



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

# Full Project Proposal (FPP) (Template)

**Sub-Project Title:JALDHARA FARMERS PRODUCER  
COMPANY LIMITED**

**Submitted by**

**JALDHARA FARMERS PRODUCER COMPANY LIMITED (CBO),**

**Block- AT- LONI SAYYADMIR, TAL-ASHTI, DISTRICT – BEED 414202**

# Index

Section 1 :- Preliminary information of CBO

Section 2 :- About selected Crops, marketable surplus and its value chain

Section 3:- About proposed Sub –project

Section 4:- Sub Project Implementation Plan

Section 5:- Sub-project Budget and Financial Analysis

Section 6:-Assumptions

Section 7:-Social Action Plan

Section 8 :- Environmental Action Plan .

Section 9 :- Procurement Plan

## Section 1- Preliminary information of CBO

### 1.1 General information

1.	Name of the Community Based Organization (CBO)	<b>JALDHARA FARMERS PRODUCER COMPANY LIMITED</b>
2.	Address	<b>AT-LONI SD, TAL-ASHTI, DISTRICT – BEED 414202</b>
3.	Details of the contact person	Name: MR. RAJENDRA VITTHAL WALAKE Designation in CBO - DIRECTOR Mobile Number:9604772043 Email:rajuwalke101@gmail.com

### 1.2 About registration of organization

1.	Organization type (please mark (v) on appropriate option)	1. Farmer Production Company (FPC)
2.	Whether organization is registered?	Yes
2.1	If yes, under which act	Company Act 2013
2.2	Year of registration and registration number	Registration year- 2016 Registration number-U01403PN2016PTC158038
3.	PAN number of the organization	AADCJ6597R
4.	UdyogAadhar number / Udyam registration No. of the organization	UDHYAMH050016990
5.	Authorized Capital of organization	1200000.00 ( as on date)
6.	Paid up capital of organization	1111000.00( as on date)

### 1.3 Details of Board Members

SR. No	Name of the BoD	Gender M/F	Social category	Land Holding (Ha)	Designation	Education	PAN No.	Aadhar No.	Contact number (mobile number)
1	RAJENDRA VITTHAL WALAKE	M	Open	1.93 R	DIRECTOR	12TH	ADQPW56 32B	394275 102887	960477 2043
2	VILAS VITTHAL WALKE	M	Open	1.93 R	DIRECTOR	12 <sup>TH</sup>	ABOPW74 51J	503074 301539	--/--
3	GANESH KUNDALIK CHOBHE	M	Open	2.00 H	DIRECTOR	FY	BFLPC5075 N	208180 536880	--/--
4	PRAYAGA VIJAYKUMAR NIKRAD	F	Open	0.65R	DIRECTOR	11 <sup>TH</sup>	CRMPN385 5P	833861 049941	--/--
5	SRIDHAR RAJDHAR THORAT	M	Open	1.80R	DIRECTOR	12TH	AWWPT97 52Q	696463 311565	--/--

**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
NA	NA	NA	NA	NA	NA

### 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
503	94	409	75	31	179	210	96	18	0	0

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

No.	Name of agency	Address	Name of contact person	Contact no.	Total number of members / shareholders
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.)
<b>A</b>	<b>Immoveable Assets</b>	-	-	-	-
1					
	<b>Total (A)</b>				
<b>B</b>	<b>Moveable asset</b>				
1	<b>FURNITURE</b>	1	1	3431	3431
2	<b>WEIGHT MACHINE</b>	1	1	2179	2179
	<b>Total (B)</b>	2	2	5610	5610
	<b>Gross total (A+B)</b>	2	2	5610	5610

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

SN	Name of license	Issuing agency/department	License no and date of issuing	Validity (duration)
1	FERTIFLIZERS	AGRICULTURE DEPT	LAFD17030188	03.06.20 TO 02.06.2023
2	SEEDS	AGRICULTURE DEPT	LASD17030175	02.06.2020 TO 01.06.2023
3	INSECTISIDES	AGRICULTURE DEPT	LAID17030180	PERMENANT
4	DIRECTOR OF AGRICULTURAL MARKETING PUNE	AGRICULTURAL DEPT	733/2017/4279	PERMENANT

### 1.9 Details of ongoing business activity of CBO along with snapshot on farmers participation (year 2018 To 2021)

Sr.No.	Name of business activity	Number of participated members	
		Members of CBO	Non-member
<b>A</b>	<b>Aggregation and bulk marketing of agri. / Horti.commodities</b>		
1	<b>NA</b>	<b>NA</b>	<b>NA</b>
<b>B</b>	<b>Primary processing on agricultural commodities (cleaning and grading)</b>		
1	<b>NA</b>	<b>NA</b>	<b>NA</b>

<b>C</b>	<b>Bulk procurement and selling of agricultural inputs (Fertilizer, seeds etc.)</b>		
<b>1</b>	<b>KRUSHI SEVA KENDRA</b>	<b>503</b>	<b>1000</b>
<b>D</b>	<b>Seed production</b>		
<b>1</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>
<b>E</b>	<b>Others (E.g. processing, direct marketing, custom hiring center etc.)</b>		
<b>1</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>

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

<b>Details</b>	<b>Year- 2018 to 2019</b>	<b>Year- 2019 to 2020</b>	<b>Year- 2020 to 2021</b>
<b>Annual turnover (Rs. Lakh)</b>	<b>13.53</b>	<b>8.84</b>	<b>43.44</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	Tur	400	1.75	700	630	00	630
2	Moong	100	1	100	90	00	90
3	Chana	200	1.75	350	308	00	308

#### 2.1.1 Details of Argo 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.

**FARMER-----→ LOCAL MARKET COMMISSION AGENT-----→ DAL MILL**

**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.)**

- 1.TUR -3587 QUINTAL
- 2.MOONG -2050 QUINTAL
- 3.CHANA -2719 QUINTAL

The above marketable surplus will be available to the proposed grading unit of the company for the 1<sup>st</sup> year and it will be increased every year. The calculations are considered in detailed project report.

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

1. Currently the storage facility like Godawans are not available. Hence the marketable goods have to be sold at prevailing prices which are lower.
2. The selected crops are not having good grading quality, hence the market price will be lower if these crops are not graded properly. The said grading facility is not available currently.
3. The market place is not fixed; hence the farmers have to sale their crops at local market and to the agents, hence the margins are taken by agent, effectively the farmers are not getting reasonable prices for their crops.
4. The cost of production of harvesting, cultivating, transportation is more and eating the most of the margin available from the crops.

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

1. The project has planned to construct the godawn for storage facility. The storage problem will be solved from this.
2. The project is planned to purchase innovative grading, cleaning machineries, so that the problem of quality and graded crops will be solved and good price can be earned from the market.
3. The project has planned for fixed purchase agreement from the company, so that there will be no chances of getting lower price for the selected crops.
4. The project has also planned to provide cultivating, transporting equipment's to the farmers at lower prices, so the cost of production of the farmer will be lower and profits will be maximum.

**2.3 Whether the CBO has conducted market survey for mapping potential buyers / market? Yes/No**

If yes, please provide details -The survey by the CBO is done for the potential buyers at the market and has also made agreement with the companies.

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

Sr.No	Name of buyer/market	Address	Contact person and its No.	E-mail Id	Agri. / Horti. Produce
1	Blue Plante Agri Tech Private Limited	306, Siri Dew Drops.Chikkalsandra, Karnataka, India	Mr. Sangram Nayaka	Sangram.Nayka101@gmail.com	Tur, Moong, Chana

## Section 3:About proposed Sub -project

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

**JALDHARA FARMER PRODUCERS 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:

1. To make available the market place to the farmer members.
2. To provide higher price for the selected crops to the farmer members.
3. To provide the cleaned and graded crops to the market.
4. To provide cultivating, transporting facility to the farmer members at lower cost with an intent to make the cost of production lower.
5. To store the crops and will sale the crops at reasonable price as per demand and supply
6. To make awareness about women empowerment in the project.

