



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

Full Project Proposal (FPP)

**Sub-Project Title:Productive Partnership for Vegetables
Cleaning, Grading, & Cold Storage Unit**

Submitted by

Lodshwar Agro Producer Company LTD.

Community Based Organization (CBO),

Block- Katol, District- Nagpur

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Section 1- Preliminary information of CBO

1.1 General information

1.	Name of the Community Based Organization (CBO)	Lodeshwar Agro Producer Company Limited., Bhandara
2.	Address	PLOT NO. 32 SAMUDRE LAYOUT KATOL, DIST. NAGPUR KATOL Nagpur MH 441302
3.	Details of the contact person	Name: CHANDRASHEKHAR MOTIRAM KHARPURIYA Designation in CBO:- Director Mobile Number:- 9657130204 Email:- shekharkharpuriya@gmail.com

1.2 About registration of organization

1.	Organization type (please mark (√) on appropriate option)	<input checked="" type="checkbox"/> Farmer Production Company (FPC)
2.	Whether organization is registered?	Yes
2.1	If yes, under which act	Companies Act 2013
2.2	Year of registration and registration number	Registration year: 12/06/2015 Registration number: U01403MH2015PTC265482
3.	PAN number of the organization	AACCL8799C
4.	UdyogAadhar number / Udyam registration No. of the organization	MH20A0052978
5.	Authorized Capital of organization (Rs.)	10,00,000
6.	Paid up capital of organization (Rs. In Lakhs)	8,50,000

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	NILESH RAMPRASAD KHARPURIYA	M		1.1 hr	Director	12 th	DETPR1284N	684312431395	7507124844
2	BABURAO BHAIYALAL KUMERIYA	M		5 hr	Director	Graduation	ACQPK4914K	386901593068	9604747441
3	CHANDRASHEKHAR MOTIRAM KHARPURIYA	M		1 hr	Director	12th	AREPK2470K	742067416703	9657130204
4	PRAFUL RAJENDRA MOROLIYA	M			Director	Graduation	DSSPM9739K	611240899763	8806731873

5	PRATAP MOTILAL KHARPURIA	M			Director	12th	DSRPK802 1D	381882854 527	800708166 5
5	Female Director								

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	ICR Nagpur	2 Days	ICR NABARD Nagpur		2 Members
2	Krushvi Vibhag Nagpur	8 Days			2 Members

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
362	99	263	42	31	88	170	100	4	-	-

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

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

1.7 Details of movable and immovable property owned by the organization

SN	Types of assets	Unit	Total units	Present market value per unit (Rs.)	Total market value (Rs.)
A	Immoveable Assets				
1	Building				
	Total (A)				
B	Moveable asset				
1	Furniture & Fixture				
	Total (B)				
	Gross total (A+B)				

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

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

SN	Name of license	Issuing agency/department	License no and date of issuing	Validity1(duration)

1.9 Details of ongoing business activity of CBO along with snapshot on farmers participation (year 2020 to 2021)

Sr.No.	Name of business activity	Number of participated members	
		Members of CBO	Non-member
A	Aggregation and bulk marketing of agri. / Horti commodities		
	Tomato	200	50
B	Primary processing on agricultural commodities (cleaning and grading)		
	<i>Not Applicable</i>		
C	Bulk procurement and selling of agricultural inputs (Fertilizer, seeds etc.)		
D	Seed production		
1	<i>Not Applicable</i>		
E	Others (e.g. processing, direct marketing, custom hiring center etc.)		
1	<i>Not Applicable</i>		

1.10 Annual turnover of CBO (last three years)

Details	Year- 2018-19	Year- 2019-20	Year- 2020- 21	Year-2021-22
Annual turnover (Rs. Lakh)	-	-	1049500	0

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

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

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

No.	Crop	CBO members Area under particular crop (Ha.)	Average productivity (tons per Ha.)	Total Production (tons)	Marketable surplus (tons)	Quantity of produce Aggregated and sold by CBO (tons)	Quantity of produce sold by member at individual level (tons)

1	Tomato	60	19	1140	912	806	106
2	Oranges	110	10	1100	880	806	74
3	Mosambi	80	8	640	512	403	109

Notes:

1. The above data is **only of members**. Under the existing operations, the company receives vegetables from several non-members as well.
2. As the company is established relatively recently, it has mainly been involved in aggregation and sales facilitation services.
3. The current network of CBO also includes around 200 non-member farmers. These users support the CBOs plan of implementing the proposed Vegetables Grading and Cold Storage Project and have expressed willingness to use Job-work services as well supply vegetables for CBO's captive operations.

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

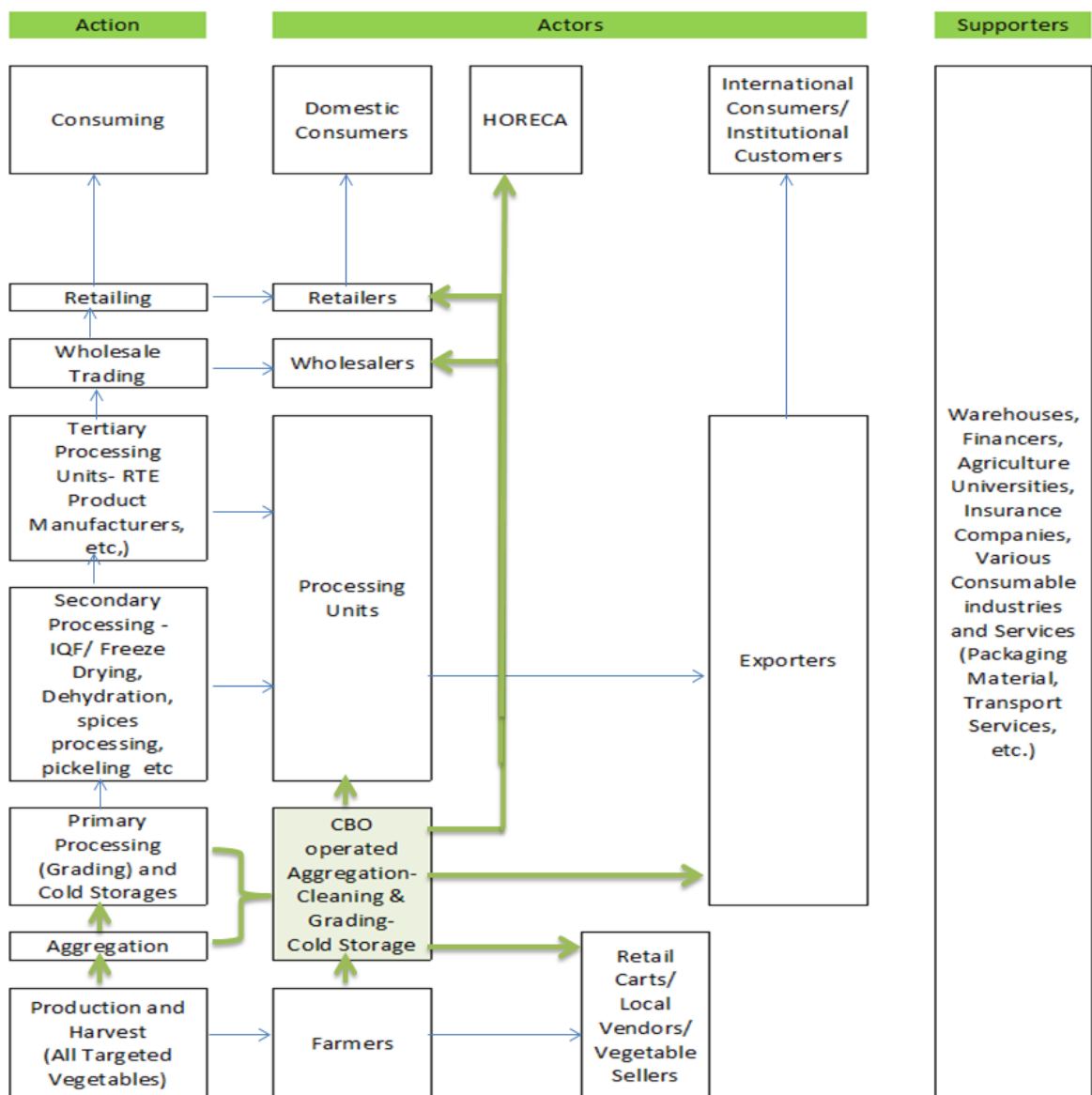
No.	Buyer	Agriculture Commodity (quantity in MT)
1	Processor	580
2	Exporter	-
3	OrganizedRetailChain	-
4	Direct marketing License (DML)holder (Traders)	1435
5	Otherspecify	-

2.2 Existing value chain of key crops

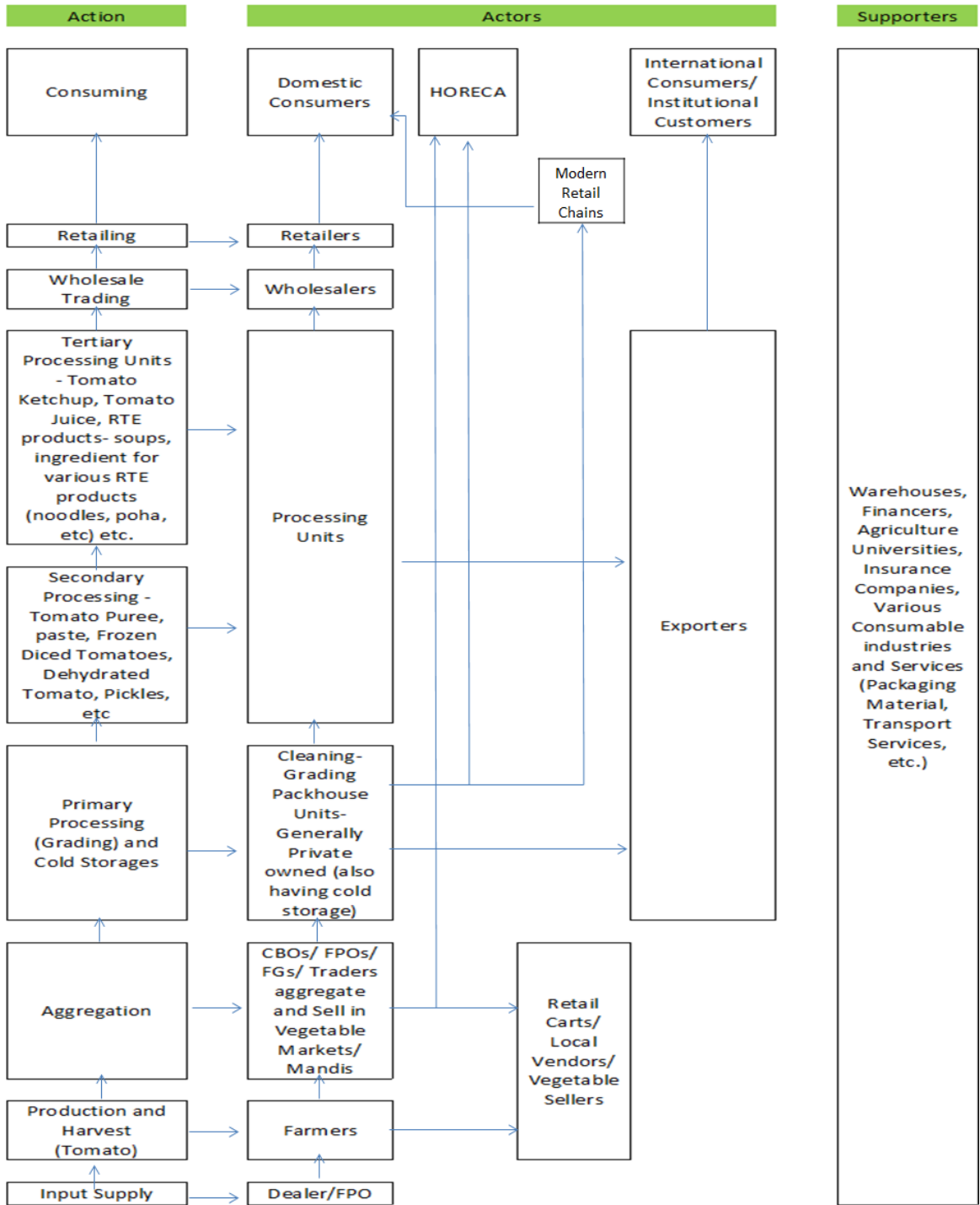
A 'value chain' in agriculture identifies the set of actors and activities that bring a basic agricultural product from production in the field to final consumption, where at each stage value is added to the product.

