of Tomato, Cauliflower, Chilly, and other Crop	23/03/15 to 26/03 15	Extension Education Institute ,anand Gijrat	Value Addition and Marketing of Tomato, Couliflower, Chilly, and other Crop	Mahendra Narayan Janbandhu Narendra Gulab Madke
3	Krushi Utpadan and Niryat Vyavsthapan	07/01/2019 to 13/01/2019	Vanamati Nagpur	Krushi Utpadan and Niryat Vyavsthapan	Mahendra Narayan Janbandhu Mangesh devidasji Madankar
4	Programme on "Warehousing, Collateral Management Services and Negotiable Warehousing Receipt"	01/07/2019 to 03/07/2019	Bankers Institute of Rural Development, LUCKNOW	Programme on "Warehousing, Collateral Management Services and Negotiable Werehousing Receipt"	Mahendra Narayan Janbandhu Sumit Sunil Choudhari
5	Programme on Linking FPO with Commodity Exchanges and E-NAM	13/12/2021 to 15/12/2021	Bankers Institute of Rural Development, LUCKNOW	Programme on Linking FPO with Commodity Exchanges and E-NAM	Mahendra Narayan Janbandhu Kadir Ismail Waghade

1.5 Details of shareholders / members of CBOs

Total No. of shareholders	Female	Male	Sched Castes	Sched Tribes	Marginal Farmers (0-1 ha)	Small farmers (1-2 ha)	Medium farmer (2-5 ha.)	Big farmers (More than 5 ha.)	Tenants	landless
513	154	359	73	42	164	194	111	5	22	16

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	Factory Shed	-	-	-	8,28,615
	Total (A)	-	-	-	8,28,615
B	Moveable asset				
1	Furniture & Fixture	-	-	-	15,000
2	Computers	-	-	-	31,800
3	Cleaning And Grading Plant	-	-	-	9,92,000
4	Moisture Metter	-	-	-	11,500
5	Weighing Scale	-	-	-	8,000
	Total (B)	-	-	-	10,58,300
	Gross total (A+B)	-	-	-	18,86,915

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	MH-20-00-45934 13/09/2021	-
2	Seeds	Gov. of Maharashtra	LASD27100121 15/05/2018	3 Years
3	Fertilizer	Gov. of Maharashtra	LAFD27100105 10/05/2018	3 Years
4	Insecticide	Gov. of Maharashtra	LAID27100109 15/05/2018	3 Years
5	GST NO	GOI	27AABCW9040Q1ZO	-

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	Tur	250	150
2	Chana	260	160
B	Primary processing (+ Secondary Processing) on agricultural commodities (cleaning and grading)		
1	Tur	250	150
2	Chana	260	160
C	Bulk procurement and selling of agricultural inputs (Fertilizer, seeds etc.)		
1	SEED, Insecticide	170	34
2	Fertilizer	75	55
D	Seed production		
1	<i>Not Applicable</i>		
E	Others (e.g. processing, direct marketing, custom hiring center etc.)		
1	<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.)	2,36,800	10,59,120	13,60,068

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	Tur	840	1.5	1260	882	220	662
2	Chana	630	1.2	756	453	210	233

Notes:

- The above data is **only of members**. The company also receives pulses for cleaning-grading and sales facilitation from several non-members as well.

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

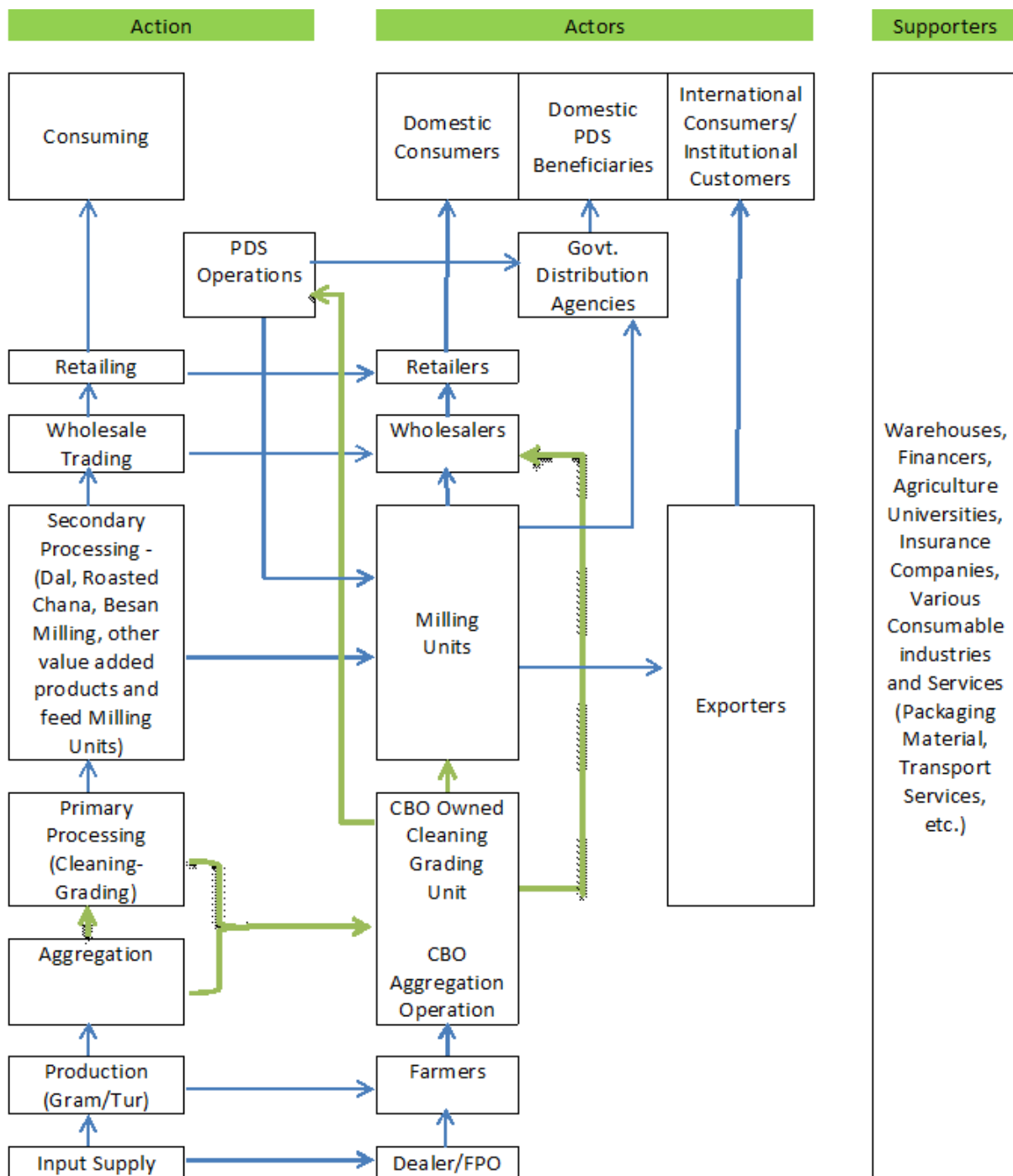
No.	Buyer	Agriculture Commodity (quantity in MT)
1	Processor	65
2	Exporter	
3	Organized Retail Chain	
4	Direct marketing License (DML)holder (Traders)	365
5	Otherspecify	-

2.2 Existing value chain of key crops

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

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

To understand the current pulses (Tur & Chana have similar VC) value chain of the project's cluster, it is important to understand the various marketing channels and actors and how milled products & by-products move from the cluster actors to final consumers. The chart below highlights the same:



Current Value Chain- Tur & Chana

In the Current Value Chain, the CBO has been providing several farm inputs to farmers for production of pulses and other crops. Post-harvest, the CBO has been aggregating the produce (tur & chana) from member and non-member farmers and pursuing primary processing (cleaning-grading operations). The farmers/FGs then sell the produce directly to customers (traders, processors and other buyers). Alternatively, farmers use sales facilitation services of CBO, who sells the cleaned-graded produce on farmer's behalf. The farmers also use the cleaning grading services of the CBO to sell it to NAFED when procurement by the agency is ongoing.