### 4. About sub-project location: Sub project location (village, block, district, distance from block and district head quarter, district/state/national high way etc.)

**The project will be located at registered address of the company I.E. AT- LoniSayyadmir, Tal- Ashti, Dist- Beed**

1. Distance from Taluka Place, Ashti- 45 km
2. Distance from District place- Beed-120 km
3. National highway nearfrom- national highway 561 (INDIA) -15 KM

### 2. No. of Villages covered under sub project – 1 village – I.E. LONI SAYYADMIR

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

No.	Particulars	Details
1	Location of sub-Project	1. Village : Loni Sayyadmir 2. Gram panchayat: Loni Sayyadmir

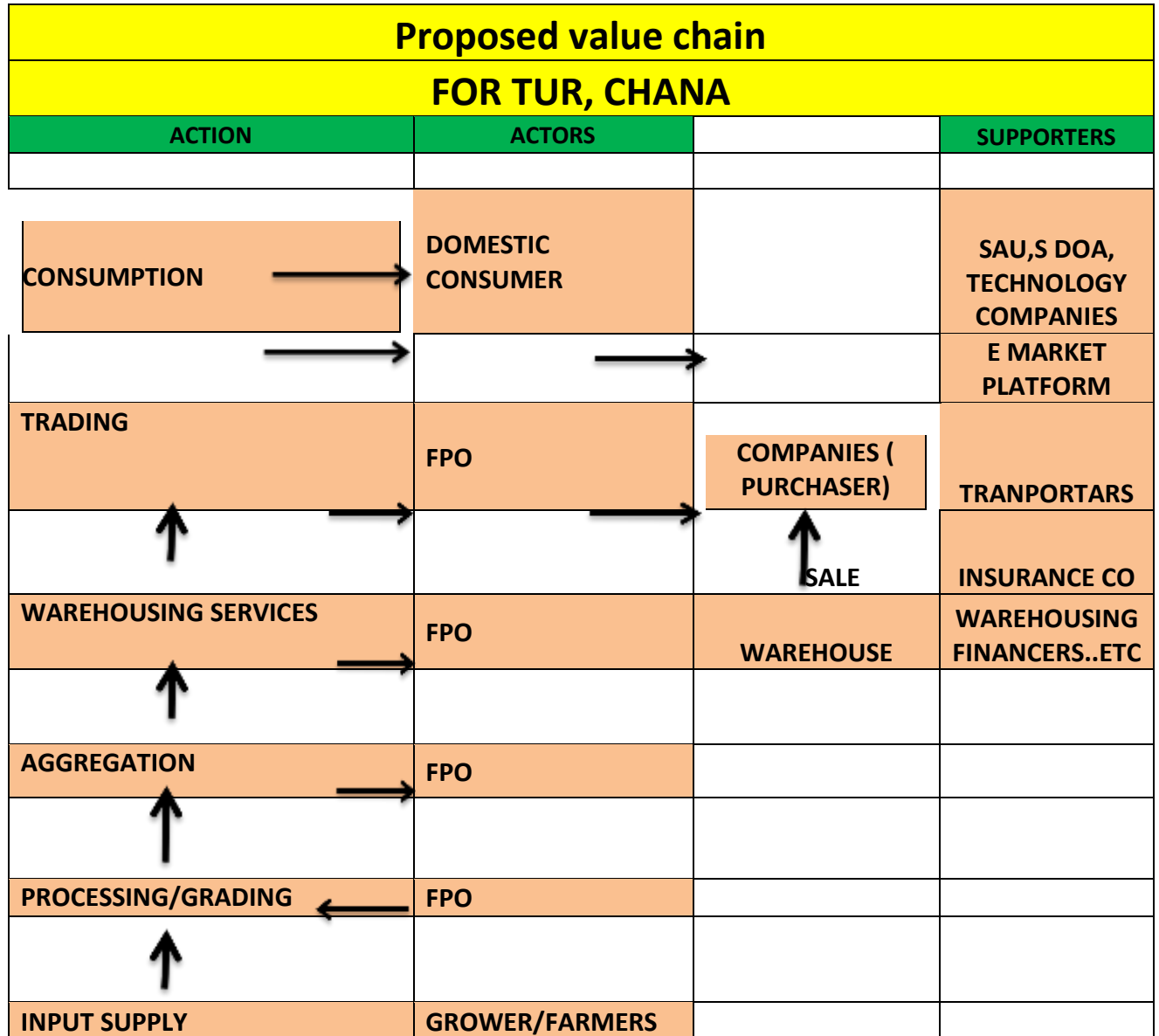
		3. Block : Ashti 4. District: Beed 5. State: Maharashtra
2	Latitude and Longitude of the village	Longitude -- 19.582706Latitude-74.470146.
3	Total required land for establishing proposed sub project	0.10 R - for project area 2158 acres - will be covered for cultivation.
4	Whether the land owned by organization	No if yes; provide following details Survey no/ Gat No- NA Longitude -----NA -Latitude-----NA
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- 03 Tenure of agreement - 30 years Date of agreement: Dec 2021 Longitude -----Latitude-----  GEN Yes (Certificate of non-encroachment to be attach by ) relevant authority like DIU Head)
	Proposed land use	Land under cultivation – 0.10 R Fallow land-0 Industrial use-0
6	Details of facilities available at identified site	
6.1	Whether electricity supply is available	Yes If yes; provide following details Name of connection holder-Mr.VitthalThakaji Walake Type of power connection: Three phase Capacity: 63 KV
6.2	Whether water is required for running proposed sub project?	Yes Detail of facilities- Borewell -1, well -1 How many months water is available 12 months in a year
6.3	Status of road connectivity at selected plot	Road connectivity - Yes

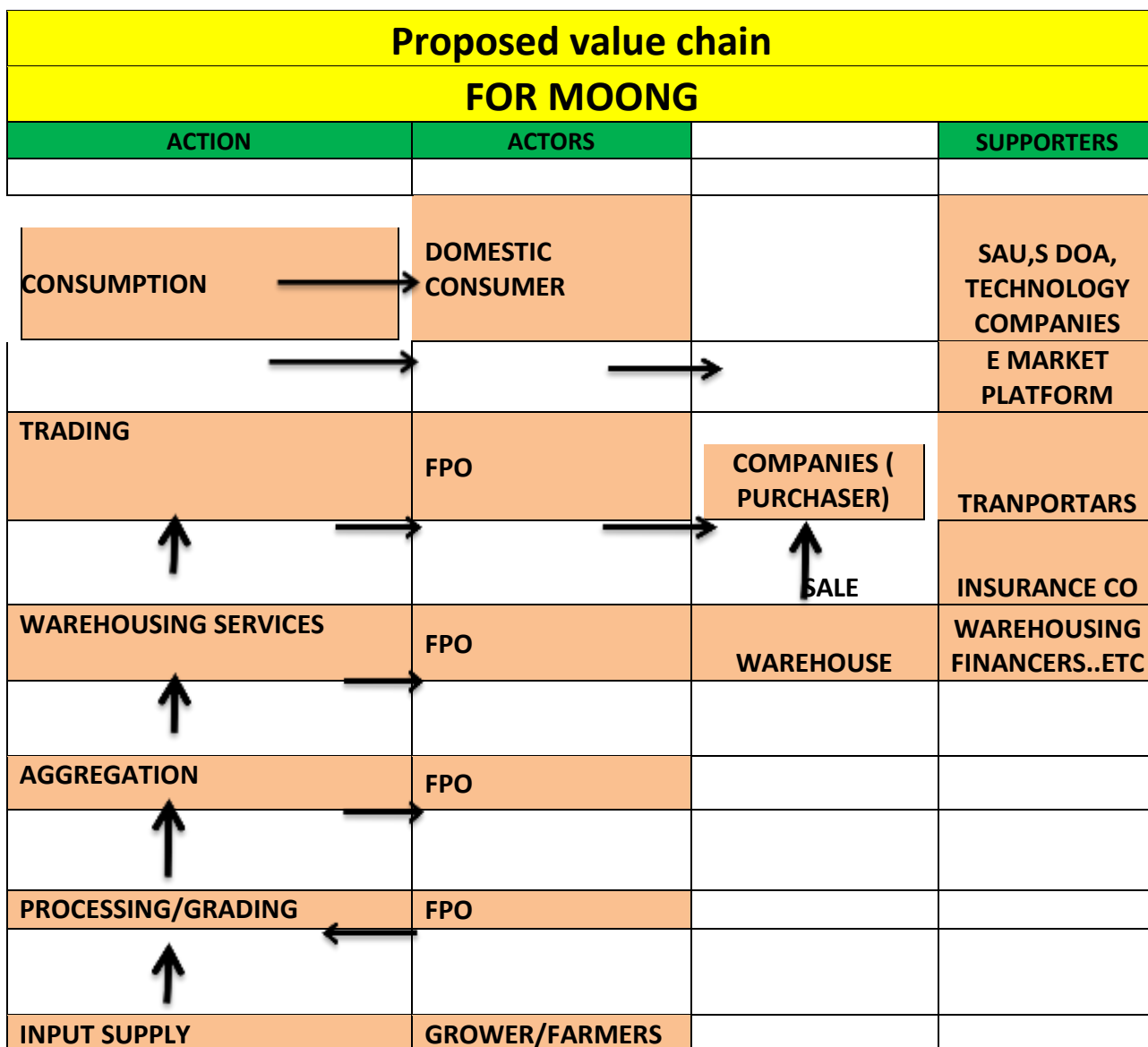
**4. Agri. / Horti. Produce aggregation plan of CBO for next five years ( taken as per project report attached herewith)**

