

**DETAILED PROJECT REPORT ON
Tarapur Coir Cluster,
Anand-Gujarat**



Submitted to:

COIR BOARD, COCHIN, KERALA



By:

ENTREPRENEURSHIP DEVELOPMENT INSTITUTE OF INDIA (EDII)

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A Project Summary Sheet

A.1	Cluster Category	Mini			
A.2	Name of Cluster	Tarapur Coir Cluster			
A.3	Location	<ul style="list-style-type: none"> • State: Gujarat • District: Anand • Block: Tarapur • Villages: Tarapur, Dewa, Dabhou, Bhandrej, Dewataj, Mobha, etc. 			
A.4	Craft/ Industry	Coir			
A.5	Current Product Portfolio	Coir Handicrafts & ornaments			
A.6	Name of Implementing Agency (IA)	Shri Sitaram Khadi Gramodhyog Trust			
A.7	Project Objectives	<ul style="list-style-type: none"> • Utilisation of unused husks • Produce value added products by utilizing the local resources • Creation of additional employment opportunities in the cluster • Providing better income to the people associated with cluster • Improve quality and standard of life of the people working in the cluster • Develop a constant value chain for production process • Ensure export linkages to the products manufactured in the cluster 			
A.8	Key Gaps Identified	<ul style="list-style-type: none"> • Husks from nearby temples are thrown away as waste • Fully dependent on outside fiber, even though husk is available • Very low income level of coir artisans • Market linkage is very poor • No awareness on technology and process • Skill level of artisans is very low • Linkages with govt. institutions is very poor • Lack of Common Facility centre in the cluster • Lack of marketing skills 			
A.9	Proposed Interventions				
a	Hard Interventions	Infrastructure Facility	Constructed Area	Mechinary / Equipments	Cost
		Integrated Coir Processing Units	Approx. 5000 sq ft	Defibering Unit, Automatic Spinning Machines, Electronic Rats, Garden Articles, Coir Composting unit, Vehicle	Rs. 216.64 Lakhs
		Total			

b	Soft Interventions	<table border="1"> <thead> <tr> <th>Sl. No.</th> <th>Project Intervention</th> <th>No. of Beneficiaries Covered</th> <th>Cost (Rs. In Lakhs)</th> </tr> </thead> <tbody> <tr> <td>A</td> <td>Trust Building</td> <td></td> <td></td> </tr> <tr> <td>a)</td> <td>Cluster Awareness and Trust Building</td> <td>250</td> <td>2.0</td> </tr> <tr> <td>b)</td> <td>Exposure visits to Successful clusters in Kerala and Tamil Nadu</td> <td>30</td> <td>3.0</td> </tr> <tr> <td>c)</td> <td>Awareness programme for schemes of central and state governments/converging various developmental and welfare schemes, Swachh Bharat, PMSBY, etc.</td> <td>200</td> <td>2.0</td> </tr> <tr> <td>B</td> <td>Inculcating entrepreneurial Values</td> <td></td> <td></td> </tr> <tr> <td>a)</td> <td>Entrepreneurship Development Training</td> <td>30</td> <td>2.0</td> </tr> <tr> <td>b)</td> <td>Training program for quality way of life and social engineering</td> <td>90</td> <td>1.5</td> </tr> <tr> <td>C</td> <td>Skill Development and Up-gradation</td> <td></td> <td></td> </tr> <tr> <td>a)</td> <td>Skill and skill up-gradation training</td> <td>120</td> <td>3.0</td> </tr> <tr> <td>b)</td> <td>New technology absorption training</td> <td>60</td> <td>1.5</td> </tr> <tr> <td>c)</td> <td>Training for producing new articles from coir fiber</td> <td>120</td> <td>3.0</td> </tr> <tr> <td>D</td> <td>Market Development</td> <td></td> <td></td> </tr> <tr> <td>a)</td> <td>Visit to national exhibitions</td> <td>20</td> <td>2.0</td> </tr> <tr> <td></td> <td>Total</td> <td>920</td> <td>20.00</td> </tr> </tbody> </table>	Sl. No.	Project Intervention	No. of Beneficiaries Covered	Cost (Rs. In Lakhs)	A	Trust Building			a)	Cluster Awareness and Trust Building	250	2.0	b)	Exposure visits to Successful clusters in Kerala and Tamil Nadu	30	3.0	c)	Awareness programme for schemes of central and state governments/converging various developmental and welfare schemes, Swachh Bharat, PMSBY, etc.	200	2.0	B	Inculcating entrepreneurial Values			a)	Entrepreneurship Development Training	30	2.0	b)	Training program for quality way of life and social engineering	90	1.5	C	Skill Development and Up-gradation			a)	Skill and skill up-gradation training	120	3.0	b)	New technology absorption training	60	1.5	c)	Training for producing new articles from coir fiber	120	3.0	D	Market Development			a)	Visit to national exhibitions	20	2.0		Total	920	20.00
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A.12	Means of Finance	Scheme of Funding: INR 194.98 Lakhs Beneficiary Contribution: <u>INR 21.66 Lakhs</u> INR 216.64 Lakhs																																																												

A.13	Phasing of the project		Phase-1	Phase-2																																																												
		Name of Activity	Year 1	Year 2																																																												
		Hard Intervention																																																														
	Soft Intervention																																																															
A.14	Plan for convergence of initiatives and Schemes	<p>The project is planning for convergence with the following departments/agencies :</p> <ul style="list-style-type: none"> ➤ Rural Technology Institute, Gandhinagar is providing training in Coir. Association will be made with them for training. ➤ Ashapuramataji Temple Administration & Sarangpur Hanumanji Temple Trust- The cluster is collecting the husk from the local merchants. Otherwise the husk will be a waste and concern for the local administration. ➤ Avail the schemes of Coir Udyami Yojana of Coir Board for developing private entrepreneurs. 10 private entrepreneurs will be developed availing this scheme. This scheme will be the component of subsidy and loan. ➤ Coir Board is providing spinning equipment subsidy under Coir Vikas Yojana. The subsidy will be provided for purchasing electronic ratt or motorized ratt. It is proposed to procure 100 electronic rats under this scheme. A sum of Rs 3,20,000/- is expected . ➤ Under Mahila Coir Yojana, Coir Board is providing subsidy for purchasing machinery for coir handcraft and jewellery manufacturing units. A sum of Rs. 60,000/- is earmarked. 																																																														
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<p>A.16</p>	<p>Project Implementation Framework/ Proposed SPV Structure</p>	<p>Implementing Agency would work as following:</p> <ol style="list-style-type: none"> i. Recruit a full-time CDE in order to ensure efficient implementation of the project; ii. The IA would identify and arrange suitable land for the project whose book value may be shown as their contribution towards the project; iii. Implement various interventions as outlined in the approved DPR; iv. Undertake procurement and appointment of contractors, when required, in a fair and transparent manner; v. The IA will enter into an agreement with the Nodal Agency for timely completion on cluster intervention and proper utilization of Government Grants; vi. Operation & Maintenance (O&M) of assets created under the project by way of user-fee based model; vii. Responsible for furnishing Utilization Certificates (UCs) and regular Progress Reports to Nodal Agency in the prescribed formats. <p>Proposed SPV Structure :</p> <p>The proposed SPV will function in close guidance of Shri Sitaram Khadi Gramodhyog Trust for grounding the schemes and also to enjoy the benefits as per the advice of EDI under the prescribed norms of Coir Board. The SPV will be the integral part of the project and that should represent all stakeholders, especially the entrepreneurs, as they are the primary stakeholders.</p> <p>Eleven members, initially will be joined in the society and the same will be considered as the executive committee. The list of executive committee is given below :</p> <table border="1" data-bbox="535 1249 1518 1703"> <thead> <tr> <th>Sr. #</th> <th>Name</th> <th>Position</th> <th>Age</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Prakash H Malik</td> <td>President</td> <td>59</td> </tr> <tr> <td>2</td> <td>Ghanshyambhai c Thakkar</td> <td>Secretary</td> <td>64</td> </tr> <tr> <td>3</td> <td>Rajeshbhai</td> <td>Vice President</td> <td>37</td> </tr> <tr> <td>4</td> <td>Jalpaben</td> <td>Treasurer</td> <td>34</td> </tr> <tr> <td>5</td> <td>Nileshkumarpatel</td> <td>Member</td> <td>36</td> </tr> <tr> <td>6</td> <td>KomalbenNarayanbhai</td> <td>Member</td> <td>38</td> </tr> <tr> <td>7</td> <td>Imtiyazali s Vora</td> <td>Member</td> <td>52</td> </tr> <tr> <td>8</td> <td>Udesinh S Parmar</td> <td>Member</td> <td>38</td> </tr> <tr> <td>9</td> <td>Narayanbhai</td> <td>Member</td> <td>44</td> </tr> <tr> <td>10</td> <td>Vinubhai H Patal</td> <td>Member</td> <td>52</td> </tr> <tr> <td>11</td> <td>Dharameshbhai R Rana</td> <td>Member</td> <td>65</td> </tr> </tbody> </table>	Sr. #	Name	Position	Age	1	Prakash H Malik	President	59	2	Ghanshyambhai c Thakkar	Secretary	64	3	Rajeshbhai	Vice President	37	4	Jalpaben	Treasurer	34	5	Nileshkumarpatel	Member	36	6	KomalbenNarayanbhai	Member	38	7	Imtiyazali s Vora	Member	52	8	Udesinh S Parmar	Member	38	9	Narayanbhai	Member	44	10	Vinubhai H Patal	Member	52	11	Dharameshbhai R Rana	Member	65
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A.17	Key Impacts	<p>Once the proposed interventions are completed, the expected impact will be as under :</p> <ul style="list-style-type: none"> • The turnover of the cluster will be increased from Rs. 30.00 lakhs to Rs.300 lakhs • Partial employment of 200 artisans will be graduated to sustainable employment of more than 500 artisans. • Income of the artisans will be enhanced to Rs.250/- per day with possibility of perpetual employment. • Establish a paradigm shift in the artisans by developing positive attitude. • Productivity of the artisans will be enhanced with the availability of fibre in the cluster. • Presently the major area of market is confined by State. The same will be extended to national level initially and further to international arena. • Availability of organic manure with zero waste concept. • Develop multi range products in the cluster. • E-commerce will be established in the cluster • Achieve the overall local economic development.
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B. Profile of the Implementing Agency (IA)

I		Institutional Structure/ Registration Details			
B.1	Legal Status	<ul style="list-style-type: none"> • Co-operative Society (under appropriate statute) • Registered as trust 			
B.2	Date of Incorporation/ Registration	F/585/ANAND Society Act on Dt, 27/08/2001 Guj/607/Anand, 15/10/2001 as a Federation			
B.3	Registered Address	Shri Sitaram Khadi Gramodhyog Trust, Tarapur - Sojitra road, Tarapur - 388180, Dist. Anand (Gujarat)			
B.4	Office Address/ Locations	Shri Sitaram Khadi Gramodhyog Trust, Tarapur - Sojitra road, Tarapur - 388180, Dist. Anand (Gujarat)			
B.5	Affiliated to coir Board	NO			
II		Governance Structure			
B.6	Composition of the Executive Board/ Trustees/ Governing Body/ Managing Committee and Back Ground of Members				
Sr.No	Name of Member	Designation	Back Ground / Profile	Contact Number	Email
1.	Thakkar Kalpesh Ghanshyambhai	President	Business	9428900353	tulsi998@yahoo.com
2	Thakkar JalpaRajeshbhai	Gen. Secretary	Business	942869948	
3	KadiyaKomalNarandas	Vice President	Social Work	--	
4	Patel DharmistabenPravinbhai	Jt. Secretary	House Hold	--	
5	Thakkar kamalabenManaharbhai	Treasure	House Hold	--	
6	Patel Umeshbhaivinubhai	Trustee	Social Work	8140437767	
7	Sadhu PraveenbhaiKhemdas	Trustee	Social Work	9924662154	
8	Ravalkaushalkumarnatvarbhai	Trustee	Social Work	9879944918	

III	Operational Profile	
B.8	Major Objectives – Vision, Mission, Goal of the Organisation	<p>Vision: We have dreamed to set free the social-victims from the social exile of years and years.</p> <p>Mission: The organization envisages fulfilling its vision through education, health consciousness, and socioeconomic empowerment of the social-victims. The major thrust of the organization is on capacity building through our various activities and development projects.</p> <p>Objectives:</p> <ul style="list-style-type: none"> • To improve the life standard of the women of poor section • To help the widow and needy women & youth by means of providing training and employment • To adopt and educate the orphan • To aware women for their rights of social, economical, legal & educational. • To make self reliant the women through various vocational training programmes. • Provide the benefits of various schemes for the disabled. • To arrange free medical/health and blood donation camp. • To sensitize people against gender discrimination • Create a sense of volunteerism • Create thoughts of national integration • To aware people against child labour • To stop the damage to the environment & make efforts to maintain the nature • To aware BCs &SCs for their rights of social, economical, legal & educational <p>To provide charity to society in various</p>
B.9	What are focus Areas of operation	<ul style="list-style-type: none"> • Social empowerment • Augmenting the income • Destitute rehabilitation • Environmental protection
B.10	Provide Key projects/ Activities being under taken by the IA-Brief description including the project scope, size and duration (mention specific experience in the area / sector of the proposed project)	<p>Shri Sitaram Khadi Gramodhyog Trust, Tarapur, Dist. Anand is the Implementing Agency under Government of Gujarat programme.</p> <ul style="list-style-type: none"> ➤ Gramodhyog Development Centre, Tarapur, Dist. Anand : 30 Handicraft artisan get employment, Government Of Gujarat give finance supported Rs. 8.00 lakh. ➤ Craft Business Development Centre for Agate Craft at Tarapur Centre and after commission the project more than 1000 artisan get employment, Government Of Gujarat give finance has sanctioned Rs. 5.00 cr.

