



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

## Full Project Proposal (FPP)

**Sub-Project Title: ANPHALE FRESH FRUIT FARMER AGRO  
PRODUCER COMPANY LIMITED**

**Submitted by**

**Anphale Fresh Fruit Farmer Agro Producer Company, Community Based Organization (CBO),**

**Block- Khatav, District- Satara.**

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## Section 1- Preliminary information of CBO

### 1.1 General information

1.	Name of the Community Based Organization (CBO)	<b>Anphale Fresh Fruit Farmer Agro Producer Company</b>
2.	Address	<b>Survey No.145, At-Anphale, Post-Mayani, Taluka-Khatav, District-Satara-415102.</b>
3.	Details of the contact person	Name: Mahesh Sunil Yelmar Designation in CBO: Director Mobile Number:9987276412 Email: mahesh.yelmar@gmail.com

### 1.2 About registration of organization

1.	Organization type (please mark (v) on appropriate option)	1. Farmer Production Company (FPC) <input checked="" type="checkbox"/> 2. Cluster Level Federation (CLF) 3. Community Management Resource Center (CMRC) 4. Other
2.	Whether organization is registered?	Yes
2.1	If yes, under which act	The Companies Act, 2013
2.2	Year of registration and registration number	Registration year: 2020 Registration number: U01100PN2020PTC194613
3.	PAN number of the organization	AAUCA1439N
4.	Udyog Aadhar number / Udyam registration No. of the organization	UDYAM-MH-30-0020705
5.	Authorized Capital of organization (Rs. In Lakhs)	25
6.	Paid up capital of organization (Rs. In Lakhs)	25

### 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	Ashok Ananda Yelamar	M	Open	1.5	Director	Diploma In M.E	AAAPY8547L	776606671902	9930104117
2	Mahesh Sunil Yelmar	M	Open	1	Director	B.E.Computer	AIRPY9721F	488034916879	9987276412
3	Sakhubai Madhukar Wadhakar	F	Open	0.40	Director	SSC	AFNPW2385Q	762918854578	8080744153
4	Ganesh Ekanath Kambale	M	SC	1	Director	SSC	CWJPK6070M	680424392166	9850924223
5	Sangita Mohan Patil	F	Open	0.40	Director	SSC	GLXPP2730Q	278236995464	9004196145

**Note:**Kindly use short form for presenting social category i.e. SC, ST, NT, OBC and General of each BoD

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

No.	Name of the training	Duration (days)	Name of organizing agency	Topics covered	Name of members participated in training
1	CBO Management	30	MahaFPO	CBO Management	Mahesh Sunil Yelmar
2	CBO Management	30	MahaFPO	CBO Management	Ashok Ananda Yelamar

### 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
511	212	299	48	47	265	160	14	8	20	44

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

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

**1.7 Details of movable and immovable property owned by the organization**

SN	Types of assets	Unit	Total units	Present market value per unit (Rs.)	Total market value (Rs.)
A	Immoveable Assets	NA	NA	NA	NA
B	Moveable asset	NA	NA	NA	NA

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

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

SN	Name of license	Issuing agency/department	License no and date of issuing	Validity (duration)
1	Import-Export License	DGFT	AAUCA1439N, 21/05/2021	NA
2	RCMC	APEDA	212633, 11/10/2021	10/10/2026
3	UDYAM CERTIFICATE	MSME	UDYAM-MH-30- 0020705 09/08/2021	NA

**1.9 Details of ongoing business activity of CBO along with snapshot on farmers participation (year 20—to --)**

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	Agriculture Products	25	5
2	NA		
<b>B</b>	<b>Primary processing on agricultural commodities (cleaning and grading)</b>		
1	NA		
2			
<b>C</b>	<b>Bulk procurement and selling of agricultural inputs (Fertilizer, seeds etc.)</b>		
1	NA		
2			
<b>D</b>	<b>Seed production</b>		
1	NA		
2			
<b>E</b>	<b>Others (e.g. processing, direct marketing, custom hiring center etc.)</b>		
1	Purchasing and Selling agro related preharvesting products	15	5
2	NA		

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

Details	Year- 2018 to 2019	Year- 2019 to 2020	Year- 2020 to 2021
<b>Annual turnover (Rs. Lakh)</b>	<b>NA</b>	<b>NA</b>	<b>13.17</b>

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

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

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

No.	Crop	CBO members Area under particular crop (Ha.)	Average productivity (tons per Ha.)	Total Production (tons)	Marketable surplus (tons)	Quantity of produce Aggregated and sold by CBO (tons)	Quantity of produce sold by member at individual level (tons)
1	Grapes	146	20	3000	2700	0	2550
2	Pomegranate	90	15	1300	1200	0	1150
3	Vegetables	135	12	1600	1430	0	1350

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

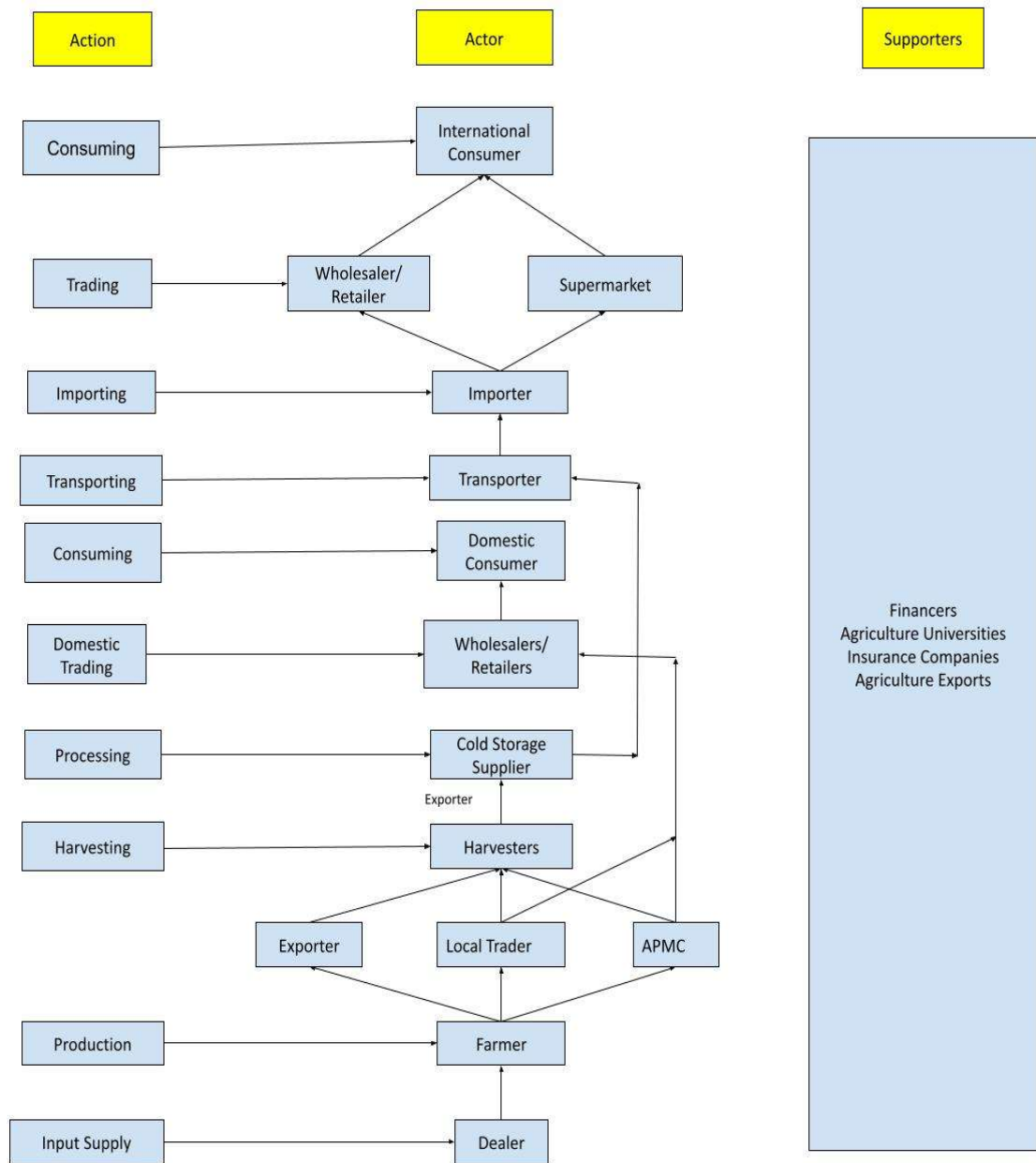
No.	Buyer	Agriculture Commodity ( quantity in MT )
1	Processor	NA
2	Exporter	NA
3	OrganizedRetailChain	NA
4	Direct marketing License (DML)holder	NA
5	Other .....specify	NA

## 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?

## Existing value chain



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

1. To fix genuine buyer is big challenge in existing value chain.
2. Harvesting farms and Pack house distance is too high so that transport cost is increase and due to more transport distance quality and life of product may be affected.
3. Many times buyers may not fixed price of products so after harvesting by any reasons farmers are facing payment issue with that buyer i.e., there will no any control to getting payment to farmers.
4. Marginal farmers and small-scale farmers are not as much included in existing value chain.