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

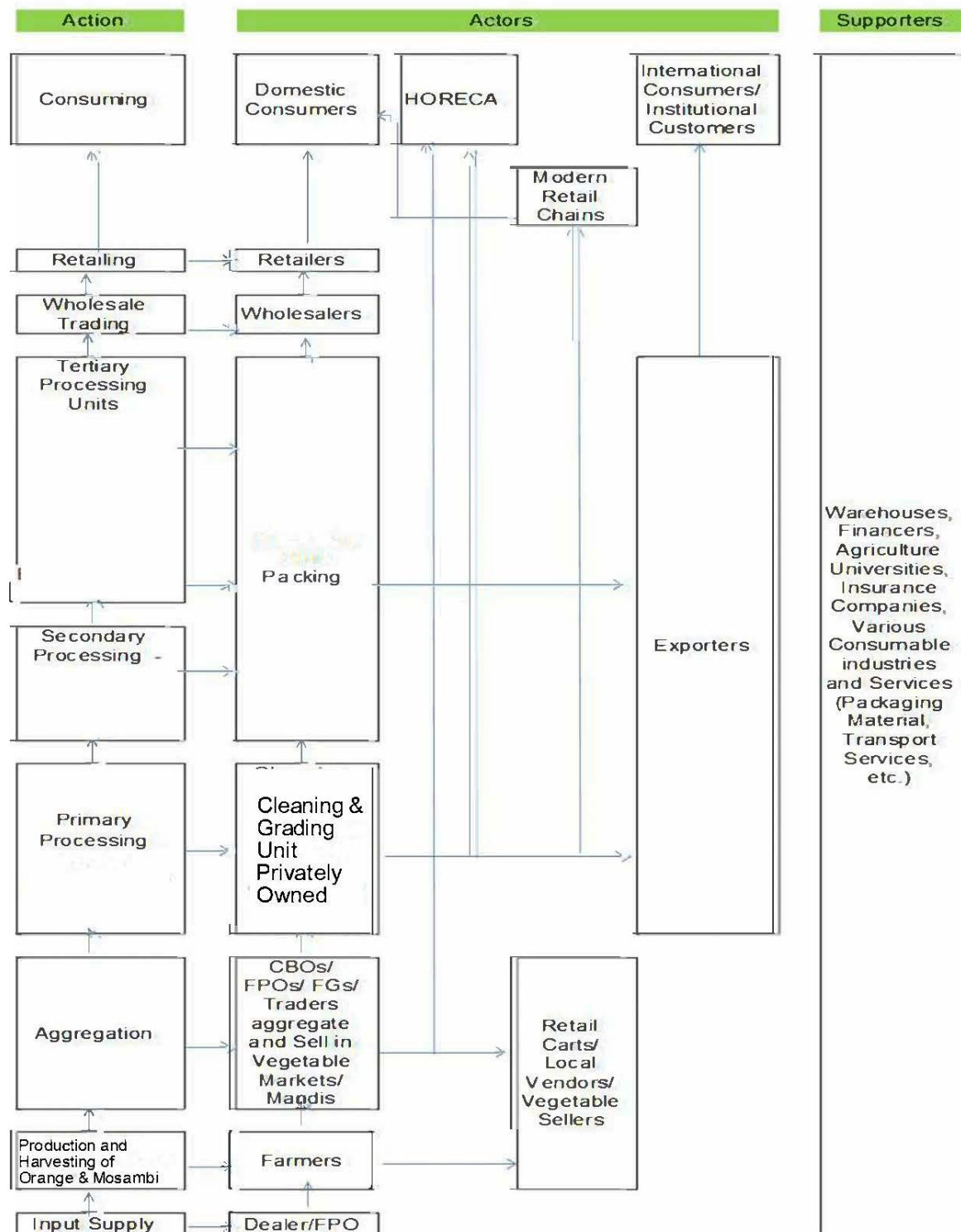
To understand the current value chain of the targeted vegetables of the project's cluster, it is important to understand the various marketing channels and actors and how these different vegetables (and their value added products & by-products) move from the cluster actors to final consumers. The chart below highlights the same:



Chilies' Current Value Chain



Tomato Current Value Chain



Oranges & Mosambi Value Chain

In the current value chain, a number of functionaries/intermediaries such as commission agents, wholesalers, retailers, etc. are involved in the marketing of vegetables in the district. Because of the perishable nature of these vegetable crops and lack of proper grading system, sometimes the purchasing agencies in the market reject (rather offer very low prices) the produce citing poor quality. In such a condition, the farmers incur losses as they get very low prices for their produce.

In the case of wheat/paddy or even pulses now, there is an adequate government policy. The government announces minimum support prices (MSP) as well as procurement prices for these crops. So, the prices are assured because of government intervention, i.e., government purchase. But in the case of the mentioned vegetable crops, there is no such government intervention. Government does not announce any support price or procurement price of these crops. These crops are totally dependent on market forces due to their perishable nature.

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

As can be seen in the current value chains of each of the project targeted crops, the cold chain – which primarily includes 2 TPH Cleaning & Grading Machine operations, cold storage and use of refrigerated transport, plays an important link in the value chain. Notably, the prices of these crops move drastically annually, based on availability, quality and season. The use of grading and cold storage services is the perhaps the best option (for farmers) to gain greater prices on top grades and have a more reliable and assured market like processors, exporters and modern retail chains.

In the Current Value Chain, the CBO has been aggregating the produce (targeted vegetables) from member and non-member farmers and assisting in market facilitation. Since, the CBO does not own pack-house; it only sells the aggregated (farm level graded) produce to mandi traders and charges sales facilitation. The CBO also often shares business leads with the farmers/FGs.

In this context, the CBO has undertaken extensive study and has understood several aspects regarding the grading, preservation and supply chain. The CBO in its study found that proper storage conditions- *temperature and humidity*-are needed to lengthen storage life and maintain quality once the crop has been cooled to the optimum storage temperature. Fresh fruits and vegetables need low temperatures (32 to 55°F) and high relative humidity (80 to 95 percent) to lower respiration and to slow metabolic and transpiration rates.

Also, since past several months the CBO has been studying the requirements of fresh F&V and value added products demand in export markets as well. The CBO researched and understood that some fruits and vegetables of the region have huge demand in some of the most premium fetching markets abroad. For instance, exporting of graded okra and green chillies from the region can be targeted in UK,

Netherlands and other European countries. In this context, however, it is important that the MRL levels desired by these countries are also adhered to. Obviously, the role of proper grading cold storage- post harvest- is equally critical.

The CBO thus understood that to grow and move up in the value chain, it needs to first have the right infrastructure in place as the first step. This will allow the CBO to sell graded produce and have direct linkages with exporters, processors and modern retail chains. In this regards, the CBO also spoke with several of these potential buyers and understood the quality required by them.

The CBO also understood that to directly penetrate in the export markets as well as to supply to (Europe, Japan Markets- which have stricter MRL requirements) exporters, it will have to further take large scale efforts to change use of pesticides by its member farmers. As a matter of fact, the CBO has already explained the concept of MRLs in case chilly and okra with farmers- so as the farmers can already start voluntary implementation. In this context, the members have given favorable support to the CBO. Said that, a lot still needs to be done – which the CBO understands can be done in phases.

The CBO, over past several months of research, has gained deeper understanding of supply chain and understands the fact that wastages and leakages in food can only be thwarted through scientific storage and efficient supply chain. Good agricultural practices with 'farm to fork' traceability coupled with right preservation are the most essential aspects which can positively turn around income levels of cluster farmers. It will most certainly increase the sales realization to farmers and provide safe and traceable food for consumers, possibly without increasing any cost burden on consumer (as this would also enable direct market access to farmers).

The CBO also researched on the appropriate capacity of cold storage that should be set-up and should be viable. On interacting with various machine suppliers and existing cold storage operators in the Vidarbha region, it was apparent that a minimum 2 TPH capacity Cleaning & Grading and 30 MT cold storage and 100 MT Cold room capacity is a suitable option. The CBO in its research also found that refer transport is easily available on rental basis through various service providers in the region. Thus, considering budget constraints, the CBO decided that a couple of refer vans as well as a formal traceability system can be purchased in expansion phase. Meanwhile, the company is in process of creating an in-house traceability system to begin operations and supply to premium segment buyers.

Having understood this dynamics, the CBO consulted the productive partner as well and took a call they should target a 2 TPH capacity Cleaning & Grading and 30 MT cold storage and 100 MT Cold room as the logical expansion to their existing aggregation activities.

In lack of the (now proposed) infrastructure, the CBO/even farmers are currently unable to directly market their produce to high-end institutional buyers like exporters, processors premium retail buyers or even undertake direct 'brand' of fresh vegetable products. This, obviously, limits the level of profits of both CBO and farmers.

The CBO, through the proposed project, aims to set-up a 2 TPH capacity Cleaning & Grading and 30 MT cold storage and 100 MT Cold room, so it can supply the products to productive partner as well as to other high-end buyers and even target direct consumers. The CBO also targets direct exports in medium term (4-5 years), after implementation of MRL regulation system and traceability system with its member farmers.

2.2.2 Challenges in existing value chain of selected crops

1. Unavailability of pack-house and cold storage (preservation) infrastructure
2. Currently merely aggregating and selling vegetables without much grading.
3. Low price realization by farmers
4. High fluctuation in prices throughout the year- with no preservation facilities often farmers have to sell the perishable produce at throw-away prices.

2.2.3 Potential remedies to address above issues in value chain

- 1 Deploying of a 2 TPH capacity Cleaning & Grading and 30 MT cold storage and 100 MT Cold room, will facilitate in grading and better price realizations as per grades and use of cold storage for preservation and sale at appropriate price as well as to premium segment buyers- and thus greater price and profit realization to CBO and its members.
- 2 Adoption of formal traceability systems and adherence of MRL protocols of premium export markets (in medium term- 4-5 years) will assist in penetrating in export markets directly.

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

Yes. As mentioned in report earlier, the CBO has undertaken extensive study and has understood several aspects regarding the grading, preservation and supply chain. The CBO in its study found that proper storage conditions- *temperature and humidity*- are needed to lengthen storage life and maintain quality once the crop has been cooled to the optimum storage temperature. Fresh fruits and vegetables need low temperatures (32 to 55°F) and high relative humidity (80 to 95 percent) to lower respiration and to slow metabolic and transpiration rates.

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2.1.1 Details of potential buyers/markets identified through survey

No .	Name of buyer/market	Address	Contact person and its No.	E-mail Id	Agri. / Horti. Produce
1	M/s UNIVERSE EXPORT	at post shirpur wardha Mh-442101	9011551393	-	Agriculture

Section 3:About proposed Sub -project

1. **Name of the proposed sub project:** LODESHWAR AGRO PRODUCER COMPANY LIMITED

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

2.1 Sub project - Productive Partnership (PP) ✓

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

- Graded and Preservation of targeted crops to get higher price and profit realization in the market.
- Gain access to high-end premium organized retail markets, exporters, processors – including even direct export in few years
- Improving the average income of members of the CBO and its members
- Harvesting, procurement, grading, pooling, handling, marketing, selling, export of produce/products of members for their benefit.
- Rendering technical services, consultancy services, training, education, research and development and all other activities for the promotion of the interests of its members.

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

Proposed unit is located adjacent to National highway No. 53 (old NH-06) which is connected with motorable operating road, Taluka-Katol, Dist,- Nagpur

5. **No. of Villages covered under sub project** –20 villages

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

No.	Particulars	Details
1	Location of sub-Project	1. Village : Jamgaon 2. Grampanchayat:- Jamgaon 3. Block : Narkhed 4. District: Nagpur 5. State: Maharashtra
2	Latitude and Longitude of the village	Longitude 79.560837" N Latitude 21.156758 "E
3	Total required land for establishing proposed sub project	0.2295684 acre
4	Whether the land owned by organization	No
5	a. Is the land is on lease basis ; If yes; then its details	Yes Survey no/ Gat No- 46/111 Tenure of agreement 29 year

No.	Particulars	Details
	<p>b. Social Category of the land owner</p> <p>c. Whether the land is encroachment free</p>	<p>Date of Agreement :</p> <p>Longitude 79.560837" N Latitude 21.156758 "E</p> <p>OBC</p> <p>Yes(Certificate of non-encroachment to be attached by relevant authority like DIU Head)</p>
	Proposed land use	<p>✓ Industrial use – Application for NA of Land has been submitted to the prescribed authority.</p>
6	Details of facilities available at identified site	
6.1	Whether electricity supply is available	<p>Yes</p> <p>Name of connection holder: LODESHWAR AGRO Producer Company Limited</p> <p>Type of power connection: Three phase</p> <p>Capacity: 5 HP</p>
6.2	Whether water is require for running proposed sub project?	<p>Yes</p> <p>Detail of facilities- Bore-well</p> <p>Water is available round the year</p>
6.3	Status of road connectivity at selected plot	<p>Road connectivity - Yes</p> <p>Operating Road Connected to National highway no. 53</p>

