

Model DPR Grameen Bazaar/Apni Mandi



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Model DPR-Grameen Bazar/Apni Mandi

1. Introduction

1.1 Agricultural Marketing in Bihar

Agriculture growth in Bihar, as elsewhere, depends upon how efficient marketing system is operating in the state. Therefore the physical market infrastructure plays a vital role in the overall performance of the agriculture sector. An efficient marketing system is critical for **better and efficient farmer price realization**. The importance of the agriculture marketing system becomes more conspicuous as the production has increased over the years and the surplus production demands increased market infrastructure to sustain the pressure. Agriculture markets such as principal wholesale markets and rural primary markets are critical spokes in the agriculture commodity marketing system. They create conditions for transparent price formation and discovery in addition to playing a critical role in improving efficiency in distribution of agricultural produce. In most states of India, agriculture markets are regulated under the APMC act.

In Bihar, The APMC act was repealed in 2006. This step was taken by the Government of Bihar to facilitate direct access of farmers to markets. It was also envisaged that new private markets with scientific approach for handling and storage of produce would come up for marketing of high value horticulture crops. Increasing demand and supply trends indicate that the pressure on agriculture marketing system will further increase in times to come. The Repeal of APMC act has brought a significant change in the agriculture marketing system of Bihar. The repealed APMC act, provided freedom to all the intermediaries to operate outside the market yards and the requirement of obtaining license for trading was abolished. While this has facilitated farmers to directly reach out to markets on the one hand, it has also resulted in increased number of intermediary participation. The envisaged private participation in development of market infrastructure has not happened.

1.2 Existing Scenario of Market Infrastructure

Marketing infrastructure is the basic facilities which are required to operate the market. It is of two types physical and institutional. Physical infrastructure includes hardware such as market yards of various kinds, market facilities such as cleaning, sorting, grading, storage and transportation. Institutional infrastructure includes market development and regulatory bodies that govern, manage, operate and maintain markets. Such institutions provide overall framework for the functioning of markets at various levels and are also responsible for functions such as conflict resolution and provision of market information services. Based on ownership these institutions can be further categorized into Public, Cooperative and Private. In most states of India, such a framework is provided by APMC Boards. However, post repeal of the APMC act, Bihar does not have an overarching institutional mechanism for development of markets. While numerous small unorganized wholesale markets have developed near the major production/consumption centers in the state, maintenance and utilization of erstwhile APMC market yards has come down. Most of the current marketing points – such as wholesale markets and rural haats are unorganized with no institutional mechanism in place to govern their operations. The unorganized marketing points have also adversely impacted the agricultural production resulting in huge amount of post-harvest wastage and value loss.

1.3 Status of Rural Haats in Bihar

Rural haats are traditional market place organized in open patch of land located close to either production or consumption centers. A majority of the rural hats in the state are only strips of land where producers and buyers meet for a few hours. In case of trading for fruits and vegetables also there is practically no infrastructure available at majority of the rural hats. Proper operational, pricing and technical efficiency constitutes the foundation of integrated market system for distribution of agricultural and allied produce. Lack of infrastructure has substantial impact on operations of rural haats. Lack of proper infrastructure facilities impacts operation of rural haats during rainy season, lack of storage facilities in these locations result in wastage and poor infrastructure result in poor hygienic conditions.

2. MIDH Scheme for Creation of Grameen Bazaar/Apni Mandi in Private Sector

Rural Market/Apni Mandi scheme of MIDH is intended to make available marketing facility for horticultural products in the vicinity of villages and Panchayats. Absence of intermediaries in such markets will enable the farmers to get right price for their produce and it will also facilitate the consumers in buying fresh horticultural items at right price directly from the farmers. Moreover, the designing of these markets under prescribed specifications will also help in minimizing post-harvest losses and retention of product value.