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

1. CBO has a fixed buyers with legal MOU so at the time of harvesting is not delay.
2. In CBO, Pack house and cold rooms facility located at near the harvesting farms so transporting is easy and quality and life does not affected.
3. There are a fixed buyer and if their will rise any payment related issue then their will be control of legal courts. CBO shall also implement a well risk management plan if situation occurs due to any disaster.
4. CBO will help to the marginal and small-scale farmers so they are become a part of new value chain.

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

Yes/No

2.3.1 If yes, please provide details

Yes. CBO has a fixed buyer. Details of buyers are mention below.

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

No	Name of buyer/market	Address	Contact person and its No.	E-mail Id	Agri. / Horti. Produce
1	Kamdhenu Foods Pvt Ltd	At Khanapur, Dist-Sangli	Mr.Sajid Mohammed Tamboli	kamdhenуfoods@gmail.com	Grapes Pomegranate Banana
2	Srusthi Agro Pvt Ltd	At-Karad, Dist-Satara	Mr.Datta Padwal	srusthiagro@gmail.com	Vegetables

## Section 3: About proposed Sub -project

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

Anphale Fresh Fruit Farmer Agro Producer Company

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

2.1 Sub project - Productive Partnership (PP)

2.2 Sub project –Market Access Plans (MAPs)

2.3 Other

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

1. To make farmers economical empower.

2. To connect and include marginal and small-scale farmers in new value chain.

3. To give protection for commodities from natural disaster.

4. To connect farmers and end consumer.

**4. About sub-project location:**

The proposed sub project is located at Survey no 145, At-Anphale, Post-Mayani, Taluka-Khatav, District-Satara, State-Maharashtra, Pin-415102.

Distance from block- 10km

Distance from district head quarter- 65km

National Highway- NH4, Distance from subproject is 45km

JNPT port- 345Km

**5. No. of Villages covered under sub project -19**

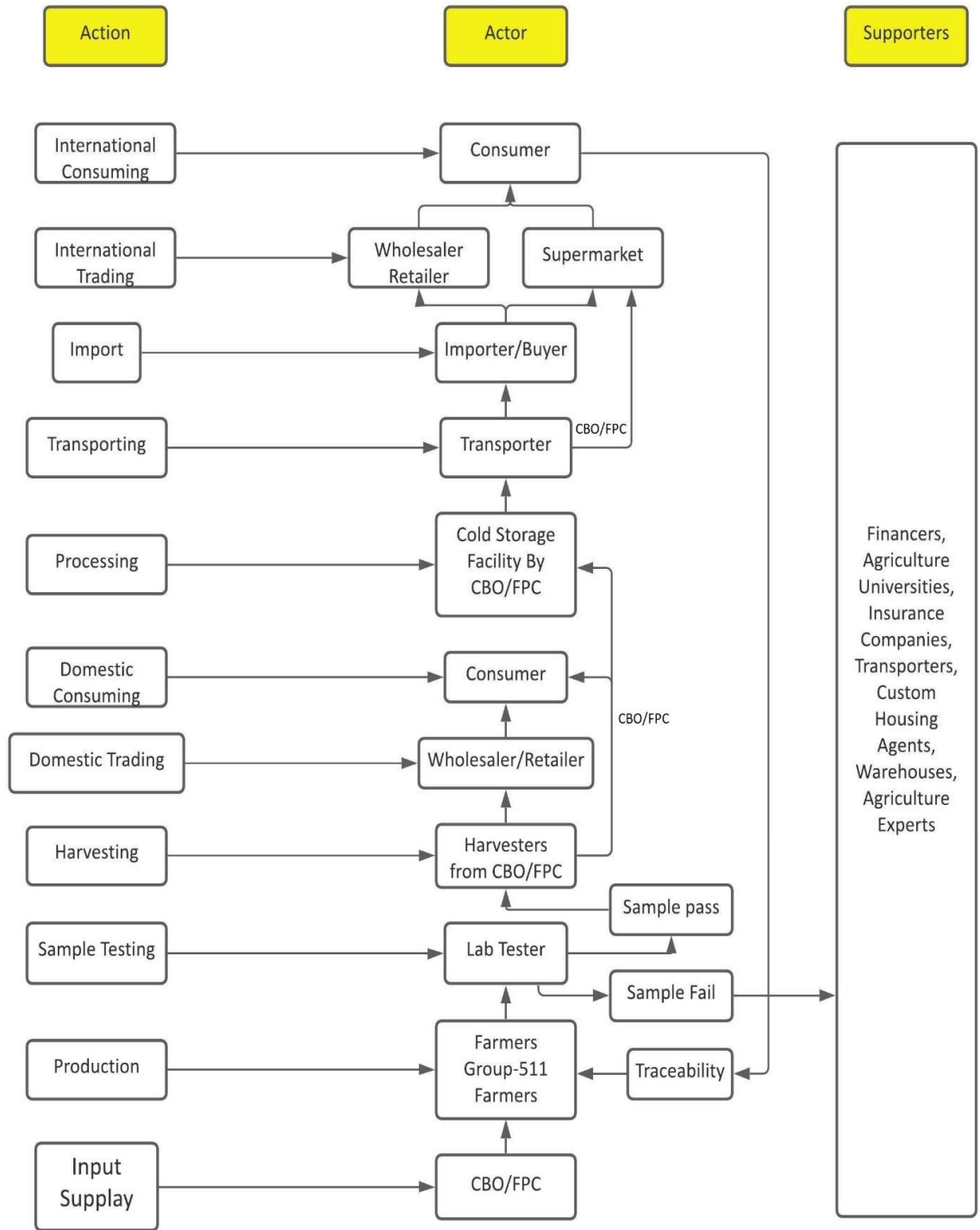
## 6. Details of existing infrastructure available for the proposed sub-project

No.	Particulars	Details
1	Location of sub-Project	1. Village: Anphale 2. Grampanchayat : Anphale 3. Block: Khatav 4. District: Satara 5. State: Maharashtra
2	Latitude and Longitude of the village	Longitude: 17°29'16.5"N , Latitude: 74°33'58.1"E
3	Total required land for establishing proposed sub project	1 acre
4	Whether the land owned by organization	No.
5	a. Is the land is on lease basis; If yes; then its details  b. Social Category of the land owner  c. Whether the land is encroachment free	Yes. Survey no/ Gat No: 145 Tenure of agreement: 29year Date of agreement: Longitude: 17°29'16.5"N , Latitude: 74°33'58.1"E  GEN  Yes
	Proposed land use	Fallow land
6	Details of facilities available at identified site	
6.1	Whether electricity supply is available	Yes . Name of connection holder: Sunil Ananda Yalamar Type of power connection:Three phase Capacity:
6.2	Whether water is require for running proposed sub project?	Yes. Detail of facilities: Well How many months water is available 12 months in a year
6.3	Status of road connectivity at selected plot	Road connectivity - Yes

