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# 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.

Banaskanta is one of the identified backward districts in Gujarat. The northern part of the district is hilly area and the inhabitants are mostly scheduled caste and Tribes. Samvedana Trust, Ahmedabad – is an NGO working for the betterment of the local people, mainly for SC/ST 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 mobilise fibre 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, Samvedana Trust, Ahmedabad has put up an application for a coir cluster in Banskantha. Ministry has given in principal approval for this cluster. Entrepreneurship Development Institute of India (EDI) is engaged as Technical Agency for developing DPR and providing support to this cluster.

EDI has done massive work in mobilizing the stakeholders to work in commonalities and also developed synergy for forming SPV. Based on these

experiences EDI 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 5.5 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.

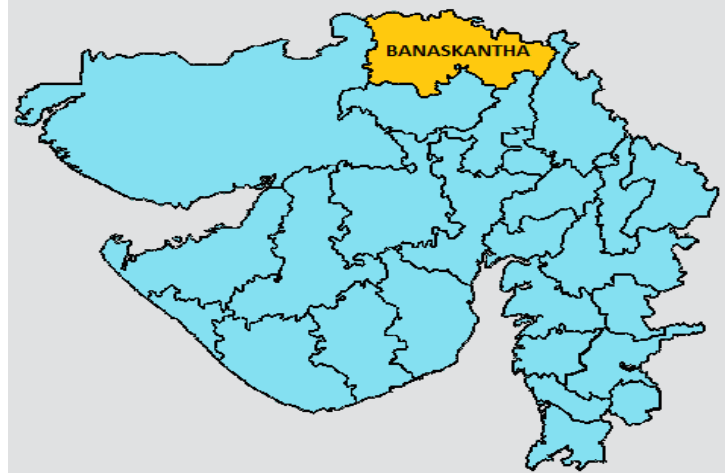
Gujarat is not a major coconut production centre and the data shows the same. The coconut production is depicted below :

<b>Sl.No</b>	<b>Districts/Islands</b>	<b>Area (HA)</b>	<b>Production (Lakh Nuts)</b>	<b>Productivity (Nuts/Ha)</b>
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

Banaskantha District includes the area around the Bank of Banas River. Geographically the District is situated between 23.33 to 24.45 north latitude and 72.15 to 73.87 east longitudes. The geographic area of district is 10,751 sq km and further district is divided in 12 talukas consist of over 1250 villages. Banaskantha has a population of 31.2 lacs with literacy rate of 66.39%. Banaskantha District lies on north-west side of Gujarat State. The District is surrounded by Marwad and Sirohi regions of Rajasthan State in the north, Sabarkantha District in the east, Mehshana District in the south and Patan District in the west. Border of Pakistan touches the desert. Strategically, Banaskantha District is of much importance because of its sensitive borders. The administrative headquarter of the district is Palanpur which is also its largest city. Banaskantha district is famous for the Ambaji Temple which draws many tourists. On education front, It has got prestigious State Agricultural University, Sardar Krushinagar Dantiwada Agricultural University, Sardarkrushinagar. In 2006 the Ministry of Panchayati Raj named Banaskantha one of the country's 250 most backward districts (out of a total of 640). It is one of the six districts in Gujarat currently receiving funds from the Backward Regions Grant Fund Programme (BRGF).



Map of Banaskantha



District of Banaskantha

Out of 12 talukas, Danta is a taluka of Banaskantha . it lies around 150 km north of Ahmedabad city and on the border of Gujarat with Rajasthan. Danta is a tribal zone in Gujarat. The taluka is spread over an area of 860.74 sq. Km. The total population of the taluka is 173,366. There are 184 villages in this taluka. The proportion of the schedule tribe population is 52.8%.

#### 1.4 Evolution of the Cluster

Samvedana, an NGO working for the poverty alleviation of Banaskanth 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 SC & ST 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 5000 to 10000 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 turn over 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 and weaving
- Training cum production centre for coir ornaments, handicrafts, garden articles
- Facility for pith composting
- Mat & mattings unit
- Raw material bank

## **1.5 Demography and Growth Trends**

The district has rich mineral reserves including limestone, marble, granite, building stone and china clay. It accounts for almost the entire marble reserves (99.3%) of Gujarat and contributes about 15% to the total production of limestone in the state. Banaskantha District Central Co-operative Bank is one of the most important banks of Gujarat.