Sr.No	Name of commodity	Annual Quantity of produce (MT)									
		2021-22		2022-23		2023-24		2024-25		2025-26	
		Quantity (MT)	%	Quantity (MT)	%	Quantity (MT)	%	Quantity (MT)	%	Quantity (MT)	%
1	TUR	251	43%	269	43%	287	43%	305	43%	323	43%
2	MOONG	143	25%	153	25%	164	25%	174	25%	185	25%

3	CHANA	190	32%	203	32%	218	32%	231	32%	145	32%
	TOTAL	584		625		669		710		753	

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





6. 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	Blue Planet Agri Tech Private limited
2	Address and contact No.	306, Siri Dew Drops,7 <sup>th</sup> main, Nandakumar, Layout, RamanjineyaNagar,Chikkalsandra,Utaarahalli, bangalore, Karnataka, India, 560061
3	Details of authorized person (name, designation, contact no. and E-mail id )	Mr.sangramNayaka <a href="mailto:Sangram.Nayaka@gmail.com">Sangram.Nayaka@gmail.com</a> , 7506942232
4	Type of buyer organization	Registered buyers / trader

5	Whether the buyer is registered?	Yes If yes, then under which act- Companies Act 2013						
6	Registration Number/ License Number	U01100KA2019PTC121925						
7	PAN number	AAICB3071D						
8	Buyer total annual average requirement of produce (Quantity in MT)	36000 MT/year						
9	Quantity of produce to be procured by selected buyer – quantity as per MoU (Year 20-- to --)	<table border="1"> <thead> <tr> <th>crop</th> <th>Year</th> <th>Agro produce (ton)</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td>1900 mt/ year</td> </tr> </tbody> </table>	crop	Year	Agro produce (ton)			1900 mt/ year
crop	Year	Agro produce (ton)						
		1900 mt/ year						
10	Annual turnover of buyer Rs. lakh (last three years)	<table border="1"> <tr> <td>2019-20-</td> <td>Rs.70.27</td> </tr> <tr> <td>2020-21-</td> <td>Rs.102.56</td> </tr> </table>	2019-20-	Rs.70.27	2020-21-	Rs.102.56		
2019-20-	Rs.70.27							
2020-21-	Rs.102.56							

## 7. 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	AS PER MOU	AS PER MOU	AS PER MOU

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

- As per daily market price

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

Responsibility of CBO	Responsibility of buyer
1. Cleaning , Grading of Crops	1.Supply of Packing material
2.Packing in good packing material	2.Transportation responsibility
3.Rest will be as per MOU	3.To determine the sale price of the crops
	4.Rest will be as per MOU

**Note:**Provide details in bullet points on quality parameter/ quantity / transportation / payments / technology / produce handing over etc.

## 10. Proposed Business activity/ies

No.	Business/activities	Operational days in a year (Days)	Remark
<b>A</b>	<b>Post-harvest technology /practices</b>		
1	AGGREGATION OF AGRI INPUTS	300 days in a year	AGGREGATION OF AGRI INPUTS
<b>B</b>	Secondary processing		
1	CLEANING, GRADING, AND TRADING ACTIVITY	300 days in a year	CLEANING AND GRADING
<b>C</b>	Quality production		
1	CLEANING, GRADING, AND TRADING ACTIVITY	300 days in a year	CLENING GRADING, PACKING
<b>D</b>	<b>Marketing management</b>		
1	SALES TO PROPOSED BUYER	300 days in a year	SALES
<b>E</b>	<b>Other</b>		
1	CLEANING, GRADING, AND TRADING ACTIVITY	300 days in a year	

**Note:** Fill up the relevant activity under each component.

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

1. The project is using innovative cleaning and grading machineries for gradations of crops
2. The project will be constructing storage godown to store the surplus crops before sale in the market
3. The project will provide cultivating, transporting facilities to the farmers at lower cost, hence the cost of production will be lower.
4. Main object of getting good price of the crops compared to current price of the crops will be achieved with this project.

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

**1. Land and Building**

Sr. No.	Particular	Unit	No. of Unit	Rate per unit	Amount (Rs.)
1	Land- on leased basis	10760 Sq. ft.	1	0	Lease
2	Construction Of Warehouse cost ( as per estimate)	1736 Sq.ft	1	31,48,524	31,48,524
3	Cleaning and Grading Shed( As per estimate)	1633.50 sq ft	1	1556968.00	1556968.00
<b>Total</b>					<b>4705492.00</b>

**2. Machinery and Equipment**

Sr. No.	Description	Capacity	No. Required	Rate	Amount (Rs.)	Total HP
A	<b><u>CUSTOM HIRING MACHINERIES</u></b>					
1	Multicrop Seed Cum Fertilizer planet		1	70,090	70,090	0
2	Popular 9 thred cultivator		1	43,304	43,304	0
3	Vidhata Atmicher 15 kva		1	70,446	70,446	0
4	Star multicrop Thresher		1	5,17,857	5,17,857	0
5	Hydraulic reversible mould band plough		1	1,23,660	1,23,660	0
6	Rotavator		1	1,05,357	1,05,357	0
	ADD:GST 12%				1,11,686	
<b>Subtotal</b>					<b>10,42,400</b>	-
B	<b><u>GRADING AND CLEANING MACHINERIES</u></b>				-	
1	VB ELEVATOR FOR SEED GRADER	4.0 TPH	1	125000	1,25,000	1.5
2	SEED GRADER MODEL DAI	2.0 TO 3.0 TPH	1	4,80,000	4,80,000	7.5
3	VB ELEVATOR FOR SEED D STONER	4.0 TPH	1	1,25,000	1,25,000	1.5
4	SEED MANGETIC DE-STONER	2.0 TO 3.0 TPH	1	4,20,000	4,20,000	2
5	V B ELEVATOR FOR GRAVITY SEPARATOR	4.0 TPH	1	1,25,000	1,25,000	1.5