		<p>Trust also provided platform for other organization who has undertaken the similar project.</p> <ul style="list-style-type: none"> ➤ Wasmo project total 10 village covered. ➤ 17 SHGs Formed where 262 member and Rs. 66091.00 savings of these groups. ➤ Panchayat Raj & Govt. Scheme like wide pension, group Insurance, self-employment scheme for blind, Support to the expectant mother. ➤ Water harvesting programme. ➤ Flood saved programme. ➤ Aids control programme. ➤ TB control programme. 	
B.11	Mention Key Clients/ donors/ Associated with for project implementing along with details on the nature of Association	As mentioned above	
B.12	Mention key partnerships / Alliances (if any)	NO	
IV	Management Profile		
B.13	Back ground of key personnel (Professionals and others) with brief profile of the senior management personnel		
V	Financial Position		
B.14	Key Financials of the organization (Provide copy of the audited financial statements for last three years	Fixed Asset	INR 26.41 Lakhs
		Current Assets	INR 12.70 Lakhs
		Current Liabilities	INR 10.91 Lakhs
		Revenue Trend for last three years	N.A.
		Profit / loss for the last three year	N.A.
		Any other	No
VI	Bank Account Details		
B.15	Name of Bank	Bank of Baroda	
B.16	Branch Name	Palaj	
B.17	Bank account No	03080100010601	
VII	Contact Details		
B.18	Name of the Contact Person	Mr. Prakash Malik	
B.19	Designation of Contact person	OSD	

B.20	Correspondence Address	Shri Sitaram Khadi Gramodhyog Trust, Tarapur - Sojitra road, Tarapur - 388180, Dist. Anand (Gujarat)
B.21	Contact No.	09426352753
B.22	Email Address	p_mallik2004@yahoo.com

CHAPTER 1: CLUSTER PROFILE

1.1 Background

Income generation for the rural poor was the prime concern of developmental efforts. They are basically depending on agriculture, which now- a-days provide marginal earnings for their survival. Seeking alternate avenues for their survival is an absolute necessity. The traditional industries in India have rich heritage and was the major sources of income for the rural people. The industry basically stands for its skills and the artisans used the same for their livelihood. With minimum capital investment, the rural poor could earn for their livelihood with this skills.

Anand is one of the Coastal area districts in Gujarat. The South part of the district is costal area and the inhabitants are mostly backward caste and Minority. Shri Sitaram Khadi Gramodhyog Trust, Tarapur, Dist. Anand – is an NGO working for the betterment of the local people, mainly for Backward cast and Minority Cast women. Training has been given in various trades for alternate livelihood. More than 200 women have been trained in making coir ornaments and handicrafts and there is a scope for training further women. The Trust could mobilize fiber from nearby district and could give partial employment to the trained artisans. They have also identified another 350 artisans to bring under the coir industry. The Trust felt, coir industry is one of the alternatives for income generation to this rural poor

Accordingly, Shri Sitaram Khadi Gramodhyog Trust, Tarapur, Dist. Anand has put up an application for a coir cluster in Tarapur, Dist. Anand. Ministry has given in principal approval for this cluster. Entrepreneurship Development Institute of India (EDII) is engaged as Technical Agency for developing DPR and providing support to this cluster.

EDII has done massive work in mobilizing the stakeholders to work in commonalities and also developed synergy for forming SPV. Based on these experiences EDII developed a DPR for submission in line with the norms and regulations prescribed by Coir Board. The primary and secondary data collection method has been used for eliciting data.

Coir Industry – an Overview:

Indian coir industry is an important cottage industry contributing significantly to the economy of the major coconut growing States and Union Territories, i.e., Kerala, Tamil Nadu, Andhra Pradesh, Karnataka, Maharashtra, Goa, Orissa, Assam, Andaman & Nicobar, Lakshadweep, Pondicherry, etc. About 6.00 lakh persons get employment, mostly part time, in this industry. About 80% of workforce is women.

India accounts for more than two-thirds of the world production of coir and coir products. Kerala is the home of Indian coir industry, particularly white fiber, accounting for 47 per cent of coconut production and over 85 per cent of coir products. Although India has a long coastline dotted with coconut palms, growth of coir industry in other coastal States has been insignificant.

There is a huge market for Indian coir products abroad. Presently Indian coir products are being exported to more than 112 countries. The domestic sale of coir products has been increased to Rs.3000 crores.

1.2 Regional Setting of the Cluster

At the time of formation of Gujarat in 1960, the industrial development was confined only to four major cities namely Ahmedabad, Baroda, Surat and Rajkot and some isolated locations such as Mithapur and Valsad. Today, almost all the districts of the state have witnessed industrial development in varying degree. Such a massive scale of industrial development has been possible on account of judicious exploitation of natural resources, viz. minerals, oil and gas, marine, agriculture and animal wealth. The discovery of oil and gas in Gujarat in the decade of 60s has played an important role in setting up of petroleum refineries, fertilizer plants and petrochemical complexes. During the same period the state government has also established a strong institutional network. Gujarat Industrial Development Corporation (GIDC), established industrial estates providing developed plots and ready built-up sheds to industries all across the state. Institutions were also set up to provide term finance, assistance for purchase of raw material, plant and equipment and marketing of products. Later District Industries Centres (DICs) were set up in all the districts to provide assistance in setting up industrial units in the form of a support services. The state has also developed infrastructure facilities required for industries, such as power, roads, ports, water supply and technical education institutions.

The government has also introduced incentive schemes, from time to time, to promote industries mainly in the under – developed areas of the state to correct regional imbalances.

Gujarat is not a major coconut production centre and the data shows the same. The coconut production is depicted below:

Sl.No	Districts/Islands	Area (HA)	Production (Lakh Nuts)	Productivity (Nuts/Ha)
1	Narmada	03.00	00.24	8000
2	Ahmedabad	04.00	00.24	6000
3	Kheda	06.00	00.36	6000
4	Baruch	27.00	00.53	1963
5	Banaskantha	10.00	00.67	6700
6	Patan	08.00	00.70	8750
7	Surendranagar	08.00	00.88	11000
8	Rajkot	17.00	01.87	11000
9	Tapi	55.00	04.40	8000
10	Anand	70.00	05.49	7843
11	Baroda	150.00	07.47	4980
12	Amreli	142.00	11.36	8000
13	Surat	228.00	17.10	7501
14	Jamnagar	465.00	40.12	8628
15	Navasari	460.00	50.60	11000
16	Porbandar	675.00	57.73	8553
17	Kutch	887.00	71.40	8050
18	Bhavnagar	3500.00	315.00	9000
19	Valsad	3151.00	315.10	10000
20	Junagadh	11250.00	1317.50	11712
21	Gujarat	21116.00	2218.76	10507
	Average Production in the Year (2000-13)	16389.62	1489.32	9087

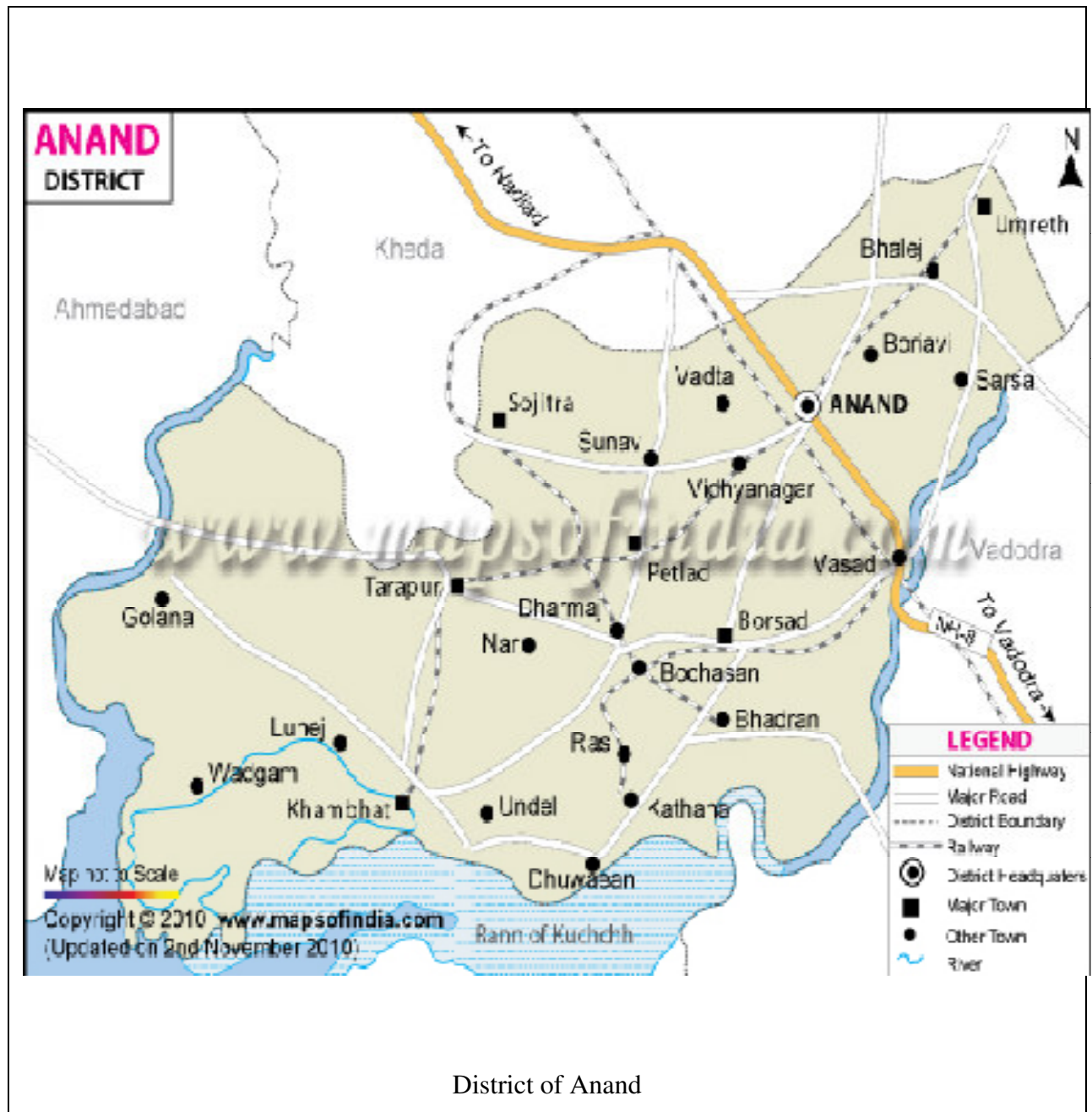
1.3 Location

Anand District is located near the Gulf of Cambay in the Southern Gujarat. Anand District includes the area around the Bank of Mahi, Sabaramati and shedhi River. Geographically the District is situated between 22.06 to 22.43 north latitude and 72.2 to 73.12 east longitudes. The geographic area of district is 3,204sq km and further district is divided in 8 talukas consist of

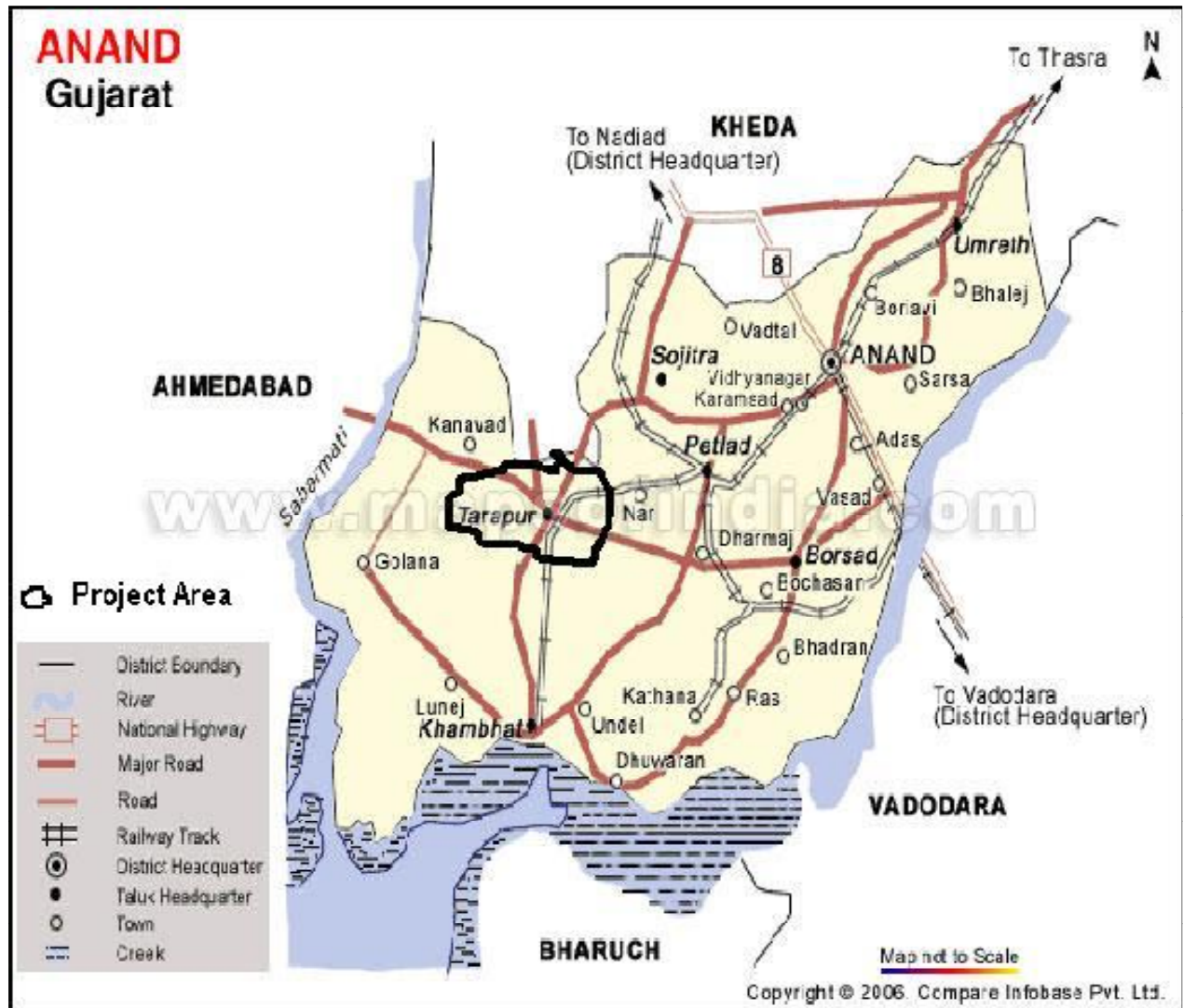
over 365 villages. Anand has a population of 20.91lacs with literacy rate of 85.79 %. Proximity with Ahmedabad, Vadodara, Bharuch and Gandhinagar district has made the district as an important industrial sector in Gujarat. Amul, Dairy Co-Operative Society, Anand is the largest Dairy co-operative sector in India. The administrative headquarter of the district is Anand which is also its largest city. Anand district is famous for the Swami Narayan Temple, Bochasan, (Borasad), Ashapura Mata Temple, Khambhat, Hanumanji Temple, Lambvel(Anand). Anand nearby Temple 30 km. dakor (Keda), 55 km. Pavagadh, 100 km. Sarangpur and many other Temple surrounding Anand.Which draws many tourists. On education front, It has got prestigious State Agricultural University, Anand Agricultural University, Anand, Sardar Patel University, Changa University, Anand.