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

No	Name of commodity	Annual Quantity of produce (MT)									
		2021 to 22		2022 to 2023		2023 to 2024		2024 to 2025		2025 to 2026	
		Quantity (MT)	%	Quantity (MT)	%	Quantity (MT)	%	Quantity (MT)	%	Quantity (MT)	%
1	Grapes	350	76	465	72	620	74	790	75	1106	79
2	Pomegranate	110	24	139	21	151	18	175	17	190	14
3	Vegetables	0	0	58	7	70	8	80	8	90	7

### 8. Proposed value chain of selected crop/ s (crop wise)



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

**9.1 KAMDHENU FOODS PVT LTD**

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

<b>SN</b>	<b>Details</b>	<b>Description</b>									
1	Name of buyer	Kamdhenu Foods Pvt Ltd									
2	Address and contact No.	At Khanapur, Dist-Sangli Contact No: 7558520507									
3	Details of authorized person (name, designation, contact no. and E-mail id )	Mr.Sajid Mohammed Tamboli Contact- 7558520507 docs@kamdhenufoods.co.in									
4	Type of buyer organization	1. Processor 2. Exporter 3. Registered buyers / trader									
5	Whether the buyer is registered?	Yes Under which act: The Companies Act, 2013.									
6	Registration Number/ License Number	112417052103									
7	PAN number	AAIFK8508M									
8	Buyer total annual average requirement of produce (Quantity in MT)	Grapes: 9000 MT Pomegranate: 4500 MT									
9	Quantity of produce to be procured by selected buyer – quantity as per MoU (Year 2021 to 2022)	<table border="1"> <thead> <tr> <th>crop</th> <th>Year</th> <th>Agro produce (ton)</th> </tr> </thead> <tbody> <tr> <td>Grapes</td> <td>2021-2022</td> <td>1550 MT</td> </tr> <tr> <td>Pomegranate</td> <td>2021-2022</td> <td>450 MT</td> </tr> </tbody> </table>	crop	Year	Agro produce (ton)	Grapes	2021-2022	1550 MT	Pomegranate	2021-2022	450 MT
crop	Year	Agro produce (ton)									
Grapes	2021-2022	1550 MT									
Pomegranate	2021-2022	450 MT									
10	Annual turnover of buyer Rs. Lakh (last three years)	2017 to 2018: 55Crore 2018 to 2019: 61Crore 2019 to 2020: 68Crore									

## 9.2 SRUSTHI AGRO PVT LTD

SN	Details	Description						
1	Name of buyer	Srushti Agro Pvt Ltd						
2	Address and contact No.	At Karad, Dist-Satara Contact No: 9552336570						
3	Details of authorized person (name, designation, contact no. and E-mail id)	Mr.Datta Padwal Contact- 9552336570						
4	Type of buyer organization	1. Registered buyers /trader						
5	Whether the buyer is registered?	Yes Under which act: The Companies Act, 2013.						
6	Registration Number/ License Number							
7	PAN number	ACVFS8017N						
8	Buyer total annual average requirement of produce (Quantity in MT)	Vegetables – 900 MT						
9	Quantity of produce to be procured by selected buyer – quantity as per MoU (Year 2021 to 2022)	<table border="1"> <thead> <tr> <th>crop</th> <th>Year</th> <th>Agro produce (ton)</th> </tr> </thead> <tbody> <tr> <td>Vegetables</td> <td>2021-2022</td> <td>450 MT</td> </tr> </tbody> </table>	crop	Year	Agro produce (ton)	Vegetables	2021-2022	450 MT
crop	Year	Agro produce (ton)						
Vegetables	2021-2022	450 MT						
10	Annual turnover of buyer Rs. Lakh (last three years)	2017 to 2018: 5 Crore 2018 to 2019: 5.3Crore 2020 to 2020: 6.5Crore						

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

Sr.No.	Commodity	Quality parameter for procurement of produce	Other terms / Conditions for produce handing over / transaction
1	Grapes	<ul style="list-style-type: none"> <li>Brix Level: 16plus</li> <li>Berry Size: 18plus</li> <li>Residue Level: Residue Free</li> </ul>	NA
2	Pomegranate	<ul style="list-style-type: none"> <li>Size: 200mm plus</li> <li>Damage: Damage Free</li> </ul>	NA

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

Pricing mechanism will be decide by the CBO and buyer on the basis of Quality Specifications and Market Requirement. As per market, early harvesting in month December or January price is high. Premium quality may vary between Rs.95 to Rs.110 and 16mm plus size between Rs.75 to Rs.90.

### 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"> <li>CBO solemnly agrees to supply commodities in quantities of quality with fixed pricing mechanism to the buyer.</li> <li>With given pricing mechanism if prices of commodities in sub-project remain below any other alternative market available to CBO then Buyer and CBO will discuss regarding corrective actions to be taken and reach the agreement regarding prices. If we fail to reach such agreement then the CBO will be free to sale their produce through alternate marketing channels available to them.</li> <li>CBO will guide farmers regarding European or any other country standards and MRL level for Grapes and Pomegranate.</li> <li>Harvesting, Packing, Proper Cooling and Transporting as per the buyer requirement.</li> <li>CBO should give all the payments to the farmers as per fixed and on time.</li> </ul>	<ul style="list-style-type: none"> <li>Buyer would buy those commodities which fixed with CBO.</li> <li>Must require to fulfil all quality specifications of commodities which fixed to buy from CBO.</li> <li>Buyer should give all the payment as per fixed in pricing mechanism to CBO on time.</li> <li>If any disaster occurs then it will be manage by the Buyer and CBO or any third party insurance company.</li> </ul>

### 13. Proposed Business activity/ies

No.	Business/activities	Operational days in a year (Days)	Remark
<b>A</b>	<b>Post-harvest technology /practices</b>		
1	<b>Harvesting</b>	<b>270</b>	<b>NA</b>
2	<b>Sorting</b>	<b>270</b>	<b>NA</b>
3	<b>Netting</b>	<b>270</b>	<b>NA</b>
4	<b>Packing</b>	<b>270</b>	<b>NA</b>
<b>B</b>	<b>Secondary processing</b>		
1	<b>Pre-Cooling</b>	<b>270</b>	<b>NA</b>
2	<b>Cold rooms</b>	<b>270</b>	<b>NA</b>

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

Before the establishment of this CBO, Farmers face many issues at long times like farmers thinks that why we cannot get the right price for our crop? Middleman always exploits ourselves, why we always in debt? This is what story of marginal and small-scale farmers. So, we all farmers thinks that, what if we come together? So, this thought forms the Anphale Fresh Fruit **Farmer Agro Producer Company**.

We as Farmer Producer Company, produce specific commodities by only an organic culture. We maintain all hygienic and Residue free fruits and Vegetables. **So, our mission is to connect farmers to end customers and supply healthy, organic fruits and vegetables.**

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

No	Details of proposed business/activities	capacity	Rate /Unit	Total Unit	Total amount (Rs.+GST)
<b>A</b>	<b>Business/Activity No. 1: Clod Storage with integrated pack house and pre cooling system.</b>				
<b>A1</b>	<b>Building and Construction with Machinery</b>				
1	Pre-Cooling	18 MT	NA	NA	9137933
2	Cold Storage	500 MT	NA	NA	13958261
3	Integrated Pack House	6MT/Hrs.	NA	NA	10208961
<b>A2</b>	<b>Equipment</b>				
1	Solar Power Plant	55 kwp	3009600	1	3009600
2	DG Set	250 KVA	1951602	1	1951602
3	Transformer	250 KVA	472000	1	472000
4	Weighing Machine and Software	5/10/2000 kg	19972.12	47	938690
5	Pallets		2950	500	1475000
6	Industrial Plastic Crates	5 Ltr/Kg	413	5000	2065000
7	Crates	20 Kg	354	1000	354000
8	Servo Voltage Stabilizer	300 KVA	295000	1	295000
9	Auto Main Failure Panel	300 KVA	218300	1	218300
10	Auto Power Factor Controller	300 KVA	324500	1	324500
11	Dock Leveler	6 Ton	422558	1	422558
12	Fork Lift	NA	1003000	1	1003000
13	Tractor and Rotavator	36 HP	830000	1	830000
<b>A3</b>	<b>other</b>				
1	Electrification	NA	NA	NA	Rs.753305
2	Dock Shelter	NA	95600	1	Rs.112808
3	CCTV and Computer accessories& Furniture DPR	NA	NA	NA	Rs.715544
4	Transformer equipment's and installation	NA	NA	NA	Rs.1368800
5	Working Capital	NA	NA	NA	Rs.2593749
	<b>Total (A1+A2+A3)</b>				<b>Rs.52208611</b>