Sex Ratio	936
Literacy Rate	66.39%
Total area	10,751Sq.Km
Population	31.2 lacs

<http://banaskantha.gujarat.gov.in>

## 1.6 Socio-Economic Aspects

According to the 2011 census, Banaskantha district has a population of 3,116,045, roughly equal to the nation of Mongolia. This gives it a ranking of 111th in India (out of a total of 640). The district has a population density of 290 inhabitants per square kilometre (750/sq mi). Its population growth rate over the decade 2001-2011 was 24.43%. Banaskantha has a sex ratio of 936 females for every 1000 males, and a literacy rate of 66.39%.

## 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 11<sup>th</sup> 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, tourism, textile and mineral based industries (ceramics). The food Processing industry in the district has attracted 57% 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 17.67% to the total vegetable production of Gujarat. It is the largest producer of potatoes in the state. Bajri, Maize, Tobacco, Castor oil,



Jowar, Psyllium are the other major crops of the district. It is also one of the leading producers of Isabgul (Psyllium husk) in the country. It is also the 3rd largest producer of oil seeds in the state.

## **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

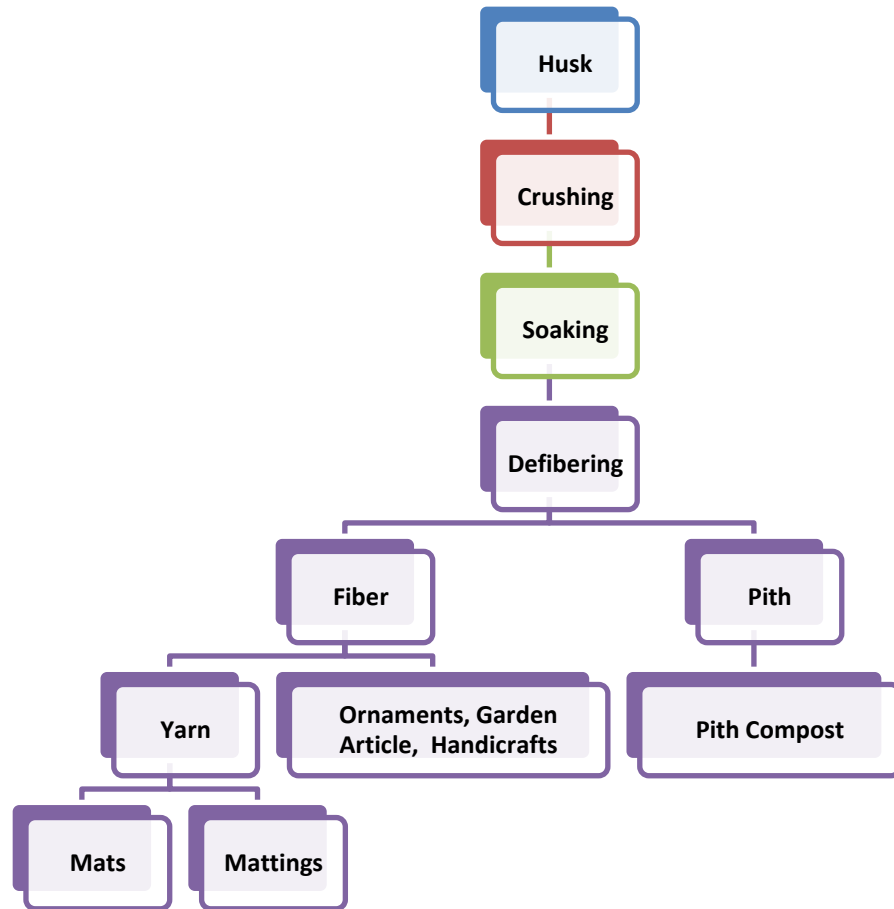
### 2.1 Product Profile

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, Ambaji and Gabbar in the district. It is estimated that nearly 5000 - 10000 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
- Mat / mattings
- 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. Pith plus composts coir pith with in 30 days in to organic fertilizer useful to all crops. 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

The commencement of heritage cluster in Kodungallur, the demand for coir yarn increased considerably. This will compel the entrepreneurs as well as societies to increase the Production with the existing or enhanced machinaries. 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.