Map of Anand



District of Anand



Out of 8 talukas, Tarapur is a taluka of Anand .It lies around 55 km south of Ahmedabad city, 35 km. western side of Vadodara city and on the coastal area of Gujarat Tarapur taluka is spread over an area of 337.7 sq. Km. The total population of the taluka is 88,522. There are 42 villages in this taluka.

1.4 Evolution of the Cluster

Shri Sitaram Khadi Gramodhyog Trust, Tarapur, Dist. Anand, an NGO working for the poverty alleviation of Anand district would like to introduce coir industry for income generation of the poor. More than 200 artisans have been trained in making coir handicrafts/ornaments. These artisans are using their skill for alternate additional livelihood. More than 350 women, especially BC & Minority, were also joined this group, as their major source of income is from agriculture labour, which is marginal. They have applied for a coir cluster as there are abundant unutilized husk in the district. It was estimated that the average availability is 10000 to 15000 husks per day. These husks are basically from the coconut used by the devotees in the temple. The agency wanted to utilize the available husk in the district. Presently they are buying fibre nearby districts. List of the artisans is attached. The turnover of the cluster is around Rs. 30 lakhs approximately.

The cluster would like to introduce the following system at place in the cluster:

- A defibering unit with a capacity of 10000 husks per day with bailing capacity
- A training cum production centre for spinning
- Training cum production centre for coir ornaments, handicrafts, garden articles
- Facility for pith composting
- Mat & mattings unit

1.5 Demography and Growth Trends

The district has Anand Milk producer co-operative society (AMUL) is the largest Milk Producer Co-Op. base in India and rich Rice, Wheat and Toor dal food industries and Specially Agate industries is the word famous in Khambhat nearby 15 km. from Tarapur.

Sex Ratio	948
Literacy Rate	85.79 %
Total area	3,204 Sq.Km
Population	20.91 lacs

1.6 Socio-Economic Aspects

According to the 2011 census, Anand district has a population of 20.91 lacs,. The district has a population density of 315 inhabitants per square kilometre. Its population growth rate over the decade 2001-2011 was 24.43%.Anand has a sex ratio of 948 females for every 1000 males, and a literacy rate of 85.79 %.

1.7 Human Development Aspects

As of 2013, Gujarat has a human development index (HDI) 0.0527 which comes under ‘moderate’ category and it is the 11th position in the country. Comparatively lower spending of the government in primary level education, health care and incidence of poverty are the main bottleneck.

1.8 Key Economic Activities of the Region

The economy of the district is based on agro& food Processing, The food Processing industry in the district has attracted 80.00 % of the total investment in the district over the last two decades. The district ranks first in the state in the production of vegetables contributing nearly 20.22% to the total vegetable production of Gujarat. It is the largest producer of Tomato and banana in the state. Wheat, Rice, Tobacco, are the other major crops of the district. It is also one of the leading producers of Tobacco in the country.

1.9 Infrastructure – Social, Physical, Financial and Production Related

Gujarat state is recognized for its vibrancy and entrepreneurial spirit. The state has a new set of objectives to meet the fast paced globalization drive that is captivating most successful economies today. Entrepreneurs in Gujarat rise above domestic competition with other states to compete in today's globalized economy. Inferring from present scenario where our economy has begun to rebound, Gujarat assumes a pivotal role in the fast changing business dynamics of India. Several facts including the one that Gujarat houses an impressive industrial belt including a hub of petrochemical industries that help makes Gujarat a major contributor to the national economy.

CHAPTER 2: CLUSTER PRODUCT AND VALUE CHAIN

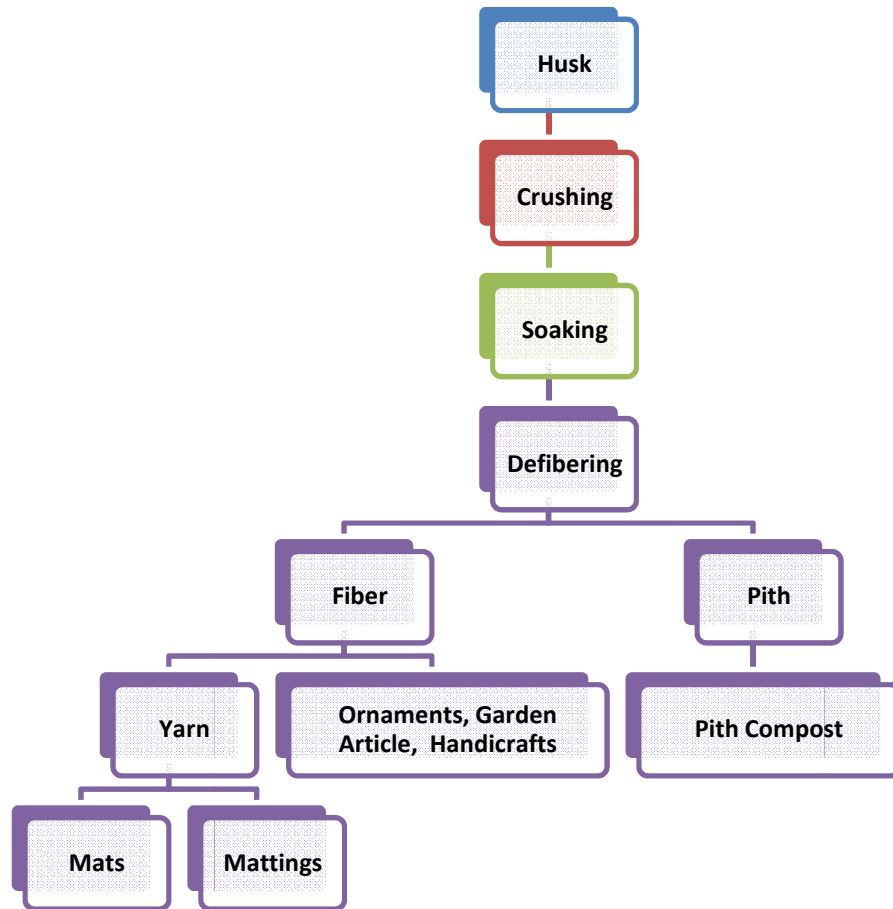
2.1 Product Profile

The existing product profile in the cluster is coir ornaments and handicrafts. They are outsourcing the fibre from outside and distributing the same to the trained artisans.

However, husk is available in the cluster due to two temples viz, Asapurimataji and Sarangpur Hanumanji Dakor Ranchhodji, Mahakali at Pawagadh, etc. It is estimated that nearly 10000 to 15000 husks per day is available in the cluster area. Capitalizing this, the Trust has decided to initiate an integrated coir processing centre. After this intervention, they wanted to augment the same to an integrated product line such as :

- Fibre
- Yarn
- Mats
- Coir ornaments/handicrafts
- Pith compost
- Garden articles

2.2 Production Process (Process flow chart)



Product description

a) Fibre

The fibre is the first and foremost raw material needed for coir industry. In the ancient time the industry used the traditional way of defibering. But now the complete system has switched over to state of art technology for defibering. In this process, the brown fiber will be received. Novel developments by the



Central Coir Research Institute, under Coir Board, using a bio-technological approach with specific microbial enzymes have reduced the retting time substantially to three to five days. High quality fiber production has been maintained. The cluster has got about only few number of DF units working and in the due course there is every prospect than this number will double with the demand from the value added production of coir.

b) Coir Pith Compost /Manure

The coir pith is a good alternative for soil or it can be mixed in equal proportion to increase the aeration as well as water holding capacity. Coir board has developed a simplest and effective method to convert coir pith in to organic manure by composting it with “Pith Plus”, a fungus spawn. It improves physical properties of soil, increase soil moisture, and enhance plant root activity, increases absorption of Nutrients and crop yield.



c) **Coir Yarn Production**

Production technology of yarn (spinning) is changing frequently. The automatic spinning machine units are capable of production of yarns of runnage varying from 50 to 300 meters/kg and twists from 10 to 30 twists/feet. Coir fiber in the form of bales is the raw material for the



unit. These fibers are soaked in water for one hour and are cleaned in the willowing machine. Pith content and the hard bits are removed in the process. Manual attention is also required to remove the hard bits to the fullest extent. These cleaned fibers are passed in to the feeder of silvering machine where the fibers are paralleled and drawn by draw rollers. These paralleled fibers are twisted and taken on to drum.

Coir Ornaments & Handicrafts

The handicraft industry is widening day by day. The export revenue from handicrafts industry is also getting better. So the coir related handicrafts has good prospect as a money making industry. Unlike other handicrafts industry, the coir handicrafts are easy to prepare and it needs small training. The investment is also very low.



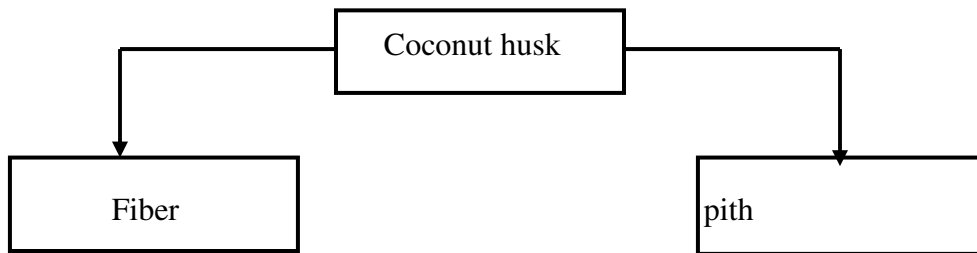
2.3 Production Process

a) De-fibering

i) Mechanized process:

The coir industry has been undergoing various modernization process aimed at dispensing with the polluting retting process. Mechanized defibering process has replaced the traditional one considerably. In this process, the brown fiber will be received.

The products obtained from this process is fiber and coir pith.



b) Coir Pith Manure

From the husk, the ratio of pith and fibre is 2 :1. The pith was a waste for a long time. However, the advancement of coir research, this waste has been converted to value added products. Pith block has good export potential, where as pith compost is an organic manure, used extensively by the horticulture department.



Manure

c) Coir Yarn:

The Coir yarn spinning process involved the following process :

- Willowing
- Slivering
- Spinning
- Winding (figure)

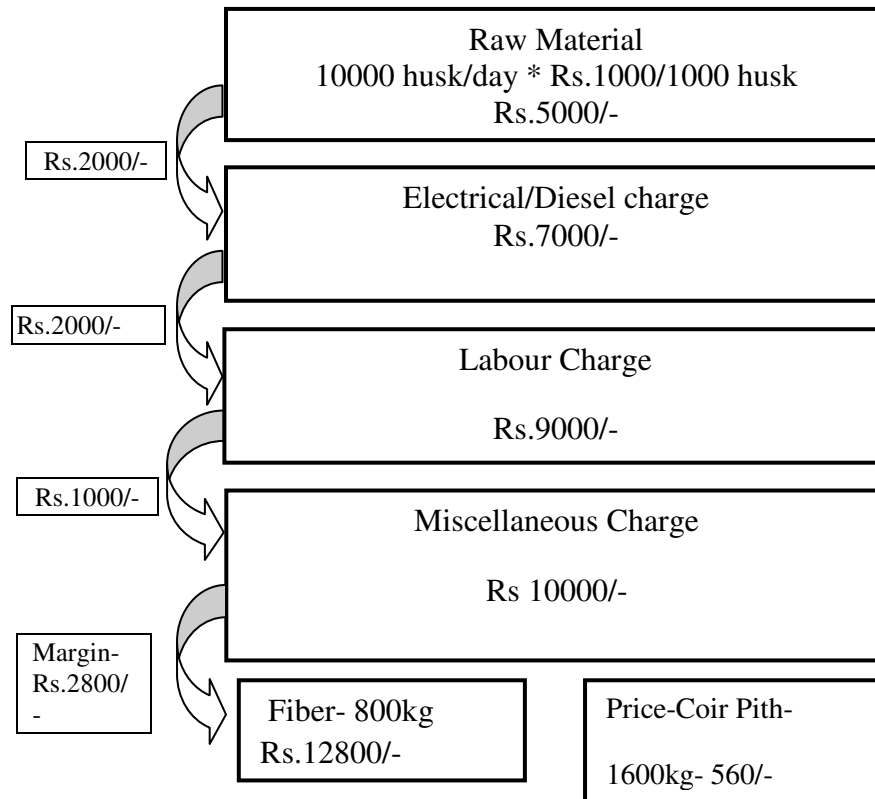
The yarn from the fiber can be spun in the following ways:

Automatic Spinning

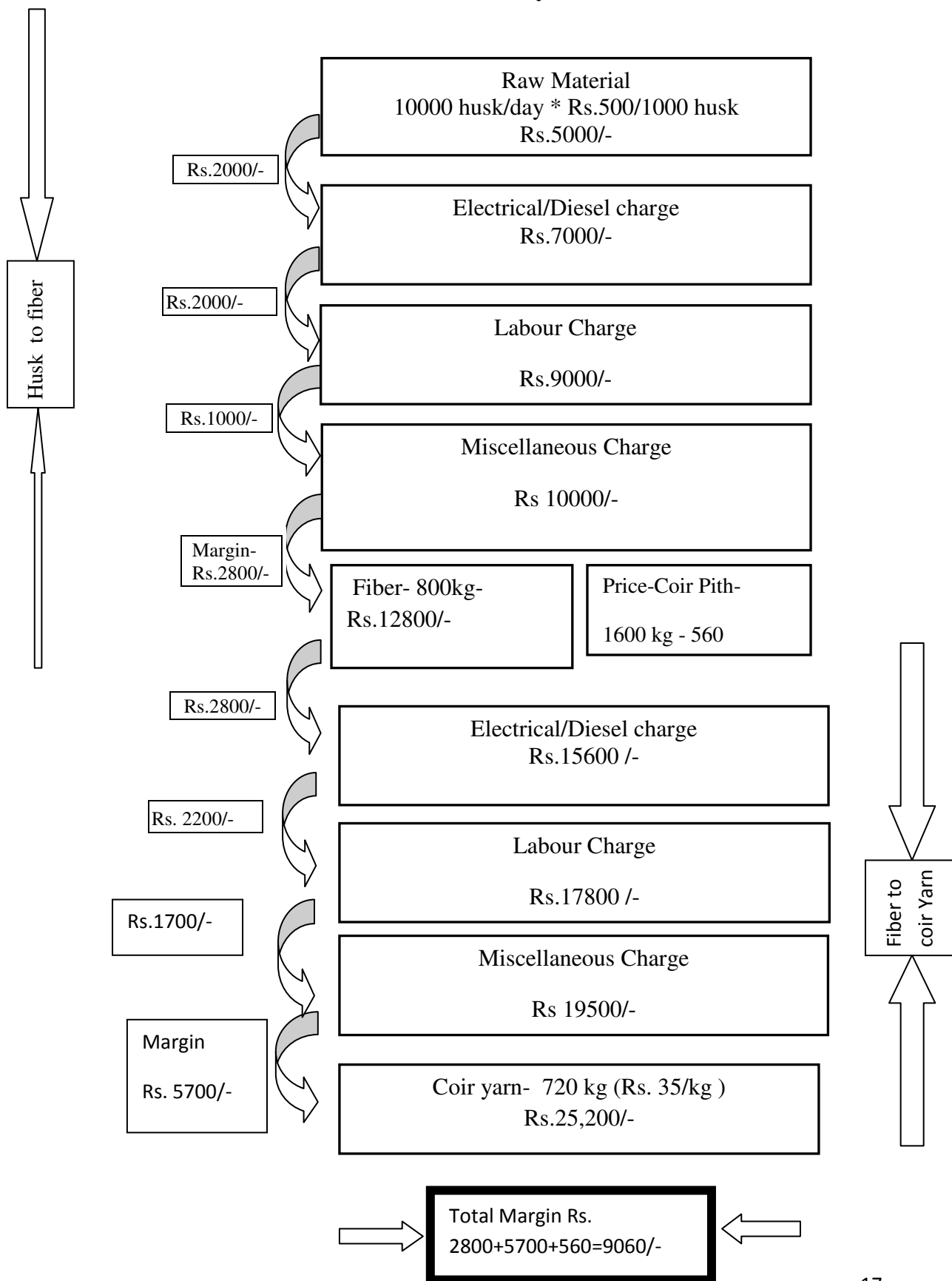
The production turnover in the case of hand spinning was less. The efforts to maximize the productivity of the yarn resulted in the introduction of automatic spinning machine units.

2.3 Value Chain Analysis

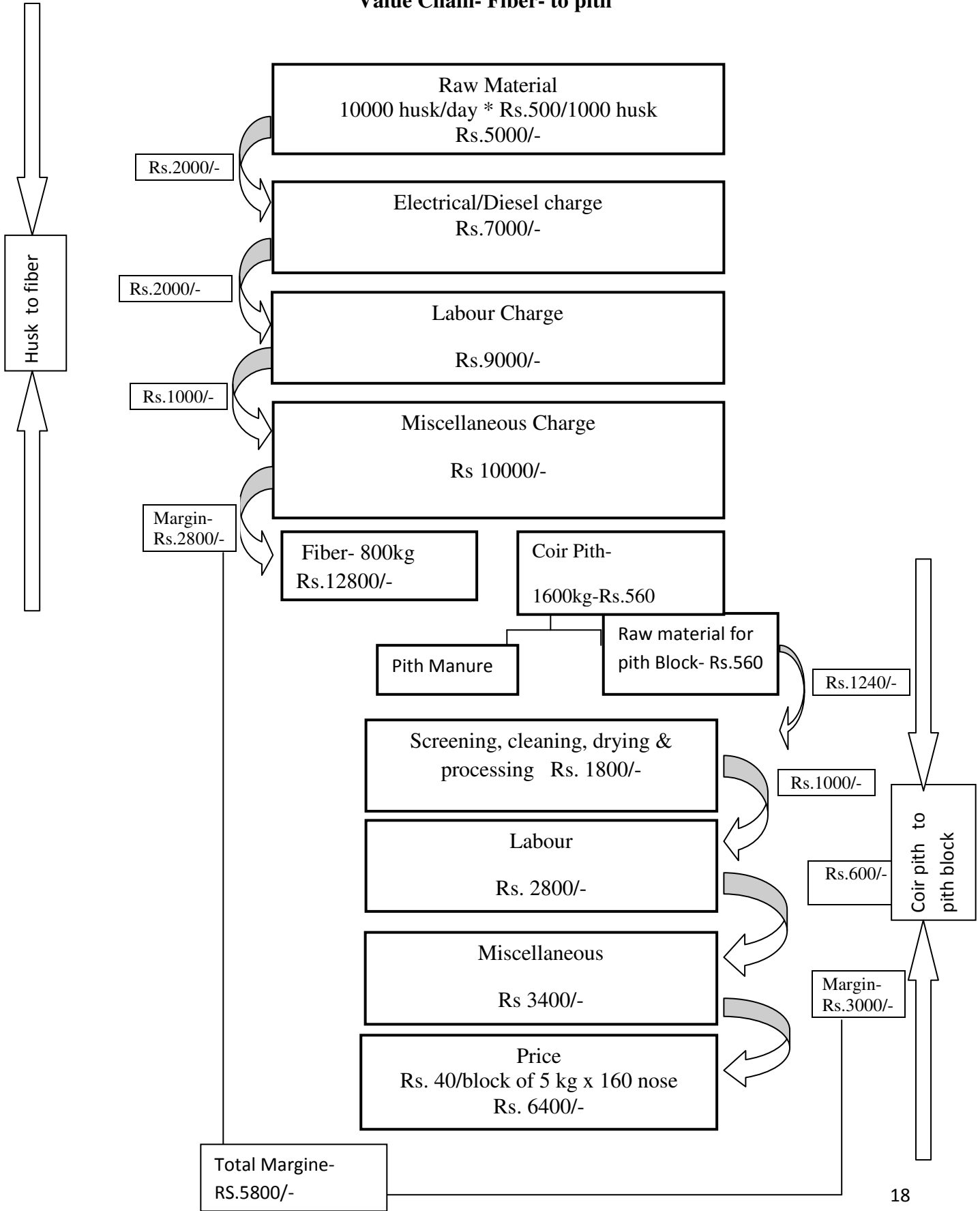
Value Chain- Husk to Fiber



Value Chain- Husk to Coir yarn

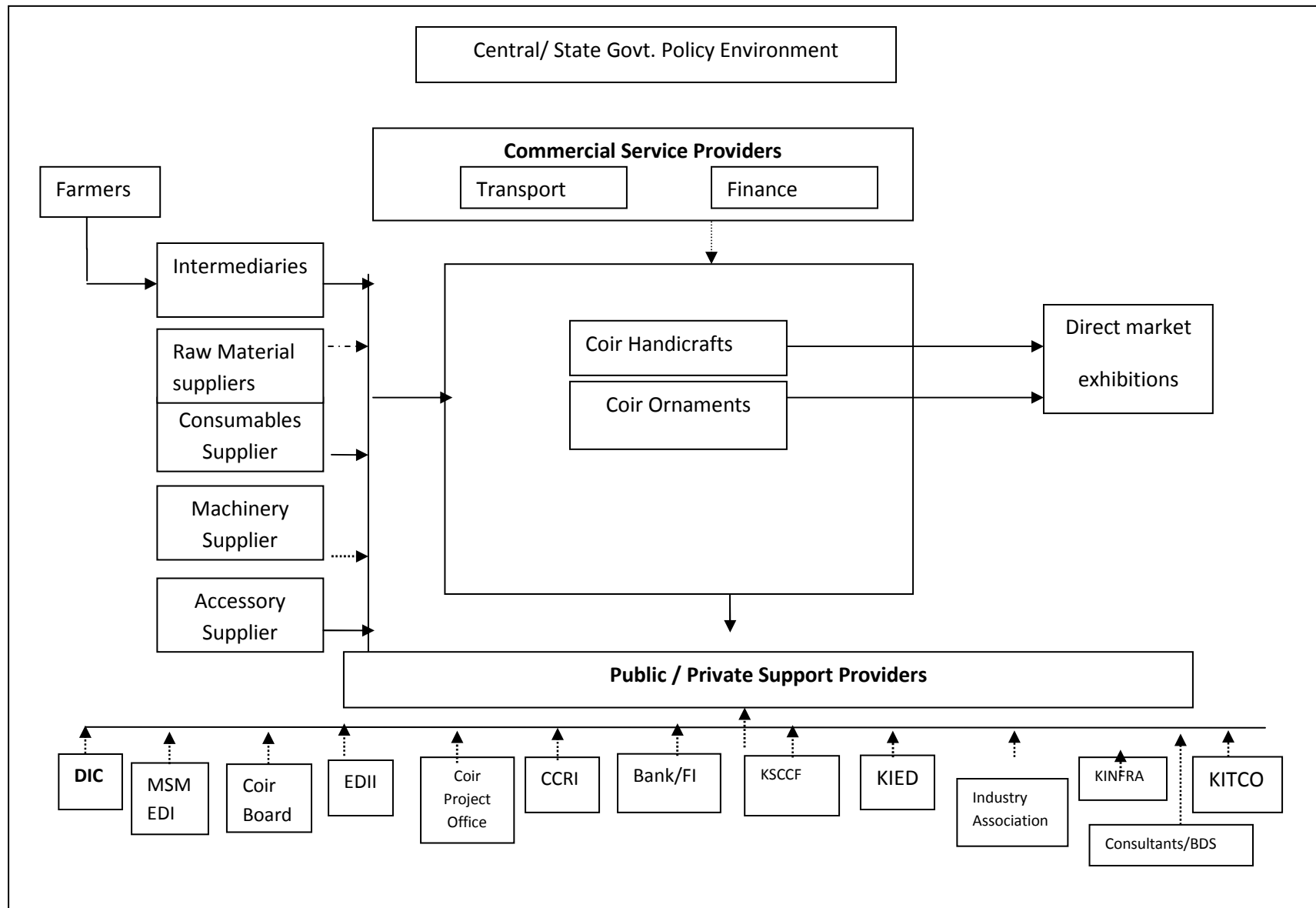


Value Chain- Fiber- to pith



2.4 Cluster Map – Highlighting Backward and Forward Linkages

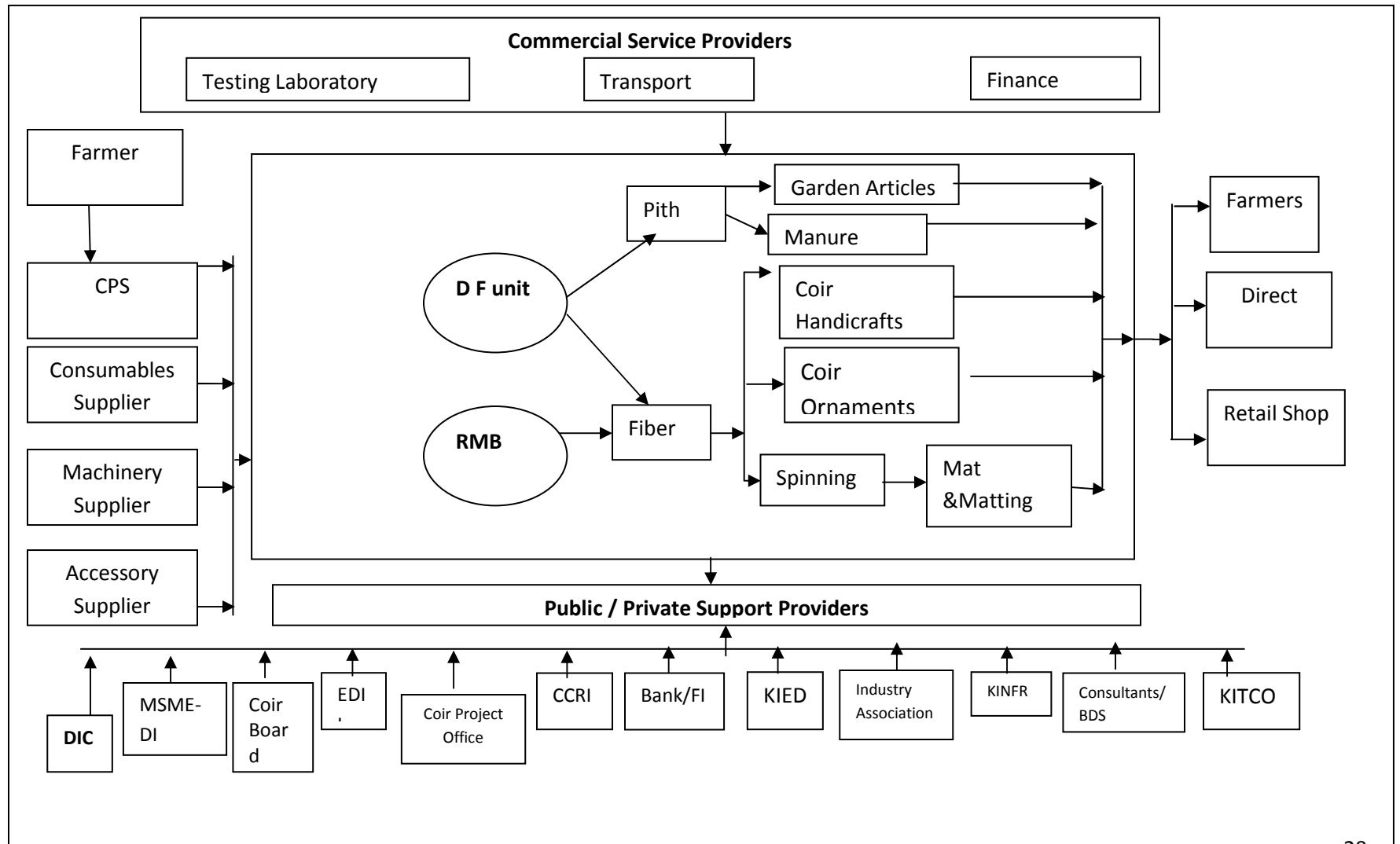
PRESENT CLUSTER MAP



Cluster Map after Intervention

EXPECTED CLUSTER MAP

Central/ State Govt. Policy Environment



2.5 Principal Stakeholders

The main stakeholders are coir workers in the cluster. There are more than 500 artisans involved in the cluster on day to-day basis and majority of them are women from socially backward section. Most of the artisans are from SC/ST.