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

<b>No.</b>	<b>Benefits to CBO</b>	<b>Benefits to buyer</b>	<b>Benefits to members</b>
1	CBO can handle more products and quantities at a time thus CBO can get more Business so CBO will earn profit.	Buyer can get quality products and get in sufficient quantity at a single place.	Member farmers will get fixed buyer. So they can get higher returns to their products.
2	CBO will directly link with consumers and buyers.	Buyer gets quality and required commodities on time.	There will be no interaction between trader or any mediator.
3	Storage Facilities can be used to facilitate buyer as well as Members. Thus, business for all.	Buyer can get single market to buy and available storage facility.	Farmer members are also have storage facility.
4	Single market at a place for more commodities will attract more buyers and members.	Buyers requirements which will increase by time to time that are fulfil by CBO. So buyer does not waste time to search anywhere and single market available for more commodities.	Farmer members will give attention only in produce the commodities. All harvesting and marketing responsibilities will take by CBO.



## Section 5 Sub-project Budget and Financial Analysis

### 5.1 Sub project budget and means of finance

#### 5.1.1 Budget

No.	Proposed component	Unit	Unit rate	Total unit	Total amount (Rs.)
1	Building and civil work	NA	NA	NA	1,28,98,403
2	Machineries and Equipment	NA	NA	NA	3,51,72,716
3	Furniture and Fixture	NA	NA	NA	3,00,000
4	IT Infrastructure	NA	NA	NA	2,65,545
5	Agri Vehicle and preoperative	NA	NA	NA	9,80,000
6	Working Capital	NA	NA	NA	25,91,947
<b>Total</b>					<b>5,22,08,611</b>

#### 5.1.2 Means of finance

No	Component	Amount (Rs.)	Contribution (%)
1	SMART project support (subsidy)	2,97,69,998	60%
2	CBOs own contribution	1,25,15,280	20%
3	Bank loan	99,23,333	20%
4	Other	0	0
5	<b>Total</b>	<b>5,22,08,611</b>	<b>100%</b>

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

## 5.2 Financial Analysis

### 5.2.1 Project Cost Summary:

Sr. No.	Component	Amount	*Smart Subsidy %	Smart Subsidy Amount (Rs.)
1	Land and Building	1,28,98,403	60%	77,39,042
2	Machinery and Equipment	3,51,72,716	60%	2,11,03,629
3	Furniture and Fixture	3,00,000	60%	1,80,000
4	IT & It Infrastructure	2,65,545	60%	1,59,327
5	Vehicle	8,30,000	60%	4,98,000
6	Preliminary Expenses	1,50,000	60%	90,000
7	Working Capital	25,91,947	-	
	<b>Total</b>	<b>5,22,08,611</b>	<b>60%</b>	<b>2,97,69,998</b>

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

### 5.2.1 Depreciation Estimate:

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
<b>Assets</b>							
<b>Building</b>							
Asset Value	1,28,98,403	1,24,89,524	1,20,80,644	1,16,71,765	1,12,62,885	1,08,54,006	1,04,45,127
Depreciation	4,08,879	4,08,879	4,08,879	4,08,879	4,08,879	4,08,879	4,08,879
Accumulated Depreciation	4,08,879	8,17,759	12,26,638	16,35,518	20,44,397	24,53,276	28,62,156
Net Fixed Assets	1,24,89,524	1,20,80,644	1,16,71,765	1,12,62,885	1,08,54,006	1,04,45,127	1,00,36,247
<b>Plant and Machinery</b>							
Asset Value	3,60,02,716	3,37,23,744	3,14,44,772	2,91,65,800	2,68,86,828	2,46,07,856	2,23,28,884
Depreciation	22,78,972	22,78,972	22,78,972	22,78,972	22,78,972	22,78,972	22,78,972
Accumulated Depreciation	22,78,972	45,57,944	68,36,916	91,15,888	1,13,94,859	1,36,73,831	1,59,52,803
Net Fixed Assets	3,37,23,744	3,14,44,772	2,91,65,800	2,68,86,828	2,46,07,856	2,23,28,884	2,00,49,912
<b>Furniture and Electrification</b>							
Asset Value	3,00,000	2,70,000	2,40,000	2,10,000	1,80,000	1,50,000	1,20,000
Depreciation	30,000	30,000	30,000	30,000	30,000	30,000	30,000
Accumulated Depreciation	30,000	60,000	90,000	1,20,000	1,50,000	1,80,000	2,10,000
Net Fixed Assets	2,70,000	2,40,000	2,10,000	1,80,000	1,50,000	1,20,000	90,000
<b>IT Infrastructure</b>							
Asset Value	2,65,545	2,38,990	2,12,436	1,85,881	1,59,327	1,32,772	1,06,218
Depreciation	26,554	26,554	26,554	26,554	26,554	26,554	26,554
Accumulated Depreciation	26,554	53,109	79,663	1,06,218	1,32,772	1,59,327	1,85,881
Net Fixed Assets	2,38,990	2,12,436	1,85,881	1,59,327	1,32,772	1,06,218	79,663
<b>Gross Fixed Asset</b>	<b>4,94,66,663</b>	<b>4,67,22,258</b>	<b>4,39,77,852</b>	<b>4,12,33,446</b>	<b>3,84,89,040</b>	<b>3,57,44,635</b>	<b>3,30,00,229</b>
<b>Total Depreciation</b>	<b>27,44,406</b>	<b>27,44,406</b>	<b>27,44,406</b>	<b>27,44,406</b>	<b>27,44,406</b>	<b>27,44,406</b>	<b>27,44,406</b>
<b>Accumulated Depreciation</b>	<b>27,44,406</b>	<b>54,88,812</b>	<b>82,33,217</b>	<b>1,09,77,623</b>	<b>1,37,22,029</b>	<b>1,64,66,435</b>	<b>1,92,10,840</b>
<b>Net Fixed Assets</b>	<b>4,67,22,258</b>	<b>4,39,77,852</b>	<b>4,12,33,446</b>	<b>3,84,89,040</b>	<b>3,57,44,635</b>	<b>3,30,00,229</b>	<b>3,02,55,823</b>

### 5.2.3 Amortization

	Opening Amount	Rate of Amortization Per Annum	Amortization Amount	Closing Amount (Opening Amount – Amortization Amount)
Year 1	1,50,000.00	20%	30,000.00	1,20,000.00
Year 2	1,20,000.00	20%	30,000.00	90,000.00
Year 3	90,000.00	20%	30,000.00	60,000.00
Year 4	60,000.00	20%	30,000.00	30,000.00
Year 5	30,000.00	20%	30,000.00	0
<b>Total</b>				