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

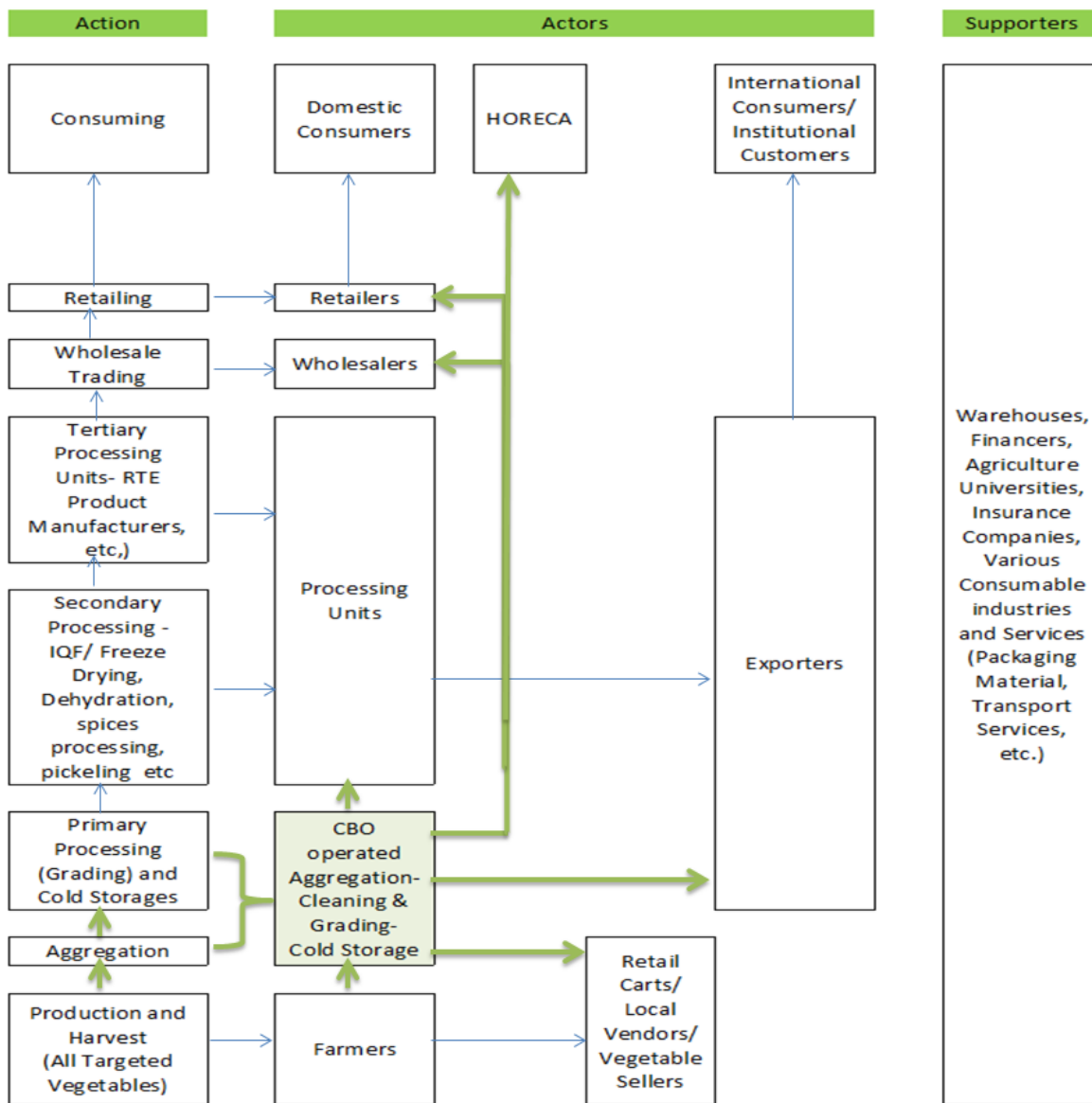
No	Name of commodity	Grading	Annual Quantity of produce (MT)									
			2023-24		2024- 25		2025-26		2026-27		2027-28	
			Quantity (MT)	%	Quantity (MT)	%	Quantity (MT)	%	Quantity (MT)	%	Quantity (MT)	%
1	Tomato	Grade I	0	0	322	18%	322	18%	322	18%	322	18%
		Grade II	0	0	403	22%	403	22%	403	22%	403	22%
2	Oranges	Grade I	0	0	322	18%	322	18%	322	18%	322	18%
		Grade II	0	0	403	22%	403	22%	403	22%	403	22%
3	Mosambi	Grade I	0	0	161	9%	161	9%	161	9%	161	9%
		Grade II	0	0	202	11%	202	11%	202	11%	202	11%

Notes:

1. The proposed sub-project is expected to be operational from 2023-24 and hence no quantities of crops are considered for 2022-23.

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

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



Proposed Value Chain- For Tomato Oranges & Mosambi

As can be seen in the above chart, by implementing a pack-house, cold storage & Cold room the CBO will be eliminating dependence on sale to middlemen and enabling preservation and sales at appropriate time fetching most appropriate rates for different grades of produce. By use of rental refer transport services and adoption of systematic traceability system in medium term period, the CBO will practically avail cold chain services to its farmers. All of this will allow CBO and farmers to directly market their produce to large wholesalers, retailers/ retail chains, exporters. This is expected to increase value accruals to CBO, its farmers as well as to the productive partner.

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

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

SN	Details	Description														
1	Name of buyer	M/s Universe Exports														
2	Address and contact No.	C/o chandrakant walmik mandalwar 586 at post shirpur wardha Mh-442101														
3	Details of authorized person (name, designation, contact no. and E-mail id)	Name : Mr.Pravin Wankhede Designation : Proprietor contact no : 9011551393														
4	Type of buyer organization	Exporter														
5	Whether the buyer is registered?	Yes														
6	Registration Number/ License Number	Income Tax Act,1961														
7	PAN number	ADUPW3117D														
8	Buyer total annual average requirement of produce (Quantity in MT)	<table border="1"> <thead> <tr> <th>crop</th> <th>Quantity</th> </tr> </thead> <tbody> <tr> <td>Tomato Grade I</td> <td>800</td> </tr> <tr> <td>Tomato Grade I</td> <td>700</td> </tr> <tr> <td>Oranges Grade I</td> <td>800</td> </tr> <tr> <td>Oranges Grade II</td> <td>700</td> </tr> <tr> <td>Mosambi Grade I</td> <td>500</td> </tr> <tr> <td>Mosambi Grade II</td> <td>400</td> </tr> </tbody> </table>	crop	Quantity	Tomato Grade I	800	Tomato Grade I	700	Oranges Grade I	800	Oranges Grade II	700	Mosambi Grade I	500	Mosambi Grade II	400
crop	Quantity															
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Tomato Grade I	700															
Oranges Grade I	800															
Oranges Grade II	700															
Mosambi Grade I	500															
Mosambi Grade II	400															
9	Quantity of produce to be procured by selected buyer – quantity as per MoU (Year 2021 to 2022)	<table border="1"> <thead> <tr> <th>+</th> <th>Quantity</th> </tr> </thead> <tbody> <tr> <td>Tomato Grade I</td> <td>500</td> </tr> <tr> <td>Tomato Grade I</td> <td>450</td> </tr> <tr> <td>Oranges Grade I</td> <td>500</td> </tr> <tr> <td>Oranges Grade II</td> <td>450</td> </tr> <tr> <td>Mosambi Grade I</td> <td>250</td> </tr> <tr> <td>Mosambi Grade II</td> <td>180</td> </tr> </tbody> </table>	+	Quantity	Tomato Grade I	500	Tomato Grade I	450	Oranges Grade I	500	Oranges Grade II	450	Mosambi Grade I	250	Mosambi Grade II	180
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10	Annual turnover of buyer Rs.lakh (last three years)	<table border="1"> <tbody> <tr> <td>2019 to 2020-</td> </tr> <tr> <td>2020 to 2021-</td> </tr> <tr> <td>2021 to 2022- 52,36,560</td> </tr> </tbody> </table>	2019 to 2020-	2020 to 2021-	2021 to 2022- 52,36,560											
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2021 to 2022- 52,36,560																

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
3	Tomato	Properly graded,	Transportation- borne

		preserved in cold storage – Grade I & II	by Buyer. Payment Terms- RTGS/ Cheque Payment same day
4	Mosambi & Oranges	Properly graded, preserved in cold storage – Grade I	

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

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

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

Responsibility of CBO	Responsibility of buyer
<ul style="list-style-type: none"> • CBO shall be responsible for providing predetermined quantity and quality of produce on time to the buyer. The grading of products will be done at the CBO's Pack-house Center. • CBO shall make use of proposed technologies (pack-house & cold storage) to supply premium graded quality produce. • CBO shall plan its production and aggregation as per the requirement of buyer • Every Consignment sent by the CBO shall have transit insurance • CBO shall intimate buyer on change in its production plan due unavoidable circumstances • Compliance of statutory provisions 	<ul style="list-style-type: none"> • Buyer shall purchase the produce at predetermined/ negotiated prices. • Buyer shall make timely payment of procured quantity of produce. • Buyer shall be responsible for quality inspection of produce at the time of accepting delivery. • Buyer shall update the CBO on estimated demand for coming months to help CBO plan their aggregation and processing operations. • Compliance of statutory provisions

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

13. Proposed Businessactivity/ies

No.	Business/activities	Operational days in a year (Days)	Remark
A	Secondary processing – Pack-House and Cold Storage Operations		
1	Cleaning Grading & Cold	217 days	

	Storage	(avg. of 7years)	
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Note: Fill up the relevant activity under each component.

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

Currently company running his own market in Bhandara so we expect that the a 2 TPH capacity Cleaning & Grading and 30 MT cold storage and 100 MT Cold room, will sufficient to satisfy current market demand but in few years we may require more staging cold storage & ripening chamber and in addition to this ripening chamber currently used for captive operation only as in nearby area ripening facility is not available so proposed facility will be used on job work basis.

The sub-project involves adoption of most appropriate refrigeration system – useful to preserve the quality of produce being stored in cold storage. The mechanical equipment supporting the grading process will allow fast and effective grading of produce. Importantly, such grading process also involves skilled manual intervention. For the purpose, the project will only employ women who will be especially trained for the purpose. As a matter of the fact, in Y1 itself the project will be employing 51 persons- of which 44 will be women- including in skilled operations and administrative positions. By 10th year the women employed by the project will be 81 numbers.

In addition to the above, the proposed infrastructure will lead to-

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

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

No	Details of proposed business/activities	capacity	Rate /Unit (Rs. Lakh)	Total Unit	Tax (Rs. Lakh)	Total amount (Rs. Lakh)
Business/Activity - Vegetable Cleaning & Grading unit & Cold Storage Unit						
A1	Building and Construction	380 Sq Mt	17929	380 Sq Mt	-	68.13
B1	Machinery and equipment	2TPH				
1	Staging Cold Storage	30MT	15.00	1 No	-	15.00
2	Crates		6.14	2000 No	-	6.14
3	Cleaning Grading	2TPH		1 No	-	

No	Details of proposed business/activities	capacity	Rate /Unit	Total Unit	Tax	Total amount
			(Rs. Lakh)		(Rs. Lakh)	(Rs. Lakh)
	Machine		25.31			25.31
4	Transformer	200KVA	3.20	1 No	-	3.20
5	Generator Set	100KVA	7.50	1 No	-	7.50
6	Solar	30KW	16.65	1 No	-	16.65
7	Weighbridge	60MT	8.51	2000 No	-	8.51
8	COLD ROOM	100MT	19.93			19.93
C	Preliminary & Pre-operative Exp.	LS	8.52	LS	-	8.52
D	Working Capital Margin	As Assessed	-	-	-	4.23
	Total (Project Cost)		-	-	-	183.12

*Inc. means included

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

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

Section 4 Sub Project Implementation Plan

4.1 Implementation of key activities proposed under sub-project

It is expected that the project's civil works will be completed in the first 3 quarters after SMART's Sanction. The Plant and Machinery components are expected to be procured and installed in the Q3, Q4 (of Y1). It is expected that the sub-project will be operational in 12 months from date of SMART's sanction.

No.	Particulars of activities	Year 1				Year 2			
		Q-1	Q-2	Q-3	Q-4	Q-1	Q-2	Q-3	Q-4
A	Construction of building (Civil Works)								
B	Plant and machinery								
C	Misc. Fixed Assets								
D	Preliminary & Preoperative Expenses								
E	Operationalization								

Section 5 Sub-project Budget and Financial Analysis

5.1 Sub project budget and means of finance

5.1.1 Budget

No	Details of proposed business/activities	capacity	Rate /Unit	Total Unit	Tax	Total amount
			(Rs. Lakh)		(Rs. Lakh)	(Rs. Lakh)
Business/Activity - Vegetable Cleaning & Grading unit & Cold Storage Unit						
A1	Building and Construction	380 Sq Mt	17929	380 Sq Mt	-	68.13
B1	Machinery and equipment	2TPH				
1	Staging Cold Storage	30MT	15.00	1 No	-	15.00
2	Crates		6.14	2000 No	-	6.14
3	Cleaning Grading Machine	2TPH	25.31	1 No	-	25.31
4	Transformer	200KVA	3.20	1 No	-	3.20
5	Generator Set	100KVA	7.50	1 No	-	7.50
6	Solar	30KW	16.65	1 No	-	16.65
7	Weighbridge	60MT	8.51	2000 No	-	8.51
8	COLD ROOM	100MT	19.93			19.93
C	Preliminary & Pre-operative Exp.	LS	8.52	LS	-	8.52
D	Working Capital Margin	As Assessed	-	-	-	4.23
	Total (Project Cost)		-	-	-	183.12

5.1.2 Means of finance

Particulars	Amount (Rs in Lakh)	% of total funding
Promoters' Contribution	40.01	21.85%
Grant	107.33	58.61%
Bank Term Loan	35.78	21.85%
Total	183.12	100%

5.2 Financial Analysis

5.2.1 Project Cost Summary:

Particulars	Amount (Rs in	Smart	Subsidy
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	Lakh	Subsidy %	Amount (Rs in Lakh)
Land and Building	68.13	0.60	40.88
Machinery and Equipment	102.24	0.60	61.34
Furniture and Fixture	-	0.60	-
IT & It Infrastructure	-	0.60	-
Transport vehical (Refer van and other)	-	0.60	-
Preliminary Expenses	8.52	0.60	5.11
Working Capital	4.23		
Total Project Cost	183.12		107.33