Prescribed Norm for Grameen Mandi/Apni Mandi

1. Break up of subsidy & Other Cost Component	
Estimated Cost of Grameen Mandi/Apni Mandi	Rs. 25.00 Lakh
Grant from MIDH 40%	Rs. 10.00 Lakh
10% Additional Grant from the State Government	Rs. 2.50 Lakh
Total Grant Amount	Rs. 12.50 Lakh
Amount to be arranged by the Promoter	Rs. 12.50 Lakh
Total	Rs. 25.00 Lakh
2. In this scheme there is provision for credit linked back ended subsidy. Beneficiary will start the establishment of market yard only after getting the bank loan.	
3. The total cost of land in the project in urban areas will be limited to 25% of the total project cost and in rural areas it will not exceed 15% of the total project cost.	
4. Prior to recommending the project proposal the Assistant Director, Horticulture will make a physical inspection of the proposed land and give report whether or not any previous construction has been done on the proposed site.	
5. The approach road for the proposed site of Grameen Mandi/Apni Mandi should be minimum 20' wide	
6. Ownership of the land proposed for Grameen Mandi/Apni Mandi should lie with the proposer and it should be minimum 1000 sq.ft. to one acre.	
7. The plan should consist of a minimum of 10 shops of 10 x 10 ft., office room of minimum of 12 x 10 ft., rest room of 12 x 10 ft. and storage area of 25 x 20 x 14 ft. in height. In addition to this, the plan should also consist of 1 platforms for Auction/Drying area of minimum 22 x 20 ft. and 1 Open Platform centrally located for day-to-day business activities measuring 100' x 10'; drinking water & toilet; Grading & weighing machine; electricity connection; waste management plan; boundary wall of minimum 5' height; internal road for movement of vehicle.	
8. In the Grameen bazaar/Apni Mandi other than horticulture and agricultural produces animal husbandry products can also be marketed. It is thus very important to keep proper equipment's for weighing.	
<i>Note: Per unit rates have been taken as per the recent Schedule of Rates released by Govt. of Bihar; Dimensions of the blocks are taken as suitable for the project within given costs under scheme guideline;</i>	

3. Project Components & Features

3.1. About the Promoter/s

- Some basic information about the Promoter
- His net worth and experience in handling the project of equal nature if any in case of individuals.
- Profile of the FPC and other groups of similar nature

3.1. Project Components

The Grameen Bazaar/Apni Mandi will have the following components:

- Shops – 10 Numbers each measuring 10' x 10'
- Storage – (25 x 20) x 14' height
- Auction/Drying Platform – measuring 22' x 20'
- Open Platform – measuring 100' x 10' x 2'
- Apart from this the market plan should consist of provision of amenities like office room, drinking water, rest room, waste management plan, toilet, grading & weighing machine, electricity fittings and power back up etc.

3.2. Civil Plan of Proposed Gramin Bazar/Apni Mandi

1) Civil Construction Details

a) Land and Site Analysis:

- Analysis of land and location for the proposed project.
- Build-up area is **250.19 Sq. m.** (Estimated) as per policy-State Horticulture Mission

b) Master Plan

- The Master Plan has been prepared in accordance with the requirements of the project under State Horticulture Mission, Bihar. Based on the requirements of project component, the facilities are planned.
- Proposed master plan meets all plot development and planning norms of “Bihar Municipal Act of 2007”. All building setbacks, built-up area and open space have been considered as per local bye-laws applicable for industrial buildings.
- The planning of the building structure and infrastructure facilities has been done keeping in view the major attributes like entrance to the plot, vehicular movement inside the plot and other functional requirement. The location of the various units in the site has been fixed to facilitate smooth process flow.

c) Building Units:

- Both RCC slab and shed construction has to be adopted for different units of the Industrial Building. As per IS: 456, all RCC works has to be done with M15 grade (1:2:4)/M20 grade (1:1.5:3) concretes only.

Table 1: Cost of Proposed Building Details of Grameen Bazar/Apni Mandi

Sl. No.	Particulars	Unit	Area (Sq. m.)	Total Area (Sq. m.)	Amount (in Lakh)
1	Office	1	11.16	11.16	23.12
2	Rest Room	1	11.16	11.16	
3	Godown	1	46.48	46.48	
4	Shop	10	9.30	93.00	
5	Auction/Drying Shed	1	40.93	40.93	
6	Open Platform	1	92.90	92.90	
7	Toilet/Bath	1	4.22	4.22	
8	Generator Room	1	2.31	2.31	
9	Boundary with Iron Gate		L.S		
10	Hand Pump/Boring Pump with Water Tank	1	L.S		
11	Electrification cost @ 2%		L.S		1.88
12	Miscellaneous Cost (Gen Set, Electronic Weighing Machine etc.)		L.S		
Total (A)				250.19	25.00