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

### 5.2.4 Bank Loan Projection

Loan Amount : Rs. 99,23,333.00

Rate of Interest Per Annum : 12%

Loan Tenure (in Years) : 2.00

Moratorium Period (in Months) : 6.00

### 5.2.4.1 Repayment Schedule

Year	Particulars	Opening Balance	Interest	Pricipal Repayment	EMI	Closing Outstanding
Year 1	Month 1	99,23,333	99,233	-	99,233	99,23,333
	Month 2	99,23,333	99,233	-	99,233	99,23,333
	Month 3	99,23,333	99,233	-	99,233	99,23,333
	Month 4	99,23,333	99,233	-	99,233	99,23,333
	Month 5	99,23,333	99,233	-	99,233	99,23,333
	Month 6	99,23,333	99,233	-	99,233	99,23,333
	Month 7	99,23,333	99,233	5,05,912	6,05,145	94,17,421
	Month 8	94,17,421	94,174	5,10,971	6,05,145	89,06,450
	Month 9	89,06,450	89,064	5,16,081	6,05,145	83,90,369
	Month 10	83,90,369	83,904	5,21,241	6,05,145	78,69,128
	Month 11	78,69,128	78,691	5,26,454	6,05,145	73,42,674
	Month 12	73,42,674	73,427	5,31,718	6,05,145	68,10,956
Year 2	Month 13	68,10,956	68,110	5,37,036	6,05,145	62,73,920
	Month 14	62,73,920	62,739	5,42,406	6,05,145	57,31,514
	Month 15	57,31,514	57,315	5,47,830	6,05,145	51,83,684
	Month 16	51,83,684	51,837	5,53,308	6,05,145	46,30,376
	Month 17	46,30,376	46,304	5,58,841	6,05,145	40,71,534
	Month 18	40,71,534	40,715	5,64,430	6,05,145	35,07,104
	Month 19	35,07,104	35,071	5,70,074	6,05,145	29,37,030
	Month 20	29,37,030	29,370	5,75,775	6,05,145	23,61,256
	Month 21	23,61,256	23,613	5,81,533	6,05,145	17,79,723
	Month 22	17,79,723	17,797	5,87,348	6,05,145	11,92,375
	Month 23	11,92,375	11,924	5,93,221	6,05,145	5,99,154
	Month 24	5,99,154	5,992	5,99,154	6,05,145	-
			1564679.96	9923332.67		

### 5.2.5 Revenue and Expenses Assumption

Sr. No.	Proposed Facility/ Activity Name	Capacity	Income @ 100% Capacity	Variable Cost @ 100 % Capacity	Fixed Cost @ 100 % Capacity
<b>Note: kindly refer indicative example presented on next page. Kindly use one row for one business activity.</b>					
1	Cold Storage with Integrated Pack House And Pre-Cooling Facility	Cold Room-500 MT Pre-cooling-18MT	12.59 Crore/Year	9.98 Crore/Year	27.80 Lakh/ Year

## 5.2.5 Profit and Loss Statement

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
<b>Revenue</b>							
Facility 1 - Cleaning & Grading	4,21,42,545	5,10,03,569	5,89,09,123	6,80,40,037	7,85,86,242	9,07,67,110	10,48,36,012
<b>Total Revenue</b>	<b>4,21,42,545</b>	<b>5,10,03,569</b>	<b>5,89,09,123</b>	<b>6,80,40,037</b>	<b>7,85,86,242</b>	<b>9,07,67,110</b>	<b>10,48,36,012</b>
<b>Variable Cost</b>							
Facility 1 - Cleaning & Grading	3,00,67,724	3,85,50,406	4,43,65,294	5,06,13,610	5,77,82,082	6,60,27,835	7,55,16,157
<b>Total Variable Cost</b>	<b>3,00,67,724</b>	<b>3,85,50,406</b>	<b>4,43,65,294</b>	<b>5,06,13,610</b>	<b>5,77,82,082</b>	<b>6,60,27,835</b>	<b>7,55,16,157</b>
<b>Fixed Cost</b>							
Facility 1 - Cleaning & Grading	6,00,000	6,30,000	6,61,500	6,94,575	7,29,304	7,65,769	8,04,057
Admin Expenses	19,35,080	20,31,834	21,33,426	22,40,097	23,52,102	24,69,707	25,93,192
<b>Total Fixed Cost</b>	<b>25,35,080</b>	<b>26,61,834</b>	<b>27,94,926</b>	<b>29,34,672</b>	<b>30,81,406</b>	<b>32,35,476</b>	<b>33,97,250</b>
<b>Total Cost</b>	<b>3,26,02,804</b>	<b>4,12,12,240</b>	<b>4,71,60,220</b>	<b>5,35,48,282</b>	<b>6,08,63,488</b>	<b>6,92,63,311</b>	<b>7,89,13,406</b>
<b>Profit Before Depreciation ,Interest and Tax</b>	<b>95,39,740</b>	<b>97,91,329</b>	<b>1,17,48,903</b>	<b>1,44,91,755</b>	<b>1,77,22,755</b>	<b>2,15,03,799</b>	<b>2,59,22,605</b>
Depreciation	68,26,466	58,41,933	50,09,103	43,01,632	36,98,759	31,83,801	27,43,134
Amortization	30,000	30,000	30,000	30,000	30,000	-	-
<b>Profit Before Interest and Tax</b>	<b>26,83,275</b>	<b>39,19,396</b>	<b>67,09,799</b>	<b>1,01,60,123</b>	<b>1,39,93,995</b>	<b>1,83,19,997</b>	<b>2,31,79,471</b>
Interest on Term loan	11,13,894	4,50,786	-	-	-	-	-
Profit Before Tax	15,69,381	34,68,610	67,09,799	1,01,60,123	1,39,93,995	1,83,19,997	2,31,79,471
Less. Tax	4,08,039	9,01,839	17,44,548	26,41,632	36,38,439	47,63,199	60,26,663
<b>Profit After Tax</b>	<b>11,61,342</b>	<b>25,66,771</b>	<b>49,65,252</b>	<b>75,18,491</b>	<b>1,03,55,556</b>	<b>1,35,56,798</b>	<b>1,71,52,809</b>
Cumulative Profit	11,61,342	37,28,113	86,93,365	1,62,11,856	2,65,67,412	4,01,24,210	5,72,77,019

## 5.2.6 Cash Flow Statement of The Project

Sr.	Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
<b>1</b>	<b>Operating Profit</b>							
	Total Revenue	4,21,42,545	5,10,03,569	5,89,09,123	6,80,40,037	7,85,86,242	9,07,67,110	10,48,36,012
<b>2</b>	<b>Equity/ Share capital</b>	1,25,15,280						
	Reinvestment							
<b>3</b>	<b>Grant</b>	2,97,69,998						
<b>4</b>	<b>Long Term Loan</b>	99,23,333						
<b>5</b>	<b>Increase in Short Term Loan</b>	-	-	-	-	-	-	-
<b>6</b>	<b>Increase in account rpayable</b>	6,06,991	1,39,297	1,10,056	1,20,345	1,38,379	1,59,178	1,83,167
	<b>Sub Total (A)</b>	<b>9,49,58,146</b>	<b>5,11,42,866</b>	<b>5,90,19,179</b>	<b>6,81,60,382</b>	<b>7,87,24,622</b>	<b>9,09,26,287</b>	<b>10,50,19,179</b>
	<b>Cash Outflow (Rs.)</b>							
<b>1</b>	<b>Capital Expenditure</b>							
a	Land and Building	1,28,98,403						
b	Machinery and Equipment	3,60,02,716						
c	Furniture & Fixture	3,00,000						
d	It Infrastructure	2,65,545						
e	Vehicle	-						
f	Premilinary Expenses	1,50,000						
<b>2</b>	<b>Operational Expenditure</b>							
a	Variable Cost	3,00,67,724	3,85,50,406	4,43,65,294	5,06,13,610	5,77,82,082	6,60,27,835	7,55,16,157
b	Fixed Cost	25,35,080	26,61,834	27,94,926	29,34,672	30,81,406	32,35,476	33,97,250
<b>3</b>	<b>Loan Repayment</b>							
	LTL - Principal	31,12,377	68,10,956	-	-	-	-	-
	LTL - Interest	11,13,894	4,50,786	-	-	-	-	-
	STL - Principal							
	STL - Interest	-	-	-	-	-	-	-
<b>4</b>	<b>Tax</b>	4,08,039	9,01,839	17,44,548	26,41,632	36,38,439	47,63,199	60,26,663
<b>5</b>	<b>Increase in account Receivable</b>	16,16,426	3,39,875	3,03,227	3,50,227	4,04,512	4,67,211	5,39,629
<b>6</b>	<b>Increase in Closing Stock</b>	15,82,512	3,63,167	2,86,933	3,13,757	3,60,774	4,14,999	4,77,543
	<b>Sub Total (B)</b>	<b>9,00,52,716</b>	<b>5,00,78,862</b>	<b>4,94,94,927</b>	<b>5,68,53,898</b>	<b>6,52,67,213</b>	<b>7,49,08,721</b>	<b>8,59,57,241</b>
	<b>Net Cash Flow (A-B)</b>	<b>49,05,430</b>	<b>10,64,004</b>	<b>95,24,252</b>	<b>1,13,06,484</b>	<b>1,34,57,409</b>	<b>1,60,17,567</b>	<b>1,90,61,938</b>
	Opening Cash and Bank		49,05,430	59,69,434	1,54,93,686	2,68,00,170	4,02,57,579	5,62,75,146
	<b>Cumulative Cash Balance</b>	<b>49,05,430</b>	<b>59,69,434</b>	<b>1,54,93,686</b>	<b>2,68,00,170</b>	<b>4,02,57,579</b>	<b>5,62,75,146</b>	<b>7,53,37,084</b>