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

Schedule of General administrative Expense

Particulars	Basis	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Office & Admin								
Printing & Stationery	2000 p.m.	0.24	0.25	0.26	0.28	0.29	0.31	0.32
Telephone	1000 p.m.	0.12	0.13	0.13	0.14	0.15	0.15	0.16
Rent for Land	3000 p.a.	0.03	0.03	0.03	0.03	0.03	0.03	0.03
Internet & Broadband	1250 p.m.	0.15	0.16	0.17	0.17	0.18	0.19	0.20
Office Electricity	5 KVA (Power chart)	0.12	0.13	0.13	0.14	0.15	0.15	0.16
Accounting Charges	3000 p.m.	0.36	0.38	0.40	0.42	0.44	0.46	0.48
Legal Expenses	3000 p.m.	0.36	0.38	0.40	0.42	0.44	0.46	0.48
Admin Staff Salary	Admin Manpower Chart	8.16	8.57	9.00	9.45	9.92	10.41	10.94
Conveyance	5000 p.m.	0.60	0.63	0.66	0.69	0.73	0.77	0.80
Travelling Expenses	5000 p.m.	0.60	0.63	0.66	0.69	0.73	0.77	0.80
Periodicals	1000 p.m.	0.12	0.13	0.13	0.14	0.15	0.15	0.16
Staff Welfare	10% of Staff Salaries	0.82	0.86	0.90	0.94	0.99	1.04	1.09
Total (Office and Admin Fixed Exp)		11.68	12.26	12.87	13.51	14.19	14.89	15.64

5.2.5.4 Schedule of Depreciation

A) As per Companies Act

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Assets							
Building							

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Asset Value	68.13	65.97	63.81	61.65	59.49	57.33	55.17
Depreciation	2.16	2.16	2.16	2.16	2.16	2.16	2.16
Accumulated Depreciation	2.16	4.32	6.48	8.64	10.80	12.96	15.12
Net Fixed Assets	65.97	63.81	61.65	59.49	57.33	55.17	53.01
Plant and Machinery							
Asset Value	102.24	95.77	89.29	82.82	76.35	69.88	63.41
Depreciation	6.47	6.47	6.47	6.47	6.47	6.47	6.47
Accumulated Depreciation	6.47	12.94	19.41	25.89	32.36	38.83	45.30
Net Fixed Assets	95.77	89.29	82.82	76.35	69.88	63.41	56.94
Gross Fixed Asset	170.37	161.74	153.10	144.47	135.84	127.21	118.58
Total Depreciation	8.63	8.63	8.63	8.63	8.63	8.63	8.63
Accumalated Depreciation	8.63	17.26	25.89	34.53	43.16	51.79	60.42
Net Fixed Assets	161.74	153.10	144.47	135.84	127.21	118.58	109.95

B) As per Income Tax Act

Particulars		Y1	Y2	Y3	Y4	Y5	Y6	Y7
Assets								
Building								
Asset Value		68.13	61.32	55.19	49.67	44.70	40.23	36.21
Depreciation		6.81	6.13	5.52	4.97	4.47	4.02	3.62
Accumulated Depreciation		6.81	12.94	18.46	23.43	27.90	31.92	35.54
Net Fixed Assets		61.32	55.19	49.67	44.70	40.23	36.21	32.59

Particulars		Y1	Y2	Y3	Y4	Y5	Y6	Y7
Plant and Machinery								
Asset Value		102.24	86.90	73.87	62.79	53.37	45.36	38.56
Depreciation		15.34	13.04	11.08	9.42	8.01	6.80	5.78
Accumulated Depreciation		15.34	28.37	39.45	48.87	56.87	63.68	69.46
Net Fixed Assets		86.90	73.87	62.79	53.37	45.36	38.56	32.77
Gross Fixed Asset		170.37	148.22	129.05	112.45	98.07	85.59	74.77
Total Depreciation		22.15	19.17	16.60	14.38	12.48	10.83	9.40
Accumulated Depreciation		22.15	41.32	57.91	72.30	84.77	95.60	105.01
Net Fixed Assets		148.22	129.05	112.45	98.07	85.59	74.77	65.36

5.2.5.5 Amortisation Schedule

Particulars	Years	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Preliminary Expenses	10	0.85	0.85	0.85	0.85	0.85	0.85	0.85
Total Value		0.85	0.85	0.85	0.85	0.85	0.85	0.85

5.2.5.6 Income Tax Schedule

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
EBT	32.63	35.94	39.25	42.17	45.48	54.95	63.95
Add Depreciation as per companies Act	8.63	8.63	8.63	8.63	8.63	8.63	8.63
Less Depreciation as per IT Act	22.15	19.17	16.60	14.38	12.48	10.83	9.40
Taxable Income	19.11	25.40	31.28	36.41	41.64	52.75	63.18
Provision of Taxes	4.97	6.60	8.13	9.47	10.83	13.72	16.43

Maximum Tax rate

26%

5.2.5.7 Valuation of Closing Stock of Finished good and Raw Material

Particulars	Days	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Opening Stock								
Agri Input			-	-	-	-	-	-
Trading			-	-	-	-	-	-
Grain Processing			-	-	-	-	-	-
Horticulture Processing			14.16	15.48	16.25	17.06	17.92	20.15
Total			14.16	15.48	16.25	17.06	17.92	20.15
Closing Stock								
Agri Input	15.00	-	-	-	-	-	-	-
Trading	15.00	-	-	-	-	-	-	-
Grain Processing	15.00	-	-	-	-	-	-	-
Horticulture Processing	15 Days As per CS Schedule	14.16	15.48	16.25	17.06	17.92	20.15	21.94
Total		14.16	15.48	16.25	17.06	17.92	20.15	21.94

5.2.5.8 Working Capital

Sr. No.	Particulars	Duration (In days)	Amount (Rs.)						
			Y1	Y2	Y3	Y4	Y5	Y6	Y7
A	Accounts Receivables (Debtors)								
1	Agri Input	14	-	-	-	-	-	-	-
2	Custom Hiring	14	-	-	-	-	-	-	-
3	Cleaning & Grading	14	-	-	-	-	-	-	-
4	Dal Mill	14	-	-	-	-	-	-	-
5	Warehouse	30	-	-	-	-	-	-	-
6	Processing Unit - Horti Commodity	30	46.28	49.50	52.03	54.63	57.36	64.50	72.30
	Subtotal		46.28	49.50	52.03	54.63	57.36	64.50	72.30
B	Closing Stock		14.16	15.48	16.25	17.06	17.92	20.15	21.94
Total			60.44	64.97	68.28	71.69	75.28	84.65	94.24
C	Accounts Payable & Accrued Expenses (Creditors)								
1	Agri Input	7	-	-	-	-	-	-	-
2	Custom Hiring	7	-	-	-	-	-	-	-
3	Cleaning & Grading	7	-	-	-	-	-	-	-
4	Dal Mill	7	-	-	-	-	-	-	-
5	Warehouse	7	-	-	-	-	-	-	-
	Processing Unit - Horti Commodity	15	43.51	45.41	47.69	50.13	52.67	59.17	66.17

Sr. No.	Particulars	Duration (In days)	Amount (Rs.)						
			Y1	Y2	Y3	Y4	Y5	Y6	Y7
	Total		43.51	45.41	47.69	50.13	52.67	59.17	66.17
D	Working Capital		16.94	19.56	20.59	21.57	22.61	25.48	28.07
	Working Capital Loan (Unsecured Loan From Director @ 9%)	75%	12.70	14.67	15.44	16.18	16.96	19.11	21.05
	Own Contribution	25%	4.23	4.89	5.15	5.39	5.65	6.37	7.02

5.2.5.9 Consolidated Profit And Loss

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Revenue							
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	521.81	558.66	587.27	616.64	647.49	728.03	816.17
Job work Charges	33.60	35.28	37.04	38.90	40.84	45.95	51.46
Cold Storage Rent Receipt	-	-	-	-	-	-	-
Less Opening Stock FG	-	10.83	11.98	12.58	13.21	13.87	15.90
Add Closing Stock FG	10.83	11.98	12.58	13.21	13.87	15.90	17.48
Total Revenue	566.24	595.09	624.91	656.17	688.99	776.01	869.20

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Variable Cost							
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	494.10	518.89	544.89	572.77	601.87	678.38	760.82
Total Variable Cost	494.10	518.89	544.89	572.77	601.87	678.38	760.82
Fixed Cost							
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	13.00	13.65	14.33	15.04	15.80	16.59	17.42
Admin Expenses	11.68	12.26	12.87	13.51	14.19	14.89	15.64
Total Fixed Cost	24.67	25.90	27.20	28.56	29.98	31.48	33.05
Total Cost	518.77	544.80	572.09	601.33	631.86	709.86	793.87
Profit Before Depreciation ,Interest and Tax	47.47	50.30	52.82	54.84	57.13	66.15	75.33

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Depreciation	8.63	8.63	8.63	8.63	8.63	8.63	8.63
Amortization	0.85	0.85	0.85	0.85	0.85	0.85	0.85
Profit Before Interest and Tax	37.99	40.81	43.33	45.36	47.65	56.67	65.85
Interest on Term loan	4.22	3.56	2.70	1.73	0.64	-	-
Interest on Working Capital @ 9%	1.14	1.32	1.39	1.46	1.53	1.72	1.89
Profit Before Tax	32.63	35.94	39.25	42.17	45.48	54.95	63.95
Less. Tax	4.97	6.60	8.13	9.47	10.83	13.72	16.43
Profit After Tax	27.66	29.33	31.11	32.70	34.66	41.23	47.52
Appropriation 20% for Investment reserve (Distribution of Dividend and Bonus Shares)	5.53	5.87	6.22	6.54	6.93	8.25	9.50
Profit after Appropriation	22.13	23.47	24.89	26.16	27.73	32.99	38.02

5.2.5.10 Balance Sheet for the project

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
<u>ASSETS</u>							
Current Assets							
Cash and Bank Balance	28.52	54.04	80.53	107.33	134.59	176.34	223.20
Accounts Receivables	46.28	49.50	52.03	54.63	57.36	64.50	72.30
Other Current Assets							
Closing Stock	14.16	15.48	16.25	17.06	17.92	20.15	21.94
Total Current Assets	88.96	119.01	148.81	179.02	209.87	261.00	317.44

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Gross Fixed Assets	170.37	161.74	153.10	144.47	135.84	127.21	118.58
Less: Depreciation	8.63	8.63	8.63	8.63	8.63	8.63	8.63
Net Fixed Assets	161.74	153.10	144.47	135.84	127.21	118.58	109.95
Preliminary & Pre- operative Expenses	7.67	6.81	5.96	5.11	4.26	3.41	2.56
TOTAL ASSETS	258.36	278.93	299.24	319.98	341.34	382.98	429.94
<u>LIABILITIES & SHAREHOLDERS</u>							
<u>EQUITY</u>							
CURRENT LIABILITIES							
Short Term Debt (Working capital loan)	12.70	14.67	15.44	16.18	16.96	19.11	21.05
Accounts Payable & Accrued Expenses	43.51	45.41	47.69	50.13	52.67	59.17	66.17
Other Current Liabilities							
Total Curent Liabilities	56.21	60.08	63.13	66.30	69.63	78.28	87.22
Secured Long Term Debt	32.68	25.91	18.28	9.69	0.00	0.00	0.00
Differed Tax Liabilities							
TOTAL LIABILITIES	88.89	86.00	81.41	75.99	69.63	78.28	87.22
Share capital	40.01	40.01	40.01	40.01	40.01	40.01	40.01
Smart Grant -in-Aid	107.33	107.33	107.33	107.33	107.33	107.33	107.33
Reserves and Surplus							
Add: Opening Balance (P/L Account)	0.00	22.13	45.59	70.49	96.65	124.37	157.36
Profit & Loss) During the Year	27.66	29.33	31.11	32.70	34.66	41.23	47.52

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Appropriation 20% for Investment reserve (Distribution of Dividend and Bonus Shares)	5.53	5.87	6.22	6.54	6.93	8.25	9.50
Total Reserves	22.13	45.59	70.49	96.65	124.37	157.36	195.38
TOTAL EQUITY	169.47	192.94	217.83	243.99	271.71	304.70	342.72
TOTAL LIABILITIES & EQUITY	258.36	278.93	299.24	319.98	341.34	382.98	429.94
<u>CONTROL TICKER</u>							
(=Liability - Asset)	0.00	0.00	0.00	0.00	0.00	0.00	0.00

5.2.5.11 Cash Flow Statement for the project

Sr.	Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
1	Operating Profit							
	Total Revenue	566.24	595.09	624.91	656.17	688.99	776.01	869.20
2	Equity/ Share capital	40.01						
	Reinvestment	(5.53)	(5.87)	(6.22)	(6.54)	(6.93)	(8.25)	(9.50)
3	Smart Grant -in-Aid	107.33						
4	Long Term Loan	35.78						