### d) Garden Articles

The coir pith compost is a best fertile medium for vegetable and garden plants. The coir pith compost made from coir pith can be filled in the pots and it will have good market. The water retention capacity of coir pith is a good choice than soil. The low land of the cluster area is fully sandy in nature. So it is very difficult to plant



garden as well as vegetable. With the use of coir garden article the vegetables and gardens can be maintained by the costal people also. It is also useful for roof top gardening.

### **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.



### **Mattings**

The most used coir items in the world is door mats and mattings. As such it has great potential to produce and export. In domestic market also it has tremendous potential.



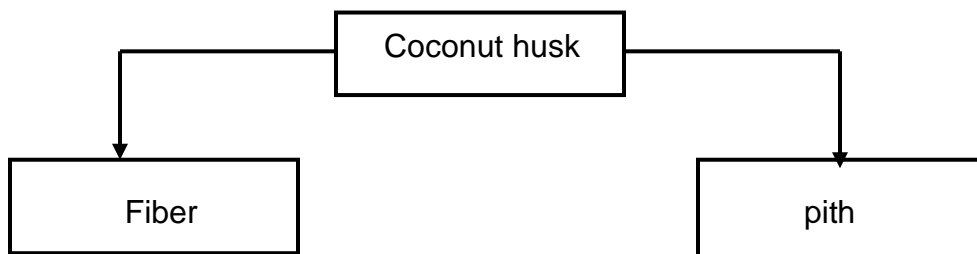
## 2.3 Production Process

### 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:

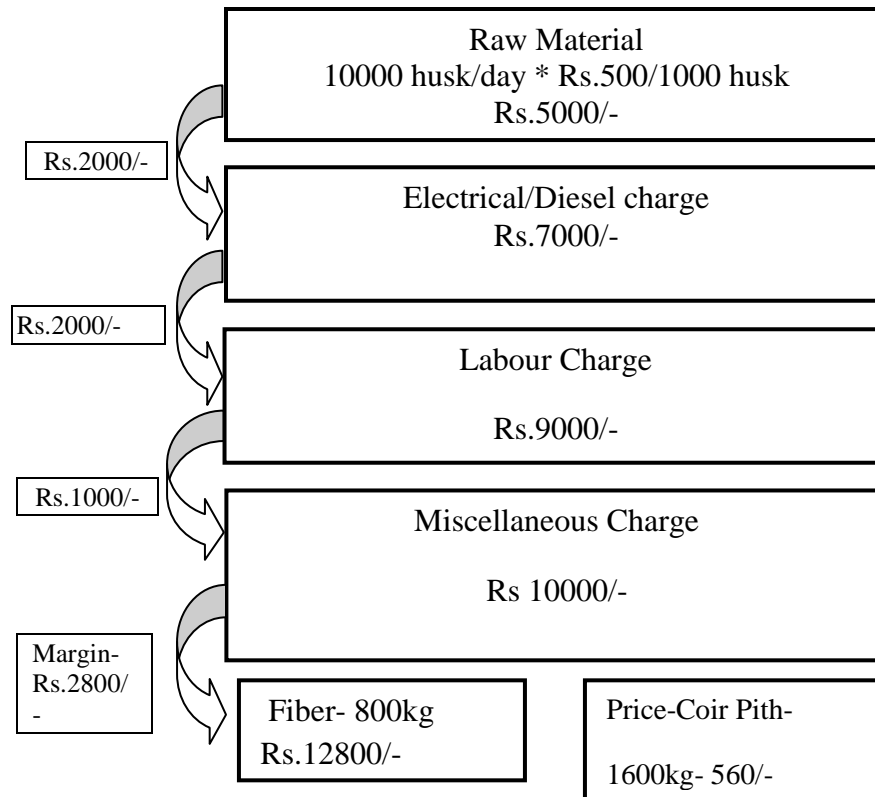
Automatic Spinning

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.