6	SPECIFIC GRAVITY SEPARTOR- 5 FAN	2.0 TO 3.0 TPH	1	4,50,000	4,50,000	7.5
7	V B ELEVATOR FOR SURGE BIN	4.0 TPH	1	1,25,000	1,25,000	1.5
8	SURGE BIN -QTY 2 NOS	4.0 TPH	1	1,80,000	1,80,000	1.5
9	INSTALLATION AND SUPERVISION		1	2,50,000	2,50,000	0
10	GST 5% ( ON A TO I ITEMS)		1	1,14,000	1,14,000	0
Subtotal						
Total cost of plant and machinery					23,94,000	25
					34,36,400	25

### 3. ELECTRICITY COST

This Sheet provide details of furniture and fixture, no.of Quantity, rate per unit and total amount

Sr. No.	Particular	No. Required	Rate	Amount (Rs.)
1	ELECTRICITY SET UP COST-+gst (sai stavan electricals quotation)	1	25,960	25,960
Total				25,960

### 4.Transport vehical (Refer van and other)

This Sheet provide details of vehicles, no.of vehicle, rate per vehicle and total amount

Sr. No.	Particular	No. Required	Rate	Amount (Rs.)
1	Tractor - Swaraj	1	7,36,607	7,36,607
	ADD: GST 12%			88,393
Total				8,25,000

### 4.Preliminary Expenses

Sr. No.	Particular	Amount (Rs.)
1	STAMP DUTY	25,000.00
2	PROJECT PREPERATION EXP	25,000.00
3	TRAVELLING	49468.00
4	OTHER PRELIMINARY EXPENSES	3,43,000.00
Total		442468.00

## Total Project Cost

Sr. No.	Particular	Amount (Rs.)	Grant (%)	Grant Amount (Rs.)
1	Land and Building	4705492.00	60%	2823295.00
2	Machinery and Equipment	34,36,400.00	60%	20,61,840
3	Electricity cost	25960.00	60%	15576.00
4	IT & It Infrastructure	-	60%	-
5	Transport vehical (Refer van and other)	8,25,000	60%	4,95,000
6	Preliminary Expenses	442468.00	60%	265481.00
7	Working Capital	24,19,681.00	0	0
<b>Total</b>		<b>11855000.00</b>		<b>5561192.00</b>

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

No.	Benefits to CBO	Benefits to buyer	Benefits to members
1	Value addition in the prices of the crops made available by the members of the CBO	Received good quality crops at fixed prices	1.Value addition to the price of crops of the members. 2. Low production cost to the members

## Section 4 Sub Project Implementation Plan

### 4.1 Implementation of key activities proposed under sub-project-

Total period is of 6 months of 1 year

No.	Particulars of activities	Year 1				Year 2				Year 3			
		Q-1	Q-2	Q-3	Q-4	Q-1	Q-2	Q-3	Q-4	Q-1	Q-2	Q-3	Q-4
<b>A</b>	<b>Construction of building</b>												
1	Purchase of material	1	-	-	-								
2	Construction of godawn and grading shed	-	1	-	-								
<b>B</b>	<b>Plant and machineries</b>												
1	Purchase of machinery	-	1	-									
2	Installation of machineries	-	1	-									
<b>C</b>	<b>Other-</b>												
1	Purchase of Vehicles		1										
D	Purchase of Raw Material and processing	-	-	1									

## Section 5 Sub-project Budget and Financial Analysis

### 5.1.1 Budget – Rs.117.32 lacs (as given below)

Sr. No.	Particular	Amount (Rs. In lacs)
1	Land and Building	47.06
2	Machinery and Equipment	34.36
3	Electricity charges	0.26
4	IT & It Infrastructure	0.00
5	Transport vehical (Refer van and other)	8.25
6	Preliminary Expenses	4.42
7	Working Capital	24.20
	<b>Total</b>	<b>118.55</b>

### 5.1.2 Means of finance

No	Component	Amount (Rs.)	Contribution (%)
1	SMART project support ( subsidy )	56.61	47.75%
2	CBOs own contribution	25.94	21.88%
3	Bank loan	36.00	30.37%
4	Other	0.00	0.00%
<b>5</b>	<b>Total</b>	<b>118.55</b>	<b>100.00%</b>

## 5.2 Financial Analysis

### 5.2.1. Project Cost Summary:

Sr. No.	Particular	Amount (Rs.)	Grant (%)	Grant Amount (Rs.)
1	Land and Building	47.06	60%	28.23
2	Machinery and Equipment	34.36	60%	20.61
3	Electricity cost	0.26	60%	0.16
4	IT & It Infrastructure	0.00	60%	0.00
5	Transport vehical (Refer van and other)	8.25	60%	4.95
6	Preliminary Expenses	4.42	60%	2.66
7	Working Capital	24.20	0	0.00
<b>Total</b>		<b>118.55</b>		<b>56.61</b>

## 5.2.2 Depreciation Estimates- as per companies act

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
<b>Assets</b>							
<b>Building</b>							
Asset Value	4,705,492	4,556,328	4,407,164	4,258,000	4,108,836	3,959,672	3,810,507
Depreciation	149,164	149,164	149,164	149,164	149,164	149,164	149,164
Accumulated Depreciation	149,164	298,328	447,492	596,656	745,820	894,985	1,044,149
Net Fixed Assets	4,556,328	4,407,164	4,258,000	4,108,836	3,959,672	3,810,507	3,661,343
<b>Plant and Machinery</b>							
Asset Value	3,436,400	3,218,876	3,001,351	2,783,827	2,566,303	2,348,779	2,131,255
Depreciation	217,524	217,524	217,524	217,524	217,524	217,524	217,524
Accumulated Depreciation	217,524	435,048	652,572	870,096	1,087,620	1,305,145	1,522,669
Net Fixed Assets	3,218,876	3,001,351	2,783,827	2,566,303	2,348,779	2,131,255	1,913,731
<b>ELECTRICITY COST</b>							
Asset Value	25,960	23,364	20,768	18,172	15,576	12,980	10,384
Depreciation	2,596	2,596	2,596	2,596	2,596	2,596	2,596
Accumulated Depreciation	2,596	5,192	7,788	10,384	12,980	15,576	18,172
Net Fixed Assets	23,364	20,768	18,172	15,576	12,980	10,384	7,788
<b>Vehical</b>							
Asset Value	825,000	726,990	628,980	530,970	432,960	334,950	236,940
Depreciation	98,010	98,010	98,010	98,010	98,010	98,010	98,010
Accumulated Depreciation	98,010	196,020	294,030	392,040	490,050	588,060	686,070
Net Fixed Assets	726,990	628,980	530,970	432,960	334,950	236,940	138,930
<b>IT Infrastructure</b>							
Asset Value	-	-	-	-	-	-	-
Depreciation	-	-	-	-	-	-	-
Accumulated Depreciation	-	-	-	-	-	-	-
Net Fixed Assets	-	-	-	-	-	-	-
<b>Gross Fixed Asset</b>	<b>8,992,852</b>	<b>8,525,557</b>	<b>8,058,263</b>	<b>7,590,969</b>	<b>7,123,675</b>	<b>6,656,381</b>	<b>6,189,086</b>
<b>Total Depreciation</b>	<b>467,294</b>	<b>467,294</b>	<b>467,294</b>	<b>467,294</b>	<b>467,294</b>	<b>467,294</b>	<b>467,294</b>
<b>Accumalated Depreciation</b>	<b>467,294</b>	<b>934,588</b>	<b>1,401,883</b>	<b>1,869,177</b>	<b>2,336,471</b>	<b>2,803,765</b>	<b>3,271,059</b>
<b>Net Fixed Assets</b>	<b>8,525,557</b>	<b>8,058,263</b>	<b>7,590,969</b>	<b>7,123,675</b>	<b>6,656,381</b>	<b>6,189,086</b>	<b>5,721,792</b>