## 5.2.6 Balance Sheet of The Project

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
<b>ASSETS</b>							
<b>Current Assets</b>							
Cash and Bank Balance	49,05,430	59,69,434	1,54,93,686	2,68,00,170	4,02,57,579	5,62,75,146	7,53,37,084
Accounts Receivables	16,16,426	19,56,301	22,59,528	26,09,755	30,14,267	34,81,478	40,21,107
Other Current Assets	15,82,512	19,45,679	22,32,611	25,46,368	29,07,143	33,22,142	37,99,685
<b>Total Current Assets</b>	<b>81,04,369</b>	<b>98,71,414</b>	<b>1,99,85,826</b>	<b>3,19,56,294</b>	<b>4,61,78,989</b>	<b>6,30,78,766</b>	<b>8,31,57,876</b>
Gross Fixed Assets	4,94,66,663	4,26,40,198	3,67,98,265	3,17,89,161	2,74,87,529	2,37,88,770	2,06,04,968
Less: Depreciation	68,26,466	58,41,933	50,09,103	43,01,632	36,98,759	31,83,801	27,43,134
<b>Net Fixed Assets</b>	<b>4,26,40,198</b>	<b>3,67,98,265</b>	<b>3,17,89,161</b>	<b>2,74,87,529</b>	<b>2,37,88,770</b>	<b>2,06,04,968</b>	<b>1,78,61,835</b>
Preliminary & Pre- operative Expenses	1,20,000	90,000	60,000	30,000	0	0	0
<b>TOTAL ASSETS</b>	<b>5,08,64,566</b>	<b>4,67,59,679</b>	<b>5,18,34,987</b>	<b>5,94,73,823</b>	<b>6,99,67,759</b>	<b>8,36,83,734</b>	<b>10,10,19,710</b>
<b>LIABILITIES &amp; SHAREHOLDERS</b>							
<b>EQUITY</b>							
<b>CURRENT LIABILITIES</b>							
Short Term Debt (Working capital loan)	0	0	0	0	0	0	0
Accounts Payable & Accrued Expenses	6,06,991	7,46,288	8,56,344	9,76,689	11,15,068	12,74,246	14,57,413
Other Current Liabilities							
<b>Total Curent Liabilities</b>	<b>6,06,991</b>	<b>7,46,288</b>	<b>8,56,344</b>	<b>9,76,689</b>	<b>11,15,068</b>	<b>12,74,246</b>	<b>14,57,413</b>
<b>Secured Long Term Debt</b>	<b>68,10,956</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Differed Tax Liabilities</b>							

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
<b>TOTAL LIABILITIES</b>	<b>74,17,946</b>	<b>7,46,288</b>	<b>8,56,344</b>	<b>9,76,689</b>	<b>11,15,068</b>	<b>12,74,246</b>	<b>14,57,413</b>
Share capital	1,25,15,280	1,25,15,280	1,25,15,280	1,25,15,280	1,25,15,280	1,25,15,280	1,25,15,280
Smart Grant -in-Aid	2,97,69,998	2,97,69,998	2,97,69,998	2,97,69,998	2,97,69,998	2,97,69,998	2,97,69,998
<b>Reserves and Surplus</b>							
Add: Opening Balance (P/L Account)	0	11,61,342	37,28,113	86,93,365	1,62,11,856	2,65,67,412	4,01,24,210
Profit & Loss) During the Year	11,61,342	25,66,771	49,65,252	75,18,491	1,03,55,556	1,35,56,798	1,71,52,809
Appropriation - Dividend							
Total Reserves	11,61,342	37,28,113	86,93,365	1,62,11,856	2,65,67,412	4,01,24,210	5,72,77,019
<b>TOTAL EQUITY</b>	<b>4,34,46,620</b>	<b>4,60,13,391</b>	<b>5,09,78,643</b>	<b>5,84,97,134</b>	<b>6,88,52,690</b>	<b>8,24,09,488</b>	<b>9,95,62,297</b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>5,08,64,566</b>	<b>4,67,59,679</b>	<b>5,18,34,987</b>	<b>5,94,73,823</b>	<b>6,99,67,759</b>	<b>8,36,83,734</b>	<b>10,10,19,710</b>

## 5.2.6 Financial Indicators

Sr. No.	Financial ratio	Estimated	Result	Permissible limit
1	Break Even Point (BEP)	45.93%	Project Viable	BEP shall be less than 50%
2	Avg. Return on Capital Employed Average (ROCE)	15.67%	Project Viable	RoCE for the project shall be more than 12%
3	Internal Rate of Return (IRR)	12.92%	Project Viable	The project internal rate of return shall be more than 12%
4	Net present value (at a discount rate of 10 per cent)	60,69,303	NPV is high and positive at a conservative project life of 5 years	With a discount rate of 10% and a span of 7 operational years, the NPV should be positive
5	Payback period	4.99	Project Viable	The Pack Back Period (Project/ Equity) shall be less than 7 years
6	Debt Service Coverage Ratio (DSCR)	1.80	Project Viable	DSCR shall be more than 2 for better performing project.

### 5.2.6.1 Internal Rate of Return

Particular	Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Profit after Tax & Diividend		11,61,341.99	25,66,771.22	49,65,251.61	75,18,490.81	1,03,55,556.44	1,35,56,797.96	1,71,52,808.85
<b>Add:</b> Deprication		68,26,465.55	58,41,933.26	50,09,103.39	43,01,631.80	36,98,759.44	31,83,801.43	27,43,133.96
Add: Preliminary expense written off		30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	0.00	0.00
Net Cash Accrual (A)		80,17,807.54	84,38,704.47	1,00,04,355.01	1,18,50,122.62	1,40,84,315.89	1,67,40,599.39	1,98,95,942.82
Initial Investment/ Net Cash Accrual	(5,22,08,610.7176)	80,17,807.54	84,38,704.47	1,00,04,355.01	1,18,50,122.62	1,40,84,315.89	1,67,40,599.39	1,98,95,942.82
IRR	12.92%							
Present Value Equivalent		0.89	0.78	0.69	0.62	0.54	0.48	0.43
Presnt Value of Future Inflows		71,00,683.74	66,18,580.63	69,49,006.58	72,89,554.98	76,72,881.16	80,76,780.14	85,01,123.48
Operating Net Cash Inflow		5,22,08,610.72						
Present Capital Outflow		₹5,22,08,610.72						

### 5.2.6.2 Break even Point

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Gross Receipts							
Facility 1 - Cleaning & Grading	4,21,42,545	5,10,03,569	5,89,09,123	6,80,40,037	7,85,86,242	9,07,67,110	10,48,36,012
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Com	-	-	-	-	-	-	-
Total Receipts	4,21,42,545	5,10,03,569	5,89,09,123	6,80,40,037	7,85,86,242	9,07,67,110	10,48,36,012
Total Variable Exp	3,00,67,724	3,85,50,406	4,43,65,294	5,06,13,610	5,77,82,082	6,60,27,835	7,55,16,157
<b>Contribution</b>	<b>1,20,74,820</b>	<b>1,24,53,163</b>	<b>1,45,43,829</b>	<b>1,74,26,427</b>	<b>2,08,04,160</b>	<b>2,47,39,275</b>	<b>2,93,19,855</b>
<b>Total Fixed exp</b>	<b>93,91,546</b>	<b>85,33,767</b>	<b>78,34,029</b>	<b>72,66,304</b>	<b>68,10,165</b>	<b>64,19,277</b>	<b>61,40,384</b>
BEP	78%	69%	54%	42%	33%	26%	21%
<b>Average BEP</b>	<b>45.93%</b>						