Sr.	Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
5	Short Term Loan	12.70	1.97	0.77	0.73	0.78	2.15	1.94
6	Increase/(Decrease) in CL	43.51	1.91	2.28	2.44	2.54	6.50	7.00
7	(Increase)/Decrease in CA	(60.44)	(4.53)	(3.31)	(3.42)	(3.59)	(9.37)	(9.59)
	Sub Total (A)	739.59	588.57	618.43	649.38	681.80	767.05	859.05
Cash Outflow (Rs.)								
1	Capital Expenditure							
a	Land and Building	68.13						
b	Machinery and Equipment	102.24						
c	Furniture & Fixture	-						
d	It Infrastructure	-						
e	Vehicle	-						
f	Premilinary Expenses	8.52						
2	Operational Expenditure							
a	Variable Cost	494.10	518.89	544.89	572.77	601.87	678.38	760.82
b	Fixed Cost	24.67	25.90	27.20	28.56	29.98	31.48	33.05
3	Loan Repayment							
	LTL - Principal	3.09	6.77	7.63	8.60	9.69	-	-
	LTL - Interest	4.22	3.56	2.70	1.73	0.64	-	-
	STL - Principal	-	-	-	-	-	-	-
	STL - Interest	1.14	1.32	1.39	1.46	1.53	1.72	1.89
4	Tax	4.97	6.60	8.13	9.47	10.83	13.72	16.43
	Sub Total (B)	711.08	563.05	591.94	622.58	654.54	725.30	812.20
	Net Cash Flow (A-B)	28.52	25.52	26.49	26.80	27.26	41.75	46.86
	Opening Cash and Bank		28.52	54.04	80.53	107.33	134.59	176.34
	Cumulative Cash Balance	28.52	54.04	80.53	107.33	134.59	176.34	223.20
		28.52	54.04	80.53	107.33	134.59	176.34	223.20

5.2.5.12 Term Loan Repayment Schedule

Loan Amount (Rs)	35.78
Interest rate /PA	12%
Loan Tenure in years	5
Moratorium Period (In Months)	6
EMI	Rs. 0.86

Year	Particulars	Opening Balance	Interest	Pricipal Repayment	EMI	Closing Outstanding
Year 1	Month 1	35.78	0.36	-	0.36	35.78
	Month 2	35.78	0.36	-	0.36	35.78
	Month 3	35.78	0.36	-	0.36	35.78
	Month 4	35.78	0.36	-	0.36	35.78
	Month 5	35.78	0.36	-	0.36	35.78
	Month 6	35.78	0.36	-	0.36	35.78
	Month 7	35.78	0.36	0.50	0.86	35.27
	Month 8	35.27	0.35	0.51	0.86	34.77
	Month 9	34.77	0.35	0.51	0.86	34.25
	Month 10	34.25	0.34	0.52	0.86	33.74
	Month 11	33.74	0.34	0.52	0.86	33.21
	Month 12	33.21	0.33	0.53	0.86	32.68
Year 2	Month 13	32.68	0.33	0.53	0.86	32.15
	Month 14	32.15	0.32	0.54	0.86	31.61
	Month 15	31.61	0.32	0.54	0.86	31.07
	Month 16	31.07	0.31	0.55	0.86	30.52
	Month 17	30.52	0.31	0.56	0.86	29.96

Year	Particulars	Opening Balance	Interest	Pricipal Repayment	EMI	Closing Outstanding
	Month 18	29.96	0.30	0.56	0.86	29.40
	Month 19	29.40	0.29	0.57	0.86	28.83
	Month 20	28.83	0.29	0.57	0.86	28.26
	Month 21	28.26	0.28	0.58	0.86	27.68
	Month 22	27.68	0.28	0.58	0.86	27.10
	Month 23	27.10	0.27	0.59	0.86	26.51
	Month 24	26.51	0.27	0.60	0.86	25.91
Year 3	Month 25	25.91	0.26	0.60	0.86	25.31
	Month 26	25.31	0.25	0.61	0.86	24.70
	Month 27	24.70	0.25	0.61	0.86	24.09
	Month 28	24.09	0.24	0.62	0.86	23.47
	Month 29	23.47	0.23	0.63	0.86	22.84
	Month 30	22.84	0.23	0.63	0.86	22.21
	Month 31	22.21	0.22	0.64	0.86	21.57
	Month 32	21.57	0.22	0.64	0.86	20.93
	Month 33	20.93	0.21	0.65	0.86	20.28
	Month 34	20.28	0.20	0.66	0.86	19.62
	Month 35	19.62	0.20	0.66	0.86	18.95
	Month 36	18.95	0.19	0.67	0.86	18.28
Year 4	Month 37	18.28	0.18	0.68	0.86	17.61
	Month 38	17.61	0.18	0.68	0.86	16.92
	Month 39	16.92	0.17	0.69	0.86	16.23
	Month 40	16.23	0.16	0.70	0.86	15.53
	Month 41	15.53	0.16	0.71	0.86	14.83
	Month 42	14.83	0.15	0.71	0.86	14.11
	Month 43	14.11	0.14	0.72	0.86	13.39
	Month 44	13.39	0.13	0.73	0.86	12.67
	Month 45	12.67	0.13	0.73	0.86	11.93

Year	Particulars	Opening Balance	Interest	Principal Repayment	EMI	Closing Outstanding
	Month 46	11.93	0.12	0.74	0.86	11.19
	Month 47	11.19	0.11	0.75	0.86	10.44
	Month 48	10.44	0.10	0.76	0.86	9.69
Year 5	Month 49	9.69	0.10	0.76	0.86	8.92
	Month 50	8.92	0.09	0.77	0.86	8.15
	Month 51	8.15	0.08	0.78	0.86	7.37
	Month 52	7.37	0.07	0.79	0.86	6.59
	Month 53	6.59	0.07	0.79	0.86	5.79
	Month 54	5.79	0.06	0.80	0.86	4.99
	Month 55	4.99	0.05	0.81	0.86	4.18
	Month 56	4.18	0.04	0.82	0.86	3.36
	Month 57	3.36	0.03	0.83	0.86	2.53
	Month 58	2.53	0.03	0.84	0.86	1.70
	Month 59	1.70	0.02	0.84	0.86	0.85
	Month 60	0.85	0.01	0.85	0.86	0.00

Working Files

1) Closing Stock of RM- Captive Operations

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Tomato							
Opening Stock	0	6	6.00	6.00	6.00	6.00	6.00
Purchase	812	806	806.00	806.00	806.00	864.00	922.00
Consumed	806	806	806.00	806.00	806.00	864.00	922.00
Closing stock	6	6	6.00	6.00	6.00	6.00	6.00
Prices (per MT)							
Mandi Price	9,000	9,450	9,920.00	10,420.00	10,940.00	11,490.00	12,060.00
Value of Opening Stock	-	0.54	0.57	0.60	0.63	0.66	0.69
Value of Closing stock	0.54	0.57	0.60	0.63	0.66	0.69	0.72
Oranges							
Opening Stock	0	6	6.00	6.00	6.00	6.00	6.00
Purchase	812	806	806.00	806.00	806.00	864.00	922.00
Consumed	806	806	806.00	806.00	806.00	864.00	922.00
Closing stock	6	6	6.00	6.00	6.00	6.00	6.00
Prices (per MT)							
Mandi Price	29,000	30,450	31,970.00	33,570.00	35,250.00	37,010.00	38,860.00
Value of Opening Stock	-	1.74	1.83	1.92	2.01	2.12	2.22
Value of Closing stock	1.74	1.83	1.92	2.01	2.12	2.22	2.33

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Mosambi							
Opening Stock	0	3	3.00	3.00	3.00	3.00	3.00
Purchase	406	403	403.00	403.00	403.00	432.00	461.00
Consumed	403	403	403	403	403	432	461
Closing stock	3	3	3	3	3	3	3
Prices (per MT)							
Mandi Price	35,000	36,750	38,590.00	40,520.00	42,550.00	44,680.00	46,910.00
Value of Opening Stock	-	1.05	1.10	1.16	1.22	1.28	1.34
Value of Closing stock	1.05	1.10	1.16	1.22	1.28	1.34	1.41
Value of Opening Stock (Rs. Lakh)	-	3.33	3.50	3.67	3.86	4.05	4.25
Value of Closing Stock (Rs. Lakh)	3.33	3.50	3.67	3.86	4.05	4.25	4.46

2) Purchase Schedule-

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Tomato	812	806	806.00	806.00	806.00	864.00	922.00
Rate (Rs. per MT)	9,000.00	9,450.00	9,920.00	10,420.00	10,940.00	11,490.00	12,060.00
Purchase Value (Rs. In Lakh)	73.08	76.17	79.96	83.99	88.18	99.27	111.19

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Oranges	812	806	806.00	806.00	806.00	864.00	922.00
Rate (Rs. per MT)	29,000.00	30,450.00	31,970.00	33,570.00	35,250.00	37,010.00	38,860.00
Purchase Valule (Rs. In Lakh)	235.48	245.43	257.68	270.57	284.12	319.77	358.29
Mosambi	406.00	403.00	403.00	403.00	403.00	432.00	461.00
Rate (Rs. per MT)	35,000.00	36,750.00	38,590.00	40,520.00	42,550.00	44,680.00	46,910.00
Purchase Valule (Rs. In Lakh)	142.10	148.10	155.52	163.30	171.48	193.02	216.26
Purchases (Rs. In Lakh)	450.66	469.70	493.16	517.86	543.78	612.06	685.74

3) Closing Stock of FG- Captive Operations

#	Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
	Finished Goods (MT)- Tomato							
A	Grade 1							
	Opn Stock	0	13.00	14.00	14.00	14.00	14.00	15.00
	Total Production	322	322.00	322.00	322.00	322.00	346.00	369.00
	Sales	309	321.00	322.00	322.00	322.00	345.00	368.00
	Closing Stock	13	14.00	14.00	14.00	14.00	15.00	16.00
B	Grade 2							
	Opn Stock	0	-	-	-	-	-	-
	Total Production	403	403.00	403.00	403.00	403.00	432.00	461.00

#	Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
	Sales	403	403.00	403.00	403.00	403.00	432.00	461.00
	Closing Stock	0	-	-	-	-	-	-
C	Animal Feed							
	Opn Stock	0	-	-	-	-	-	-
	Total Production	81	81.00	81.00	81.00	81.00	86.00	92.00
	Sales	81	81.00	81.00	81.00	81.00	86.00	92.00
	Closing Stock	0	-	-	-	-	-	-
	Selling Price (Rs/MT)							
A	Grade 1	15,000.00	15,750.00	16,540.00	17,370.00	18,240.00	19,150.00	20,110.00
B	Grade 2	10,000.00	10,500.00	11,030.00	11,580.00	12,160.00	12,770.00	13,410.00
C	Animal Feed	-	-	-	-	-	-	-
A	Grade 1							
	Value of Opening Stock (Rs. Lakh)	-	1.95	2.21	2.32	2.43	2.55	2.87
	Value of Closing Stock (Rs. Lakh)	1.95	2.21	2.32	2.43	2.55	2.87	3.22
	Finished Goods (MT)- Oranges							
A	Grade 1							
	Opn Stock	0	13.00	14.00	14.00	14.00	14.00	15.00
	Total Production	322	322.00	322.00	322.00	322.00	346.00	369.00
	Sales	309	321.00	322.00	322.00	322.00	345.00	368.00
	Closing Stock	13	14.00	14.00	14.00	14.00	15.00	16.00
B	Grade 2							
	Opn Stock	0	-	-	-	-	-	-

#	Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
	Total Production	403	403.00	403.00	403.00	403.00	432.00	461.00
	Sales	403	403.00	403.00	403.00	403.00	432.00	461.00
	Closing Stock	0	-	-	-	-	-	-
	Selling Price (Rs/MT)							
A	Grade 1	43,000.00	45,150.00	47,410.00	49,780.00	52,270.00	54,880.00	57,620.00
B	Grade 2	37,000.00	38,850.00	40,790.00	42,830.00	44,970.00	47,220.00	49,580.00
A	Grade 1							
	Value of Opening Stock (Rs. Lakh)	-	5.59	6.32	6.64	6.97	7.32	8.23
	Value of Closing Stock (Rs. Lakh)	5.59	6.32	6.64	6.97	7.32	8.23	9.22
B	Grade 2							
	Value of Opening Stock (Rs. Lakh)	-	-	-	-	-	-	-
	Value of Closing Stock (Rs. Lakh)	-	-	-	-	-	-	-
	Finished Goods (MT)- Mosambi							
A	Grade I							
	Opn Stock	0	7.00	7.00	7.00	7.00	7.00	8.00
	Total Production	161	161	161	161	161	173	184
	Sales	154	161.00	161.00	161.00	161.00	172.00	184.00
	Closing Stock	7	7.00	7.00	7.00	7.00	8.00	8.00
A	Grade II							
	Opn Stock	0	-	-	-	-	-	-
	Total Production	202	202	202	202	202	216	231
	Sales	202	202.00	202.00	202.00	202.00	216.00	231.00

#	Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
	Closing Stock	0	0	0	0	0	0	0
	Selling Price (Rs/MT)							
A	Grade I	47,000.00	49,350.00	51,820.00	54,410.00	57,130.00	59,990.00	62,990.00
	Grade II	40,000.00	42,000.00	44,100.00	46,310.00	48,630.00	51,060.00	53,610.00
A	Grade I							
	Value of Opening Stock (Rs. Lakh)	-	3.29	3.45	3.63	3.81	4.00	4.80
	Value of Closing Stock (Rs. Lakh)	3.29	3.45	3.63	3.81	4.00	4.80	5.04
	All Products							
	Value of Opening Stock (Rs. Lakh)	-	10.83	11.98	12.58	13.21	13.87	15.90
	Value of Closing Stock (Rs. Lakh)	10.83	11.98	12.58	13.21	13.87	15.90	17.48

