

**THE PROJECT REPORT
ON
AGRI-INPUT SUPPLY CENTRE**

PROJECT DESCRIPTION

Project Goal:

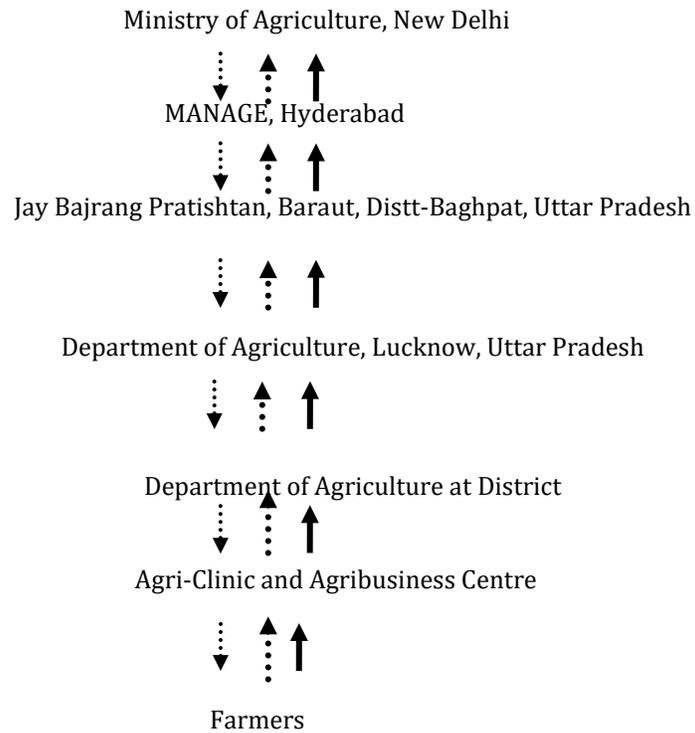
“To accelerate the growth of rural economy by providing timely quality agri-input and consultancy to the farmers.”

Activities at Agro Centre:

- Resource centre for awareness on various development related issues.
- Facilitator for creation of SHGs and farmers' clubs
- Moderator for smooth functioning of SHGs and farmers' clubs
- Delivery of high quality Agri – inputs
- Information generation at grass root level for developing farmers' and area profile
- Capacity Building, training and field visits etc.
- Technology transfer through demonstration and training
- Arranging interaction between technical experts, local artisans and farmers.
- Backward and forward linkages in value chain
- Facilitation in bank and insurance related activities
- Market and product related information dissemination through use of Information Communication Technology (ICT)
- Contract production, agriculture and farm diversification
- Resources and activity planning with the help of customized software
- Crop specific consultancy and query redressal
- Farm equipment and machinery on lease and rental to the farmers
- Facilitation for various government schemes and programmes
- Implementation of government and development agencies supported programmes

ACABC Consultancy Model

For effective implementation of this project and carry out project activities appropriately and for regular facilitation / monitoring, the following human resource team has been identified-



Activities at Agri-Clinic and Agribusiness Centre:

- Resource centre for awareness on various development related issues.
- Facilitator for creation of SHGs and farmers' clubs
- Moderator for smooth functioning of SHGs and farmers' clubs
- Agri – input supply
- Information generation at grass root level for developing farmers' and area profile
- Capacity Building, training and field visits etc.
- Technology transfer through demonstration and training
- Facilitation in arranging interaction between technical experts, local artisans and farmers.
- Backward and forward linkages in value chain
- Facilitation in bank and insurance related activities
- Market and product related information dissemination through use of Information Communication Technology (ICT)
- Contract production, agriculture and farm diversification
- Resources and activity planning with the help of customized software
- Crop specific consultancy and query redressal
- Farm equipment and machinery on lease and rental to the farmers
- Facilitation for various government schemes and programmes
- Implementation of government and development agencies supported programmes

Role of Jay Bajrang Pratishtan, Baraut, Distt-Baghpat,

- To provide ACABC training
- Technical and administrative support
- Software and information support
- Mobilizing funds for extension
- Help in supplies of inputs
- Providing forward linkages
- Mobilization of schemes, funds, technology, training, etc.
- Creating feedback mechanism and evaluation
- Project formulation on various agricultural activities related to farmers growth.