Note: Proposed Cost of the project is 25.00 Lakh is derived basis S.O.R. of Building Construction Department, Govt. of Bihar, w.e.f. 17/10/2016 and as per prevailing market price.

d) Basic Infrastructure

It includes several facilities as mentioned below:

i. Boundary wall & land development:

A boundary wall of 1.8 m height with an entrance gate has been proposed. 2' of avg. earth filling has to be done at project site.

ii. Internal Plant Road:

Internal plant PCC has been proposed for the internal access area of the plot.

iii. Power Supply:

A D.G.Set has been proposed as an alternative Power source for the project. Further an application has to be made by the promoter for obtaining BSEB power connection.

iv. Cost of Basic Infrastructure:

As per the detailed cost estimation based on SOR of building construction dept. of Govt. of Bihar, w.e.f. 17.10.16 the total cost of Basic Infrastructure is derived as 5.82 lakh as mentioned below:

Note 1: Civil cost is derived basis S.O.R. of building construction dept. of Govt. of Bihar, w.e.f. 17.10.16 and as per prevailing market price.

Note 2: Shop, Office and Rest Room height will be 10'4" and Godown & AUC/Drying Shed height will be 14'.

e) Quality Control during Execution:

During the entire civil construction activities, the quality of the work will be maintained with good workmanship and good quality of building/construction materials.

f) Safety Aspects:

During the entire civil construction activities and during erection & commissioning of equipment, proper safety precautions will be taken and the safe working conditions will be maintained. Better housekeeping and hygienic working environment will be maintained at project site.

g) Care/Precautions to be taken at Project Site:

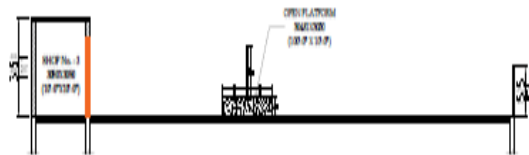
- All concreting work shall be done with concrete mixer machine and the same shall be properly compacted by needle vibrator.
- There shall be sufficient days of curing after all types of concreting work, also in summer; cover these structural members (beams/columns/slabs) with hessian cloths after curing and continue this curing process.
- RCC beam/band has to be provided at each 7-8' intervals in brick wall construction, fits height exceeds 10'
- There shall be arrangement of sufficient no. of fire-extinguishers at working site.
- First aid facility/kit shall be available at project site.
- There shall be a designated place/shelter for worker's meal.
- There shall be a designated place/shelter for urinal/W.C.
- At Project site, all emergency phone number must be posted and known by all.

The equipment needs to be scientifically housed in a building, which will enable optimal utilization and production from the unit. A civil layout plan for illustration and better understanding of investors is presented herewith;

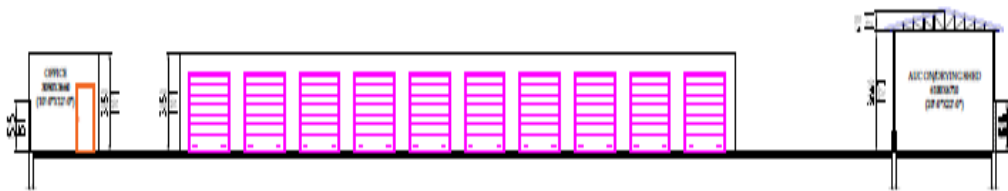
Exhibit: Civil Layout Plan of Grameen Bazaar/Apni Mandi



ELEVATION



SECTION - III



SECTION - IV



AREA STATEMENT

TOTAL PLOT AREA IN SQUARE FEET = 1800.00

TOTAL PLOT AREA IN DECIMALS = 0.41

S.N	PARTICULARS	UNIT	SIZE	AREA (SQ. FT)
01	OFFICE	1	10' 0" X 12' 0"	120.00
02	REST ROOM	1	10' 0" X 12' 0"	120.00
03	COCKDOWN	1	20' 0" X 20' 0"	400.00
04	SHOP	10	10' 0" X 20' 0"	2000.00
05	A/C COVERING WARD	1	20' 0" X 20' 0"	400.00
06	OPEN PLATFORM	1	100' 0" X 20' 0"	2000.00
07	TOILET WASH	1	6' 0" X 10' 0"	60.00
08	GENERATOR ROOM	1	8' 0" X 10' 0"	80.00
TOTAL WHELP OF AREA				3280.00