As the CBO has been pursuing cleaning and grading of pulses for some years, it always planned to gradually and stage-wise expand its operations. The CBO, over the years, has noticed that cleaning & grading operations help farmers to supply same to NAFED (at MSP) or to processors (largely Dal Millers) and yields about 4-5% over mandi price. But, if the CBO can implement its own dal mill operations and sell dal in own brand, the remunerations are much higher. Considering that the CBO has practically invested over 4-5 years in understanding the pulses trade, it decided that it is right time to expand by implementing a dal mill.

Having understood this and with a plan to counter the technology gaps in their existing operations, the CBO undertook the activity of understanding the (new required) capital investment and understanding the operational economics of same. They found that color sorters are highly capital investment and require additional support accessories like color sorter cabin, CVCF, air conditioner and air compressor. Operation wise too, the cost is high and the machine requires an experienced skilled operator.

Having understood this dynamics, the CBO consulted the productive partner as well and took a call they should target dal mill (without color sorter) as the expansion to their existing basic cleaning grading operations under SMART.

The same dal mill may further be upgraded with color sorter and allied accessories in future (expansion plan).

In lack of the Dal Mill set-up, the CBO/even farmers are currently unable to directly market the product to high-end institutional buyers like traders, premium retail buyers and even direct branded products. This, obviously, limits the level of profits of both CBO and farmers.

The CBO, through the proposed project, aims to set-up a Dal Mill 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 Dal Milling Infrastructure
- Currently selling cleaned and graded pulses (which is re-processed into Dal and other value added products) and thus unable to realize limited price and profits on products.
- Relatively low experience in marketing higher value added products.

2.2.3 Potential remedies to address above issues in value chain

- Deploying of Dal Milling – & thus selling processed product dal instead of pulses as commodity.
- 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 several aspects about Dal and by-products trade by operating its current C&G Unit. The CBO in its research spoke with several stakeholder buyers- which included several premium segment buyers (traders, wholesalers, large retailers, etc.) who gave inputs regarding the desired quality standards. It was clearly established through this market analysis that while the Tur & Chana varieties produced by the cluster farmers is highly desired, it is absolutely important that the end product (Dal & By-products) meet the specifications.

As the CBO has been pursuing cleaning and grading of pulses for some years, it always planned to gradually and stage-wise expand its operations. The CBO, over the years, has noticed that cleaning & grading operations help farmers to supply same to NAFED (at MSP) or to processors (largely Dal Millers) and yields about 4-5% over mandi price. But, if the CBO can implement its own dal mill operations and sell dal in own brand, the remunerations are much higher. Considering that the CBO has practically invested over 4-5 years in understanding the pulses trade, it decided that it is right time to expand by implementing a dal mill.

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Having understood this dynamics, the CBO consulted the productive partner as well and took a call they should target dal mill (without color sorter) as the expansion to their existing basic cleaning grading operations under SMART.

The same dal mill may further be upgraded with color sorter and allied accessories in future (expansion plan).

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	Naisargik Agro Farmer Producer Company Limited	H. NO 183 Ward No 2, Smruti Nagar, Bokhara Nagpur	967399344 6	naisargikagro@g mail.com	Agriculture

Section 3: About proposed Sub -project

1. **Name of the proposed sub project:** Wakodi Farmer Producer Company Limited

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 value added pulses product- Dal
- b) Gain access to high-end premium markets, buyers and consumers.
- 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. 249 which is connected with motorable operating road Village **Wakodi**

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

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

No.	Particulars	Details
1	Location of sub-Project	1. Village : Wakodi 2. Grampanchayat :- Wakodi 3. Block : Saoner 4. District: Nagpur 5. State: Maharashtra
2	Latitude and Longitude of the village	Longitude: 79.00.12.66 N Latitude:21.38.79.11E
3	Total required land for establishing proposed sub project	0.23 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-- 189 Tenure of agreement –25 years Date of agreement : 01/04/2017 Longitude: 79.00.12.66 N Latitude:21.38.79.11E

	b. Social Category of the land owner c. Whether the land is encroachment free	OBC Yes√
	Proposed land use	Industrial use √
6	Details of facilities available at identified site	
6.1	Whether electricity supply is available	Yes, Name of connection holder – Wakodi Farmer Producer Company LTD (CBO) Type of power connection: Three phase √ Existing Power 25 Hp Additional Power Applied – 51Hp
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 249