Responsibilities of Centre Incharge:

- Identification of a suitable location for setting up the Agri-Clinic and Agribusiness Centre in the assigned territory.
- Identify the need of human resources and also recruit locally, including Gram Panchayat level Project Officers.
- Establishing the network with the farmers, collecting the detailed socio-economic and agricultural information and developing the profile of farmers in digital form.
- Coordination of various programs like farmers' training, technology demonstration and market information.
- Meeting the targets for inputs supplies, training programs and other developmental work as worked out.
- Providing market and farming system like better agronomic and crop protection related information to the farmers and consulting on specific problem.
- Farm resources and activity planning based on profile of farmer and local agro-climatic conditions.
- Facilitation to the farmers' in availing benefits of various government schemes, loan from various banks, insurance and other services.
- Facilitation to the farmers' in marketing of farm produce and forward linkages for better market access to the farmers and contract farming on production basis.
- Arranging the venue and other required facilities for various field and training activity in assigned territory.
- Liasoning with the local government administration, bank officials, KVKs and other related institutions
- Implementation of different plans and schemes in its assigned territory for the growth of BAC and for benefits of rural community

Social Impact of the Project:

Project is on a participatory approach where stakeholders list involves entrepreneurs at grass root level, rural community, financial institutions, state and central government and other developmental organization. This wide participation ensures the greater impact on overall society on a sustainable basis. Being the role of local community on priority in this project accountability will be ensured and the implementation will be in efficient mode. Major impact of the project is listed below:

- Development of a self reliant, self sustained well informed and aware society
 - Improved income in project area
 - Better access to bank finances, leading to accelerated growth of rural enterprises
 - Enhanced entrepreneurial and managerial skills.
 - Better job and self employment opportunities
 - Advanced skills to improve productivity of human resource
 - Access to information by latest Information Communication Technology (ICT)
 - Intervention of technology and technical orientation of community for better acceptability of technology
 - Improved farm income through scientific agriculture, better resources planning based on information, improved marketing services, contract farming and forward linkages
 - Diversification of agriculture and reduced pressure on agriculture because of training on alternative livelihood options
 - Increased commercial activities in society with the increased actions of corporate
 - Penetration of services like insurance, bank loan, animal health and agriculture extension.
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COST OF PROJECT

Particulars	Existing	Proposed	Amount
1. Fixed Assets	0.00	100,000.00	100000
2. Current Assets	0.00	0.00	0.00
3. Working Capital Requirement	0.00	400,000.00	400,000.00
Total	0.00	500,000.00	500,000.00

MEANS OF FINANCE

Particulars	Existing	Proposed	Amount
1. Own Capital	0.00	0.00	0.00
2. Current Liabilities	0.00	0.00	0.00
3. Term Loan	0.00	400,000.00	400,000.00
Total	0.00	400,000.00	400,000.00

Note: Term Loan would be composite in nature and participating bank loan as per the TFO, which would include fixed capital & working capital for one Operating cycle)

CAPITAL COST

S.No	Particulars	Amount
1	Shop flitting and furniture etc	25,000.00
2	Computer, printer	40,000.00
3	Hand/Battery Spray Machine	25,000.00
4	Seedling tray	10,000.00
	Total	100,000.00

WORKING CAPITAL

S.No	Particulars	Amount
1	Pesticide (Insecticides, Weedicides, Fungicide)	200,000.00
2	Seed (Vegetable, Paddy, Maize)	200,000.00
	Total	4,00,000.00