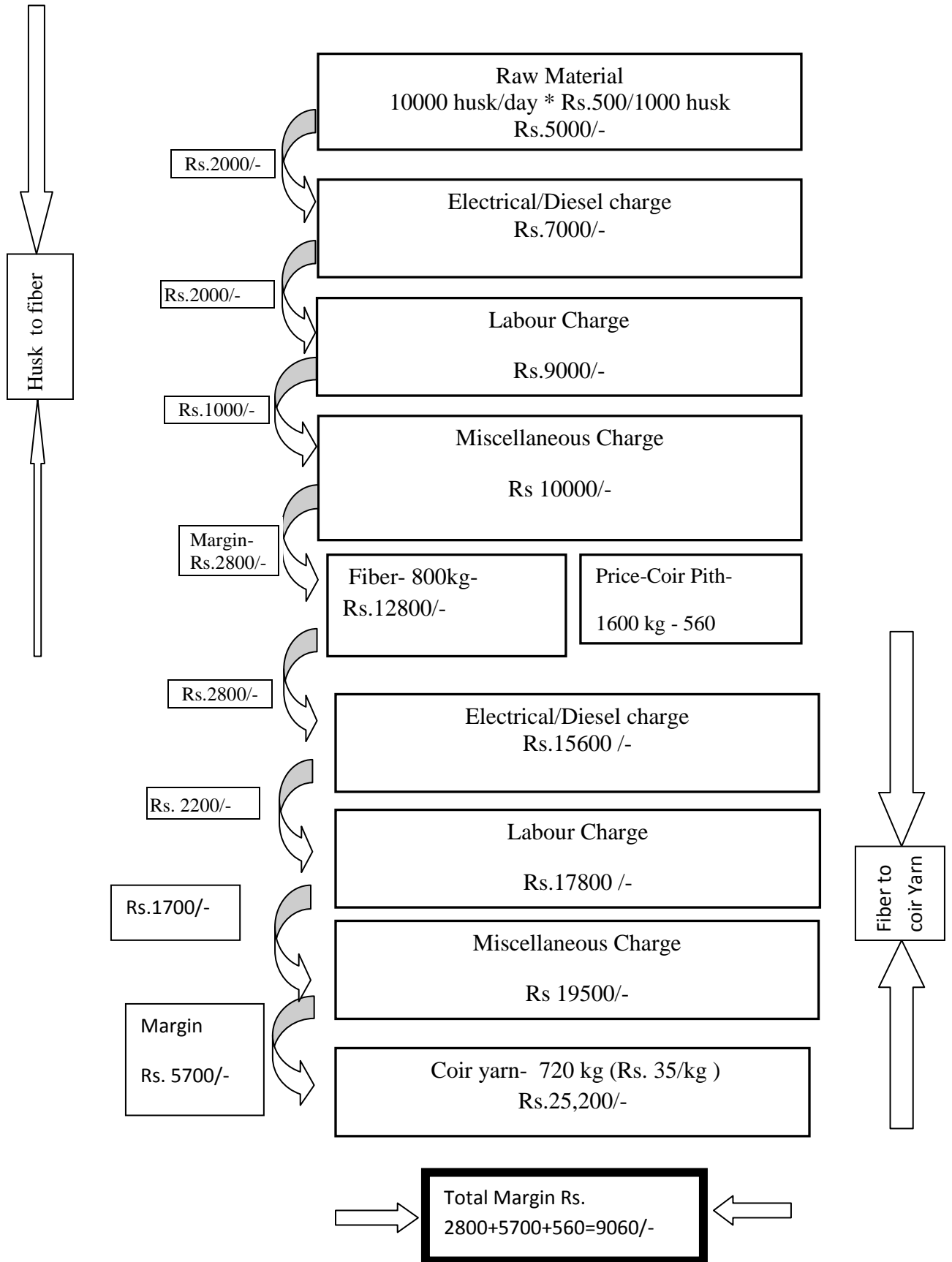


## 2.3 Value Chain Analysis