## Depreciation as per income tax act

Y1	Y2	Y3	Y4	Y5	Y6	Y7
4,705,492	4,234,943	3,811,449	3,430,304	3,087,273	2,778,546	2,500,691
470,549	423,494	381,145	343,030	308,727	277,855	250,069
470,549	894,043	1,275,188	1,618,219	1,926,946	2,204,801	2,454,870
4,234,943	3,811,449	3,430,304	3,087,273	2,778,546	2,500,691	2,250,622
3,436,400	2,920,940	2,482,799	2,110,379	1,793,822	1,524,749	1,296,036
515,460	438,141	372,420	316,557	269,073	228,712	194,405
515,460	953,601	1,326,021	1,642,578	1,911,651	2,140,363	2,334,769
2,920,940	2,482,799	2,110,379	1,793,822	1,524,749	1,296,036	1,101,631
25,960	23,364	21,028	18,925	17,032	15,329	13,796
2,596	2,336	2,103	1,892	1,703	1,533	1,380
2,596	4,932	7,035	8,928	10,631	12,164	13,543
23,364	21,028	18,925	17,032	15,329	13,796	12,417
825,000	701,250	596,062	506,653	430,655	366,057	311,148
123,750	105,187	89,409	75,998	64,598	54,909	46,672
123,750	228,937	318,347	394,345	458,943	513,852	560,524
701,250	596,062	506,653	430,655	366,057	311,148	264,476
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
<b>8,992,852</b>	<b>7,880,496</b>	<b>6,911,337</b>	<b>6,066,260</b>	<b>5,328,783</b>	<b>4,684,681</b>	<b>4,121,672</b>

1,112,355	969,159	845,077	737,478	644,102	563,008	492,526
1,112,355	2,081,514	2,926,591	3,664,069	4,308,171	4,871,179	5,363,706
7,880,496	6,911,337	6,066,260	5,328,783	4,684,681	4,121,672	3,629,146

### 5.2.3 Amortization -AS PER DETAILED PROJECT REPORT

Particulars	Years	Y1	Y2	Y3	Y4	Y5
Preliminary Expenses	5	88,494	88,494	88,494	88,494	88,494
Total Value		88,494	88,494	88,494	88,494	88,494

## 5.2.4 Bank Loan Projection-

### Repayment Schedule

Loan Amount (Rs)	1,800,000
Interest rate /PA	10%
Loan Tenure in years	7
Moratorium Period ( In Months)	6
EMI	Rs. 31,476.48

Year	Particluars	Opening Balance	Interest	Pricipal Repayment	EMI	Closing Outstanding
Year 1	Month 1	1,800,000	15,000	-	15,000	1,800,000
	Month 2	1,800,000	15,000	-	15,000	1,800,000
	Month 3	1,800,000	15,000	-	15,000	1,800,000
	Month 4	1,800,000	15,000	-	15,000	1,800,000
	Month 5	1,800,000	15,000	-	15,000	1,800,000
	Month 6	1,800,000	15,000	-	15,000	1,800,000
	Month 7	1,800,000	15,000	16,476	31,476	1,783,524
	Month 8	1,783,524	14,863	16,614	31,476	1,766,910
	Month 9	1,766,910	14,724	16,752	31,476	1,750,157
	Month 10	1,750,157	14,585	16,892	31,476	1,733,266
	Month 11	1,733,266	14,444	17,033	31,476	1,716,233
	Month 12	1,716,233	14,302	17,175	31,476	1,699,059
Year 2	Month 13	1,699,059	14,159	17,318	31,476	1,681,741
	Month 14	1,681,741	14,015	17,462	31,476	1,664,279
	Month 15	1,664,279	13,869	17,607	31,476	1,646,671
	Month 16	1,646,671	13,722	17,754	31,476	1,628,917
	Month 17	1,628,917	13,574	17,902	31,476	1,611,015
	Month 18	1,611,015	13,425	18,051	31,476	1,592,964
	Month 19	1,592,964	13,275	18,202	31,476	1,574,762
	Month 20	1,574,762	13,123	18,353	31,476	1,556,408

	Month 21	1,556,408	12,970	18,506	31,476	1,537,902
	Month 22	1,537,902	12,816	18,661	31,476	1,519,241
	Month 23	1,519,241	12,660	18,816	31,476	1,500,425
	Month 24	1,500,425	12,504	18,973	31,476	1,481,452
Year 3	Month 25	1,481,452	12,345	19,131	31,476	1,462,321
	Month 26	1,462,321	12,186	19,290	31,476	1,443,031
	Month 27	1,443,031	12,025	19,451	31,476	1,423,580
	Month 28	1,423,580	11,863	19,613	31,476	1,403,966
	Month 29	1,403,966	11,700	19,777	31,476	1,384,189
	Month 30	1,384,189	11,535	19,942	31,476	1,364,248
	Month 31	1,364,248	11,369	20,108	31,476	1,344,140
	Month 32	1,344,140	11,201	20,275	31,476	1,323,865
	Month 33	1,323,865	11,032	20,444	31,476	1,303,421
	Month 34	1,303,421	10,862	20,615	31,476	1,282,806
	Month 35	1,282,806	10,690	20,786	31,476	1,262,019
	Month 36	1,262,019	10,517	20,960	31,476	1,241,060
Year 4	Month 37	1,241,060	10,342	21,134	31,476	1,219,925
	Month 38	1,219,925	10,166	21,310	31,476	1,198,615
	Month 39	1,198,615	9,988	21,488	31,476	1,177,127
	Month 40	1,177,127	9,809	21,667	31,476	1,155,460
	Month 41	1,155,460	9,629	21,848	31,476	1,133,612
	Month 42	1,133,612	9,447	22,030	31,476	1,111,583
	Month 43	1,111,583	9,263	22,213	31,476	1,089,369
	Month 44	1,089,369	9,078	22,398	31,476	1,066,971
	Month 45	1,066,971	8,891	22,585	31,476	1,044,386
	Month 46	1,044,386	8,703	22,773	31,476	1,021,613
	Month 47	1,021,613	8,513	22,963	31,476	998,649

	Month 48	998,649	8,322	23,154	31,476	975,495
Year	Month 49	975,495	8,129	23,347	31,476	952,148
5	Month 50	952,148	7,935	23,542	31,476	928,606
	Month 51	928,606	7,738	23,738	31,476	904,868
	Month 52	904,868	7,541	23,936	31,476	880,932
	Month 53	880,932	7,341	24,135	31,476	856,796
	Month 54	856,796	7,140	24,337	31,476	832,460
	Month 55	832,460	6,937	24,539	31,476	807,921
	Month 56	807,921	6,733	24,744	31,476	783,177
	Month 57	783,177	6,526	24,950	31,476	758,227
	Month 58	758,227	6,319	25,158	31,476	733,069
	Month 59	733,069	6,109	25,368	31,476	707,701
	Month 60	707,701	5,898	25,579	31,476	682,122
Year	Month 61	682,122	5,684	25,792	31,476	656,330
6	Month 62	656,330	5,469	26,007	31,476	630,323
	Month 63	630,323	5,253	26,224	31,476	604,099
	Month 64	604,099	5,034	26,442	31,476	577,657
	Month 65	577,657	4,814	26,663	31,476	550,994
	Month 66	550,994	4,592	26,885	31,476	524,109
	Month 67	524,109	4,368	27,109	31,476	497,001
	Month 68	497,001	4,142	27,335	31,476	469,666
	Month 69	469,666	3,914	27,563	31,476	442,103
	Month 70	442,103	3,684	27,792	31,476	414,311
	Month 71	414,311	3,453	28,024	31,476	386,287
	Month 72	386,287	3,219	28,257	31,476	358,030
Year	Month 73	358,030	2,984	28,493	31,476	329,537
7	Month 74	329,537	2,746	28,730	31,476	300,806