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

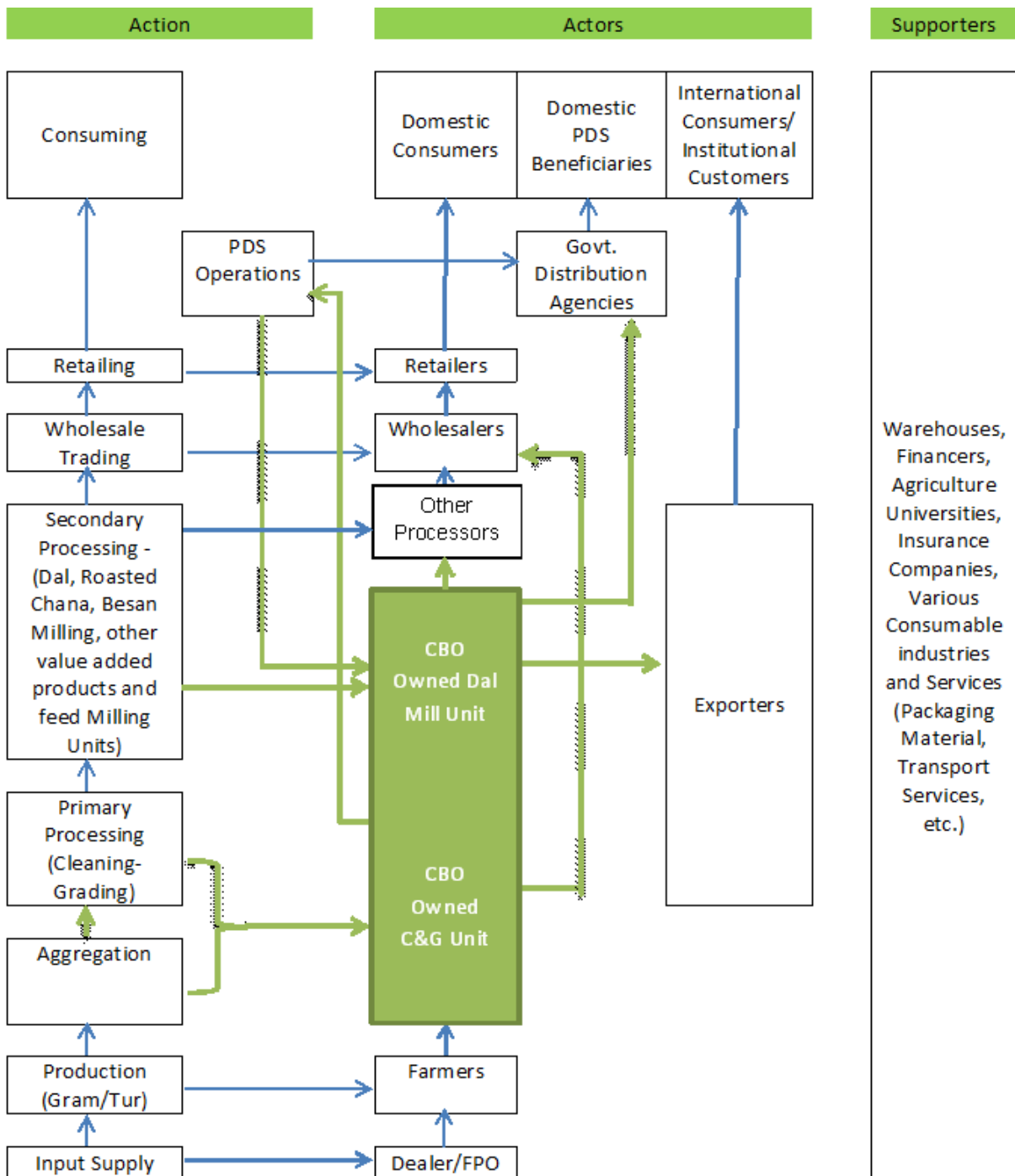
No	Name of commodity	Annual Quantity of produce (MT)									
		2022-23		2023-24		2024-25		2025-26		2026-27	
		Quantity (MT)	%	Quantity (MT)	%	Quantity (MT)	%	Quantity (MT)	%	Quantity (MT)	%
1.	Tur	0.00	0%	412.5	60%	453.8	60%	495	60%	536.3	60%
2.	Chana	0.00	0%	337.5	40%	371.3	40%	405	40%	438.8	40%

Notes:

- The proposed sub-project is expected to be operational from 2023-24 and hence no quantities for pulses 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.



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 (of cattle feed products), and even pursue own branded dal in near future, is enhanced to a great extent owing to implementing of the proposed dal mill unit. 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	Naisargik Agro Farmer Producer Company Limited									
2	Address and contact No.	c/o Prakash Ganptrao Dhumal H.No. 183 ward no. 2, Smruti nagar BokharaNagpur MH 440016 . Mob. No. 9673993446									
3	Details of authorized person (name, designation, contact no. and E-mail id)	Name : Sandeep Chauhan – Director, Mob No :9673993446 , Email ID: naisargikagro@gmail.com									
4	Type of buyer organization	1. Exporter									
5	Whether the buyer is registered?	Yes Companies Act, 2013									
6	Registration Number/ License Number	U01400MH2019PTC325662									
7	PAN number	AAGCN5384B									
8	Buyer total annual average requirement of produce (Quantity in MT)	<table border="1"> <thead> <tr> <th>crop</th> <th>Quantity</th> </tr> </thead> <tbody> <tr> <td>Tur</td> <td>400 MT</td> </tr> <tr> <td>Chana</td> <td>600 MT</td> </tr> </tbody> </table>	crop	Quantity	Tur	400 MT	Chana	600 MT			
crop	Quantity										
Tur	400 MT										
Chana	600 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>Tur Dal</td> <td>2021-22</td> <td>400 MT</td> </tr> <tr> <td>Chana Dal</td> <td>2021-22</td> <td>600 MT</td> </tr> </tbody> </table>	crop	Year	Agro produce (ton)	Tur Dal	2021-22	400 MT	Chana Dal	2021-22	600 MT
crop	Year	Agro produce (ton)									
Tur Dal	2021-22	400 MT									
Chana Dal	2021-22	600 MT									
10	Annual turnover of buyer Rs.lakh (last three years)	<table border="1"> <tbody> <tr> <td>2017 to 2018-</td> <td>-</td> </tr> <tr> <td>2018 to 2019-</td> <td>71, 24,023</td> </tr> <tr> <td>2019 to 2020-</td> <td>54,85,606</td> </tr> </tbody> </table>	2017 to 2018-	-	2018 to 2019-	71, 24,023	2019 to 2020-	54,85,606			
2017 to 2018-	-										
2018 to 2019-	71, 24,023										
2019 to 2020-	54,85,606										

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	Tur and Chana	Tur & Chana Dall (unsorted, well milled, polished/ unpolished (as per each order)	Transportation- borne by Buyer Packaging Material- borne by CBO Payment Terms- Cheque or Electronic

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

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 – Dal Milling – Mixed Model Business (Job Work & Sales)		
1	Dal Milling	218 Days (avg. of 10 years)	-

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

The sub-project involves adoption of modern automatic dal milling plant with all required accessories. Though color sorter technology is currently not proposed in the plant, but same shall be incorporated at later stage through CBO's own funds. Further, the project will enable-

- Higher income to CBO and its member farmers

- b. Assurance of good quality products 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	Tax (Rs. Lakh)	Total amount (Rs. Lakh)
Business/Activity - Dal Mill Unit						
A1	Building and Construction					
1	Dal Mill Shed	250SQ MT	-	1	Inc.	43.32
A2	Machinery and equipment	0.5 TPH				
1	Grader (Chalna). *4 Sheet		1.02	2	0.10	2.14
2	Grader (Chalna). *3 Sheet		0.81	4	0.16	3.41
3	Bucket Elevators , 3height 18'		0.54	5	0.14	2.85
4	Bucket Elevators , height 14'		0.43	11	0.21	4.97
5	Roll petty		1.02	3	0.15	3.21
6	Fan and Cyclone with Pipe Line		1.88	1	0.09	1.97
7	M/s Warm		0.32	6	0.10	2.00
8	Machinery Structure, Motor, Pipe, Counter Shafting, Pulley, Belt.		4.62	1	0.23	4.85
9	Stock Hopper		1.50	6	0.45	9.45
10	Dryer with Trolley 1 ton capacity		2.82	2	0.28	5.92
11	Dryer Stock Hopper		1.98	2	0.20	4.16
12	Buff Polisher		1.50	1	0.08	1.58
13	Machinery Structure, Motor, Pipe, Counter Shafting, Pulley, Belt.		2.22	1	0.11	2.33
14	Machinery Fitting & Transportation Charges		3.57	1	0.18	3.75
A3	Preliminary & Pre-operative Exp.	LS	4.80	LS	Inc.	4.80
A4	Working Capital Margin	As Assessed	-	-	-	4.70
Total (A)						105.40