TOTAL PLOT AREA = 1800.00

TOTAL WHELP OF AREA = 3280.00

TOTAL OPEN AREA = 1400.00

TOTAL COVER AREA = 18.8%

CLIENT :
STATE HORTICULTURE MISSION - BHAR

PROJECT :
GRAMEEN BAZAR (APNI MANDI)

TITLE :
GENERAL ARRANGEMENT DRAWING
(CROSS SECTIONS & ELEVATIONS)

CHECKED BY : **DATE :**

DRAWING BY : **SCALE :** 1:100

ALL DIMENSIONS ARE IN MM & FEET

DEVELOPED BY <

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Detailed Civil Estimate Of Grameen Bazar / Apni Mandi

SL. NO	SOR CODE NO.	DESCRIPTION	QUANTITY	UNIT	RATE	AMOUNT
1	2.8.1	Earth work in excavation in foundation trenches of drains (not exceeding 1.5 m in width or 10 sqm on plan) including dressing of side and ramming of bottoms, lift upto1.5 m .including getting out the excavated soil and disposal of surplus excavated soil as directed, within a lead of 50 m. ALL KINDS OF SOIL.	86.400	Cum	230.50	19915.20
2	2.28	Supplying and filling in plinth with local sand and under floors including, watering, ramming consolidation and dressing complete.	511.50	Cum	204.40	104550.60
3	4.1.10	Providing and laying in position cement concrete of specified grade excluding the cost of centering and shuttering-all work up to plinth level. 1:5:10(1 Cement :5 coarse sand:10 graded stone aggregate 40 mm nominal size)				
			7.260	Cum	2382.80	17299.13
4	5.2.3	Reinforced cement concrete work in wall (any thickness),including attached pilasters, buttresses ,plinth and string courses, fillets, columns, pillars, piers, abutment, posts and struts etc. up to floor five level excluding cost of centering, shuttering, finishing and reinforcement 1:2:4 (1cement : 2 coarse sand : 4 graded stone aggregate 20mm nominal size).				
			55.820	Cum	4593.90	256431.50
5	5.22	Reinforcement for R.C.C. work including straightening, cutting, bending, placing in position and binding all complete.	4771.70	Kg	54.30	259103.31
6	11.72	Providing designation 100A one brick flat soiling joint filled with local sand including cost of watering, taxes, royalty all complete as per building specification and direction of E/I.	365.54	Sq.m	253.80	92774.05
7	6.1.14 A	Brick work of class designation 100A in foundations and plinth in: Cement moter 1:6 (1cement:6coarse sand).			4490.60	
	6.3.A	Extra for brick work in superstructure above plinth level up to floor V cum.			513.30	
			79.37	Cum	5003.90	397159.54
8	6.18.4A	Half brick masonry with brick of class designation 100A in foundations and plinth in: Cement moter 1:4 (1cement:4coarse sand).			555.10	
	6.19A	Extra for half brick masonry in superstructure above plinth level up to floor V cum.			53.30	
			125.30	Sq. m.	608.40	76232.52

9	4.11	Providing and laying damp-proof courses 50mm thick with cement concrete 1:2:4(1cement:2:2 coarse sand: 4graded stone aggregate 20 mm nominal size).	55.19	Sq. m.	251.20	13863.73
10	4.4.1	Providing faying cement concrete in kerbs, steps and the like at or near ground level excluding the cost of centering, shuttering and finishing.1:2:4(1 cement :2coarse sand :4 grade stone aggregate 20mm nominal size.)	25.04	Cum	3850.50	96416.52
11	11.3	Cement concrete flooring 1:2:4 (1 cement : 2 Coarse: sand :4 graded stone aggregate) finished with a floating cost of neat cement including cement slurry, etc. but excluding the cost of nosing of steps etc.complete.40mm thick with 20mm nominal size stone aggregate.	250.43	Sq. m	245.70	61530.65
12	5.9.5	Centering and shuttering including strutting, propping etc. and removal of form for Lintels, beams, plinth beams, griders, bressumers and contilevers.	501.29	Sq. m	261.70	131187.59
13	10.8.1	Supplying and fixing rolling shutters of approved make, made of required size of M.S. laths inter locked together through their entire length and jointed together at the end by end locks mounted on specially designed pipe shaft with brackets, side guides and arrangements for inside and outside locking with push.				
		80x1.25mm M.S laths with 1.25mm thick top cover.	65.48	Sq. m	2052.00	134364.96
14	10.12.1	Providing and fixing steel glazed doors, windows and ventilators of standard rolled steel sections, joints mitered and welded with 15x3 mm lugs 10 cm long with steel lugs embedded in cement concrete blocks 15x10x10 cm of 1:3:6(1 cement:3 coarse sand:6 graded stone aggregate 20mm nominal size) or with wooden plugs and screws or raw plugs and screws or with fixing clips or with bolts and nuts as required, including providing and fixing of glass panes with glazing clips and special metal-sash putty of approved make complete including applying a priming coat of approved steel primer; excluding the cost of metal beading and other fitting except.	23.30	Sq. m.	2843.00	66241.90
15	10.1	Structural steel work in signal section fixed without connecting plate including cutting. hoisting, position and applying a priming coat of approved steel primer all complete.	844.41	Kg	59.20	49989.07