Business Development Service Providers

Gujarat is predominantly an industrially advanced state and the support system for industrial development is excellent. There are various agencies involved in industrial development in Gujarat, viz.

- INDEX-B
- Gujarat Industrial Development Corporation
- Gujarat Industrial and Investment Corporation
- Gujarat State Financial Corporation
- District Industries Centre
- NABARD
- MSMEDI
- Entrepreneurship Development Institute of India
- Gujarat Industrial & Technical Consultancy Organisation

A strong linkage between cluster and these organizations will be done during the cluster intervention. A new linkage for coir cluster specific is to be created during the proposed cluster intervention.

2.6 SWOT Analysis

1) Strength

- Easy availability of husks at reasonable rate.

- Good demand for coir products
- Natural product and environmental friendly
- Low investment and more employment
- Local resources and skills will be utilized.

2) Weaknesses

- Low level of technology and modernisation
- At a nascent stage
- Lack of linkage among stake holders
- No value added products
- Absence of technical and managerial awareness

3) Opportunity

- Natural product and eco-friendly hence acceptable to even developed market
- Government' initiative of make in India plan
- Availability of govt. schemes like SFURTI, soft credit etc.
- Unexplored market segments both national and international
- Acceptability by urban consumers in flats and apartments
- Increased acceptability of products like geo-textiles and pith manure/briquettes
- Industry-Institution linkages for technology up-gradation

4) Threats/Challenges

- Absence of modernization, technology upgradation
- Availability of cheaper more attractive synthetic products
- Irregular supply of power and increasing cost of power
- Absence of new entrepreneurs

CHAPTER 3: MARKET ASSESSMENT AND DEMAND ANALYSIS

Production of coir products in Gujarat is very limited. Most of the articles they are importing from other States. The major products in the market is mat/mattings, coir etc. The domestic markets for mat and mattings are good, as the building construction is rapidly progressing. Initially the cluster is not envisaging mass production and therefore it is expected to sell the products in major cities of Gujarat.

In short, the following channels will be used for marketing the same :

- Opening a show room in Anand for marketing the products
- Attending exhibitions in various parts of the country, with the help of DC Handicrafts/NABARD
- Direct marketing centres in prominent towns of the State.
- Use the slogan of 'one coir product in a house'.
- Influence the agriculture department for selling the pith compost.

CHAPTER 4: SWOT ANALYSIS AND NEED GAP ANALYSIS

A threadbare discussion with various stakeholders of the clusters helped us to understand the limitations and dynamics of the cluster with more clarity. Following are our major observations on the cluster.

4.1 Strengths:

The unemployment situation is acute and youth especially women prefer to engage in economic activities directly. The socio-educational culture of the cluster location, as in the case of Gujarat State, provides scope to engage technical people in the cluster. Un-husked coconuts are available in the cluster abundantly as there are lot of pilgrimages. If cluster intervention is placed and value added products are produced then, local husk could be fully utilized in the cluster itself.

4.2 Weakness:

One of the limitations of the cluster is lack of improved technology. The cluster is depending upon the fibre requirement from outside though the availability of husk.

4.3 Opportunity:

Production of value added coir products in at a nascent stage in Gujarat and the demand of such products are huge. The cost of production is less, as availability of marginal farmers are high. The initiative like MUDRA Bank will be useful to nurture new entrepreneurs in the cluster. Similarly there is a better opportunity for addressing the working capital crunch.

4.4 Threats/Challenges

The expected threat is from substitute products. The technology is highly influencing the price structure. If effective mechanism is used for production that will cause for cost escalation as well as in pricing pattern. Lack of continuous electricity may create havoc if high end machinery installed for production. The state like Gujarat is highly alerted on environmental degradation and the process could be tampered, if proper mechanism and sensitization is not carried out.

4.5 Need Gap Analysis:

The core actors in the cluster are artisans (most from SC/BC/Minority community) who are engaged in making coir handicrafts and ornaments. They are fully depending upon outside fibre, even though the husk is available. It is therefore necessary to have an integrated coir processing centre, which include, defibering, production cum training centre on spinning and weaving, etc. If this system is in place at the cluster, the employment opportunity for the artisans will be improved. Further Rural Technology Institute is providing training in coir products. With this the cluster can attract more women in its fold.

CHAPTER 5: PROFILE OF THE IMPLEMENTING AGENCY

I Institutional Structure/ Registration Details					
	Legal Status	<ul style="list-style-type: none"> • Co-operative Society (under appropriate statute) • Registered as trust 			
	Date of Incorporation/ Registration	F/585/ANAND Society Act on Dt, 27/08/2001 Guj/607/Anand, 15/10/2001 as a Federation (Attach Certificate of Incorporation Annexure - 1)			
	Registered Address	Shri Sitaram Khadi Gramodhyog Trust, Tarapur - Sojitra road, Tarapur - 388180, Dist. Anand (Gujarat)			
	Office Address/ Locations	Shri Sitaram Khadi Gramodhyog Trust, Tarapur - Sojitra road, Tarapur - 388180, Dist. Anand (Gujarat)			
	Affiliated to coir Board	NO			
II Governance Structure					
Composition of the Executive Board/ Trustees/ Governing Body/ Managing Committee and Back Ground of Members					
	Name of Member	Designation	Back Ground / Profile	Contact Number	Email
	Thakkar Kalpesh Ghanshyambhai	President	Business	9428900353	
	Thakkar JalpaRajeshbhai	Gen. Secretary	Business	942869948	
	KadiyaKomalNarandas	Vice President	Social Work	--	
	Patel DharmistabenPravinbhai	Jt. Secretary	House Hold	--	
	Thakkar kamalabenManaharbhai	Treasure	House Hold	--	
	Patel Umeshbhaivinubhai	Trustee	Social Work	8140437767	
	Sadhu PraveenbhaiKhemdas	Trustee	Social Work	9924662154	
	Ravalkaushalkumaratvarbhai	Trustee	Social Work	9879944918	

	In case, IA is registered under Companies Act , provide share holding pattern	Sr.No	Name of Member	Back Ground /profile	Share Holding(%)
III	Operational Profile				
	Major Objectives – Vision, Mission, Goal of the Organisation	<p>Vision: We have dreamed to set free the social-victims from the social exile of years and years.</p> <p>Mission: The organization envisages fulfilling its vision through education, health consciousness, and socioeconomic empowerment of the social-victims. The major thrust of the organization is on capacity building through our various activities and development projects.</p> <p>Objectives:</p> <ul style="list-style-type: none"> • To improve the life standard of the women of poor section • To help the widow and needy women & youth by means of providing training and employment • To adopt and educate the orphan • To aware women for their rights of social, economical, legal & educational. • To make self reliant the women through various vocational training programmes. • Provide the benefits of various schemes for the disabled. • To arrange free medical/health and blood donation camp. • To sensitize people against gender discrimination • Create a sense of volunteerism • Create thoughts of national integration • To aware people against child labour • To stop the damage to the environment & make efforts to maintain the nature • To aware BCs &SCs for their rights of social, economical, legal & educational • To provide charity to society in various 			
	What are focus Areas of operation	<ul style="list-style-type: none"> • Social empowerment • Augmenting the income • Destitute rehabilitation • Environmental protection 			
	Provide Key projects/ Activities being under taken by the IA-Brief description including the project scope, size and duration (mention specific experience in the	Please check enclosure Annexure - 2			

	area / sector of the proposed project)	
	Mention Key Clients/ donors/ Associated with for project implementing along with details on the nature of Association	Please check enclosure Annexure - 2
	Mention key partnerships / Alliances (if any)	Individual organization with committee member

IV	Management Profile		
	Back ground of key personnel (Professional s and others) with brief profile of the senior management personnel		
V	Financial Position		
	Key Financials of the organization (Provide copy of the audited financial statements for last three years	Fixed Asset	Please check enclosure Annexure – 3
		Current Assets	
		Current Liabilities	
		Revenue Trend for last three years	
		Profit / loss for the last three year	
		Any other	
VI	Bank Account Details		
	Name of Bank	Bank of Baroda	
	Branch Name	Palaj	
	Bank account No	03080100010601	
VII	Contact Details		
	Name of the Contact Person	Mr. Prakash Malik	
	Designation of Contact person	OSD	
	Correspondence Address	Shri Sitaram Khadi Gramodhyog Trust, Tarapur - Sojitra road, Tarapur - 388180, Dist. Anand (Gujarat)	
	Contact No.	09426352753	
	Email Address	p_mallik2004@yahoo.com	

CHAPTER 6: PROJECT CONCEPT AND STRATEGY FRAMEWORK

6.1 Project Rationale

The project is developed on the basis of need gap analysis felt in the cluster. Though the coir industry is quiet nascent in Gujarat, the backward community in Anand district is engaged in coir handicraft and ornaments making. There are two famous temples in this district situated in the same area Ashapuramataji and Hanumanji and other). Lot of pilgrimages are visiting this place. To worship the goddess, they are using coconuts. The coconut husk is waste in the area and the temple authority is burning the same. The NGO working in that area would like to utilize the husk as also provide productive employment to the locale. This will further help us in establishing a system to promote coir industry in this area.

Under the circumstances, it is the need of the hour to rejuvenate the activities of coir cluster by adopting suitable strategies to enhance earning of its members.

6.2 Project Objective:

The main objective of the project is to form a coir cluster at Anand and help the rural poor augment their income. It also aims at:

- Utilisation of unused husks
- Produce value added products by utilizing the local resources
- Creation of additional employment opportunities in the cluster
- Providing better income to the people associated with cluster
- Improve quality and standard of life of the people working in the cluster
- Develop a constant value chain for production process
- Ensure export linkages to the products manufactured in the cluster

6.3 Focus Products/ Services:

Keeping in mind the project objective as specified above, the cluster intervention focus on followings:

Products:

- Manufacturing and supply of Quality Fibre and Yarn by engaging the cluster in de-husking process
- Production of Mat
- Processing of Coir Pith and adding value to its use
- Coir ornaments and handicrafts
- Garden articles

Services:

- Ensure fibre availability to the stake holders
- Provide training to new entrepreneurs to join in the coir related activities
- Enhance skills of existing members
- Provide training for leading a quality life

6.4 Conceptual Framework/ Project Strategy

The overall framework of the project is the development of coir sector. It has strategized the intervention on the guidelines and framework of SFURTI schemes of Coir Board. The intervention will take care of followings:

- Bring all stakeholders together and increase effectiveness of the cluster
- Adopt an integrated approach for developing quality way of life amongst the artisans.
- Ensure availability of raw material and produce value added products.

- Frame out a proper value chain suitable to the cluster and involve stakeholders in the process
- Establish a common facility centre and offer its service to all
- Identify the local market initially and strategise a market plan. Further put the cluster in the international arena.
- Establish a system by which the artisans could enhance their income perpetually.
- Holding the slogan of 'zero' waste policy convert its waste to products and offer them in the market
- Develop forward and backward linkages to ensure vibrancy of the cluster
- 'Make in India' with local available market

CHAPTER 7: PROJECT INTERVENTIONS (CORE SFURTI)

For successful implementation of the activity, it is necessary to ensure cohesiveness amongst the cluster members. The mind set of cluster members need to be changed for adapting new initiatives. These types of interventions are envisaged for achieving the desired result, viz.

- a) Soft Intervention
- b) Hard Intervention
- c) Thematic Intervention

7.1 Soft Intervention

Soft intervention is envisaged to improve the human capital. Following soft interventions are suggested for the cluster :

Trust Building

- Cluster awareness and Trust Building workshops
- Exposure visits to successful clusters in Kerala
- Awareness programme for schemes of central and state governments/converging various developmental and welfare schemes for coir industry, including for workers/employees etc.

Inculcating Entrepreneurial Values

- Entrepreneurship development training
- Training program for quality way of life and social engineering

Skill development/up-gradation

- Skill and skill up-gradation training
- New technology absorption training
- Training for producing new articles from coir fibre

Market Development

- Visit to national exhibitions

7.2 Hard Interventions:

For taking the cluster to different level, it needs certain facilities by way of Common Facility Centre, Training cum production Centre, etc. Based on the cluster need and interaction with the stakeholders, following facilities are envisaged :

- Creation of CFC for fiber extraction-10000 husk /day capacity.
- Training Cum Production Centre for Spinning and Weaving
- Training Cum Production Centre for Coir Ornaments
- CFC for Pith Compost Unit and Garden Article
- Market Development Centre

The CFC will be an open one and services will be provided to stakeholders as well as other public.

7.3 Thematic Intervention

Efforts will be made for brand building, market development, etc.