	Month 75	300,806	2,507	28,970	31,476	271,837
	Month 76	271,837	2,265	29,211	31,476	242,625
	Month 77	242,625	2,022	29,455	31,476	213,171
	Month 78	213,171	1,776	29,700	31,476	183,471
	Month 79	183,471	1,529	29,948	31,476	153,523
	Month 80	153,523	1,279	30,197	31,476	123,326
	Month 81	123,326	1,028	30,449	31,476	92,877
	Month 82	92,877	774	30,703	31,476	62,175
	Month 83	62,175	518	30,958	31,476	31,216
	Month 84	31,216	260	31,216	31,476	0

745165.63 1800000.00

**This Sheet Provide details of loan repayment schedule. The borrower is able to check how much of the monthly EMI is being allocated towards the repayment of the principal outstanding and interest respectively, depending on the rate of interest and tenure of the loan.**

Assumption:

- 1 Rate of Interest assumed as 10%
- 2 Moratorium Period 6 Months



								24,793,160	
Green Gram/ Moong	Quintals	7,000	10,044,885	11,300,495	12,656,555	14,119,969	15,698,083	17,398,709	19,230,152
Bengal Gram/Channa	Quintals	5,000	9,516,207	10,705,733	11,990,420	13,376,813	14,871,868	16,482,987	18,218,039
Daily Labour	5	300	54,839	61,693	69,097	77,086	85,701	94,986	104,984
Electricity Charges	750	9	246,774	277,620	310,935	346,886	385,656	427,436	472,429
Gunny Bags/100 Kg		30	170,219	191,496	214,476	239,275	266,017	294,836	325,871
Transportation Cost/100 Kg		32	181,567	204,263	228,774	255,226	283,751	314,491	347,596
Add: Opening Stock			-	1,717,344	1,932,012	2,163,854	2,414,049	2,683,855	2,974,606
Less: Closing Stock			1,717,344	1,932,012	2,163,854	2,414,049	2,683,855	2,974,606	3,287,722
<b>Total Variable Cost</b>			<b>32,811,106</b>	<b>38,629,838</b>	<b>43,274,006</b>	<b>48,286,015</b>	<b>53,691,041</b>	<b>59,515,854</b>	<b>65,788,920</b>
<b>Fixed Cost</b>									
Machine Operator	5	12,000	720,000	756,000	793,800	833,490	875,165	918,923	964,869
<b>Total Fixed Cost</b>			<b>720,000</b>	<b>756,000</b>	<b>793,800</b>	<b>833,490</b>	<b>875,165</b>	<b>918,923</b>	<b>964,869</b>
<b>Total Expenses</b>			<b>33,531,106</b>	<b>39,385,838</b>	<b>44,067,806</b>	<b>49,119,505</b>	<b>54,566,205</b>	<b>60,434,776</b>	<b>66,753,789</b>
<b>Operaing Income</b>			<b>2,436,818</b>	<b>3,065,777</b>	<b>3,487,942</b>	<b>3,944,659</b>	<b>4,438,328</b>	<b>4,971,502</b>	<b>5,546,898</b>

1. Inflation  
is assumed  
to be 5%  
anually.

**This sheet provide details capacity utilization of machines and also sale, expenses and operating profit of trading activity**

Assumption:

- 1 Revenue and cost is related to this facility only  
Common expenditure such as admin, depreciation and amortization not considered.
- 2 considered.
- 3 Inflation is assumed to be 5% annually.

## FACILITY -2 CUSTOM HIRING

NAME	No. of Equipment	Working Days	No. of Hours in day	Total Hours in a year	Required Hrs/Acre	Total Acres	No. of Liters Diesel Required/acre	Total no. of Liters required	Service Charge s/Acre (Amount (Rs.))	Labour Requirement	Total No. of Days Labour Reuir ed
Multicrop Seed Cum Fertilizer planet	1	250	8	2000	4	500	5	2500	1200	1	250
Popular 9 thred cultivator	1	240	8	1920	3	640	5	3200	900	1	240
Vidhata Atmicher 15 kva	1	240	7	1680	3	560	2	1120	1000	1	240
Star multicrop Thresher	1	250	8	2000	4	500	5	2500	500	1	250
Hydraulic reversible mould band plough	1	180	7	1260	3	420	8	3360	1500	1	180
Rotavator	1	180	8	1440	3	480	10	4800	1800	1	180

## Revenue -

NAME	No. of Unit	Rate	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Multicrop Seed Cum Fertilizer planet	500	1200	600,000	630,000	661,500	694,575	729,304	765,769	804,057
Popular 9 thred cultivator	640	900	576,000	604,800	635,040	666,792	700,132	735,138	771,895
Vidhata Atmicher 15 kva	560	1000	560,000	588,000	617,400	648,270	680,684	714,718	750,454
Star multicrop Thresher	500	500	250,000	262,500	275,625	289,406	303,877	319,070	335,024
Hydraulic reversible mould band plough	420	1500	630,000	661,500	694,575	729,304	765,769	804,057	844,260
Rotavator	480	1800	864,000	907,200	952,560	1,000,188	1,050,197	1,102,707	1,157,843
			<b>3,480,000</b>	<b>3,654,000</b>	<b>3,836,700</b>	<b>4,028,535</b>	<b>4,229,962</b>	<b>4,441,460</b>	<b>4,663,533</b>
<b>VARIABLE COST</b>									
DIZEL	17480	95	1,660,600	1,743,630	1,830,812	1,922,352	2,018,470	2,119,393	2,225,363
MAINTAINANCE	1340	300	402,000	422,100	443,205	465,365	488,634	513,065	538,718

			<b>2,062,600</b>	<b>2,165,730</b>	<b>2,274,017</b>	<b>2,387,717</b>	<b>2,507,103</b>	<b>2,632,458</b>	<b>2,764,081</b>
FIXED COST									
<b>MANAGER</b>	1	12,000	144,000	151,200	158,760	166,698	175,033	183,785	192,974
<b>DRIVERS</b>	9	12,000	108,000	113,400	125,024	144,730	175,921	224,524	300,884
			<b>252,000</b>	<b>264,600</b>	<b>283,784</b>	<b>311,428</b>	<b>350,954</b>	<b>408,309</b>	<b>493,858</b>
			<b>2,314,600</b>	<b>2,430,330</b>	<b>2,557,800</b>	<b>2,699,146</b>	<b>2,858,057</b>	<b>3,040,767</b>	<b>3,257,939</b>
Net revenue			<b>1,165,400</b>	<b>1,223,670</b>	<b>1,278,900</b>	<b>1,329,389</b>	<b>1,371,905</b>	<b>1,400,693</b>	<b>1,405,594</b>

## 5.2.6 Projected Profit & Loss Statement-AS PER DETAILED PROJECT REPORT.

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
<b>Revenue</b>							
Facility 1 - Cleaning & Grading	35,967,924	42,451,615	47,555,747	53,064,164	59,004,533	65,406,278	72,300,687
Facility 2 - Custom Hiring	3,480,000	3,654,000	3,836,700	4,028,535	4,229,962	4,441,460	4,663,533
<b>Total Revenue</b>	<b>39,447,924</b>	<b>46,105,615</b>	<b>51,392,447</b>	<b>57,092,699</b>	<b>63,234,495</b>	<b>69,847,738</b>	<b>76,964,219</b>
<b>Variable Cost</b>							
Facility 1 - Cleaning & Grading	32,811,106	38,629,838	43,274,006	48,286,015	53,691,041	59,515,854	65,788,920
Facility 2 - Custom Hiring	2,062,600	2,165,730	2,274,017	2,387,717	2,507,103	2,632,458	2,764,081
<b>Total Variable Cost</b>	<b>34,873,706</b>	<b>40,795,568</b>	<b>45,548,022</b>	<b>50,673,733</b>	<b>56,198,144</b>	<b>62,148,312</b>	<b>68,553,001</b>
<b>Fixed Cost</b>							
Facility 1 - Cleaning & Grading	720,000	756,000	793,800	833,490	875,165	918,923	964,869
Facility 2 - Custom Hiring	252,000	264,600	283,784	311,428	350,954	408,309	493,858
Admin Expenses	620,200	651,210	683,771	717,959	753,857	791,550	831,127
<b>Total Fixed Cost</b>	<b>1,592,200</b>	<b>1,671,810</b>	<b>1,761,354</b>	<b>1,862,877</b>	<b>1,979,975</b>	<b>2,118,781</b>	<b>2,289,854</b>
<b>Total Cost</b>	<b>36,465,906</b>	<b>42,467,378</b>	<b>47,309,376</b>	<b>52,536,610</b>	<b>58,178,119</b>	<b>64,267,093</b>	<b>70,842,855</b>
<b>Profit Before Depreciation ,Interest and Tax</b>	<b>2,982,018</b>	<b>3,638,237</b>	<b>4,083,071</b>	<b>4,556,089</b>	<b>5,056,376</b>	<b>5,580,645</b>	<b>6,121,364</b>
Depreciation	467,294	467,294	467,294	467,294	467,294	467,294	467,294
Amortization	88,494	88,494	88,494	88,494	88,494	-	-
<b>Profit Before Interest and Tax</b>	<b>2,426,230</b>	<b>3,082,449</b>	<b>3,527,283</b>	<b>4,000,301</b>	<b>4,500,588</b>	<b>5,113,350</b>	<b>5,654,070</b>