4) Sales Schedule- Captive Operations

#	Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
	Tomato							
A	Grade 1	309	321.00	322.00	322.00	322.00	345.00	368.00
	Rate (per MT)	15,000.00	15,750.00	16,540.00	17,370.00	18,240.00	19,150.00	20,110.00
	Sales (in Rs. Lakh)	46.35	50.56	53.26	55.93	58.73	66.07	74.00
B	Grade 2	403	403.00	403.00	403.00	403.00	432.00	461.00

#	Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
	Rate (per MT)	10,000.00	10,500.00	11,030.00	11,580.00	12,160.00	12,770.00	13,410.00
	Sales (in Rs. Lakh)	40.30	42.32	44.45	46.67	49.00	55.17	61.82
C	Animal Feed	81	81.00	81.00	81.00	81.00	86.00	92.00
	Rate (per MT)	-	-	-	-	-	-	-
	Sales (in Rs. Lakh)	-	-	-	-	-	-	-
	Oranges							
A	Grade 1	309	321.00	322.00	322.00	322.00	345.00	368.00
	Rate (per MT)	43,000.00	45,150.00	47,410.00	49,780.00	52,270.00	54,880.00	57,620.00
	Sales (in Rs. Lakh)	132.87	144.93	152.66	160.29	168.31	189.34	212.04
B	Grade 2	403	403.00	403.00	403.00	403.00	432.00	461.00
	Rate (per MT)	37,000.00	38,850.00	40,790.00	42,830.00	44,970.00	47,220.00	49,580.00
	Sales (in Rs. Lakh)	149.11	156.57	164.38	172.60	181.23	203.99	228.56
	Mosambi							
A	Grade I	154	161	161	161	161	172	184
	Rate (per MT)	47,000.00	49,350.00	51,820.00	54,410.00	57,130.00	59,990.00	62,990.00
	Sales (in Rs. Lakh)	72.38	79.45	83.43	87.60	91.98	103.18	115.90
B	Grade II	202	202	202	202	202	216	231
	Rate (per MT)	40,000.00	42,000.00	44,100.00	46,310.00	48,630.00	51,060.00	53,610.00
	Sales (in Rs. Lakh)	80.80	84.84	89.08	93.55	98.23	110.29	123.84
	Total Sales	521.81	558.66	587.27	616.64	647.49	728.03	816.17

5.2.12 Financial Indicators

A. Internal Rate of Return

Particular	Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Profit after Tax & Dividend		27.66	29.33	31.11	32.70	34.66	41.23	47.52
Add: Depreciation		8.63	8.63	8.63	8.63	8.63	8.63	8.63
Add: Preliminary expense written off		0.85	0.85	0.85	0.85	0.85	0.85	0.85
Net Cash Accrual (A)		37.14	38.82	40.60	42.18	44.14	50.72	57.01
Initial Investment/ Net Cash Accrual	(183.1194)	37.14	38.82	40.60	42.18	44.14	50.72	57.01
IRR	14.09%							
Present Value Equivalent		0.88	0.77	0.67	0.59	0.52	0.45	0.40
Present Value of Future Inflows		32.56	29.82	27.34	24.90	22.84	23.00	22.66
Operating Net Cash Inflow		183.12						
Present Capital Outflow		183.12						

B. Break Even Point

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Net Profit							
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	28	29	31	33	35	41	48
Net Profit	28	29	31	33	35	41	48
Total Fixed exp	35	37	38	39	41	43	44
Contribution	63	66	69	72	76	84	92
BEP	56%	56%	55%	55%	54%	51%	48%

Average BEP

53.54%

C. Net Present Value

Particular	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Profit after Tax & Dividend	27.66	29.33	31.11	32.70	34.66	41.23	47.52
Add: Depreciation	8.63	8.63	8.63	8.63	8.63	8.63	8.63
Add. Preliminary exp Written off	0.85	0.85	0.85	0.85	0.85	0.85	0.85
Net Cash Accrual (A)	37.14	38.82	40.60	42.18	44.14	50.72	57.01
PV Factor @ 10 %	0.91	0.83	0.75	0.68	0.62	0.56	0.51
Disc Cash Flow	33.77	32.08	30.50	28.81	27.41	28.63	29.25

Total Discounted Cash Flows 210

Present Value of Outflow 183

NPV 27.33

D. Return On Investment

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Net Profit	28	29	31	33	35	41	48
Average net profit	34.89						
Total Project cost	183.12						
ROI	19.05%						

E. Payback periods (In Years)

Particulars	Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Initial Investment	183.12							
Profit after Tax & Dividend		27.66	29.33	31.11	32.70	34.66	41.23	47.52
Add: Depreciation		8.63	8.63	8.63	8.63	8.63	8.63	8.63
Add. Preliminary exp Written off		0.85	0.85	0.85	0.85	0.85	0.85	0.85
Net Cash Accrual (A)		37.14	38.82	40.60	42.18	44.14	50.72	57.01
Cashflow - Initial Investment		(145.98)	(107.16)	(66.56)	(24.38)	19.76		

Payback period (in years) - Project

4.55

F. Debt Service Coverage Ratio (DSCR) –

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Net Operating Income	22	23	25	26	28	33	38
Add: Depreciation	9	9	9	9	9	9	9
Add: Amortization	1	1	1	1	1	1	1
Intwerest on TL	4	4	3	2	1	-	-
Total	36	37	37	37	38	42	48
Total Annual EMI	7	10	10	10	10	-	-
Debt Service Coverage Ratio (DCSR)	4.90	3.53	3.59	3.62	0.00	0.00	0.00

Avergae DSCR 2.23

G. Sensitivity Analysis

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

All Figures in Rs. Lakh

Quantity Variation (+5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	583	624	656	688	723	813	911
Changes In FG Closing Stock	11	1	1	1	1	2	2
Total Income	594	625	656	689	723	815	913
Expenditure							
Fixed Cost (Excl. of Depreciation, Amortization and Interest)	25	26	27	29	30	31	33
Variable Cost	519	519	545	573	602	678	761
Total Operational Expenses	543	545	572	601	632	710	794
Net Income	51	80	84	88	92	105	119

Cost Variation (+5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-

Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	555	594	624	656	688	774	868
Changes In FG Closing Stock	11	1	1	1	1	2	2
Total Income	566	595	625	656	689	776	869
Expenditure							
Fixed Cost (Excl. of Depreciation, Amortization and Interest)	25.91	27.20	28.56	29.98	31.48	33.05	34.70
Variable Cost	518.80	544.84	572.14	601.41	631.97	712.30	798.86
Total Operational Expenses	544.71	572.04	600.70	631.40	663.45	745.35	833.57
Net Income	21.53	23.06	24.21	24.77	25.54	30.66	35.63

Quantity Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	527.64	530.73	557.90	585.81	615.11	691.63	775.36
Changes In FG Closing Stock	10.83	1.15	0.60	0.63	0.66	2.03	1.57
Total Income	538.47	531.88	558.50	586.44	615.77	693.66	776.93
Expenditure							
Fixed Cost (Excl. of Depreciation, Amortization and Interest)	24.67	25.90	27.20	28.56	29.98	31.48	33.05
Variable Cost	469.39	492.95	517.65	544.13	571.78	644.46	722.78
Total Operational Expenses	494.06	518.85	544.85	572.69	601.76	675.94	755.83
Net Income	44.41	13.03	13.66	13.75	14.01	17.72	21.10

Cost Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-

Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	555.41	593.94	624.31	655.54	688.33	773.98	867.63
Changes In FG Closing Stock	10.83	1.15	0.60	0.63	0.66	2.03	1.57
Total Income	566.24	595.09	624.91	656.17	688.99	776.01	869.20
Expenditure							
Fixed Cost (Excl. of Depreciation, Amortization and Interest)	23.44	24.61	25.84	27.13	28.48	29.91	31.40
Variable Cost	469.39	492.95	517.65	544.13	571.78	644.46	722.78
Total Operational Expenses	492.83	517.56	543.49	571.26	600.26	674.37	754.18
Net Income	73.41	77.54	81.42	84.90	88.73	101.65	115.02

Key Points for Information

Sr. No.	Financial ratio	Estimated	Result	Permissible limit	
1	Break Even Point (BEP)	53.54%	Project Viable	BEP shall be less than 60%	<60%
2	Avg. Return on Capital Employed Average (ROCE)	19.05%	Project Viable	RoCE for the project shall be more than 20%	>20%
3	Internal Rate of Return (IRR)	14.09%	Project Viable	The project internal rate of return shall be more than 12%	>12%
4	Net present value (at a discount rate of 10 per cent)	27.33	NPV is high and positive at a conservative project life of 7 years	With a discount rate of 10% and a span of 7 operational years, the NPV should be positive	Positive
5	Payback period	4.55	Project Viable	The Pack Back Period (Project/ Equity) shall be less than 7 years	<7 years
6	Debt Service Coverage Ratio (DSCR)	2.23	Project Viable	DSCR shall be more than 2 for better performing project.	>2

Section 6 :Assumptions

6.1 Key Assumptions

1. Basic Information of the business/facility

No.	Particulars	details
1.	Business activity/Facility	Cleaning Grading & Cold storage
2.	Area Required for establishing facility	0.62 Acre
3.	Capacity of Facility	2 TPH Cleaning grading 30 MT Staging Cold Storage 100 MT Cold Room
4.	No. of hours, the facility will be operational in a day	8Hours per Day
5.	Capital investment for machinery and equipment's (as per quotation)	Rs. 102.24 Lakh
6.	Investment on civil and construction component (As per estimates):	Rs. 68.13 Lakh
1	How many days, the facility will be operational in a year	Avg. 217 Days

2. Details of revenue generated through above facility

No.	Finished product	Unit	Whole price /Rs. per MT (Y1)	Retail price /- Rs.....per Unit
1	Tomato Grade 1	Rs./MT	13,000.00	
2	Tomato Grade 2	Rs./MT	7,500.00	
4	Oranges Grade I	Rs./MT	32,000.00	
5	Oranges Grade II	Rs./MT	32,000.00	
6	Mosambi Grade I	Rs./MT	17,000.00	
7	Mosambi Grade I	Rs./MT	28,000.00	
7	Job Work Charges		2500	

Note: The business model considers only Wholesale Price in its trade operations. The Retail Price, in general, may be considered at least 15% higher.

3. Expenditure on raw material

No.	Commodity	Procurement Price Rs. Per MT	Remark
1	Tomato	9,000.00/ MT	-
2	Oranges	29,000.00/MT	
4	Mosambi	35,000.00/ MT	

4. Expenditure on salary of management staff

No.	Designation:	No. of Staff:	Salary Rs. Per Month:	Remark
1	Marketing/ BD Executives	2	16,000/- Per Month	The Company already has some functional management staff. Hence, several existing staff will be handling the other administrative activities. Only new staff that will be recruited is considered in project financials.
2	Accountant	1	Rs.10000/- Per Month	
3	Admin Staff	1	Rs.10000/- Per Month	
4	Security Staff	2	Rs.8000/-Per Month	

5. Expenditure on remuneration of labor

No.	Type of workers	No.	Wages Rs per day/ Month	Remark												
1	Skilled	5	Rs.10,000/- To Rs. 15,500/- Per Month	<table border="1"> <thead> <tr> <th>Designation</th> <th>Nos.</th> <th>Salary (In Rs. Per Month)</th> </tr> </thead> <tbody> <tr> <td>Plant Operators</td> <td>2</td> <td>15,500.00</td> </tr> <tr> <td>Maintenance Engineer</td> <td>1</td> <td>10,000.00</td> </tr> <tr> <td>Cold Store Supervisor</td> <td>2</td> <td>10,000.00</td> </tr> </tbody> </table> <p>The above are 'salaried' skilled employees.</p>	Designation	Nos.	Salary (In Rs. Per Month)	Plant Operators	2	15,500.00	Maintenance Engineer	1	10,000.00	Cold Store Supervisor	2	10,000.00
Designation	Nos.	Salary (In Rs. Per Month)														
Plant Operators	2	15,500.00														
Maintenance Engineer	1	10,000.00														
Cold Store Supervisor	2	10,000.00														
2	Semi skill	-	-													
3	Un-skilled	40	Rs. 300 per Day	Unskilled labour required in First year is 40 persons. This is variable and increases in following year as capacity utilization increases. The chart below gives details of Year-wise unskilled labour strength of proposed plant.												

	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Unskilled Labour	10	12	13	15	17	19	20

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

No	Component	Land lease Rent Rs----- per month	Remark
1	Land rent	Rs. 1,000 per	-

		month	
--	--	-------	--

7. Expenditure on electricity charges required for facility

No	Cumulative HP for all Machineries and equipment's	No. of Units Consumption Per Hour:	Per Unit Cost Rs.....per unit	Remark
1	90Hp	65 Kw Per HR.	Rs. 12/-Kwh	-

8. Maintenance cost facilities

No	Component	Detail	Remark
1	Maintenance of machinery, building, equipment etc,	1. Fixed: 1% of machine cost & civil works (Annually) 2. Variable: Rs. 300 per Day	-

9. Other consumables required for production

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

10. Expenditure on packaging material

No.	Type of Material	Size of Packaging material	Unit	Total unit	Cost Per Unit (Rs.)	Remark
Not Applicable. Produce will be supplied in returnable crates/ else packaging material will be supplied by user/ buyer						

11. Expenditure on storage/warehouse for product (Cold Storage charges for users)

No.	Crop Name:	Storage Duration (month)	Storage Cost Per Quintal Per Month:	remark
1	All Crops	For 1 month	15 Rs. Per Qtl	

12. Other Expenditure

No.	Component	Rs/per month	remark
Please refer section "5.2.5.8. OPEX Schedule" for details			

6.2 Other assumptions

1. Year wise participation of CBO member

Services Users and RM Sellers	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Members	362	434	521	626	751	901	1,081
Non-Members	200	240	288	346	415	498	597

Note: Apart from the CBO members, there are about 200 non-members that form the network of CBO's backward linked farmers. It is expected that over the next 4 years, the CBO membership will increase by 20% annually and all non-members are targeted to be converted to member shareholders.