### 5.2.6.3 Net Present Value

Particular	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Profit after Tax & Dividend	11,61,342	25,66,771	49,65,252	75,18,491	1,03,55,556	1,35,56,798	1,71,52,809
Add: Depreciation	68,26,466	58,41,933	50,09,103	43,01,632	36,98,759	31,83,801	27,43,134
Add. Preliminary exp Written off	30,000	30,000	30,000	30,000	30,000	0	0
Net Cash Accrual (A)	80,17,808	84,38,704	1,00,04,355	1,18,50,123	1,40,84,316	1,67,40,599	1,98,95,943
PV Factor @ 10 %	0.91	0.83	0.75	0.68	0.62	0.56	0.51
Disc Cash Flow	72,88,916	69,74,136	75,16,420	80,93,793	87,45,252	94,49,632	1,02,09,765
Total Discounted Cash Flows	5,82,77,914						
Present Value of Outflow	5,22,08,611						
NPV	60,69,302.90						

### 5.2.6.4 Return on Investments

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Net Profit	11,61,342	25,66,771	49,65,252	75,18,491	1,03,55,556	1,35,56,798	1,71,52,809
Average net profit	8182431.27						
Total Project cost	52208610.72						
ROI	15.67%						

### 5.2.6.5 Payback Period (In years) – Project

Particulars	Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Initial Investment	5,22,08,611							
Profit after Tax & Dividend		11,61,342	25,66,771	49,65,252	75,18,491	1,03,55,556	1,35,56,798	1,71,52,809
Add: Depreciation		68,26,466	58,41,933	50,09,103	43,01,632	36,98,759	31,83,801	27,43,134
Add. Preliminary exp Written off		30,000	30,000	30,000	30,000	30,000	-	-
Net Cash Accrual (A)		80,17,808	84,38,704	1,00,04,355	1,18,50,123	1,40,84,316	1,67,40,599	1,98,95,943
Cashflow - Initial Investment		<b>(4,41,90,803)</b>	<b>(3,57,52,099)</b>	<b>(2,57,47,744)</b>	<b>(1,38,97,621)</b>	<b>1,86,695</b>	<b>1,69,27,294</b>	<b>3,68,23,237</b>
<b>Payback period (in years) - Project</b>		<b>4.99</b>						

### 5.2.6.6 Debt Service Coverage Ratio (DSCR)

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Net Operating Income	95,39,740	97,91,329	1,17,48,903	1,44,91,755	1,77,22,755	2,15,03,799	2,59,22,605
<b>Total</b>	<b>95,39,740</b>	<b>97,91,329</b>	<b>1,17,48,903</b>	<b>1,44,91,755</b>	<b>1,77,22,755</b>	<b>2,15,03,799</b>	<b>2,59,22,605</b>
Total Annual EMI	<b>42,26,271</b>	<b>72,61,742</b>	-	-	-	-	-
<b>Debt Service Coverage Ratio (DCSR)</b>	<b>2.26</b>	<b>1.35</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
Average DSCR	1.80						

### 5.2.6.7 Sensitivity Analysis

<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	4,42,49,672	5,35,53,748	6,18,54,579	7,14,42,038	8,25,15,554	9,53,05,465	11,00,77,812
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Com	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
<b>Total Income</b>	<b>4,42,49,672</b>	<b>5,35,53,748</b>	<b>6,18,54,579</b>	<b>7,14,42,038</b>	<b>8,25,15,554</b>	<b>9,53,05,465</b>	<b>11,00,77,812</b>
<b>Expenditure</b>							
Fixed Cost (Excl. of Depreciation, Amor	25,35,080	26,61,834	27,94,926	29,34,672	30,81,406	32,35,476	33,97,250
Variable Cost	3,15,71,111	3,85,50,406	4,43,65,294	5,06,13,610	5,77,82,082	6,60,27,835	7,55,16,157
<b>Total Operational Expenses</b>	<b>3,41,06,191</b>	<b>4,12,12,240</b>	<b>4,71,60,220</b>	<b>5,35,48,282</b>	<b>6,08,63,488</b>	<b>6,92,63,311</b>	<b>7,89,13,406</b>
<b>Net Income</b>	<b>1,01,43,481</b>	<b>1,23,41,508</b>	<b>1,46,94,359</b>	<b>1,78,93,756</b>	<b>2,16,52,067</b>	<b>2,60,42,154</b>	<b>3,11,64,406</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	4,21,42,545	5,10,03,569	5,89,09,123	6,80,40,037	7,85,86,242	9,07,67,110	10,48,36,012
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Com	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
<b>Total Income</b>	<b>4,21,42,545</b>	<b>5,10,03,569</b>	<b>5,89,09,123</b>	<b>6,80,40,037</b>	<b>7,85,86,242</b>	<b>9,07,67,110</b>	<b>10,48,36,012</b>
<b>Expenditure</b>							
Fixed Cost (Excl. of Depreciation, Amor	25,35,080	26,61,834	27,94,926	29,34,672	30,81,406	32,35,476	33,97,250
Variable Cost	3,15,71,111	4,04,77,926	4,65,83,559	5,31,44,291	6,06,71,186	6,93,29,227	7,92,91,965
<b>Total Operational Expenses</b>	<b>3,41,06,191</b>	<b>4,31,39,760</b>	<b>4,93,78,484</b>	<b>5,60,78,963</b>	<b>6,37,52,592</b>	<b>7,25,64,703</b>	<b>8,26,89,214</b>
<b>Net Income</b>	<b>80,36,354</b>	<b>78,63,809</b>	<b>95,30,638</b>	<b>1,19,61,074</b>	<b>1,48,33,651</b>	<b>1,82,02,407</b>	<b>2,21,46,798</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	4,00,35,418	4,84,53,391	5,59,63,666	6,46,38,035	7,46,56,930	8,62,28,754	9,95,94,211
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Com	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
<b>Total Income</b>	<b>4,00,35,418</b>	<b>4,84,53,391</b>	<b>5,59,63,666</b>	<b>6,46,38,035</b>	<b>7,46,56,930</b>	<b>8,62,28,754</b>	<b>9,95,94,211</b>
<b>Expenditure</b>							
Fixed Cost (Excl. of Depreciation, Amor	25,35,080	26,61,834	27,94,926	29,34,672	30,81,406	32,35,476	33,97,250
Variable Cost	2,85,64,338	3,66,22,886	4,21,47,029	4,80,82,930	5,48,92,978	6,27,26,444	7,17,40,349
<b>Total Operational Expenses</b>	<b>3,10,99,418</b>	<b>3,92,84,720</b>	<b>4,49,41,955</b>	<b>5,10,17,602</b>	<b>5,79,74,384</b>	<b>6,59,61,919</b>	<b>7,51,37,599</b>
<b>Net Income</b>	<b>89,35,999</b>	<b>91,68,671</b>	<b>1,10,21,711</b>	<b>1,36,20,433</b>	<b>1,66,82,547</b>	<b>2,02,66,835</b>	<b>2,44,56,613</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	4,21,42,545	5,10,03,569	5,89,09,123	6,80,40,037	7,85,86,242	9,07,67,110	10,48,36,012
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Com	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
<b>Total Income</b>	<b>4,21,42,545</b>	<b>5,10,03,569</b>	<b>5,89,09,123</b>	<b>6,80,40,037</b>	<b>7,85,86,242</b>	<b>9,07,67,110</b>	<b>10,48,36,012</b>
<b>Expenditure</b>							
Fixed Cost (Excl. of Depreciation, Amor	25,35,080	26,61,834	27,94,926	29,34,672	30,81,406	32,35,476	33,97,250
Variable Cost	2,85,64,338	3,66,22,886	4,21,47,029	4,80,82,930	5,48,92,978	6,27,26,444	7,17,40,349
<b>Total Operational Expenses</b>	<b>3,10,99,418</b>	<b>3,92,84,720</b>	<b>4,49,41,955</b>	<b>5,10,17,602</b>	<b>5,79,74,384</b>	<b>6,59,61,919</b>	<b>7,51,37,599</b>
<b>Net Income</b>	<b>1,10,43,127</b>	<b>1,17,18,850</b>	<b>1,39,67,168</b>	<b>1,70,22,435</b>	<b>2,06,11,859</b>	<b>2,48,05,190</b>	<b>2,96,98,413</b>