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 farmers. • 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 	<ul style="list-style-type: none"> • Quality product at reasonable price, owing to removal of middlemen chain • Un-interrupted and assured supply as per specifications • Streamlining of product supply chain and stronger backward linkages 	<ul style="list-style-type: none"> • Better Price realization for shareholders (Farmers) of their produce- in both instances- whether use job-work services or direct sale to CBO • 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	Tax (Rs. Lakh)	Total amount (Rs. Lakh)
Business/Activity - Dal Mill Unit						
A1	Building and Construction					
1	Dal Mill Shed	-	-	1	Inc.	43.32
A2	Machinery and equipment	0.5 TPH				
1	Grader (Chalna). *4 Sheet		1.02	2	0.10	2.14
2	Grader (Chalna). *3 Sheet		0.81	4	0.16	3.41
3	Bucket Elevators , 3height 18'		0.54	5	0.14	2.85
4	Bucket Elevators , height 14'		0.43	11	0.21	4.97
5	Roll petty		1.02	3	0.15	3.21
6	Fan and Cyclone with Pipe Line		1.88	1	0.09	1.97
7	M/s Warm		0.32	6	0.10	2.00
8	Machinery Structure, Motor, Pipe, Counter Shafting, Pulley, Belt.		4.62	1	0.23	4.85
9	Stock Hopper		1.50	6	0.45	9.45
10	Dryer with Trolley 1 ton capacity		2.82	2	0.28	5.92
11	Dryer Stock Hopper		1.98	2	0.20	4.16
12	Buff Polisher		1.50	1	0.08	1.58
13	Machinery Structure, Motor, Pipe, Counter Shafting, Pulley, Belt.		2.22	1	0.11	2.33
14	Machinery Fitting & Transportation Charges		3.57	1	0.18	3.75
A3	Preliminary & Pre-operative Exp.	LS	4.80	LS	Inc.	4.80
A4	Working Capital Margin	As Assessed	-	-	-	4.70
	Total (A)					105.40

5.1.2 Means of finance

Particulars	Amount (Rs in Lakh)	% of total funding
Promoters' Contribution	44.98	42.67%
Grant	60.42	57.33%

Bank Term Loan	-	-
Total	105.0	100%

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	43.32	60%	26.00
3	Machineries & Equipment	52.59	60%	31.55
4	Preliminary and Preoperative Expenses	4.80	60%	2.88
6	WCM	4.70	-	-
	Total	105.40	60%	60.42

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 Depreciation Estimates - SLM

Depreciation - SLM										
Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10
Building and Civil Works										
Opening Balance	43.32	41.95	40.57	39.20	37.83	36.45	35.08	33.71	32.33	30.96
Depreciation @ 3.17%	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37
Closing balance	41.95	40.57	39.20	37.83	36.45	35.08	33.71	32.33	30.96	29.59
Machinery & equipment										
Opening Bal	52.59	49.26	45.93	42.60	39.27	35.95	32.62	29.29	25.96	22.63
Depreciaton @ 6.33%	3.33	3.33	3.33	3.33	3.33	3.33	3.33	3.33	3.33	3.33
Closing balance	49.26	45.93	42.60	39.27	35.95	32.62	29.29	25.96	22.63	19.30
Total Opening Balance	95.91	91.21	86.51	81.80	77.10	72.40	67.70	62.99	58.29	53.59
Total Depreciation	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70
Closing balance	91.21	86.51	81.80	77.10	72.40	67.70	62.99	58.29	53.59	48.89

5.2.3 Amortization

Particulars		Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10
		In Rs. Lakh									
Total P&P Exp.	4.80										
Amortization Rate PA	10%										
P&P Exp. W/O		0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48

5.2.4 Bank Loan Projection

Not Applicable, as no Term Loan is sought.

5.2.5 Revenue and Expenses Assumption

The various supporting schedules and computations, clearly outlining items of revenues and expenditure are presented in tables below:

5.2.5.1. Output Schedule

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10
Dall Mill										
Plant Capacity	0.5 TPH									
Total Annual Plant Capacity (MT)	1500	1500	1500	1500	1500	1500	1500	1500	1500	1500
50% reserved for JW Services	750	750	750	750	750	750	750	750	750	750
50% reserved for Captive operations	750	750	750	750	750	750	750	750	750	750
Capacity Utilization (JW Services)	50%	55.00%	60.00%	65.00%	70.00%	75.00%	80.00%	85.00%	90.00%	95.00%
Capacity Utilization (Captive Operations)	50%	55.00%	60.00%	65.00%	70.00%	75.00%	80.00%	85.00%	90.00%	95.00%
Job work Services										
Total Input (Tur/Chana) (MT)	375	412.5	450	487.5	525	562.5	600	637.5	675	712.5
Job work Charges- Rs/MT	2,900	3,045	3,197	3,357	3,525	3,651	3,784	3,923	4,119	4,325
Total JW Receipts (Rs. Lakh)	10.88	12.56	14.39	16.37	18.51	20.54	22.70	25.01	27.80	30.82
Captive Operations										
Total Input (Tur) (MT)	225	247.5	270	292.5	315	337.5	360	382.5	405	427.5
Total Input (Chana) (MT)	150	165	180	195	210	225	240	255	270	285
	1500	1650	1800	1950	2100	2250	2400			
Captive Operations Grade Output (Tur)(MT)										
Tur Dall	164	181	197	214	230	246	263	279	296	312
Cattle Feed	56	62	68	73	79	84	90	96	101	107

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10
Bhusa	0	0	0	0	0	0	0	0	0	0
Powder	0	0	0	0	0	0	0	0	0	0
Waste	5	5	5	6	6	7	7	8	8	9
Captive Operations Grade Output (Chana)(MT)										
Chana Dall	113	124	135	146	158	169	180	191	203	214
Chuni	12	13	14	16	17	18	19	20	22	23
Bhusa	23	25	27	29	32	34	36	38	41	43
Powder	0	0	0	0	0	0	0	0	0	0
Waste	3	3	4	4	4	5	5	5	5	6
	30	30	40	40	40	50	50			
Pulses processed per day (MT)	5	5	5	5	5	5	5	5	5	5
No of days of opertaion (JW Services)	75	83	90	98	105	113	120	128	135	143
No of days of opertaion (Captive Operations)	75	83	90	98	105	113	120	128	135	143
Total Working days of the Facility	150	166	180	196	210	226	240	256	270	286

5.2.5.2. Closing Stock of RM- Captive Operations

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10
Raw Material (MT)										
Tur										
Opening Stock	0	9	10	11	12	13	14	15	16	17
Purchase	234	249	271	294	316	339	361	384	406	429
Consumed	225	248	270	293	315	338	360	383	405	428

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10
Closing stock	9	10	11	12	13	14	15	16	17	18
Prices (per MT)										
Mandi Price	63,100	66,260	69,570	73,050	76,700	80,540	84,570	88,800	93,240	97,900
Value of Opening Stock	-	5.68	6.63	7.65	8.77	9.97	11.28	12.69	14.21	15.85
Value of Closing stock	5.68	6.63	7.65	8.77	9.97	11.28	12.69	14.21	15.85	17.62
Chana										
Opening Stock	0	6	7	8	8	9	9	10	11	11
Purchase	156	166	181	195	211	225	241	256	270	286
Consumed	150	165	180	195	210	225	240	255	270	285
Closing stock	6	7	8	8	9	9	10	11	11	12
Prices (per MT)										
Mandi Price	51,100	53,660	56,340	59,160	62,120	65,230	68,490	71,910	75,510	79,290
Value of Opening Stock	-	3.07	3.76	4.51	4.73	5.59	5.87	6.85	7.91	8.31
Value of Closing stock	3.07	3.76	4.51	4.73	5.59	5.87	6.85	7.91	8.31	9.51
Value of Opening Stock (Rs. Lakh)	-	8.75	10.38	12.16	13.50	15.56	17.15	19.53	22.12	24.16
Value of Closing Stock (Rs. Lakh)	8.75	10.38	12.16	13.50	15.56	17.15	19.53	22.12	24.16	27.14