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

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

4. **Interest rate on long and short term loans:** Term loan @9% for 5years will be taken. Working Capital loan (unsecured loan) is envisaged from project promoters @ 9% P.A. post operationalization of the project.

5. **Insurance:** Insurance @ 0.5% of the capital cost of Building, Plant and Machinery, and Misc. Fixed Assets is considered.

6. **Facilitation charges- bulk marketing:** The project adopts mixed model currently- Job-work and captive operations. For Job-work model, no separate sales or marketing facilitation is charged as farmers/farmer groups may sell their product directly. In this regards the project will provide them with healthy leads without any brokerage/ commission.

7. **Income tax:** 26%

8. Other key assumptions

8.1. **Capacity of Plant: 2 TPH Cleaning Grading Machine, 30 MT Staging Cold Storage & 100 MT Cold Room**

8.2. **Working Model:**

1)

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

8.3. **Capacity Utilization**

8.4. **1) Capacity of Plant: 2 TPH Cleaning Grading Machine, 30 MT Staging Cold Storage & 100 MT Cold Room**

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

Captive Operations	70%	70%	70%	70%	70%	75%	80%
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8.5. Working Days

1) Capacity of Plant: 2 TPH Cleaning Grading Machine, 30 MT Staging Cold Storage & 100 MT Cold Room

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

8.6. Grade (Output)

Grade Output -Tomato	
Grade 1	40.00%
Grade 2	50.00%
Animal Feed	10.00%
Grade Output –Oranges	
Grade 1	40.00%
Grade 2	50.00%
Animal Feed	10.00%
Grade Output -Mosambi	
Grade 1	40.00%
Grade 2	50.00%
Animal Feed	10.00%

8.7. Stock

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

8.8. Inflation : 5% annum

8.9. Current Liability: 1 Month

8.10. Sundry Debtors: 1 Month

Section 7

SOCIAL ACTION PLAN¹

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

Particulars	Yes/ No/NA	If Yes, Specify
1. Information of Sub-project Implementation Area		
a. Does the subproject area falls under Scheduled V ² (Tribal) Area?	No	
b. Does the subproject area have Particularly Vulnerable Tribal Groups ³ {PVTGs}?	No	
c. Does the subproject district falls under Aspirational District ⁴ ?	No	
2. Compliance with Negative List		
a. Does this Subproject involve compulsory acquisition of private land?	No	
b. Does this Subproject involve purchase of private land?	No	
c. Does this Subproject involve physical relocation of people, houses, shops, buildings etc.?	No	
d. Does this Subproject involve closure of access to common routes, facilities and resources?	No	
e. Does this Subproject involve activities that adversely impact local livelihoods and businesses?	No	
f. 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	
g. 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	
h. 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	
i. Does this Subproject involve activities that could adversely affect cultural property, including archaeological and historical sites?	No	
j. Does this Subproject involve any activities that could potentially use forced labour ⁵ or child labour ⁶ and other labour-exploitative practices?	No	
k. 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	

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

² List of tribal districts & blocks (Scheduled V Area) is available at <https://cdnbbsr.s3waas.gov.in/s3c8758b517083196f05ac29810b924aca/uploads/2019/11/2019112132.pdf>

³ Particularly Vulnerable Tribal Groups - Katkaria (Kathodia), Kolam, Maria Gond

⁴ Aspirational Districts- Nandurbar, Washim, Gadchiroli, Osmanabad

⁵ Forced labor means all work or services not voluntarily performed, that is, extracted from individuals under threat of force or penalty

⁶ 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.

Particulars	Yes/ No/NA	If Yes, Specify
l. Does the subproject involves any hazardous work for labours during construction work?	No	
m. Does this Subproject involve any activities that could harm the health, safety and wellbeing of women, girls and children?	No	
3. Measures for Social Inclusion		
Whether CBO will take measures for the inclusion of vulnerable households, including SC, ST, Women Headed household, tenant farmers, returnee migrants and other vulnerable workers in Subproject activities?	Yes	Improve their capacity building
4. Indigenous Peoples (For the Subprojects from Schedule V Area)		
a. Whether free, prior and informed consultations with Tribal community has been conducted before preparation of Full Project Proposal?	NA	
b. Whether the consent of Tribal Community for Project Implementation has been obtained?	NA	
c. Whether the access and benefits of project activities/facilities to Tribes will be ensured?	NA	
5. Land		
a. 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
b. Whether non encroachment certificate of land has been attached? (by relevant authority like DIU Head/Gram panchayat/Talathi etc.)	Yes	Non- Encroachment certificate attached
6. Labour Management		
a. Labour mitigation measures in case of Labour Influx⁷ for Civil Work		
Whether CBO will take measures for safeguarding health and safety facilities for workerse.g. setting up of camps-enough space for living, hygiene facility, drinking water. Separate washroom for male & female, crèche/shed for children, safety/protection equipment, training/awareness on The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, mechanism to address sexual violence etc.	Yes	Drinking water, first aid facility, Labour quarter & other facilities available
Whether CBO will take measures to address risks at local level related with influx of migrant labour? (e.g. measures to prevent crime, communicable diseases, gender base violence, alcoholism, social conflicts, etc.)	Yes	We are not hiring child labour for our project
b. Measures on Occupational Health and Safety of workers-Civil work and Infrastructure		
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, facility of drinking water. Separate washroom for male & female, crèche/shed for children, safety/protection equipment, training/awareness on The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, mechanism to address sexual violence etc.)	Yes	Measures to prevent on-site accident, physical injury
c. Whether CBO will take measures on Community Health and Safety? (e.g. measures to prevent accident, physical injury, pollution etc.)	Yes	. Measures to prevent accident & physical injury
d. Whether CBO will take Safety measures on COVID-	Yes	Will ensure the use of Mask, Hand

⁷Labor Influx" refers to people who typically do not reside in a project area who come to reside temporarily in the project area during the development or construction phase for the purpose of project-related employment, capturing economic opportunity.

Particulars	Yes/ No/NA	If Yes, Specify
19.)Social distancing, use of Mask, etc.(sanitizers, maintain social distancing. Will strictly follow the Govt. guidelines issued from time to time.

7. Social Sub-project Targets :

Sr. No.	Particulars	Current Status (Baseline of CBO)		Proposed target in the Sub-project	
Social Inclusion & Gender Integration targets⁸ (%)					
A	Total No. of Farmers/Members	362		434	
B	No. of Small and marginal Beneficiaries (& their %)	258	71%	316	73%
C	No.of Women Shareholders (& their %)	99	27%	130	30%
D	No.of Women Board of Directors (& their %)	1	16%	3	60%
E	No.of Schedule Tribes (& their %)	31	9%	56	13%
F	No.of Schedule Caste (& their %)	42	12%	48	11%
G	No.of Tenants (& their %)	-	-	22	5%
H	No.of Landless (& their %)	-	-	22	5%
I	No.of Women having land title (7/12) (& their %)	60	17%	109	18%

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

Section 8

Environmental Action Plan

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

8. Name and contact number of CBOs Nodal Person for implementation and reporting of Environmental Action Plan:

Company name: Asolamendha Farmers Producer Company Limited

Authorized Person Name: Priya Ashish Punyapawar

Mobile: 8928833333/9765596755

Area in Ha: 430 ha

Project name: Rice Mill Plant

Shareholder no.:604

9. Information related to Environmental Compliance according to the ESMF Report⁹:

A. For Agriculture Value chain Development Subprojects			
Sr. No.	Will the Subproject Activity	Yes/No	If Yes, Specify
1.	Be located within or near environmentally sensitive areas like Protected/Reserve Forests ¹⁰ , Wetlands, Special area for protecting biodiversity, Cultural heritage site?	NO	
2.	Cause ecological degradation resulting from modification of non-agricultural lands to agricultural lands?	NO	
3.	Have risk of deforestation?	NO	
4.	Affect the indigenous floral (plant) and faunal (animal) biodiversity?	NO	
5.	Be located in a site vulnerable to major natural disasters or induced hazards such as Landslides, Flooding, Storm, Earthquakes, etc.	NO	
6.	Involves use of pesticides banned by Govt. of India ¹¹ , pesticides listed in Class Ia, Ib, Class II of World Health Organization (WHO) ¹²	NO	
7.	Involves use of uncertified seeds or banned crop varieties?	NO	
8.	Involves burning of Crop Residue/Stubble on the farmland?	NO	
9.	Involves disposal of agricultural production/processing waste and waste water without treatment in the surrounding environment (land, water bodies, water drainage lines, etc.)?	NO	
10.	Are the agricultural commodities sent for testing of their Maximum Residue Level (MRL) (mg/kg) values in laboratories?	NO	We will send agricultural commodities to lab for their MRL testing
11.	Involves use of polluting and non PUC certified vehicles like trucks, vans, tempos, reefer van, etc.	NO	We will give PUC certificate
12.	Have approach to pucca roads for doing transportation planning?	YES	Near national highway
B. For Animal Husbandry Value chain Development Subprojects			
1.	Involves rearing/grazing of small ruminants (goat, sheep) and poultry birds in the forest areas?	NA	
2.	Involves introduction of exotic animal breeds in the Subproject?	NA	
3.	Are animal waste management and disposal practices being introduced?	NA	

⁹Please refer to the SMART Project's Environmental and Social Management Framework (ESMF) report: https://www.smart-mh.org/cdn//2019/08/190818171526_405e4be8b9d3ce2374fe29ce1561a62b.pdf

¹⁰List of protected areas of Maharashtra- http://www.wiienvis.nic.in/Database/Maharashtra_7829.aspx

¹¹ List of Pesticides banned by the Govt. of India: http://ppqs.gov.in/sites/default/files/list_of_pesticides_which_are_banned_refused_registration_and_restricted_in_use_01.07.2021.pdf

¹²List of Pesticides banned by the World Health Organization (WHO): <https://www.iloencyclopaedia.org/part-ix-21851/minerals-and-agricultural-chemicals/item/318-the-who-guidelines-to-classification-of-pesticides-by-hazard-part-1>

4.	Involves use of banned veterinary drugs in the livestock rearing ¹³ ?	NA	
5.	Involves operating slaughter house without Abattoir (Slaughterhouse) waste and Effluent (wastewater) Treatment Plant (ETP) facility ¹⁴ ?	NA	
6.	Likely to cause risk to community's health due to transmission of diseases from the livestock to humans?	NA	

10. Environmental Baseline Information and related Safeguard Targets for the Subproject

Sr. No.	Agricultural Practices followed in the Subproject	Unit	Current/Baseline Condition in the Subproject	Target to be Achieved in the Subproject
A. For Agriculture Value chain Development Subprojects				
1.	Average use of fertilizers-			
	Nitrogen (N)	Kg/ha.	250	220
	Phosphorus (P)	Kg/ha.	260	230
	Potassium (K)	Kg/ha.	269	230
2.	Area in which recommended dose of chemical fertilizers is used	ha.	106 ha	400
3.	Area in which fertilizers used is less than recommended dose	ha.	94 ha	0
4.	Area in which fertilizers used is above the recommended dose	ha.	42 ha	0
5.	Area in which Integrated Nutrient Management (INM) is practiced	ha.	144 ha	400
6.	Average use of Pesticides, Insecticides, Fungicides and Herbicides	L/ha.	5 ltr	2.1
7.	Area in which recommended dose of pesticides is used	ha.	102 ha	400
8.	Area in which pesticides used is less than recommended dose	ha.	91 ha	0
9.	Area in which pesticides used is above the recommended dose	ha.	49 ha	0
10.	Area in which Integrated Pest Management (IPM) is practiced	ha.	155 ha	400
11.	Area in which crop residues are burnt	ha.	00	0
12.	Quantity of crop residue used in the field as Compost, Farm Yard Manure (FYM), etc.	Kg/ha.	130 ha	400
13.	Area under Organic farming	ha.	30 ha	400
14.	Area under GLOBAL Good Agricultural Practice (G.A.P.)	ha.	25 ha	400
B. For Animal Husbandry Value chain Development Subprojects				
15.	Feeding practice- Open Grazing/Semi stall Feeding	-	NA	
16.	Quantity of animal manure used as fertilizer	Kg/ha.	NA	
17.	Animals are Vaccinated/ Non-Vaccinated	-	NA	
C. Valid PUC Certificate for transportation Vehicle- Available/Not-Available			-	NO
				We will give PUC certificate

11. Environmental Safeguards Inclusion Targets for the Subproject

Sr. No.	Particulars of the Target	Current/Baseline Condition in the Subproject	Target to be Achieved in the Subproject
1.	No. of farmers of CBOs trained in IPM and INM practices (and their %) ¹⁵	202 (34%)	288 (100%)
2.	No. of IPM and INM demonstrations at the field level given to the CBO members for the subproject related agri-commodities (and their %) ¹⁶	150 (20%)	800 (100%)
3.	% of the area of CBOs brought under IPM in the subproject ¹⁷	15%	400(100%)
4.	% of the area of CBOs brought under INM in the subproject ⁹	15%	400(100%)
5.	No. of farmers of the CBOs trained in the Climate SMART Technologies/Practices (CSTs) ¹⁸ best suited to the given subproject	80	288 (100%)

¹³List of veterinary drugs banned by the Govt. of India: https://www.nhp.gov.in/Complete-list-of-344-drugs-banned-by-the-Ministry-of-Health-Family-welfare_pg

¹⁴Slaughterhouse waste and waste water management document:

<https://cpcb.nic.in/openpdffile.php?id=TGF0ZXN0RmlsZS8xNzVfMTUxMTI2NDE0MV9tZWZpYXBob3RvODkzOS5wZGY=>

¹⁵100 % farmers of the subproject's CBOs should be trained in the INM and IPM in the project's Value Chain Development School (VCDS).