CHAPTER 8: SOFT INTERVENTION

As detailed in Chapter 7, following soft interventions have been envisaged :

Sl. No.	Project Intervention	No. of Beneficiaries Covered	Cost (Rs. In Lakhs)
A	Trust Building		
a)	Cluster Awareness and Trust Building	250	2.0
b)	Exposure visits to Successful clusters in Kerala and Tamil Nadu	30	3.0
c)	Awareness programme for schemes of central and state governments/converging various developmental and welfare schemes, Swachh Bharat, PMSBY, etc.	200	2.0
B	Inculcating entrepreneurial Values		
a)	Entrepreneurship Development Training	30	2.0
b)	Training program for quality way of life and social engineering	90	1.5
C	Skill Development and Up-gradation		
a)	Skill and skill up-gradation training	120	3.0
b)	New technology absorption training	60	1.5
c)	Training for producing new articles from coir fiber	120	3.0
D	Market Development		
a)	Visit to national exhibitions	20	2.0
	Total	920	20.00

The details of soft interventions are shown below:

A) Trust Building

a) Cluster Awareness and Trust Building

Sr. No.	Description	Details
i)	Course outline	- Trust building exercise - Cluster awareness - Developing cohesiveness
ii)	Duration	1 day
iii)	Batch size	50
iv)	Trainers	From TA/NA and professional trainers
v)	Training Delivery method	Lecture, simulation game
vi)	Details of infrastructure required	Training Hall
vii)	Availability of infrastructure	Yes
viii)	Method of trainee identification	Trainees are from the identified artisans
ix)	Cost of training program	Rs.40,000/-
x)	No. Of training	5
xi)	Total Cost	Rs.2,00,000/-
xii)	Total beneficiaries	250
xiii)	Time line for implementation	I, II, III& IV quarters

b) Exposure visits to Successful clusters in Kerala and Tamil Nadu

Sr. No.	Description	Details
i)	Target group	Stake holders/ cluster members
ii)	No. Of batch	1
iii)	Batch size	30
iv)	Organizers	IA, TA and NA
v)	Expected out come	Experiencing the coir industry and motivation for moving such value chain
vi)	Estimated Budget	Rs. 3.0 lacs
vii)	Total budget	Rs. 3.0 lacs
viii)	Total beneficiaries	30
ix)	Time line	II quarter

- c) Awareness programme for schemes of central and state governments/converging various developmental and welfare schemes

Sr. No.	Description	Details
i)	Course outline	- Awareness programme for Central and State Government schemes
ii)	Duration	1 day
iii)	Batch size	50
iv)	Trainers	From TA, IA and NA
v)	Training Delivery method	Lecture
vi)	Details of infrastructure required	Training Hall
vii)	Availability of infrastructure	Yes
viii)	Method of trainee identification	Trainees are from the identified artisans, SPV Members etc.
ix)	Cost of training program	Rs.50,000/-
x)	No. Of training	4
xi)	Total Cost	Rs.2,00,000/-
xii)	Total beneficiaries	200
xiii)	Time line for implementation	I, II III, and V quarters

B) Inculcating entrepreneurial Values

- a) Entrepreneurship Orientation Program

Sr. No.	Description	Details
i)	Course outline	- Entrepreneurial motivation - Sensitizing business plan - Developing cash flow - Maintaining accounts - Family budgeting - Personal selling - Quality consciousness
ii)	Duration	5day
iii)	Batch size	30
iv)	Trainers	From TA/NA and professional trainers

v)	Training Delivery method	Lecture, simulation game, group work
vi)	Details of infrastructure required	Training Hall
vii)	Availability of infrastructure	Yes
viii)	Method of trainee identification	Trainees are from the identified artisans, SPV Members, cluster management team etc.
ix)	Cost of training program	Rs.200,000/-
x)	No. Of training	1
xi)	Total Cost	Rs. 2,00,000/-
xii)	Total beneficiaries	30
xiii)	Time line for implementation	IIIquarter

b) Training program for quality way of life and social engineering

Sr. No.	Description	Details
i)	Course outline	Improve the quality of life both personally and professionally
ii)	Duration	2 days
iii)	Batch size	30
iv)	Trainers	From TA/NA and professional trainers
v)	Training Delivery method	Lecture, simulation game
vi)	Details of infrastructure required	Training Hall
vii)	Availability of infrastructure	Yes
viii)	Method of trainee identification	Trainees are from the identified artisans, SPV Members, cluster management team etc.
ix)	Cost of training program	Rs.50,000/-
x)	No. Of training	3
xi)	Total Cost	Rs.1,50,000/-
xii)	Total beneficiaries	90
xiii)	Time line for implementation	II, IV and VI quarters

C) Skill development and up-gradation

a) Skill and skill up-gradation training

Sr. No.	Description	Details
i)	Course outline	Improve the skill for enhancing productivity (Spinning)
ii)	Duration	5 day
iii)	Batch size	30
iv)	Trainers	From RTI
v)	Training Delivery method	Demonstration and practicing
vi)	Details of infrastructure required	Training Hall
vii)	Availability of infrastructure	Yes
viii)	Method of trainee identification	Trainees are the identified artisans
ix)	Cost of training program	Rs.75,000/-
x)	No. Of training	4
xi)	Total Cost	Rs.3,00,000/-
xii)	Total beneficiaries	120
xiii)	Time line for implementation	VI, VII and VIII quarters

b) New technology absorption training

Sr. No.	Description	Details
i)	Course outline	Providing training on new technology (weaving)
ii)	Duration	5 day
iii)	Batch size	30
iv)	Trainers	From technical institute
v)	Training Delivery method	Demonstration and practicing
vi)	Details of infrastructure required	Training Hall
vii)	Availability of infrastructure	Yes
viii)	Method of trainee identification	Trainees are the identified artisans
ix)	Cost of training program	Rs. 75,000/-
x)	No. Of training	2
xi)	Total Cost	Rs.1,50,000/-
xii)	Total beneficiaries	60
xiii)	Time line for implementation	VI, and VIII quarters

c) Training for producing new articles from coir fiber

Sr. No.	Description	Details
i)	Course outline	Make the value added products in cluster (coir ornaments, handicrafts, etc)
ii)	Duration	5 day
iii)	Batch size	30
iv)	Trainers	From technical institute
v)	Training Delivery method	Demonstration and practicing
vi)	Details of infrastructure required	Training Hall
vii)	Availability of infrastructure	Yes
viii)	Method of trainee identification	Trainees are the identified artisans
ix)	Cost of training program	Rs.75,000/-
x)	No. Of training	4
xi)	Total Cost	Rs.3,00,000/-
xii)	Total beneficiaries	120
xiii)	Time line for implementation	II and III and V quarters

D) Market Development

a) Visit to national exhibitions

Sr. No.	Description	Details
i)	Activity	Exposure to cluster members
ii)	Duration	5 day
iii)	Batch size	20
viii)	Method of trainee identification	Trainees are the identified artisans, SPV Members, Cluster Managers
ix)	Cost of programme	Rs.2,00,000/-
x)	No. Of programme	1
xi)	Total Cost	Rs.2,00,000/-
xii)	Total beneficiaries	20
xiii)	Time line for implementation	VIII quarter

CHAPTER 9: HARD INTERVENTION

To develop this progressive cluster, following hard interventions are envisaged :

- a) Common facility Centre for Training and integrated coir processing. This Centre includes, defibering, spinning, weaving, making of mat and mattings, making pith compost, coir ornament making, etc.
- b) Physical infrastructure for Raw Material Bank along with vehicle
- c) Market Development Centre

A. Common Facility Centre for Integrated Coir Processing unit

A1	Integrated Coir Processing Unit	Rs. In Lakhs
i)	Land development	3.00
ii)	Building	43.00
iii)	Plant and Machinery	123.65
iv)	Miscellaneous Fixed Assets	0.80
v)	Preliminary and Preoperative Expenses	20.00
vi)	Provision for contingency	6.18
	Total Cost for Fixed Asset	196.63
vii)	Working Capital	20.00
	Total Project Cost	216.64

#	Means of Finance	Amt. in Lakhs
i)	Contribution from Donors /beneficiary contribution	21.66
ii)	Grant from Coir Board, Govt. of India	194.97
	Total	216.64

Detailed Business Plan is indicated in Chapter No. 14

CHAPTER 10: PROJECT COST AND MEANS OF FINANCE

A. Project Cost And Means Of Finance

A	B	C	D	E
#	Project Intervention	Cost (Rs. Lakhs)	Means of Finance	
			Grant from Coir Board, Govt. of India	Contribution from ST Corporation/beneficiary contribution
1	Soft Intervention	20.00	20.00	0
2	Hard Intervention			
A	Common Facility Centre Integrated Coir processing unit			
i	Fixed Capital	196.64		
ii	Working Capital	20.00		
	Total (i+ii)	216.64	194.98	21.66
3	IA Cost	15.60	15.60	
4	TA Cost	15.60	15.60	
	Total	267.84	246.17	21.66

B. Project Phasing

Sl. No.	Project Intervention	Phasing
	Soft & Thematic Intervention	
i)	Cluster Awareness and Trust Building	Phase 1
ii)	Exposure visits to Successful clusters in Kerala and Tamil Nadu	Phase 1 & 2
iii)	Awareness programme for schemes of central and state Govts./converging various developmental and welfare schemes	Phase 1 & 2
iv)	Entrepreneurship Development Training	Phase 1
v)	Training program for quality way of life and Social Engineering	Phase 1 & 2
vi)	Skill and skill up-gradation training	Phase 2
vii)	New technology absorption training	Phase 2
viii)	Training for producing new articles from coir fiber	Phase 1 & 2
ix)	Visit to national exhibitions	Phase 2
	Hard Intervention	
A	Integrated CFC	Phase 1 & 2

Phase 1- Year 1, Phase 2- Year 2, and Phase 3-Year 3

CHAPTER 11: PLAN FOR CONVERGENCE OF INITIATIVE

The project is planning for convergence with the following departments/agencies :

- a) Rural Technology Institute, Gandhinagar is providing training in Coir. Association will be made with them for training.
- b) Ashapuramataji Temple Administration & Sarangpur Hanumanji Temple Trust- The cluster is collecting the husk from the local merchants. Otherwise the husk will be a waste and concern for the local administration.
- c) Avail the schemes of Coir Udyami Yojana of Coir Board for developing private entrepreneurs. 10 private entrepreneurs will be developed availing this scheme. This scheme will be the component of subsidy and loan.
- d) Coir Board is providing spinning equipment subsidy under Coir Vikas Yojana. The subsidy will be provided for purchasing electronic ratt or motorized ratt. It is proposed to procure 100 electronic rats under this scheme. A sum of Rs 3,20,000/- is expected .
- e) Under Mahila Coir Yojana , Coir Board is providing subsidy for purchasing machinery for coir handcraft and jewellery manufacturing units. A sum of Rs. 60,000/- is earmarked.

CHAPTER 12: ENHANCED PROJECT COST WITH CONVERGANCE OF SCHEMES

In line with the convergence plan mentioned in the earlier chapter, we propose herewith to manage a sum of Rs. 115.80 lakhs as under:

Sl.No.	Particularas	Cost in Lakhs
A	Training Subsidy from Rural Technology Institute	5.00
B	Grant from Donors	5.00
C	From Swami Narayan Temple Administration	2.00
D	From Coir Board – from the scheme for developing privateentrepreneurs (Coir UdhyamiYojana)	15.00
E	Coir VikasYojana of Coir Board	3.20
F	Mahila Coir Yojana of Coir Board	.60
	Total	30.80

CHAPTER 13: PROJECT TIMELINE

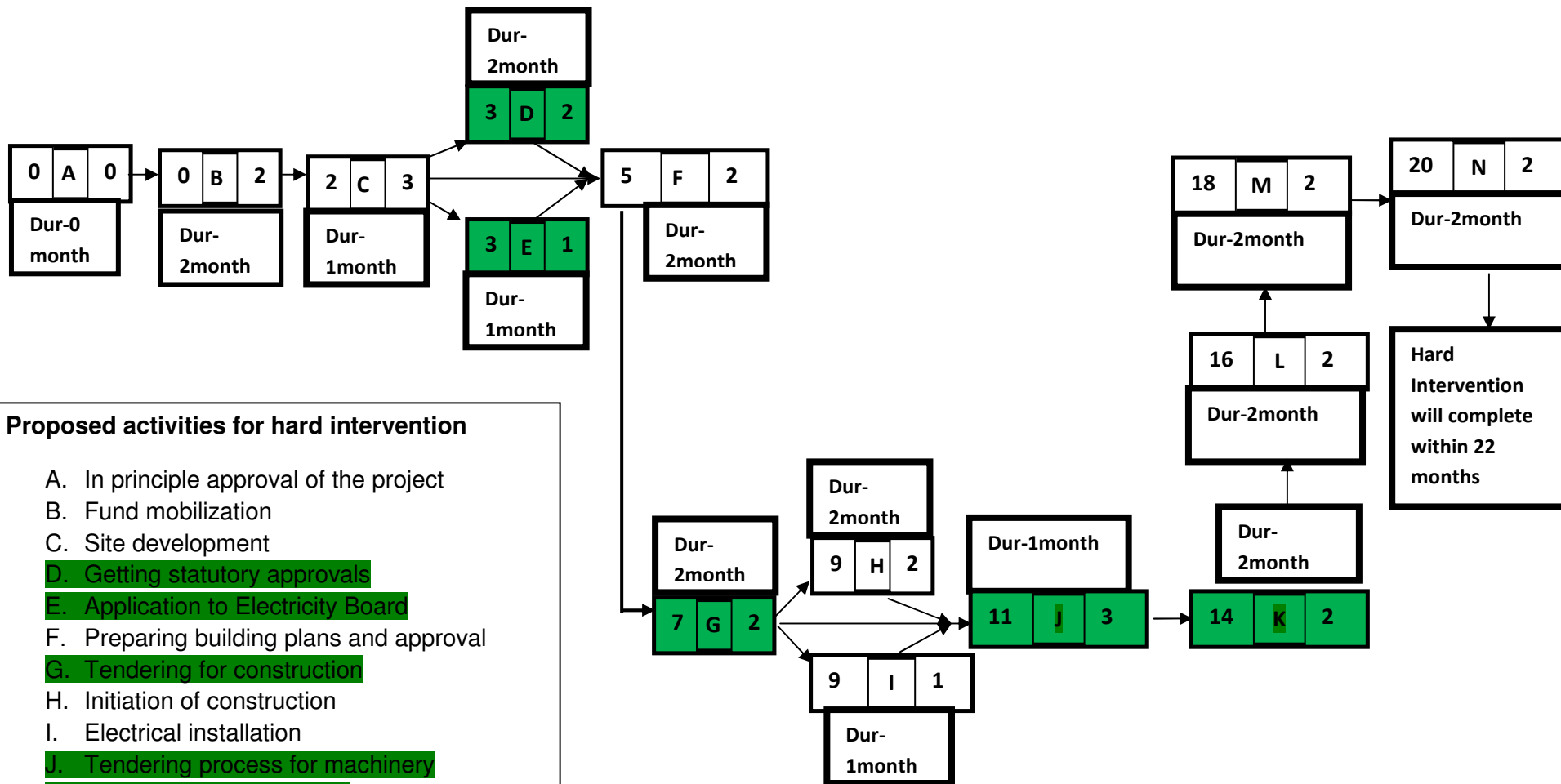
Soft Intervention

Sr. No	Name of Activity	Objective	Duration	Year 1				Year 2				Year 3				
				Qtr 1	Qtr 2	Qtr 3	Qtr 4	Qtr 5	Qtr 6	Qtr 7	Qtr 8	Qtr 9	Qtr 10	Qtr 11	Qtr 12	
1	Cluster Awareness and Trust Building	To maintain the trust among the members	one day													
2	Exposure visits to Successful clusters in Kerala and Tamil Nadu	Benchmarking/seeking opportunities in marketing and technology														
3	Awareness programme for schemes of central and state Govts./converging various developmental and welfare schemes	To build awareness on Various Govt. Schemes	one day													
4	Entrepreneurship Development Training	To inculcate an entrepreneurial culture	Six days													
5	Training program for quality way of life and Social Engineering	Improve the quality way of life both personally and professionally	Two days													
6	Skill and skill up-gradation training	Improve the skill for enhancing the productivity	Five days													
7	New technology absorption training	Providing training on new technology	Five days													
8	Training for producing new articles from coir fiber	Make the value added products in the cluster	Five days													
9	Visit to national exhibitions	Exposure to cluster members														

Action Plan – Hard Intervention

Hard Intervention													
Sr. No.	Name of Activity	Year 1			Year 2				Year 3				
		Qtr 1	Qtr 2	Qtr 3	Qtr 4	Qtr 5	Qtr 6	Qtr 7	Qtr 8	Qtr 9	Qtr 10	Qtr 11	Qtr 12
1	Finalization of project												
2	In principle approval of the project												
3	Fund mobilization												
4	Site development												
5	Getting statutory approvals												
6	Application to Electricity Board												
7	Preparing building plans and approval												
8	Tendering for construction												
9	Initiation of construction												
10	Electrical installation												
11	Tendering process for machinery												
12	Finalization of machinery												
13	Installation of machinery												
14	Trial Run												
15	Commercial Production												

CRITICAL PATH METHOD



CHAPTER 14: DETAILED BUSINESS PLAN

Integrated Coir Processing Unit cum Training Centre

Project Summary

Sl.No	Description	Amount in Rs. Lakhs
1.	Fund requirement	
A	Fixed Capital	
	Land development	3.00
	Building	43.00
	Plant & Machinery	123.65
	Miscellaneous fixed asset	0.80
	Preliminary Expenses	18.00
	Pre-operative expenses	2.00
	Provision for Contingency	6.18
	Total	196.63
B	Working Capital	20.00
	Total Project Cost (A+B)	216.64
2	Means of Finance	
	Contribution from Donors /beneficiary	21.66
	Grant from Coir Board	194.98
	Total	216.64
3	Annual Income at 100 % operation	144.94
4	Net Profit	49.04
5	BEP %	52.80
6	IRR %	11.70

Introduction:

In the Bhal area of Anand Dist. Most of them are in the backward community and fully depending upon agriculture. As an income generation activity, the NGO working for the development of the community has initiated training on coir handicrafts and ornaments. The fibre, they brought from other districts in a modest manner.