5.2.5.3. Purchase Schedule- Captive Operations

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10
Tur	234	249	271	294	316	339	361	384	406	429
Rate (Rs. per MT)	63,100.00	66,260.00	69,570.00	73,050.00	76,700.00	80,540.00	84,570.00	88,800.00	93,240.00	97,900.00
Chana	156	166	181	195	211	225	241	256	270	286
Rate (Rs. per MT)	51,100.00	53,660.00	56,340.00	59,160.00	62,120.00	65,230.00	68,490.00	71,910.00	75,510.00	79,290.00
Purchases (Rs. In Lakh)	227.37	254.06	290.51	330.13	373.45	419.80	470.36	525.08	582.43	646.76

5.2.5.4. Closing Stock of FG- Captive Operations

#	Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10
	Finished Goods (MT)- IR 1010										
A	Tur Dall										
	Opn Stock	0	7	8	9	9	10	11	11	12	13
	Total Production	164	181	197	214	230	246	263	279	296	312
	Sales	157	180	196	214	229	245	263	278	295	311
	Closing Stock	7	8	9	9	10	11	11	12	13	14
B	Cattle Feed										
	Opn Stock	0	2	3	3	3	3	4	4	4	4
	Total Production	56	62	68	73	79	84	90	96	101	107
	Sales	54	61	68	73	79	83	90	96	101	106
	Closing Stock	2	3	3	3	3	4	4	4	4	5

#	Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10
	Total Production	12	13	14	16	17	18	19	20	22	23
	Sales	11	13	14	16	17	18	19	20	22	23
	Closing Stock	1	1	1	1	1	1	1	1	1	1
C	Bhusa										
	Opn Stock	0	1	1	1	1	1	1	2	2	2
	Total Production	23	25	27	29	32	34	36	38	41	43
	Sales	22	25	27	29	32	34	35	38	41	43
	Closing Stock	1	1	1	1	1	1	2	2	2	2
D	Powder										
	Opn Stock	0	0	0	0	0	0	0	0	0	0
	Total Production	0	0	0	0	0	0	0	0	0	0
	Sales	0	0	0	0	0	0	0	0	0	0
	Closing Stock	0	0	0	0	0	0	0	0	0	0
	Selling Price (Rs/MT)										
A	Chana Dall	80,000.00	84,000.00	88,200.00	92,610.00	97,240.00	1,02,100.00	1,07,210.00	1,12,570.00	1,18,200.00	1,24,110.00
B	Chuni	15,000.00	15,750.00	16,540.00	17,370.00	18,240.00	19,150.00	20,110.00	21,120.00	22,180.00	23,290.00
C	Bhusa	15,000.00	15,750.00	16,540.00	17,370.00	18,240.00	19,150.00	20,110.00	21,120.00	22,180.00	23,290.00
D	Powder	15,000.00	15,750.00	16,540.00	17,370.00	18,240.00	19,150.00	20,110.00	21,120.00	22,180.00	23,290.00
A	Chana Dall										
	Value of Opening Stock (Rs. Lakh)	-	4.00	4.20	5.29	5.56	6.81	7.15	8.58	9.01	10.64
	Value of Closing Stock (Rs. Lakh)	4.00	4.20	5.29	5.56	6.81	7.15	8.58	9.01	10.64	11.17

#	Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10
B	Chuni										
	Value of Opening Stock (Rs. Lakh)	-	0.15	0.16	0.17	0.17	0.18	0.19	0.20	0.21	0.22
	Value of Closing Stock (Rs. Lakh)	0.15	0.16	0.17	0.17	0.18	0.19	0.20	0.21	0.22	0.23
C	Bhusa										
	Value of Opening Stock (Rs. Lakh)	-	0.15	0.16	0.17	0.17	0.18	0.19	0.40	0.42	0.44
	Value of Closing Stock (Rs. Lakh)	0.15	0.16	0.17	0.17	0.18	0.19	0.40	0.42	0.44	0.47
D	Powder										
	Value of Opening Stock (Rs. Lakh)	-	-	-	-	-	-	-	-	-	-
	Value of Closing Stock (Rs. Lakh)	-	-	-	-	-	-	-	-	-	-
	All Products										
	Value of Opening Stock (Rs. Lakh)	-	10.65	12.29	14.72	15.45	18.23	20.49	22.78	25.12	28.81
	Value of Closing Stock (Rs. Lakh)	10.65	12.29	14.72	15.45	18.23	20.49	22.78	25.12	28.81	31.88

5.2.5.6. Sales Schedule- Captive Operations

#	Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10
	IR 1010										
A	Tur Dall	157	180	196	214	229	245	263	278	295	311
	Rate (per MT)	85,000.00	89,250.00	93,710.00	98,400.00	1,03,320.00	1,08,490.00	1,13,910.00	1,19,610.00	1,25,590.00	1,31,870.00
	Sales (in Rs. Lakh)	133.45	160.65	183.67	210.58	236.60	265.80	299.58	332.52	370.49	410.12
B	Cattle Feed	54	61	68	73	79	83	90	96	101	106
	Rate (per MT)	20,000.00	21,000.00	22,050.00	23,150.00	24,310.00	25,530.00	26,810.00	28,150.00	29,560.00	31,040.00
	Sales (in Rs. Lakh)	10.80	12.81	14.99	16.90	19.20	21.19	24.13	27.02	29.86	32.90
	JAI SHRI RAM										
A	Chana Dall	108	124	134	146	157	169	179	191	202	214
	Rate (per MT)	80,000.00	84,000.00	88,200.00	92,610.00	97,240.00	1,02,100.00	1,07,210.00	1,12,570.00	1,18,200.00	1,24,110.00
	Sales (in Rs. Lakh)	86.40	104.16	118.19	135.21	152.67	172.55	191.91	215.01	238.76	265.60
B	Chuni	11	13	14	16	17	18	19	20	22	23
	Rate (per MT)	15,000.00	15,750.00	16,540.00	17,370.00	18,240.00	19,150.00	20,110.00	21,120.00	22,180.00	23,290.00
	Sales (in Rs. Lakh)	1.65	2.05	2.32	2.78	3.10	3.45	3.82	4.22	4.88	5.36
C	Bhusa	22	25	27	29	32	34	35	38	41	43
	Rate (per MT)	15,000.00	15,750.00	16,540.00	17,370.00	18,240.00	19,150.00	20,110.00	21,120.00	22,180.00	23,290.00
	Sales (in Rs. Lakh)	3.30	3.94	4.47	5.04	5.84	6.51	7.04	8.03	9.09	10.01
D	Powder	0	0	0	0	0	0	0	0	0	0
	Rate (per MT)	15,000.00	15,750.00	16,540.00	17,370.00	18,240.00	19,150.00	20,110.00	21,120.00	22,180.00	23,290.00