16	12.1.5	Providing corrugated G.S. Sheet roofing G.I.J. or hooks, bolts and nuts 8mm diameter with bitumen and G.I. limpet washers or with G.I. limpet washers filled with lead and including a coat of approved steel primer and two coats of approved paint on over lapping of sheets complete (up to a pitch of 60) excluding the cost of purlins, rafters and trusses. 0.63 mm thick with zinc coating not less than 275 gm/m	143.340	Sq. m	618.80	88698.79
17	12.6.2	Providing ridges or hips of width 60 cm overall width plain G.S. sheet fixed with G.I.J. or L hooks. Bolts and nuts 8mm dia.G.1. Limpet and bitumen washers complete. 0.63 mm thick with zinc coating not less than 275 gm/m.	14.33	M	432.40	6196.29
18	12.13	Extra for providing and fixing wind ties of 40x6mm falt iron section.	28.66	M	113.20	3244.31
19	13.11.4	Cement plaster in course sand. 12mm cementplaster of mix 1:6(1cement:6coarse sand).	884.96	Sq. m	101.20	89557.95
20	13.24.2	6mm cement plaster of ceiling of mix 1:4(1cement:4coarse sand).	150.80	Sq. m.	87.40	13179.92
21	13.79.1	Finishing walls with water proofing cement paint of approved brand and manufacture and of required shade to give an even shade New work (three or more coats).	884.96	Sq. m.	63.20	55929.47
22	13.94.1	Painting with synthetic enamel paint of approved brand and manufacture of required colour to give an even shade: Two or more coats on new work over an under coat of suitable shade with ordinary pain of approved brand and manufacture.	177.56	Sq. m.	75.20	13352.51
23		Providing 250mm wide brick drain in cement mortar (1:6) with av. 150mm. Clear depth and 250mm apron including cost of E/W. involved with 75mm cement concrete (1:4:8) over one brick designation 100-A flat soling in proper grade and slope at the base. The drain duly. Plastered in CM. (1:3)	145.12	Per M	820.30	119041.94
24		Supplying and fitting fixing Deep tube well 4"to 6" dia P.V.C tube350 ' deep with 7.5 hp moter,100 meter 2" dia Tata steel tube,1000 liter sintex tank with accessories submersible pump	1.00	Each	100500.00	100500.00
Sub Total						2266761.46
Add 2% for electrification and P.H work						45335.23
Sub Total (A)						2312096.69
Miscellaneous Cost (Gen Set, Electronic Weighing Machine etc.) (B)						188000.00
Total Project cost A+B						~25,00,000/-

4. Financial Analysis

The projected profitability statement, cash flows and balance sheet of the proposed project of M/S are given below.

4.1 Projected Profitability Statement

Rs in lacs

Particulars	1st Yr	2nd Yr	3rd Yr	4th Yr	5th Yr
Sales					
Less- Duty & Taxes					
Net Sales					
Other Income					
Total					
Variable Cost					
Raw Materials Consumed					
Consumables & Packing Materials					
Wages & Salary					
Power					
Repair & Maintenance					
Other Manufacturing Expenses					
Cost of Production					
Add: Opening Stock of Finished Goods					
Less: Closing Stock of Finished Goods					
Cost of Sales					
Gross Profit :-					
Selling & Administrative Expenses					
- Other Selling & Adm. Exps.					
Preliminary Exps W/o					
Profit before Interest & Depreciation					
Depreciation					
Profit before Interest & Taxation					
Interest on					
Term Loan					
Working Capital					

Particulars	1st Yr	2nd Yr	3rd Yr	4th Yr	5th Yr
Total Interest					
Profit before Taxation					
Current Tax					
Deffered Tax					
Profit after Tax					
Add: Profit B/f from Previous Year					
Balances transfer to Reserve & Surplus					

4.2 Financial Performance indicators

Year	1	2	3	4	5
Gross Profit Ratio					
Net Profit Ratio					
Current Ratio					
DSCR					
BEP					
Average DSCR					
Project IRR					

The IRR and DSCR of the project look promising and the prospects of the project are supposed to be financially sound.