Interest on Term loan	359,393	434,550	442,560	451,003	459,821	468,943	478,280
Profit Before Tax	2,066,836	2,647,899	3,084,723	3,549,298	4,040,767	4,644,408	5,175,790
Less. Tax	355,444	536,509	676,735	819,779	965,990	1,137,173	1,287,639
<b>Profit After Tax</b>	1,711,393	2,111,391	2,407,988	2,729,520	3,074,777	3,507,234	3,888,150

Cumulative Profit	1,711,393	3,822,783	6,230,771	8,960,291	12,035,068	15,542,302	19,430,453
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## 5.2.7 Cash Flow Statement Projection-AS PER DETAILED PROJECT REPORT

Sr.	Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
<b>1</b>	<b>Operating Profit</b>							
	Total Revenue	39,447,924	46,105,615	51,392,447	57,092,699	63,234,495	69,847,738	76,964,219
<b>2</b>	<b>Equity/ Share capital- for term loan</b>	2,593,809						
	Equity/ Share capital- for cash credit							
<b>3</b>	<b>Smart Grant - in-Aid</b>	5,661,192						
<b>4</b>	<b>Long Term Loan- secured loan from bank</b>	1,800,000						
<b>5</b>	<b>Short Term Loan- working capital</b>	1,814,761	2,744,383	3,052,348	3,388,500	3,754,760	4,153,175	4,585,920
	<b>Sub Total (A)</b>	<b>51,317,685</b>	<b>48,849,998</b>	<b>54,444,796</b>	<b>60,481,199</b>	<b>66,989,255</b>	<b>74,000,913</b>	<b>81,550,139</b>
<b>Cash Outflow (Rs.)</b>								
<b>1</b>	<b>Capital Expenditure</b>							
a	Land and Building	4,705,492						
b	Machinery and Equipment	3,436,400						
c	Furniture & Fixture	25,960						
d	It Infrastructure	-						
e	Vehicle	825,000						
f	Premilinary Expenses	442,468						
<b>2</b>	<b>Operational Expenditure</b>							
a	Variable Cost	34,873,706	40,795,568	45,548,022	50,673,733	56,198,144	62,148,312	68,553,001
b	Fixed Cost	1,592,200	1,671,810	1,761,354	1,862,877	1,979,975	2,118,781	2,289,854
<b>3</b>	<b>Loan Repayment</b>							
	LTL - Principal	100,941	217,606	240,392	265,565	293,373	324,093	358,030
	LTL - Interest	177,917	160,112	137,325	112,153	84,345	53,625	19,688
	STL - Principal	1,814,761	2,744,383	3,052,348	3,388,500	3,754,760	4,153,175	4,585,920
	STL - Interest	181,476	274,438	305,235	338,850	375,476	415,318	458,592
<b>4</b>	<b>Tax</b>	355,444	536,509	676,735	819,779	965,990	1,137,173	1,287,639
	<b>Sub Total (B)</b>	<b>48,531,765</b>	<b>46,400,426</b>	<b>51,721,412</b>	<b>57,461,456</b>	<b>63,652,062</b>	<b>70,350,477</b>	<b>77,552,725</b>
	<b>Net Cash Flow</b>							

	(A-B)	2,785,920	2,449,572	2,723,383	3,019,743	3,337,192	3,650,436	3,997,415
	Opening Cash and Bank	0	2,785,920	5,235,492	7,958,875	10,978,618	14,315,810	17,966,246
	<b>Cumulative Cash Balance</b>	<b>2,785,920</b>	<b>5,235,492</b>	<b>7,958,875</b>	<b>10,978,618</b>	<b>14,315,810</b>	<b>17,966,246</b>	<b>21,963,661</b>

### 5.2.8 Balance Sheet Statement Projection-AS PER DETAILED PROJECT REPORT

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
<b>ASSETS</b>							
<b>Current Assets</b>							
<b>Cash and Bank Balance</b>	<b>2,785,920</b>	<b>5,235,492</b>	<b>7,958,875</b>	<b>10,978,618</b>	<b>14,315,810</b>	<b>17,966,246</b>	<b>21,963,661</b>
Accounts Receivables	1,621,148	1,894,751	2,112,018	2,346,275	2,598,678	2,870,455	3,162,913
Other Current Assets	1,717,344	1,932,012	2,163,854	2,414,049	2,683,855	2,974,606	3,287,722
<b>Total Current Assets</b>	<b>6,124,411</b>	<b>9,062,255</b>	<b>12,234,747</b>	<b>15,738,942</b>	<b>19,598,343</b>	<b>23,811,307</b>	<b>28,414,296</b>
Gross Fixed Assets	8,992,852	8,525,557	8,058,263	7,590,969	7,123,675	6,656,381	6,189,086
Less: Depreciation	467,294	467,294	467,294	467,294	467,294	467,294	467,294
<b>Net Fixed Assets</b>	<b>8,525,557</b>	<b>8,058,263</b>	<b>7,590,969</b>	<b>7,123,675</b>	<b>6,656,381</b>	<b>6,189,086</b>	<b>5,721,792</b>
<b>Preliminary &amp; Pre-operative Expenses</b>	<b>353,974</b>	<b>265,481</b>	<b>176,987</b>	<b>88,494</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>TOTAL ASSETS</b>	<b>15,003,943</b>	<b>17,385,999</b>	<b>20,002,703</b>	<b>22,951,111</b>	<b>26,254,723</b>	<b>30,000,393</b>	<b>34,136,088</b>
<b>LIABILITIES &amp; SHAREHOLDERS EQUITY</b>							
<b>CURRENT LIABILITIES</b>							
Short Term Debt (Working capital loan)	1,814,761	2,744,383	3,052,348	3,388,500	3,754,760	4,153,175	4,585,920
Accounts Payable & Accrued Expenses							
Other Current Liabilities	918,811	1,082,381	1,223,524	1,371,825	1,527,773	1,691,885	1,864,715
<b>Total Current Liabilities</b>	<b>2,733,571</b>	<b>3,826,764</b>	<b>4,275,872</b>	<b>4,760,325</b>	<b>5,282,533</b>	<b>5,845,061</b>	<b>6,450,635</b>
<b>Secured Long Term Debt</b>	<b>1,699,059</b>	<b>1,481,452</b>	<b>1,241,060</b>	<b>975,495</b>	<b>682,122</b>	<b>358,030</b>	<b>0</b>
<b>Differed Tax Liabilities</b>							
<b>TOTAL LIABILITIES</b>	<b>4,432,630</b>	<b>5,308,216</b>	<b>5,516,932</b>	<b>5,735,820</b>	<b>5,964,655</b>	<b>6,203,090</b>	<b>6,450,635</b>