SALES REALIZATION ANNUALLY

S.No	Particulars	Amount
1	Pesticide (Insecticides, Weedicides, Fungicide)	700,000.00
2	Seed (Vegetable, Paddy, Maize)	450,000.00
	Total	11,50,000.00

PROJECTED PROFITABILITY STATEMENT

(Figures in Lakh")

ITEM (A)	1st Year	2nd Year	3rd Year	4th Year	5th Year	6th Year
SALES	11.50	12.65	13.92	15.31	16.84	18.52
Total	11.50	12.65	13.92	15.31	16.84	18.52

B. EXPENDITURE

Cost of Items	4.00	4.40	4.84	5.32	5.86	6.44
Staff Salary & Labour Exp.	2.40	2.40	2.64	2.90	3.19	3.51
Other Expenses	0.72	0.72	0.79	0.87	0.96	1.05
Interest on Term Loan	0.12	0.49	0.37	0.25	0.14	0.02
Depreciation	0.28	0.14	0.08	0.06	0.04	0.03
Total	7.51	8.15	8.73	9.41	10.19	11.07

Profit (A-B)	3.99	4.50	5.19	5.90	6.65	7.45
Income Tax	1.20	1.35	1.56	1.77	2.00	2.24
Profit after Tax	2.79	3.15	3.63	4.13	4.66	5.22

PROJECTED BALANCE SHEET

(Figures in Lakh")

PARTICULARS	1st Year	2nd Year	3rd Year	4th Year	5th Year	6th Year
<u>LIABILITIES</u>						
Capital	0.00	2.79	5.94	9.57	13.70	18.35
Add : Addition	0.00	0.00	0.00	0.00	0.00	0.00
Add : Profit after tax	2.79	3.15	3.63	4.13	4.66	5.22
	2.79	5.94	9.57	13.70	18.35	23.57
Less : Drawing	0.00	0.00	0.00	0.00	0.00	0.00
	2.79	5.94	9.57	13.70	18.35	23.57
<u>LOAN LIABILITIES</u>						
Term Loan	4.00	4.75	3.75	2.75	1.75	0.75
Creditor	3.00	3.15	3.31	3.47	3.65	3.83
	9.79	13.84	16.63	19.92	23.75	28.15
<u>ASSETS</u>						
Fixed Assets (Less Depreciation)	0.58	0.43	0.35	0.30	0.25	0.00
<u>CURRENT ASSETS</u>						
Stocks	4.00	4.40	4.84	5.18	5.54	5.93
Debtors	3.50	4.20	5.46	7.10	9.23	12.00
Cash & Bank Balance	1.72	4.80	5.97	7.35	8.73	10.22
	9.79	13.84	16.63	19.92	23.75	28.15

DEPRECIATION SCHEDULE

COMPUTATION OF DEPRECIATION ON W.D.V. METHOD.

(Figures in Lakh")

YEARS	FURNITURE	EQUIPMENTS	LAPTOP	TOTAL
	10%	15%	60%	
1st Year	0.20	0.30	0.35	0.85
Less : Dep	0.02	0.05	0.21	0.28
2nd Year	0.18	0.26	0.14	0.58
Less : Dep	0.02	0.04	0.08	0.14
3rd Year	0.16	0.22	0.06	0.43
Less : Dep	0.02	0.03	0.03	0.08
4th Year	0.15	0.18	0.02	0.35
Less : Dep	0.01	0.03	0.01	0.06
5th Year	0.13	0.16	0.01	0.30
Less : Dep	0.01	0.02	0.01	0.04
6th Year	0.12	0.13	0.00	0.25
Less : Dep	0.01	0.02	0.00	0.03

PROJECTED FUND FLOW STATEMENT

Figures (Rs. in Lakh)