There are famous temples in this district situated in the same area (Ashapura Mataji, Sarangpur Hanuman, Pavaghadhand other). Lot of pilgrimages are visiting this place. The pilgrimages are offering coconuts to worship the goddess. To avoid the damages, the coconuts are not dehusked by the merchants. Only the outer skin has been removed. They dehusk the coconut only one or two days prior to selling. As a result an average 5000 to 10000 husk are available at this centre. Using this husks, the NGO would like to have an integrated coir processing unit in the cluster. This includes the following :

- Defibering unit with 10000 husk capacity
- Training com production centre on spinning
- Training cum production centre on coir handicrafts
- Pith compost and garden article manufacturing

The details follow :

Project Details

A. Land

The required land is taken on long term lease basis. A lease agreement has been made.

SL No	Description	Qty.	Unit	Rate Rs. (Lakhs)	Amount Rs. (Lakhs)
	Land & Building				
A	Land				
1	Land				Existing
2.	Site Cleaning and development				3.00

B. Building

SL.No	Description	Qty.	Unit	Rate Rs. (Lakhs)	Amount Rs. (Lakhs)
1	Building for DF	1000 Sq.Ft		Rs.860/-	
2	Building for ASM	1500 Sq.Ft			
3	Looms	1500 Sq.Ft			
4	Office/Training Centre	1000 Sq.Ft			
5	Drying Yard				
	Sub Total B	5000 Sq.Ft			43.00

C. Plant and Machinery

SL.No.	Description	Quantity	Rate	Amount
1. Defibering Unit				
a)	Husk Buster Machine with 20hp Motor	1	2.50	2.50
b)	Defibering Machine (Beater Type) with 25hp Motor	1	4.50	4.50
c)	4mtr long SS Rotary Screener for Fibre with 2hp Motor	1	1.80	1.80
d)	Ginning Machine with 2hp Motor	1	0.80	0.80
e)	Rotary Screener for Pith with 2hp Motor	1	0.90	0.90
f)	Baling Press – Screw Type for compact bales with 5hp Motor 1 No. @ Rs. 240000	1	3.30	3.30
g)	Conveyors 7sets of various lengths with 10.5hp Motor	7	1.10	7.70
h)	Pump set and pipeline			2.00
i)	Installation charges			3.00
j)	Taxes & duties under KVAT but subject to change under GST			4.50
k)	Transportation machinery (approx)			1.50
	Total			32.50
2	Automatic Spinning machine	5	2.7	13.50
	Willowing Machine	1	2.0	2.00
	Electronic rat	10	.05	.50
				16.00
	GST (18%)			2.88
	Transportation			1.50
				20.38
3	Weaving			
	2 Meter width fully Automatic Loom			30.00
	Cop Winding			1.10
	Spool Winding			3.00
	Frame mat (3 Nos.)			3.00
				37.10
	GST (18%)			6.68
	Transportation			4.00
	Total			47.78

4	Coir Compost			5.50
	-Auto clave 100 Lr. Capacity			
	-Hot Air Oven			
	-Incubator			
	-Rotary screener			
	-Sieve			
	-Chemical Balance			
	-Refrigerator			
	Laboratory, testing etc. equipment			
	Water pump & hose			
	GST (18%)			0.99
	Total			6.49
5	Dying & Printing with Effluent Treatment			5.00
6	Garden Article, Coir Ornaments Coir Handicrafts and others			2.50
7	Retting Tank			2.50
8	Vehicle			6.50
	Total			123.65
Total cost : Rs.123.65				

D. Miscellaneous Fixed Assets

SL No	Description	Qty.	Unit	Rate Rs. (Lakhs)	Amount Rs. (Lakhs)
1	Handling & fire safety equipment		LS		0.80
	Total				0.80
Total Cost for Miscellaneous Fixed Assets: Rs.0.80 Lakhs					

E. Preliminary Expenses

SL No	Description	Qty.	Unit	Rate Rs. (Lakhs)	Amount Rs. (Lakhs)
1	Electrification				10.00
2	Electricity Deposit				8.00
	Total				18.00
Total Preliminary Expenses: Rs. 18.00 Lakhs					

F. Pre-operative Expenses : Rs. 2 lacs (lump sum)

G. Provision for Contingency

SL No	Description	Qty.	Unit	Rate Rs. (Lakhs)	Amount Rs. (Lakhs)
1	2 % of Building and 5 % on Machinery				6.18
	Total				6.18
Total Provision for contingency: Rs. 6.18 Lakhs					

H. Working Capital

Sl.No.	Particulars	Period(days)	Amount (Rs.)
1	RM Stock	20	5.00
2	Good in Process	2	0.48
3	Finished Goods	10	2.00
4	credit sale	20	5.00
5	working expenses	30	7.55
Total			20.03

I. Project Cost

Sl.No	Particulars	Amount(Rs.Lakhs)
A	Fixed Capital	
1	Land Development	3.00
3	Building	43.00
4	Plant & Machinery	123.65
5	Miscellaneous fixed asset	0.80
	Total	170.45
B	Preli. Pre-op & contingency	
6	Preliminary Expenses	18.00
7	Pre-operative expenses	2.00
8	Provision for Contingency	6.18
	Total	26.18
C	Working Capital	20.00
	Total (A+B+C)	216.63

J Means of Finance:

Sl.No.	Item	Amount (Rs. Lacs)
1	Promoters Contribution	21.65
2	Ministry Grant Coir Board)	194.98
	Total	216.63

K Annual Sales Turnover at 100% capacity Utilisation

Sl.No.	Item	Quantity	Rate	Amount (Rs.)
A.	Sales Income			
1	Fiber -Ton	97500	30	2925000
2	Yarn-Ton	78750	55	4331250
3	Mat Mattings	30000	125	3750000
4	Pith Compost- Ton	42000	5	2100000
5	Garden Articles, handicrafts, Market Development, Service charges			1200000
	Total			14306250

L Production Cost at 100% operation

1) Raw Material

Sl.No.	Item	Quantity	Rate	Amount (Rs)(Lakhs)
1	Coconut Husk in Lakh (10000 x 300 days)	30 lacs	1.0	30.00
3	Nylon Thread	1594 packs	260	4.15
4	Packing bags (lump sum)			0.09
6	Pith plus (lump sum)			0.83
	Misc. material			0.50
	Dyes & Chemicals			2.00
Total				37.57

2) Utility

SL No	Description	Qty.	Amount Rs. (Lakhs)
8	Electricity charges	Lumpsum	2.53
	Diesel	"	1.00
	Total		3.53

3) Man Power

Sr.No	Designation	Unit	Unit Cost	Annual Amount (Rs)	
1	Manager	1	15000	12	180000
2	Mechanic/machine operator	3	15000	12	180000
3	Watchman	1	10000	12	120000
4	Driver	1	10000	12	120000
5	Trained workers	8	7500	12	720000
6	Unskilled workers	14	5000	12	840000
7	Trainee workers	10	4000	12	480000
8					2640000
	Employee benefit 15%				396000
	Total				3036000

4) Repairs, Maintenance and Insurance

SL No	Description	Qty.	Unit	Rate Rs. (Lakhs)	Amount Rs. (Lakhs)
1	Spares and Lubricants, etc		LS		1.00
	Total				1.00
Total Repairs, Maintenance and Insurance : Rs.1.00 Lakhs					

5) Other Manufacturing Expenses

SL No	Description	Qty.	Unit	Rate Rs. (Lakhs)	Amount Rs. (Lakhs)
1	Other Manufacturing Expenses				0.80
	Total				0.80
Total – 0.80 Lakhs					

6) Administrative Overheads

SL No	Description	Qty.	Unit	Rate Rs. (Lakhs)	Amount Rs. (Lakhs)
1	Administrative Overheads			LS	2.00
	Total				2.00
Total Administrative Overheads-.2.00 Lakhs					

7) Marketing Overheads

SL No	Description	Qty.	Unit	Rate Rs. (Lakhs)	Amount Rs. (Lakhs)
1	Marketing Overheads			LS	2.00
	Total				2.00
Total Marketing Overheads-.2.00Lakhs					

Ten years detailed financial statements are given below:

8. PRODUCTION AND RAW MATERIAL UTILISATION AND INCOME

Production											
Fibre KG	750	750									
Coir pith Kg	1400	1400									
		1	2	3	4	5	6	7	8	9	10
Utilized capacity		60	70	80	90	100	100	100	100	100	100
Fibre production		450	525	600	675	750	750	750	750	750	750
Pith production		840	980	1120	1260	1400	1400	1400	1400	1400	1400
Utilisation Fibre											
ASM		250	300	375	375	375	375	375	375	375	375
Electronic ratt		50	50	50	50	50	50	50	50	50	50
Sales for orca & Others		150	175	175	250	325	325	325	325	325	325
		450	525	600	675	750	750	750	750	750	750
Coir Production											
Coir – ASM		237.5	285	337.5	337.5	337.5	337.5	337.5	337.5	337.5	337.5
ER (training)		45	45	45	45	45	45	45	45	45	45
		282.5	330	382.5	382.5	382.5	382.5	382.5	382.5	382.5	382.5
Utilization of coir											
2' loom	90	54	63	72	81	90	90	90	90	90	90
Frame mat	30	18	21	24	27	30	30	30	30	30	30
		72	84	96	108	120	120	120	120	120	120
Sale		210.5	246	286.5	274.5	262.5	262.5	262.5	262.5	262.5	262.5
Matting production											
2' width	75	45	52.5	60	67.5	75	75	75	75	75	75
Frame mat	30	18	21	24	27	30	30	30	30	30	30
		63	73.5	84	94.5	105	105	105	105	105	105

Price											
Coir /Kg		50			55		60		65		
Fibre		30									
Mattings											
1 width		100									
		100									
Frame mat		100			125		150		175		
Pith compost		5									

Income (yearly)											
Fibre		1350000	1575000	1575000	2250000	2925000	2925000	2925000	2925000	2925000	2925000
Coir		3157500	3690000	4297500	4529250	4331250	4725000	4725000	5118750	5118750	5118750
Mat/mattings		1890000	2205000	2520000	3543750	3937500	4725000	4725000	5512500	5512500	5512500
Pith compost		1260000	1470000	1680000	1890000	2100000	2100000	2100000	2100000	2100000	2100000
Service char. Produc & MA		500000	600000	800000	1000000	1200000	1500000	2000000	2500000	3000000	3500000
		8157500	9540000	10872500	13213000	14493750	15975000	16475000	18156250	18656250	19156250

9. PROJECT PROFITABILITY STATEMENT

	Year 1	Year 2	Year 3	Year 4	year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Capapcity Utilisation	60	70	80	90	100	100	100	100	100	100
Income										
Fibre	1350000	1575000	1575000	2250000	2925000	2925000	2925000	2925000	2925000	2925000
Coir	3157500	3690000	4297500	4529250	4331250	4725000	4725000	5118750	5118750	5118750
Mat/mattings	1890000	2205000	2520000	3543750	3937500	4725000	4725000	5512500	5512500	5512500
Pith compost	1260000	1470000	1680000	1890000	2100000	2100000	2100000	2100000	2100000	2100000
Service char. Produc & MA	500000	600000	800000	1000000	1200000	1500000	2000000	2500000	3000000	3500000
	8157500	9540000	10872500	13213000	14493750	15975000	16475000	18156250	18656250	19156250
Expenses										
Raw material	2254200	2629900	3005600	3381300	3757000	3944850	4142093	4349197	4566657	4794990
Utility cost	300000	300000	315000	330750	347287.5	354233.3	361317.9	368544.3	375915.2	383433.5
Manpower	2125200	2550240	2677752	2811640	3036000	3187800	3347190	3514550	3514549	3690277
Repairs and maintenance	50000	125000	150000	175000	200000	250000	300000	350000	400000	450000
Misc. expenses	80000	100000	100000	100000	100000	100000	100000	100000	100000	100000
Administrative expenses	100000	250000	275000	300000	350000	400000	400000	450000	450000	500000
Marketing expenses	200000	300000	300000	350000	400000	400000	450000	450000	450000	450000
Depreciation	1711000	1534425	1376328	1234740	1107903	994255	892400	801095	719230	645815
Variety exp. Written off	291800	291800	291800	291800	291800	291800	291800	291800	291800	291800
	7112200	8081365	8491480	8975230	9589991	9922938	10284800	10675186	10868152	11306315
Profit	1045300	1458635	2381020	4237770	4903760	6052062	6190200	7481064	7788098	7849935
	1045300	2503935	4884955	9122725	14026485	20078547	26268746	33749810	41537909	49387844