¹⁶100 % IPM and INM demonstrations at the field level should be carried out for all the subproject related agri-commodities in the demonstration plots of the VCDS.

¹⁷ At least 50 % of the subproject area of the CBOs should be brought under the IPM and INM practices by the end of the subproject.

6.	Number of CSTs Adopted in the Subproject ¹⁹	2 (IPM, INM)	3(mulching, vermicomposting, etc., introduction of climate hardy seed varieties,
7.	Land area (ha.) brought under CSTs in the Subproject ²⁰	200Ha	800 (100%)

12. Guidelines for Achievement of the Environmental Safeguards Targets

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

¹⁸ The 10 Nos. of Climate SMART Technologies/Practices are use of renewable (solar) energy, Organic certification, GlobalG.A.P.certification, Good Animal Husbandry Practices (GAHP), productive use of crop residue i.e., mulching, vermicomposting, etc. IPM, INM, use of renewable/energy efficiency in the warehouse, introduction of climate hardy seed varieties, use of Information and Communications Technology (ICT) for climate change risk management.

¹⁹At least 03 Nos. of best suited CSTs applicable to the given subproject out of the total 10 Nos. of CSTs mentioned in the point no. 10 above should be adopted in the subproject.

²⁰At least 100 ha. area under the given subproject should be brought under the "Climate Smart Agriculture" by the use of at least 03 Nos. of CSTs best suited to the given 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)	Comments
			No of Contracts	Unit Cost	Total Cost						
1	2	3	4	5	6	7	8	9	10	11	12
Works											
Goods & Equipment											
1	Plant and Machineries	Actual	1 Set	102.24	102.24	Cost Norms	Prior- June 23 Post- May 2023	May 23	June 23	102.24	
2	Civil construction for Plant and Machineries	Actual	1 Set	68.13	68.13	Cost Norms	Prior- June 23 Post- May 2023	May 23	June 23	68.13	

10 Grains Crops and Production Details (N/A)

10.1 Details of members and non- members

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

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

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

Maize	0%	0	20	0	0%	0
Black Gram/Udid	0%	0	7	0	10%	0
Bajra	0%	0	6	0	2%	0
Jawar	0%	0		0	0%	0
Sunflower	0%	0		0	0%	0

Fruit & Vegetables Crop Production Details

11.1 Details of members and non- members

Particulars	No.
Total No.of Members Cultivating F & V	362
Total No.of Non-members Cultivating F & V	200
Total	562
Average Land Holding per member(Ha)	1
Total Cultivated Land Under F & V (Ha)	562

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

Season	Crop	Cultivation In (%)	Total Land under Cultivaion (In Ha)	Yield/Ha(In MT)	Total Production (In MT)	Consumption in (%)	Marketable Surplus (In MT)
Area Under Vegetables in Rabbi Season (In Acres)	Tomato	16%	88.42	19	1680	20%	1344
	Oranges	30%	168.00	10	1680	20%	1344
	Mosambi	19%	105.00	8	840	20%	672

Area Under Vegetables in Summer Season (In Acres)		0			
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Note- Please note the crops/fruits/vegetable grown in the FPC catchment which has marketable Surplus

11.3 Quantity of Marketable Surplus Produce Considered for Trading Business(Job work)							
Particulars	40%	40%	40%	40%	47%	54%	172%
	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Tomato	537.6	537.6	537.6	537.6	537.6	576	614.4
Oranges	537.6	537.6	537.6	537.6	576	614.4	1343.6
Mosambi	268.8	268.8	268.8	268.8	268.8	288	307.2

11.4 Quantity of Marketable Surplus Produce Considered for Processing Business							
Particulars	60%	60%	60%	60%	60%	67%	74%
	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Tomato	806	806	806	806	806	864	922
Oranges	806	806	806	806	806	864	922
Mosambi	403	403	403	403	403	432	461
	0	0	0	0	0	0	0

11.5 Crop-wise Area Considered for Agri Input Service Centre							
Particulars	100%	100%	100%	100%	100%	100%	100%
	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Oranges	0	0	0	0	0	0	0

Facility 1 - Trading Unit (N/A)
12.1 Producers/ Capacity Utilization

Capacity
No. of Hours

20 Quinatal/Hour
8

Tentative Wastage Percentage

Commodity	Percentage
Grains	3%
Fruit and Vegetables	5%

No. of Working Days 300

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

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

13.1 Producers/ Capacity Utilization

Capacity

2 Qtls P Hour

No. of Hours

8

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

Facility 3 – Warehouse (N/A)

14.1 Capacity Utilization

Capacity MT

No.of Month 12

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

14.2 Facility 3 - Profit and loss of Warehouse

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

Facility 4 - Custom Hiring (N/A)

15.1 Capacity Utilization

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

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

Particulars	Unit	No. of Unit	Rate	100%	105.00%	110.25%	115.76%	121.55%	#####	134.01%
				Y1	Y2	Y3	Y4	Y5	Y6	Y7

Revenue										
Custom Hiring Charges										
Double Plough		0	3000	-	-	-	-	-	-	-
Cultivator		0	1800	-	-	-	-	-	-	-
Rotavator		0	1800	-	-	-	-	-	-	-
BBF Seed Sowing Machine		0	1200	-	-	-	-	-	-	-
Mobile Threshing		0	3000	-	-	-	-	-	-	-
		0	0	-	-	-	-	-	-	-
		0	0	-	-	-	-	-	-	-
		0	0	-	-	-	-	-	-	-
		0	0	-	-	-	-	-	-	-
		0	0	-	-	-	-	-	-	-
		0	0	-	-	-	-	-	-	-
Total Revenue				-	-	-	-	-	-	-
Expenses										
Variable Expenses										
Diesel	Litres	0	100	-	-	-	-	-	-	-

Facility 5 - Agri Input (N/A)

Particular		Y1	Y2	Y3	Y4	Y5	Y6	Y7
Area under crop (In Acres)								
Kharif Crops								

Soybean		-	-	-	-	-	-	-
Red Gram/Tur		-	-	-	-	-	-	-
Paddy/Rice		-	-	-	-	-	-	-
Green Gram/ Moong		-	-	-	-	-	-	-
Maize		-	-	-	-	-	-	-
Black Gram/Udid		-	-	-	-	-	-	-
Bajra		-	-	-	-	-	-	-
Jawar		-	-	-	-	-	-	-
Rabi Crop								
Wheat		-	-	-	-	-	-	-
Bengal Gram/Channa		-	-	-	-	-	-	-
Jawar		-	-	-	-	-	-	-
Maize		-	-	-	-	-	-	-
Safflower		-	-	-	-	-	-	-
	0	-	-	-	-	-	-	-
	0	-	-	-	-	-	-	-
	0	-	-	-	-	-	-	-
Summer								
Groundnut		-	-	-	-	-	-	-
	0	-	-	-	-	-	-	-
	0	-	-	-	-	-	-	-

Facility 6 –F & V Processing Unit

Facility 6 - F & V Processing Unit
17.1 Producer/Capacity Utilization

Capacity

2 MT

No. of Hours

8

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Vegetable Cleaning & Grading							
2TPH							
Total Annual Plant Capacity (MT)	4800	4800	4800	4800	4800	4800	4800
40% reserved for JW Services	1920	1920	1,920.00	1,920.00	1,920.00	1,920.00	1,920.00
60% reserved for Captive operations	2880	2880	2,880.00	2,880.00	2,880.00	2,880.00	2,880.00
Capacity Utilization (JW Services)	70%	70%	70%	70%	70%	75%	80%
Capacity Utilization (Captive Operations)	70%	70%	70%	70%	70%	75%	80%
Job work Services (Cold Storage)							
Total Input (MT)	1344	1344	1344	1344	1344	1440	1536
Job work Charges- Rs/MT	2,500	2,625	2,756.00	2,894.00	3,039.00	3,191.00	3,351.00
Total JW Receipts (Rs. Lakh)	33.60	35.28	37.04	38.90	40.84	45.95	51.47
Captive Operations							
Total Input -Tomato (MT)	806	806	806	806	806	864	922
Total Input -Oranges(MT)	806	806	806	806	806	864	922
Total Input -Mosambi(MT)	403	403	403	403	403	432	461

Total Input Process (MT)	2015	2015	2015	2015	2015	2160	2305
Captive Operations Grade Output - Tomato(MT)							
Grade 1	322	322	322.00	322.00	322.00	346.00	369.00
Grade 2	403	403	403.00	403.00	403.00	432.00	461.00
Animal Feed	81	81	81.00	81.00	81.00	86.00	92.00
Captive Operations Grade Output - Oranges(MT)							
Grade 1	322	322	322.00	322.00	322.00	346.00	369.00
Grade 2	403	403	403.00	403.00	403.00	432.00	461.00
Animal Feed	81	81	81.00	81.00	81.00	86.00	92.00
Captive Operations Grade Output - Mosambi(MT)							
Grade 1	161	161	161	161	161	173	184
Grade 2	202	202	202	202	202	216	231
Animal Feed	40	40	40	40	40	43	46
Vegetables processed per day (MT)	16	16	16.00	16.00	16.00	16.00	16.00
No of days of opertaion (JW Services)	84	84	84	84	84	90	96
No of days of opertaion (Captive Operations)	126	126	126	126	126	135	144
Total Working days of the Facility	210	210	210.00	210.00	210.00	225.00	240.00

5.2.5.2 Schedule of Operating Profit

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

Particulars	Unit	Rate	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Revenue									
Job Work Charges	MT	2,500	33.60	35.28	37.04	38.90	40.84	45.95	51.46
Capative Operation	As per Schedule	-	521.81	558.66	587.27	616.64	647.49	728.03	816.17
Cold Storage Receipt	MT/MONTH	15	-	-	-	-	-	-	-
Revenue			555.41	593.94	624.31	655.54	688.33	773.98	867.63
Add: Opening Stock FG		As per CS Sche	-	10.83	11.98	12.58	13.21	13.87	15.90
Less: Closing Stock FG		As per CS Sche	10.83	11.98	12.58	13.21	13.87	15.90	17.48
Expenses									
Variable Cost									
Purchase Cost	MT	As per Purchase Schedule	450.66	469.70	493.16	517.86	543.78	612.06	685.74
Daily Labour	Variable with	300 / Labour/ day	25.20	27.72	30.24	33.39	36.54	43.20	50.40

Particulars	Unit	Rate	Y1	Y2	Y3	Y4	Y5	Y6	Y7
	production								
Electricity Charges	Per day	2880	6.05	6.05	6.05	6.05	6.05	6.48	6.91
Water	Per day	500.00	1.05	1.05	1.05	1.05	1.05	1.13	1.20
Stocks of Safety Gear (gloves, shoes, disinfectants, etc)	Per Labour	800.00	0.32	0.35	0.38	0.42	0.46	0.51	0.56
Transportation Expenses	Per MT	500.00	10.08	10.08	10.08	10.08	10.08	10.80	11.53
Repairs & Maintenance	Per day	300.00	0.63	0.63	0.63	0.63	0.63	0.68	0.72
Selling & Dist Exp	Per MT	159.00	2.39	2.43	2.43	2.43	2.43	2.61	2.78
Misc Exp	Per day	500.00	1.05	1.05	1.05	1.05	1.05	1.13	1.20
Add: Opening Stock RM			-	3.33	3.50	3.67	3.86	4.05	4.25
Less: Closing Stock RM			3.33	3.50	3.67	3.86	4.05	4.25	4.46
Total Variable Cost			494.10	518.89	544.89	572.77	601.87	678.38	760.82

Fixed Cost									
Factory Exp (Fixed)									
Repairs	1% of machine cost & civil works	1%	1.70	1.79	1.88	1.97	2.07	2.17	2.28
Insurance	0.5% of the Capital Investment	0.50%	0.85	0.89	0.94	0.99	1.04	1.09	1.14
Factory Staff Salary	Factory Staff Manpower Chart	As per Manpower Chart	9.48	9.95	10.45	10.97	11.52	12.10	12.70

Particulars	Unit	Rate	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Electricity	60 KVA (Power chart)		0.96	1.01	1.06	1.11	1.17	1.23	1.29
Fixed Cost - Related to Production			13.00	13.65	14.33	15.04	15.80	16.59	17.42
Total expenses			507.09	532.54	559.22	587.82	617.67	694.97	778.24
Operating Profit			59.15	62.56	65.69	68.35	71.32	81.05	90.97