PARTICULARS	1st Year	2nd Year	3rd Year	4th Year	5th Year	6th Year
<u>SOURCE OF FUND</u>						
Own Contribution	0.00	0.00	0.00	0.00	0.00	0.00
Net Profit	2.79	3.15	3.63	4.13	4.66	5.22
Term Loan	4.00	0.00	0.00	0.00	0.00	0.00
Depreciation	0.28	0.14	0.08	0.06	0.04	0.03
Creditor	3.00	0.15	0.16	0.17	0.17	0.18
	10.07	3.44	3.87	4.35	4.87	5.43
<u>APPLICATION OF FUNDS</u>						
Increase in fixed assets	0.85	0.00	0.00	0.00	0.00	0.00
Increase in Stocks	4.00	0.40	0.44	0.34	0.36	0.39
Drawings	0.00	0.00	0.00	0.00	0.00	0.00
Debtors	3.50	0.70	1.26	1.64	2.13	2.77
	8.35	1.10	1.70	1.98	2.49	3.16
Opening Balance	0.00	1.72	4.80	5.97	7.35	8.73
Cash Surplus/ Deficit	1.72	2.34	2.17	2.37	2.38	2.28
	1.72	4.05	6.97	8.35	9.73	11.00
Closing Balance	1.72	4.80	5.97	7.35	8.73	10.22

PROJECTED DEBT SERVICE COVERAGE RATIO STATEMENT

(Figures in 'Lakh)

PARTICULARS	1st Year	2nd Year	3rd Year	4th Year	5th Year	6th Year
<u>SOURCES OF FUND</u>						
Net Profit	2.79	3.15	3.63	4.13	4.66	5.22
Depreciation	0.28	0.14	0.08	0.06	0.04	0.03
Interest on T/Loan	0.12	0.49	0.37	0.25	0.14	0.02
TOTAL	3.18	3.78	4.09	4.44	4.83	5.27
<u>DEBTS TO SERVICE</u>						
Repayment of T/Loan	0.25	1.00	1.00	1.00	1.00	0.75
Interest on T/Loan	0.12	0.49	0.37	0.25	0.14	0.02
TOTAL	0.37	1.49	1.37	1.25	1.14	0.77
DSCR	8.63	2.53	2.98	3.54	4.25	6.82
Average DSCR	2.99					

PROJECTED INTEREST CALCULATION & REPAYMENT SCHEDULE

INTEREST ON TERM LOAN

(Rs. In 'Lakh)

<u>YEARS</u>	<u>QTRS.</u>	<u>OPENING</u>	<u>REPAYMENT</u>	<u>BALANCE</u>	<u>QUARTER</u> <u>INTEREST</u>	<u>YEARLY INT.</u> <u>@ 10.0%</u>
1st Year	1st	0.00	0.00	0.00	0.00	
	2nd	0.00	0.00	0.00	0.00	
	3rd	0.00	0.00	0.00	0.00	
	4th	5.00	0.25	0.25	4.75	0.12
2nd Year	1st	4.75	0.25	4.50	0.14	
	2nd	4.50	0.25	4.25	0.13	
	3rd	4.25	0.25	4.00	0.13	
	4th	4.00	0.25	1.00	3.75	0.09
3rd Year	1st	3.75	0.25	3.50	0.11	
	2nd	3.50	0.25	3.25	0.10	
	3rd	3.25	0.25	3.00	0.09	
	4th	3.00	0.25	1.00	2.75	0.07
4th Year	1st	2.75	0.25	2.50	0.08	
	2nd	2.50	0.25	2.25	0.07	
	3rd	2.25	0.25	2.00	0.06	
	4th	2.00	0.25	1.00	1.75	0.04
5th Year	1st	1.75	0.25	1.50	0.05	
	2nd	1.50	0.25	1.25	0.04	
	3rd	1.25	0.25	1.00	0.03	
	4th	1.00	0.25	1.00	0.75	0.02
6th Year	1st	0.75	0.25	0.50	0.02	
	2nd	0.50	0.25	0.25	0.01	
	3rd	0.25	0.25	0.75	0.00	0.02