From the analysis of above indicators, the financial health of the projects seems good. The project is earning good returns and profit margins. The ability of project to re-pay its debt liabilities also looks strong. Moreover, the time series analysis of debt-equity ratio shows that project will be easily able to reduce debt burden from its capital structure.

4.3 Projected Cash Flow Statement

SL. NO.	PARTICULAR	1st Yr	2nd Yr	3rd Yr	4th Yr	5th Yr
1	Profit before Tax					
2	Add:- Depereciation					
3	Priliminary Exps. W.O.					
4	Cash Accurals (1+2+3)					
5	Receipt of capital subsidy from Bihar Govt.					
6	Increase/(Decrease) in C.L.					
7	Contribution by Shareholder/Promoter					
8	Increase in Term Loan from Bank					

SL. NO.	PARTICULAR	1st Yr	2nd Yr	3rd Yr	4th Yr	5th Yr
9	Increase in Un. Sec. Loan					
10	Increase in Working Capital					
A.Total (Rs.)(4 to 14)						
1	Preliminary & Preoperative Expenses					
2	Increase in Current Asset					
3	Increase in Cap. Expenditure					
4	Decrease in Term Loan					
5	Investment					
6	Dividend Paid					
7	Income Tax Paid					
B.Total (Rs.) (1 to 9)						
C. Surplus/Deficit from Project (A-B)						
D. Opening Balance of Cash & Cash Equivalent						
E. Closing Balance of Cash & Cash Equivalent(C+D)						
Balance Sheet Cash & Bank						

4.4 Projected Balance Sheet

Particulars	1st Yr	2nd Yr	3rd Yr	4th Yr	5th Yr
Liabilities					
Capital					
Reserve & Surplus					
Term Loan					
Bank Borrowing for Working Capital					
Sundry Creditors					
Provision for Taxation					
Total					
Assets					

Particulars	1st Yr	2nd Yr	3rd Yr	4th Yr	5th Yr
Gross Block					
Less- Accumulated Deprection					
Net Block					
Current Assets					
<u>Inventory</u>					
Raw Materials					
Consumables Stores & Packing Materials					
Closing Stock					
Receivables					
<u>Other Current Assets</u>					
Taxation Advance					
Other Current Assets					
Cash & Bank Balances					
Miscellaneous Expenditure (not w/o)					
Total					

The unit will be equipped with some of the best and modern plant and machinery available today. Equipment providers for the unit are reputed firms in their industry.

Note: The figures are only tentative and may change.

Model DPR-GI...

5. Conclusion

Gramin Bazar/Apni Mandi scheme is a well-intentioned scheme to institutionalize and promote organized marketing in agricultural produce. The MIDH grant of 40 percent of the total estimated cost of 25 lakhs, in addition to the 10 percent grant from the state government covers 50 percent of the total cost of the project. Some of the key characteristics and envisaged outcomes of the establishment of Gramin Bazar/Apni Mandi are as following:

- i. The proposed model of low cost Grameen bazaar/Apni Mandi is envisaged to bring in some elements of organization in smaller agricultural markets.
- ii. The great amount of post-harvest losses in agricultural products, especially, horticultural produces, in some instances to the tune of 30 – 40 percent and deterioration of quality is mainly due to bad storage practices and unorganized handling. Establishment of Grameen Bazaar/Apni Mandi will hopefully bring in a change in this situation and help in minimizing post-harvest losses and improvement in quality of agricultural produces.
- iii. Establishment of such Mandis will also bring in some element of institutionalization in agricultural marketing thus aiding in better price discovery for the farmers, bringing transparency in price determination and also helping consumers in purchasing fresh farm products directly from the farmers without the mediation of intermediaries.

Model DPR-Grameen Bazar / Apni Mandi