Particulars	Basis	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10
Total (Office and Admin Fixed Exp)		6.99	7.34	7.70	8.08	8.48	8.90	9.34	9.80	10.29	10.79
Factory Exp (Fixed)											
Repairs	1% of machine cost & civil works	0.96	1.01	1.06	1.11	1.17	1.22	1.29	1.35	1.42	1.49
Insurance	0.5% of the Capital Investment	0.48	0.50	0.53	0.56	0.58	0.61	0.64	0.67	0.71	0.74
Factory Staff Salary	Factory Staff Manpower Chart	4.32	4.54	4.76	5.00	5.25	5.51	5.79	6.08	6.38	6.70
Electricity	51 KVA (Power chart)	1.22	1.29	1.35	1.42	1.49	1.56	1.64	1.72	1.81	1.90
Total (Fixed Factory Exp)		6.98	7.33	7.70	8.08	8.49	8.91	9.36	9.83	10.32	10.83
Variable Exp											
Labour	Variable Manpower Chart	2.70	3.49	4.32	5.29	6.30	7.46	8.64	9.22	9.72	10.30
Electricity	56 KVA (Power chart)	5.38	5.95	6.45	7.02	7.53	8.10	8.60	9.18	9.68	10.25
Water	50 Rs. Per day	0.08	0.08	0.09	0.10	0.11	0.11	0.12	0.13	0.14	0.14
Wax and Other consumables	Nil										
Packaging Material	400/ton	0.90	0.99	1.08	1.17	1.26	1.35	1.44	1.53	1.62	1.71

Particulars	Basis	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10
Stocks of Safety Gear (gloves, shoes, disinfectants, etc)	800/labour	0.05	0.06	0.06	0.07	0.08	0.09	0.10	0.10	0.10	0.10
Rental Charges for Reefer van from third party	none	-	-	-	-	-	-	-	-	-	-
Transportation Expenses	500/ton	1.13	1.24	1.35	1.46	1.58	1.69	1.80	1.91	2.03	2.14
Repairs & Maintenance	300/day	0.45	0.50	0.54	0.59	0.63	0.68	0.72	0.77	0.81	0.86
Selling & Dist Exp	500/ton	1.06	1.21	1.32	1.44	1.54	1.64	1.77	1.87	1.98	2.09
Misc Exp	500/day	0.75	0.83	0.90	0.98	1.05	1.13	1.20	1.28	1.35	1.43
Total Variable Exp		12.48	14.33	16.12	18.12	20.07	22.24	24.38	25.98	27.41	29.01

5.2.5.8. Working Capital Assessment

	Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10
1	Debtors	20.54	24.68	28.17	32.24	36.33	40.84	45.77	50.98	56.74	62.90
2	Stock	19.40	22.67	26.88	28.95	33.79	37.63	42.32	47.24	52.97	59.02
3	Creditors	21.15	23.59	26.84	30.37	34.21	38.32	42.79	47.56	52.54	58.12
	Total Working Capital Requirement	18.78	23.76	28.21	30.82	35.91	40.15	45.30	50.66	57.17	63.80
	W.C Margin	4.70	5.94	7.05	7.71	8.98	10.04	11.32	12.67	14.29	15.95
	W.C Loan (unsecured loan from Directors)	14.09	17.82	21.16	23.12	26.94	30.11	33.97	38.00	42.88	47.85

Note: As the project becomes operational, the project promoters will infuse annually the required WCL as unsecured loan.

5.2.5.9. Schedule of Income Tax

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10
Profit As per P&L	5.59	9.58	13.12	17.27	22.68	26.13	32.19	37.44	47.13	53.97
Add: Depreciation by SLM method	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70
Less: Depreciation by WDV method	12.22	10.60	9.21	8.00	6.96	6.06	5.28	4.60	4.01	3.51
Less: P& P Expenses	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48
Taxable profit	-2.40	3.20	8.14	13.49	19.94	24.29	31.14	37.06	47.34	54.69
Loss b/f	0.00	-2.40	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
loss c/f	-2.40	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net taxable profit	0.00	0.80	8.14	13.49	19.94	24.29	31.14	37.06	47.34	54.69
Income Tax 30%	0.00	0.24	2.44	4.05	5.98	7.29	9.34	11.12	14.20	16.41

5.2.6 Projected Profit & Loss Statement

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10
Net Profit	5.59	9.34	10.68	13.22	16.69	18.84	22.85	26.32	32.93	37.56
Average net profit	19.40									
Total Project cost	105.40									
ROCE (without grant)	18.41									

	Particulars	Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10
a	Fixed Cost (Excl. Of Interest)		13.98	14.67	15.40	16.16	16.97	17.81	18.70	19.63	20.60	21.63
b	Variable Cost		12.48	14.33	16.12	18.12	20.07	22.24	24.38	25.98	27.41	29.01
c	Cost of Material Purchased		227.37	254.06	290.51	330.13	373.45	419.80	470.36	525.08	582.43	646.76
3	Loan Repayment		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a	Interest: TL		-	-	-	-	-	-	-	-	-	-
b	Interest WC		1.27	1.60	1.90	2.08	2.42	2.71	3.06	3.42	3.86	4.31
4	Increase in Current Assets		20.54	4.14	3.49	4.07	4.09	4.51	4.93	5.22	5.76	6.16
5	Tax		-	0.24	2.44	4.05	5.98	7.29	9.34	11.12	14.20	16.41
6	Differential tax liabilities											
	Sub Total (B)	100.71	275.63	289.05	329.86	374.61	422.97	474.36	530.76	590.44	654.26	724.27
	Net Cash Flow (A-B)	4.70	6.08	13.28	14.75	17.75	20.60	22.96	26.74	30.16	36.48	41.09
	Opening Cash and Bank		4.70	10.78	24.06	38.81	56.56	77.16	100.12	126.87	157.03	193.51
	Cumulative Cash Balance	4.70	10.78	24.06	38.81	56.56	77.16	100.12	126.87	157.03	193.51	234.60

5.2.8 Balance Sheet Statement Projection

Particulars	Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10
LIABILITIES											
Promoters' Capital	44.98	44.98	44.98	44.98	44.98	44.98	44.98	44.98	44.98	44.98	44.98
Total Capital	44.98	44.98	44.98	44.98	44.98	44.98	44.98	44.98	44.98	44.98	44.98
<u>Reserves & Surplus</u>											
-											
Grant	60.42	60.42	60.42	60.42	60.42	60.42	60.42	60.42	60.42	60.42	60.42
-											
<u>Profit & Loss</u>											
Opening Balance	-	-	5.59	14.94	25.62	38.84	55.53	74.37	97.22	123.55	156.48
Add: Profit after tax	-	5.59	9.34	10.68	13.22	16.69	18.84	22.85	26.32	32.93	37.56
Total	-	5.59	14.94	25.62	38.84	55.53	74.37	97.22	123.55	156.48	194.04
Secured Loan From Bank	0.00	-	-	-	-	-	-	-	-	-	-
W. Capital Loan	-	14.09	17.82	21.16	23.12	26.94	30.11	33.97	38.00	42.88	47.85
Current Liability	-	21.15	23.59	26.84	30.37	34.21	38.32	42.79	47.56	52.54	58.12
Total (A)	105.40	146.23	161.75	179.01	197.73	222.08	248.20	279.38	314.50	357.29	405.41
ASSETS											
Fixed Assets											
Gross Block	95.91	95.91	91.21	86.51	81.80	77.10	72.40	67.70	62.99	58.29	53.59
Less : Depreciation	-	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70
Net Block	95.91	91.21	86.51	81.80	77.10	72.40	67.70	62.99	58.29	53.59	48.89