10. CASH FLOW STATEMENT

	Const. period	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Cash Inflow											
Grant from Coir Board/Ministry	194.97										
Promoters contribution	21.66										
Profit		1045300	1458635	2381020	4237770	4903760	6052062	6190200	7481064	7788098	7849935
Depreciation		1711000	1534425	1376328	1234740	1107903	994255	892400	801095	719230	645815
Prelim. Expenses written off		291800	291800	291800	291800	291800	291800	291800	291800	291800	291800
Total cash inflow	216.63	3048100	3284860	4049148	5764310	6303463	7338117	7374400	8573959	8799128	8787550
Cash Outflow											
Land development	3										
Building	43										
Increase in Capital Assets	123.65										
Misc. Assets	0.8										
Increase in current assets	20			200000		200000		200000		200000	200000
Prelimi. & Pre-operative	20										
Contingency	6.18										
Distribution of electronic ratt to members			100000	100000	100000	100000	100000	100000	100000	100000	100000
Beneficiary welfare			300000	500000	700000	1000000	1500000	2000000	2500000	2500000	2500000
	216.63	0	400000	800000	800000	1300000	1600000	2300000	2600000	2800000	2800000
Balance	0	3048100	2884860	3249148	4964310	5003463	5738117	5074400	5973959	5999128	5987550
Cumulative cash		3048100	5932960	9182108	14146418	19149881	24887998	29962397	35936356	41935485	47923035
			400000	1000000	1800000	2900000	4500000	6600000	9200000	11800000	14400000

11. PROJECTED BALANCE SHEET

	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Liability										
Grant from Ministry/Coir Board	194.97	194.97	194.97	194.97	194.97	194.97	194.97	194.97	194.97	194.97
Promoters contribution	21.66	21.66	21.66	21.66	21.66	21.66	21.66	21.66	21.66	21.66
Reserve & surplus	10.45	21.04	38.85	73.23	111.27	155.79	196.69	245.5	297.38	349.88
	227.08	237.67	255.48	289.86	327.9	372.42	413.32	462.13	514.01	566.51
Assets										
Fixed Assets (after depre)	150.34	135.00	121.23	108.89	97.81	87.86	78.94	70.93	63.74	57.28
Current assets	20	20	22	22	24	24	26	26	28	30
Preli & pre-op.	26.26	23.34	20.42	17.5	14.59	11.67	8.75	5.83	2.91	0
Cash in hand/bank	30.48	59.32	91.82	141.46	191.5	248.88	299.62	359.36	419.35	479.23
	227.08	237.66	255.47	289.85	327.90	372.41	413.31	462.12	514.00	566.51
	3048100	5932960	9182108	14146418	19149881	24887998	29962397	35936356	41935485	47923035

12. BREAK EVEN POINT

	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Income	8157500	9540000	10872500	13213000	14493750	15975000	16475000	18156250	18656250	19156250
Variable cost										
Raw material	2254200	2629900	3005600	3381300	3757000	3944850	4142093	4349197	4566657	4794990
Utility cost	300000	300000	315000	330750	347287.5	354233.3	361317.9	368544.3	375915.2	383433.5
	2554200	2929900	3320600	3712050	4104288	4299083	4503410	4717741	4942572	5178423
Fixed cost										
Manpower	2125200	2550240	2677752	2811640	3036000	3187800	3347190	3514550	3514549	3690277
Repairs and maintenance	50000	125000	150000	175000	200000	250000	300000	350000	400000	450000
Misc. expenses	80000	100000	100000	100000	100000	100000	100000	100000	100000	100000
Administrative expenses	100000	250000	275000	300000	350000	400000	400000	450000	450000	500000
Marketing expenses	200000	300000	300000	350000	400000	400000	450000	450000	450000	450000
Depreciation	1711000	1534425	1376328	1234740	1107903	994255	892400	801095	719230	645815
Variety exp. Written off	291800	291800	291800	291800	291800	291800	291800	291800	291800	291800
	4558000	5151465	5170880	5263180	5485703	5623855	5781390	5957445	5925579	6127892
Contribution	5603300	6610100	7551900	9500950	10389463	11675917	11971590	13438509	13713678	13977827
Break Even Point	81.34	77.93	68.47	55.40	52.80	48.17	48.29	44.33	43.21	43.84

13. IRR CALCULATION

Year	Profit		
1	10.45	0.88	9.20
2	14.59	0.77	11.30
3	23.81	0.68	16.23
4	42.38	0.60	25.42
5	49.04	0.53	25.88
6	60.52	0.46	28.11
7	61.9	0.41	25.30
8	74.81	0.36	26.90
9	77.88	0.32	24.65
10	74.5	0.28	20.75

IRR is 11.7%

14. DEPRECIATION TABLE

Year	10	10	15	15	
	Building	Machinery	Vehicle	Office equ.	Total
Year 1					
Op. Balance	43	117.15	6.5	0.8	167.45
Depreciation	4.3	11.72	0.98	0.12	17.11
WDV	38.7	105.44	5.53	0.68	150.34
Year 2					
Op. Balance	38.7	105.44	5.53	0.68	150.34
Depreciation	3.87	10.54	0.83	0.10	15.34
WDV	34.83	94.89	4.70	0.58	135.00
Year 3					
Open. Balance	34.83	94.89	4.70	0.58	135.00
Depreciation	3.483	9.49	0.70	0.09	13.76
WDV	31.347	85.40	3.99	0.49	121.23
Year 4					
Open. Balance	31.347	85.40	3.99	0.49	121.23
Depreciation	3.13	8.54	0.60	0.07	12.35
WDV	28.21	76.86	3.39	0.42	108.89
Year 5					
Open. Balance	28.21	76.86	3.39	0.42	108.89
Depreciation	2.82	7.69	0.51	0.06	11.08
WDV	25.39	69.18	2.88	0.35	97.81
Year 6					
Open. Balance	25.39	69.18	2.88	0.35	97.81
Depreciation	2.54	6.92	0.43	0.05	9.94
WDV	22.85	62.26	2.45	0.30	87.86
Year 7					
Open. Balance	22.85	62.26	2.45	0.30	87.86
Depreciation	2.29	6.23	0.37	0.05	8.92
WDV	20.57	56.03	2.08	0.26	78.94
Year 8					
Open. Balance	20.57	56.03	2.08	0.26	78.94
Depreciation	2.06	5.60	0.31	0.04	8.01
WDV	18.51	50.43	1.77	0.22	70.93

Year 9					
Open. Balance	18.51	50.43	1.77	0.22	70.93
Depreciation	1.85	5.04	0.27	0.03	7.19
WDV	16.66	45.39	1.51	0.19	63.74
Year 10					
Open. Balance	16.66	45.39	1.51	0.19	63.74
Depreciation	1.67	4.54	0.23	0.03	6.46
WDV	14.99	40.85	1.28	0.16	57.28

CHAPTER 15: PROPOSED IMPLEMENTATION FRAMEWORK

15.1 Role of the Implementing Agency:

- i. Recruit a full-time CDE in order to ensure efficient implementation of the project;
- ii. The IA would identify and arrange suitable land for the project whose book value may be shown as their contribution towards the project;
- iii. Implement various interventions as outlined in the approved DPR;
- iv. Undertake procurement and appointment of contractors, when required, in a fair and transparent manner;
- v. The IA will enter into an agreement with the Nodal Agency for timely completion on cluster intervention and proper utilization of Government Grants;
- vi. Operation & Maintenance (O&M) of assets created under the project by way of user-fee based model;
- vii. Responsible for furnishing Utilization Certificates (UCs) and regular Progress Reports to Nodal Agency in the prescribed formats.

Shri Sitaram Khadi Gramodhyog Trust, shall endeavor to increase participation of various other cluster stakeholders and institutions by forming a Cluster Advisory Group, preferably headed by the District Magistrate and with representation from PRIs, traditional industry enterprises, support service institutions, banks, etc. with the objective of fostering increased level of involvement of various cluster stakeholders and strengthening the implementation of the project.

15.2 Details of Strategic Partner and Other Project Stakeholders

Strategic Partners:

1. Coir Board, Cochin
2. General Manager, DIC
3. SC/ST development corporation
4. Entrepreneurship Development Institute of India

Project Stakeholders:

- a) Machinery Suppliers
- b) Government of Gujarat
- c) Commercial banks and micro finance institutions
- d) National Bank for Agriculture and Rural Development
- e) Small Industries Development Bank of India, Ahmedabad
- f) R&D, Testing and Training Institutions
- g) Central Coir Research Institute at Kalavoor
- h) National Coir Training and Design Centre at Alleppey .
- i) Central Institute of Coir Technology, Bangalore
- j) MSME-DI, Ahmedabad

15.3 Structure of the SPV

The proposed SPV will function in close guidance of Shri Sitaram Khadi Gramodhyog Trust for grounding the schemes and also to enjoy the benefits as per the advice of EDI under the prescribed norms of Coir Board. The SPV will be the integral part of the project and that should represent all stakeholders, especially the entrepreneurs, as they are the primary stakeholders.

15.4 Composition of the SPV with details of roles and responsibilities of each partner/ shareholder

Eleven members, initially have joined in the society and the same will be considered as the executive committee.

The list of executive committee is given below :

Sr. #	Name	Position	Age
1	Prakash H Malik	President	59
2	Ghanshyambhai c Thakkar	Secretary	64
3	Rajeshbhai	Vice President	37
4	Jalpaben	Treasurer	34
5	Nileshkumarpatel	Member	36
6	Komalben Narayanbhai	Member	38
7	Imtiyazali s Vora	Member	52
8	Udesinh S Parmar	Member	38
9	Narayanbhai	Member	44
10	Vinubhai H Patal	Member	52
11	Dharameshbhai R Rana	Member	65

Officer Bearers

The Office Bearers of the Society its will be President , Vice President, Secretary and Treasurer.

Rights and Duties of Office Bearers

a) President:

The President shall preside over all the meeting of the Society. Give direction to the office bearer and members of the Society for better functioning of the same. Give overall supervision and other matters decided by the Board of Directors. All the powers to run the Society, which are not delegated to other office bearers will rest with President.

b) Vice President

Vice president will be chairing all meetings in absence of President and shall perform the duties and functions assigned by the President.

c) Secretary

The secretary will be the administrative head of the Society

d) Treasurer

The treasurer will be holding the charge of financial aspect of the SPV

CHAPTER 16: EXPECTED IMPACT

Once the proposed interventions are completed, the expected impact will be as under :

- The turnover of the cluster will be increased from Rs. 30.00 lakhs to Rs.300 lakhs
- Partial employment of 200 artisans will be graduated to sustainable employment of more than 500 artisans.
- Income of the artisans will be enhanced toRs.250 per day with possibility of perpetual employment.
- Establish a paradigm shift in the artisans by developing positive attitude.
- Productivity of the artisans will be enhanced by the availability of fibre in the cluster.
- Presently the major area of market is confined by State. The same will be extended to national level initially and further enter into international arena.
- Availability of organic manure with zero waste concept.
- Develop multi range products in the cluster.
- E-commerce will be established in the cluster
- Achieve the overall local economic development.

CHECKLIST FOR EVALUATION OF DETAILED PROJECT REPORT (DPR)

Name & Address of Custer	Tarapur Coir Cluster Anand Gujarat						
Location	Anand						
State	Gujarat						
Name & Address of Implementing Agency (IA) Suggested	Shri Sitaram Khadi Gramodhyog Trust, Tarapur - Sojitra road, Tarapur - 388180, Dist. Anand (Gujarat)						
Type of cluster	<input type="checkbox"/> Heritage <input type="checkbox"/> Major <input type="checkbox"/> Mini						
Total Project Outlay (in lakhs)	Lakhs	Soft Interventions (in lakhs)	Hard Interventions (in lakhs)			IA Cost (in lakhs)	TA Cost (in lakhs)
	267.84	20.00	Total cost (in lakhs)	90% Govt. Grant	10% beneficiary contribution	15.60	15.60
			216.64 Lakhs	194.98	21.66		
					Grant from Govt Rs. 246.18 Lakhs Beneficiary Contribution Rs. 21.66 Lakhs Total Rs. 267.84 Lakhs		
Product Range	<ul style="list-style-type: none"> • Manufacturing and supply of Quality Fibre and Yarn by engaging the cluster in de-husking process • Production of Mat • Processing of Coir Pith and adding value to its use • Coir ornaments and handicrafts • Garden articles 						
Name of SPV Registered	Tarapur <u>Coir Cluster Development Society</u>						
No. of artisans/beneficiaries	<u>507</u>			No. of SPV Members	<u>8</u>		

Sl.No.	Details to be verified	Complied/Not Complied (Y/N)	Remarks
1	Approval from State Govt.	Yes	
2	Land details for setting up of CFC (Registered sale or lease deed in the IA's name) For land registration, the MSE-CDP model of obtaining affidavit can be explored and adopted for case of operation and better compliance.	Yes	Society has agreed to provide the land. (Land details are attached)
3	SPV Registration& Members details	Yes	
4	SPV Bank Account Details	Yes	
5	Appraisal report by NABARD/SIDBI or any other scheduled bank	NA	
6	Details of IA	Yes	
7	Copy of tripartite agreement with IA, SPV and NA	Yes	
8	Action plan	Yes	
9	3 types of project interventions-Soft, Hard and Thematic	Yes	
10	Market Assessment and Demand Analysis	Yes	
11	Project Cost estimates and Means of finance	Yes	
12	Project viability	Yes	
13	Setting up of physical and financial outcome targets	Yes	
14	Impact & Sustainability	Yes	
15	Business model for self-sustenance/Detailed business plan	Yes	

16	<i>Skill Up gradation of artisans</i>	Yes	
17	<i>Cluster Profile</i>	Yes	
18.	<i>Cluster Value Chain Mapping</i>	Yes	
19.	<i>Need Gap Analysis</i>	Yes	
20.	<i>Profile of the implementing agency</i>	Yes	
21.	<i>Project concept and Strategy framework</i>	Yes	
22.	<i>Plan for convergence of initiatives</i>	Yes	
23.	<i>Project timeline</i>	Yes	
24.	<i>Proposed implementation framework</i>	Yes	
25.	<i>Expected impact</i>	Yes	
26.	<i>Consent from the bank</i>	Yes	