## Section 6: Assumptions

### 6.1 Key Assumptions

*(Applicant should provide basic information for each business activity / facility covered in sub-project. the information will be used for finalizing assumptions and undertaking financial analysis. )*

*The following information should be filled separately for each business activity / facility covered under the sub-project. E.g. If an CBO has decided to set up 'dal mill' and 'aggregation cleaning, grading and marketing of agro produce', then details of both the activities / facilities should be provided separately in following table)*

#### 1. Basic Information of the business/facility

No.	Particulars	details
1.	Business activity/Facility	Cold Storage with Integrated packhouse and Pre-Colling Facility
2.	Area Required for establishing facility	20500 Sq.Ft
3.	Capacity of Facility	500 MT
4.	No. of hours, the facility will be operational in a day	24 hr per day
5.	Capital investment for machinery and equipment's (as per quotation)	Rs.360 Lakh
6.	Investment on civil and construction component (As per estimates):	Rs.128.98 Lakh
I	How many days, the facility will be operational in a year	Annual days 270

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

No.	Finished product	Unit (Quintal)	Whole price /Rs. per unit	Retail price /-Rs. per Unit
1	Grape	2884.57	18200	19200
2	Pomegranate	780.79	21200	22500
3	Vegetables	216.89	9400	10500

### 3. Expenditure on raw material

No.	Commodity	Procurement Price Rs... Per Quintal:	Remark
1	Grapes	7000.00	Purchase from members and others
2	Pomegranate	8000.00	Purchase from members and others
3	Other Vegetables	4000.00	Purchase from members and others

### 4. Expenditure on salary of management staff

No.	Designation:	No. of Staff:	Salary Rs. Per Month:	Remark
1	Manager	1	20000.00	For Operational Days
2	Accountant	1	15000.00	For Operational Days
3	Supervisor	2	15000.00	For Operational Days

### 5. Expenditure on remuneration of labor

No.	Type of workers	No.	Wages Rs. / Per day	Remark
1	skilled	8	700	For Operational Days
2	Un skilled	40	300	For Operational Days

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

No	Component	Land lease Rent Rs. per month	Remark
1	land rent	10.00	Yearly land rent chargers are Rs.120 only.

### 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	265 HP	126 Unit/ PER HR.	6.30/Unit	Expected Electricity Consumption is around Rs. 2 Lakh per month

### 8. Maintenance cost facilities

No	Component	Detail	Remark
1	Maintenance of machinery, building, equipment etc,	Rs. 4500/- per month	NA

### 9. Other consumables required for production

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

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

### 10. Expenditure on packaging material

No.	Type of Material	Size of Packaging material (L*W*H mm)	Unit	Total unit	Cost Per Unit (Rs.)	Remark
1	Punnet Boxes Other	190*115*80 620*410*95	5Kg	NA	210	NA

### 11. Expenditure on storage/warehouse for product

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

### 12. Other Expenditure

No.	Component	Rs/per month	remark
1	Telephone and Internet Exp	2000.00	NA
2	Office Electricity Exp	2500.00	NA
3	Printing And Stationary	2560.00	NA
4	Misc. Expenses	12360.00	NA

## 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>2. 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>3. 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>4. 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>4.1 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	
<b>4.2 Tribal Development Plan (For the Subprojects from Schedule V Area)</b>	NA	
Whether free, prior and informed consultations with Tribal community has been conducted?		
Whether the consent of Tribal Community for Project Implementation has been obtained?		
Whether the access and benefits of project activities/facilities to Tribes will be ensured?		
<b>4.3 Land</b>		
Whether own 7/12 extract or registered Lease Agreement for rent/lease of private land for 29 years has been attached?	Yes	
Whether non encroachment certificate of land has been attached? (by relevant authority like DIU Head/Grampanchayat/Talathi etc.)	Yes	
<b>4.4 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	
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	
Whether CBO will take measures to record and address incidents of gender-based violence and sexual harassment?	Yes	
<b>4.5 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	
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	
Whether CBO will take Safety measures on COVID-19. (Social distancing, use of Mask, etc.)	Yes	

#### 5. 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>		
<b>A</b>	<b>Total No. of Farmers/Members</b>	511	More than 1500
<b>B</b>	<b>No. of Small and marginal Beneficiaries (&amp; their %)</b>	83%	90%
<b>C</b>	<b>No.of Women Shareholders (&amp; their %)</b>	41%	More than 50%
<b>D</b>	<b>No.of Women Board of Directors (&amp; their %)</b>	40%	More than 50%
<b>E</b>	<b>No.of Schedule Tribes (&amp; their %)</b>	9%	More than 10%
<b>F</b>	<b>No.of Schedule Caste (&amp; their %)</b>	9%	More than 10%
<b>G</b>	<b>No.of Tenants (&amp; their %)</b>	4%	Upto 10%
<b>H</b>	<b>No.of Landless (&amp; their %)</b>	8%	Upto 10%
<b>I</b>	<b>No.of Women having land title (7/12) (&amp; their %)</b>	28%	More than 35%

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

## Section 8

### Environmental Action Plan

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

Sr No.	Agricultural Practices followed in the Subproject	Unit	Current/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	200	100
2.	Area in which recommended dose of fertilizers is used	ha.	350	400
3.	Area in which fertilizers used is less than recommended dose	ha.	300	400
4.	Area in which fertilizers used is above the recommended dose	ha.	15	0
5.	Area in which Integrated Nutrient Management (INM) is practiced	ha.	240	350
6.	Average use of Pesticides, Fungicides and Herbicides	L/ha.	0.4	0
7.	Area in which recommended dose of pesticides is used	ha.	350	400
8.	Area in which pesticides used is less than recommended dose	ha.	320	400
9.	Area in which pesticides used is above the recommended dose	ha.	5	0
10.	Area in which Integrated Pest Management (IPM) is practiced	ha.	345	425
11.	Area in which crop residues are burnt	ha.	5	0
12.	Area in which crop residue is recycled for preparing Compost, Farm Yard Manure (FYM), etc.	ha.	190	310
13.	Area under Organic farming	ha.	375	450
14.	Area under GLOBAL Good Agricultural Practice (G.A.P.)	ha.	380	450
<b>B. For Animal Husbandry Value chain Development Subprojects</b>				
15.	Feeding practice- Open Grazing/Semi stall Feeding	-	Semi stall Feeding	Semi stall Feeding
16.	Area in which animal manure is used as fertilizer	Kg/ha	7000	10000
17.	Animals are Vaccinated/ Non-Vaccinated	-	Vaccinated	Vaccinated
<b>C. Valid PUC Certificate for transportation Vehicle-Available/Not-Available</b>				
		-	Available	Available

**Note:**

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

## 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)	Comme
			No of Contracts	Unit Cost (Rs.)	Total Cost						
1	2	3	4	5	6	7	8	9	10	11	12
<b>Works</b>											
1	Civil and Pre-Engineered Building	Planned	1	1,71,55,647.02	1,71,55,647.02	Quotation	NA	NA	NA	NA	NA
<b>Goods &amp; Equipment</b>											
1	PUF Panels, Ancillary Accessories and Installation	Planned	1	80,54,090.02	80,54,090.02	Quotation	NA	NA	NA	NA	NA
2	Refrigeration Unit	Planned	1	89,60,920.00	89,60,920.00	Quotation	NA	NA	NA	NA	NA
3	Doors Fabrication Work, Coveyor, Tables and Scissor Lift	Planned	1	75,16,930.00	75,16,930.00	Quotation	NA	NA	NA	NA	NA
4		Planned	1	21,15,929.00	21,15,929.00	Quotation	NA	NA	NA	NA	NA