Particulars	Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10
P&P	4.80	4.32	3.84	3.36	2.88	2.40	1.92	1.44	0.96	0.48	-
Contingencies	0.00	-	-	-	-	-	-	-	-	-	-
Current Assets											
Sundry Debtor	-	20.54	24.68	28.17	32.24	36.33	40.84	45.77	50.98	56.74	62.90
Closing Stock											
Closing Stock FG	-	10.65	12.29	14.72	15.45	18.23	20.49	22.78	25.12	28.81	31.88
Closing Stock RM	-	8.75	10.38	12.16	13.50	15.56	17.15	19.53	22.12	24.16	27.14
		19.40	22.67	26.88	28.95	33.79	37.63	42.32	47.24	52.97	59.02
Cash & Bank Balance (Including Cash Credit Limit)	4.70	10.78	24.06	38.81	56.56	77.16	100.12	126.87	157.03	193.51	234.60
Total (B)	105.40	146.23	161.75	179.01	197.73	222.08	248.20	279.38	314.50	357.29	405.41

5.2.9 Financial Indicators

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

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10
Net Profit	5.59	9.34	10.68	13.22	16.69	18.84	22.85	26.32	32.93	37.56
Average net profit	19.40									
Total Project cost	105.40									
ROCE (without grant)	18.41									
Payback Period (without Grant)	7 Yrs 4 month									
Payback Period (with Grant)	4 Years 5 months									

B. Net Present Value (NPV)

Particular	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10
Profit after Tax & Dividend	5.59	9.34	10.68	13.22	16.69	18.84	22.85	26.32	32.93	37.56
Add: Depreciation	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70
Add: Preliminary exp Written off	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48
Net Cash Accrual (A)	10.78	14.53	15.86	18.40	21.88	24.02	28.03	31.50	38.11	42.74

Particular	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10
PV Factor @ 10 %	0.91	0.83	0.75	0.68	0.62	0.56	0.51	0.47	0.42	0.39
Disc Cash Flow	9.80	12.00	11.92	12.57	13.58	13.56	14.38	14.70	16.16	16.48
Total Discounted Cash Flows	135.16									
Present Value of Outflow	105.40									
NPV (without grant)	29.75									

C. Internal Rate of Return (IRR)

Particular	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10
Profit after Tax & Dividend	5.59	9.34	10.68	13.22	16.69	18.84	22.85	26.32	32.93	37.56
Add: Depreciation	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70
Add: Preliminary expense written off	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48
Net Cash Accrual (A)	10.78	14.53	15.86	18.40	21.88	24.02	28.03	31.50	38.11	42.74
Present Value Equivalent @ 14.83%	0.87	0.76	0.66	0.57	0.50	0.43	0.38	0.33	0.29	0.25
Present Value of Future Inflows	9.38	11.01	10.46	10.56	10.93	10.45	10.61	10.38	10.93	10.67
Operating Net Cash Inflow	105.40									

Revenue from Sale	236	284	324	371	417	469	526	587	653	724
Revenue- Service Charges - Dal Milling	11	13	14	16	19	21	23	25	28	31
Change in Closing Stock of FG	11	2	2	1	3	2	2	2	4	3
Total Income	257	298	340	388	439	492	551	614	685	758
Expenditure										
Cost of Material consumed	240	278	318	362	409	460	515	575	638	708
Fixed Cost (Excl. of Depreciation, Amortization and Interest)	15	16	17	18	19	20	21	22	23	24
Variable Cost	14	16	18	20	22	24	27	29	30	32
Total Operational Expenses	270	310	352	399	449	504	562	625	691	764
Net Income	-12	-12	-12	-12	-11	-12	-11	-11	-7	-6

Quantity Variation (-10%)	Year-1	Year-2	Year-3	Year-4	Year-5	Year-6	Year-7	Year-8	Year-9	Year-10
Revenue from Sale	212	255	291	333	376	423	474	528	588	652
Revenue- Service Charges - Dal Milling	10	11	13	15	17	18	20	23	25	28
Change in Closing Stock of FG	11	2	2	1	3	2	2	2	4	3
Total Income	232	268	307	349	395	443	497	553	616	682
Expenditure										
Cost of Material consumed	197	227	260	296	334	376	421	470	522	579
Fixed Cost (Excl. of Depreciation, Amortization and Interest)	14	15	15	16	17	18	19	20	21	22
Variable Cost	12	14	16	18	20	22	24	26	27	29
Total Operational Expenses	223	256	291	330	371	416	464	516	570	630
Net Income	9	12	15	19	24	27	32	37	46	52

Cost Variation (-10%)	Year-1	Year-2	Year-3	Year-4	Year-5	Year-6	Year-7	Year-8	Year-9	Year-10
Revenue from Sale	236	284	324	371	417	469	526	587	653	724
Revenue- Service Charges - Dal Milling	11	13	14	16	19	21	23	25	28	31
Change in Closing Stock of FG	11	2	2	1	3	2	2	2	4	3

Total Income	257	298	340	388	439	492	551	614	685	758
Expenditure										
Cost of Material consumed	197	227	260	296	334	376	421	470	522	579
Fixed Cost (Excl. of Depreciation, Amortization and Interest)	13	13	14	15	15	16	17	18	19	19
Variable Cost	11	13	15	16	18	20	22	23	25	26
Total Operational Expenses	221	253	288	327	368	412	460	511	566	625
Net Income	37	45	52	61	71	80	92	103	119	133

Key Points for Information

S. No.	Financial Indicator	SMART's Benchmark	Project's Financial Analysis (with grant)
A	Return on Capital Employed (RoCE) or Return on Equity (RoE)	RoCE or Return Equity for the project shall be more than 10% to consider the project is financially viable	ROCE: 18.41%
B	Net Present Value (NPV)	With a discount rate of 10% and a span of 7 operational years, the NPV should be positive to consider that the project is financially viable.	Rs. 29.75 Lakh
C	Internal Rate of Return (IRR)	The project internal rate of return shall be more than 10% as per the current financial scenario of the country, If the project IRR is more than 10% than project is feasible for investment.	14.88 %
D	Pay Back Period (Project/ Equity)	The Pack Back Period (Project/ Equity) shall be less than 5 years to consider that it is financially viable	4 Yrs 5 months
E	Break Even Point (BEP)	The average breakeven percentage shall be more than 50% to consider that it is financially viable	59.57%
F	Debt Service Coverage Ratio (DSCR)	DSCR shall be more than 1.5 for better performing project.	NA No TL sought
G	Sensitivity Analysis	The robustness of the proposal can be checked through a sensitivity analysis based on unique application of +10% and -10% variations on the costs and quantum assumed for developing the proposal (4 scenarios derived from such analysis shall be represented).	Project shows strong resilience in most cases.