Share capital	2,593,809	2,593,809	2,593,809	2,593,809	2,593,809	2,593,809	2,593,809
Smart Grant -in-Aid	5,661,192	5,661,192	5,661,192	5,661,192	5,661,192	5,661,192	5,661,192
Share capital for Cash credit	604,920	0	0	0	0	0	0
<b>Reserves and Surplus</b>							
Add: Opening Balance (P/L Account)	0	1,711,393	3,822,783	6,230,771	8,960,291	12,035,068	15,542,302
Profit & Loss) During the Year	1,711,393	2,111,391	2,407,988	2,729,520	3,074,777	3,507,234	3,888,150
Appropriation - Dividend							
Total Reserves	1,711,393	3,822,783	6,230,771	8,960,291	12,035,068	15,542,302	19,430,453
<b>TOTAL EQUITY</b>	<b>10,571,313</b>	<b>12,077,784</b>	<b>14,485,772</b>	<b>17,215,291</b>	<b>20,290,068</b>	<b>23,797,303</b>	<b>27,685,453</b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>15,003,943</b>	<b>17,385,999</b>	<b>20,002,703</b>	<b>22,951,111</b>	<b>26,254,723</b>	<b>30,000,393</b>	<b>34,136,088</b>
<b><u>CONTROL TICKER</u></b>							
<b>(=Liability - Asset)</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

## Section 6 :Assumptions

### 6.1 Key Assumptions

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

No.	Particulars	details
1.	Business activity/Facility	cleaning and Grading Activity of Crops.
2.	Area Required for establishing facility	10 R – I.E. 10760 Sq. Ft
3.	Capacity of Facility	8-10hrs per day
4.	No. of hours, the facility will be operational in a day	8-10hrs per day
5.	Capital investment for machinery and equipment's (as per quotation)	Rs. 34.36 lakhs
6.	Investment on civil and construction component (As per estimates):	Rs.47.05 lakhs
I	How many days, the facility will be operational in a year	Annual days—300 days

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

No.	Finished product	Unit	Whole price /Rs.- -per unit	Retail price /- Rs.....per Unit
1	As per project report			

#### 3. Expenditure on raw material

No.	commodity	Procurement Price Rs... Per Quintal:	Remark
1	As per project report		

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

No.	Designation:	No. of Staff:	Salary RsPer Month:	Remark
1	As per project report			

#### 5. Expenditure on remuneration of labor

No.	Type of workers	No.	Wages Rs.... / per day	Remark
1	As per project report			

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

No	Component	Land lease Rent Rs-----per month	Remark
1	land rent	As per project report – RS. 5000/- ANNUALY	

**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	As per project report			

**8. Maintenance cost facilities**

No	Component	Detail	Remark
1	Maintenance of machinery, building, equipment etc,	As per project report	

**9. Other consumables required for production**

No.	Name of Consumables	Unit	Total Unit	Cost Per Unit (Rs)	Remark
1	As per project report				

**10. Expenditure on packaging material**

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

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

No.	Crop Name:	Storage Duration (month)	Storage Cost Per Quintal Per Month:	remark
1	As per project report- NA			

**12. Other Expenditure**

No.	Component	Rs/per month	remark
1	As per project report		

## **6.2 .Other assumptions**

1. Year wise participation of CBO member – 10 years
2. Production assumption of various years – 7 years
3. Average depreciation – machinery, building, IT infra.- As per project report
4. Interest rate on long- and short-term loans – 10% pa
5. Insurance –will be taken for crops, machinery, building, and stock in hand.
6. Facilitation charges- Not applicable
7. Income tax – 25 % assumed.

# Section 7

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

**1. Name of Nodal Person of CBO for implementation and reporting of Social Action Plan :JALDHARA FARMER PRODUCER COMPANY LIMITED.**

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 <sup>6</sup> (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>		
<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	Yes	YES

<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://cdnbhsr.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.

workers in Subproject activities?		
<b>4.2 Tribal Development Plan (For the Subprojects from Schedule V Area)</b>		
Whether free, prior and informed consultations with Tribal community has been conducted?	NA	
Whether the consent of Tribal Community for Project Implementation has been obtained?	NA	
Whether the access and benefits of project activities/facilities to Tribes will be ensured?	NA	
<b>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	LEASE AGREEMENT ATTACHED.
Whether non encroachment certificate of land has been attached? (by relevant authority like DIU Head/Grampanchayat/Talathi etc.)	YES	YES TAKEN
<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	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	YES
Whether CBO will take measures to record and address incidents of gender-based violence and sexual harassment?	YES	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	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	YES
Whether CBO will take Safety measures on COVID-19. (Social distancing, use of Mask, etc.)	YES	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>		
A	Total No. of Farmers/Members	502	1050
B	No. of Small and marginal Beneficiaries (& their %)	389-77.50%	500
C	No.of Women Shareholders (& their %)	94-18.73%	150
D	No.of Women Board of Directors (& their %)	01-0.01%	02
E	No.of Schedule Tribes (& their %)	31-6.18%	60
F	No.of Schedule Caste (& their %)	75-14.95%	150
G	No.of Tenants (& their %)	0-0%	0
H	No.of Landless (& their %)	0-0%	0
I	No.of Women having land title (7/12) (& their %)	50- 9.96%	100

<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.	NA	NA
2.	Area in which recommended dose of fertilizers is used	ha.	NA	NA
3.	Area in which fertilizers used is less than recommended dose	ha.	NA	NA
4.	Area in which fertilizers used is above the recommended dose	ha.	NA	NA
5.	Area in which Integrated Nutrient Management (INM) is practiced	ha.	NA	NA
6.	Average use of Pesticides, Fungicides and Herbicides	L/ha.	NA	NA
7.	Area in which recommended dose of pesticides is used	ha.	NA	NA
8.	Area in which pesticides used is less than recommended dose	ha.	NA	NA
9.	Area in which pesticides used is above the recommended dose	ha.	NA	NA
10.	Area in which Integrated Pest Management (IPM) is practiced	ha.	NA	NA
11.	Area in which crop residues are burnt	ha.	NA	NA
12.	Area in which crop residue is recycled for preparing Compost, Farm Yard Manure (FYM), etc.	ha.	NA	NA
13.	Area under Organic farming	ha.	NA	NA
14.	Area under GLOBAL Good Agricultural Practice (G.A.P.)	ha.	NA	NA
<b>B. For Animal Husbandry Value chain Development Subprojects NA</b>				
15.	Feeding practice- Open Grazing/Semi stall Feeding	NA-	NA	
16.	Area in which animal manure is used as fertilizer	NA.	NA	
17.	Animals are Vaccinated/ Non-Vaccinated	NA	NA	
<b>C. Valid PUC Certificate for transportation Vehicle- Available/Not-Available</b>		-	YES	WILL BE TAKEN

**Note:** 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.

- 1) 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.
- 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 compliant, tractors should be Bharat Stage (CEV/TREM)IV – V, and hold valid PUC certificate.



***List of documents to be presented along with FPP***

1. Registration certificate of organization
2. List of members/shareholder of the organization (As per the record from the Registrar of Companies office or the certificate of competent authority)
3. Audit report
4. CBO Bank statement
5. KYC of Applicant Firm (PAN and GST Certificate Copy)
6. Resolution of board of directors - Approval to DPR
7. Land ownership document / land lease agreement
8. Propose site map presenting road access and surrounding
9. No Objection Certificate of Panchyat for setting up of business activities
10. Forward linkages - MoUs with Buyers
11. Backward linkages – MoUs for produce aggregation -MoUs with farmers groups/ SHGs/ federations/FPC/other CBOs etc.
12. Please attach authorized quotations- machineries & equipment's /estimate- construction of building / pack house
13. Water/ electricity connection (proof)
14. Letter of intent from bank/financial institution for financing the project
15. License/other