Section 6 : Assumptions

6.1 Key Assumptions

1. Basic Information of the business/facility

No.	Particulars	details
1.	Business activity/Facility	Dal Milling
2.	Area Required for establishing facility	930 SQM
3.	Capacity of Facility	0.5 TPH
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. 52.59 Lakh
6.	Investment on civil and construction component (As per estimates):	Rs. 43.32 Lakh
I	How many days, the facility will be operational in a year	Avg. 218 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	Tur Products			
1	Tur Dall	MT	85,000.00	
2	Cattle Feed	MT	20,000.00	
B	Chana Products			
1	Chana Dall	MT	80,000.00	
2	Chuni	MT	15,000.00	-
3	Bhusi	MT	15,000.00	-
C	JW Services Charges	MT	3,000.00	-

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	Tur	63,100.00/ MT	-
2	Chana	51,100.00/ 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 the activities. Only new staff that will be recruited is considered.
2	Accountant	1	Rs. 8000/- Per Month	
3	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 Operators</td> <td>1</td> <td>12,000.00</td> </tr> <tr> <td>Maintenance Engineer</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)	Factory Head	1	18,000.00	Plant Operators	1	12,000.00	Maintenance Engineer	1	8,000.00
Designation	Nos.	Salary (In Rs. Per Month)														
Factory Head	1	18,000.00														
Plant Operators	1	12,000.00														
Maintenance Engineer	1	8,000.00														
2	Semi skill	-	-													
3	Un-skilled	6	Rs. 300 per Day	Unskilled labour required in First year is 6 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	Y8	Y9	Y10
	6	7	8	9	10	11	12	12	12	12

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

No	Component	Land lease Rent	Remark
1	land rent	Rs. 10000 Per Year	-

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	56 KVA	35.84 Kw PER HR.	Rs. 10/-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 packaging material

No.	Type of Material	Size of Packaging material	Unit	Total unit	Cost Per Unit (Rs.)	Remark
1	PP Bags	25 KG (1 bag)	KG	225,000 KG (9,000 bags) 'In Y1'	10 Rs. Per Bag	Off the total dal produced (~338 MT in Y1), packaging material cost will be borne by CBO for ~80% product (~225 MT). The CBO has been in talks with traders who will provide their own brand bags (~20% of product manufactured)

11. Expenditure on storage/warehouse for product

No.	Crop Name:	Storage Duration (month)	Storage Cost Per Quintal Per Month:	remark
Storage area in the Project building is used only for intermediate storage till it is delivered. No separate warehousing is considered in the project. Warehouse may be rented by user farmers and buyers directly and hence is not considered under the project				

Services Users and RM Sellers	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10
e Surplus - Tur (70%)										
Marketabl e Surplus - Chana (60%)	1030	1030	1030	1030	1030	1030	1030	1030	1030	1030
Tur Requirement of Project (MT)	412.5	453.75	495	536.25	577.5	618.75	660	701.25	742.5	783.75
Chana Requirement of Project (MT)	337.5	371.25	405	438.75	472.5	506.25	540	573.75	607.5	641.25

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

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

5. **Interest rate on long and short term loans** - No Term Loan is sought. Working Capital loan (unsecured loan) is envisaged from project promoters @ 9% P.A. post operationalization of the project.
6. **Insurance** – Insurance @ 0.5% of the capital cost of Building, Plant and Machinery, Furniture & Fixtures and IT Infrastructure is considered.
7. **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.
8. **Income tax:** 30%
9. **Other key assumptions**
- 9.1. **Capacity of Plant: 0.5 TPH**
- 9.2. **Working Model:**

Job Work Services	50% capacity reserved
Captive Operations	50% capacity reserved

9.3. Capacity Utilization

Capacity Utilization	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10
JW Services	50%	55%	60%	65%	70%	75%	80%	85%	90%	95%
Captive Operations	50%	55%	60%	65%	70%	75%	80%	85%	90%	95%

9.4. Grade Output (Polishing-Grading)

Grade Output	Percentage
A- Tur	
Tur Dall	73.00%
Cattle Feed	25.00%
Waste	2.00%
B- Chana	
Chana Dall	75.00%
Chuni	8.00%
Bhus1	15.00%
Powder	0.00%

9.5. Working Days

Working Days	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10
No of days of operation (JW Services)	75	83	90	98	105	113	120	128	135	143
No of days of operation (Captive Operations)	75	83	90	98	105	113	120	128	135	143

9.6. Stock

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

9.7. Inflation : 5% annum

9.8. Current Liability: 1 Month

9.9. 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	513	1064 by 5 th Year
B	No. of Small and marginal Beneficiaries (& their %)	358 & 70%	852 & 80%
C	No. of Women Shareholders (& their %)	154 & 30%	532 & 50%
D	No. of Women Board of Directors (& their %)	1 & 20%	3 & 50%
E	No. of Schedule Tribes (& their %)	42 & 8%	106 & 10%
F	No. of Schedule Caste (& their %)	73 & 14%	213 & 20%
G	No. of Tenants (& their %)	22 & 4%	95 & 9%
H	No. of Landless (& their %)	17 & 3%	53 & 5%
I	No. of Women having land title (7/12) (& their %)	110 & 21%	425 & 40%

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	189.78kg/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. 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	
C. Valid PUC Certificate for transportation Vehicle-Available/Not-Available				
		-	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 %) ⁷	51 (10)	200 (20%)
2.	No. of IPM and INM demonstrations at the field level given to the CBO members for the subproject related agri-commodities (and their %) ⁸	153 (30%)	300 (30%)
3.	% of the area of CBOs brought under IPM in the subproject ⁹	12%	20%

4.	% of the area of CBOs brought under INM in the subproject ⁹	13%	20%
5.	No. of farmers of the CBOs trained in the Climate SMART Technologies/Practices (CSTs) ¹⁰ best suited to the given subproject	62	100
6.	Number of CSTs Adopted in the Subproject ¹¹	204 (40%)	800 (80%)
7.	Land area (ha.) brought under CSTs in the Subproject ¹²	60%	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
Works											
1	Civil Works for Dal Mill Unit	Actual	1	43.32	43.32	Tender/ Other Approved Public Procurement Method (like RFQ)	Prior- Feb 2022 Post- Mar 2022	Mar 2022	Feb 2022	43.32	
Goods & Equipment											
2	P&M for Dal Mill Unit	Actual	1 Set	52.59	52.59	Tender/ Other Approved Public Procurement Method (like RFQ)	Prior- Jul 2022 Post- Aug 2022	Aug 2022	Jul 2022	52.59	

List of documents to be presented along with FPP

Sr. No.	Document	Attached (Yes/No)	Remarks, if not attached
1	Registration certificate of organization	Yes	
2	List of members/shareholder of the organization (As per the record from the Registrar of Companies office or the certificate of competent authority)	Yes	
3	Audit report	Yes	
4	CBO Bank statement	Yes	
5	KYC of Applicant Firm (PAN and GST Certificate Copy)	Yes	
6	Resolution of board of directors - Approval to DPR	Yes	
7	Land ownership document / land lease agreement	Yes	
8	Propose site map presenting road access and surrounding	Yes	
9	No Objection Certificate of Panchyat for setting up of business activities	Yes	
10	Forward linkages - MoUs with Buyers	Yes	
11	Backward linkages – MoUs for produce aggregation - MoUs with farmers groups/ SHGs/ federations/FPC/other CBOs etc.	NA	
12	Please attach authorized quotations- machineries & equipment's /estimate- construction of building / pack house	Yes	
13	Water/ electricity connection / non Encroachment (proof)	Yes	
14	Letter of intent from bank/financial institution for financing the project	NA	
15	License/other	Yes	