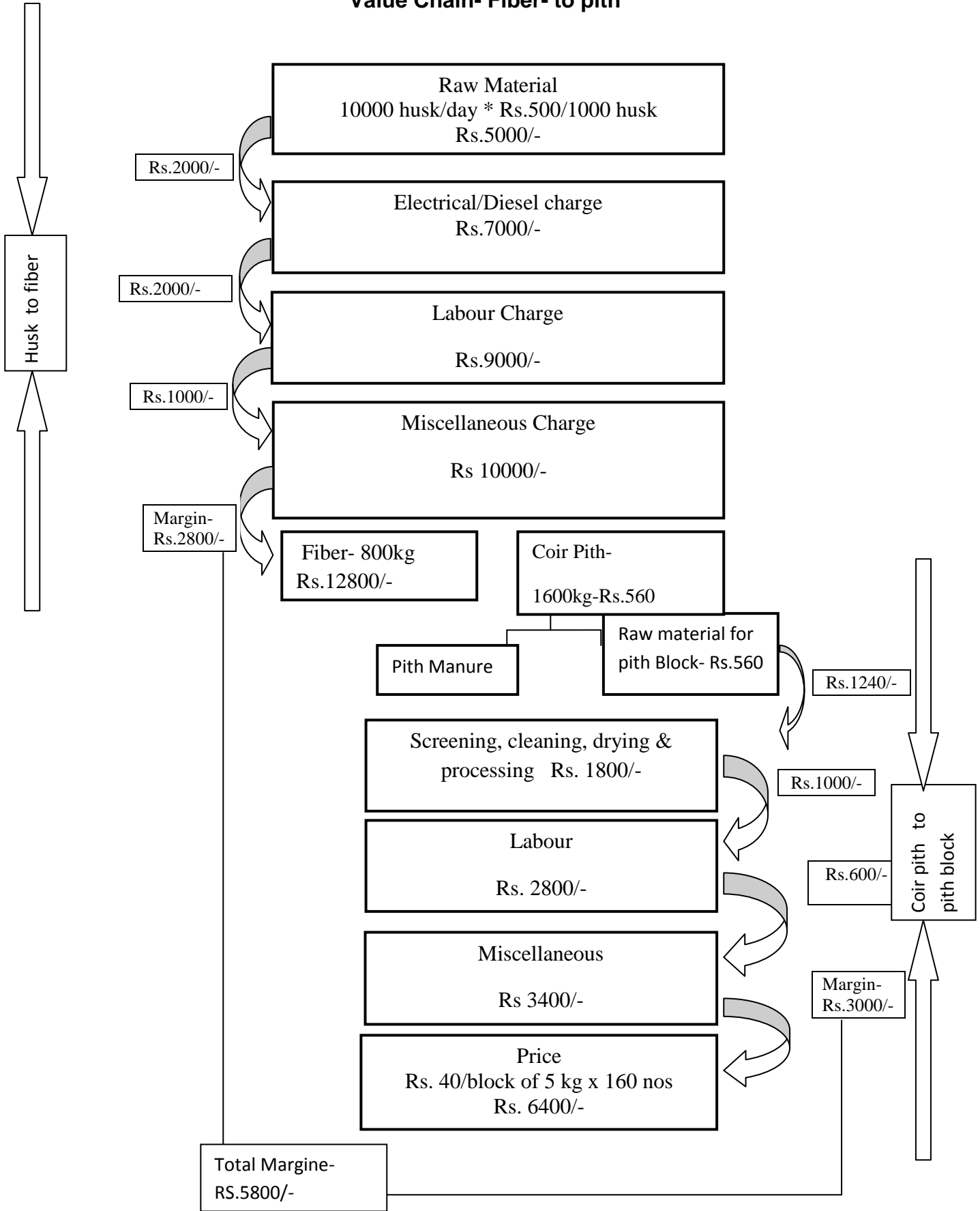
### Value Chain- Husk to Fiber



### Value Chain- Husk to Coir yarn

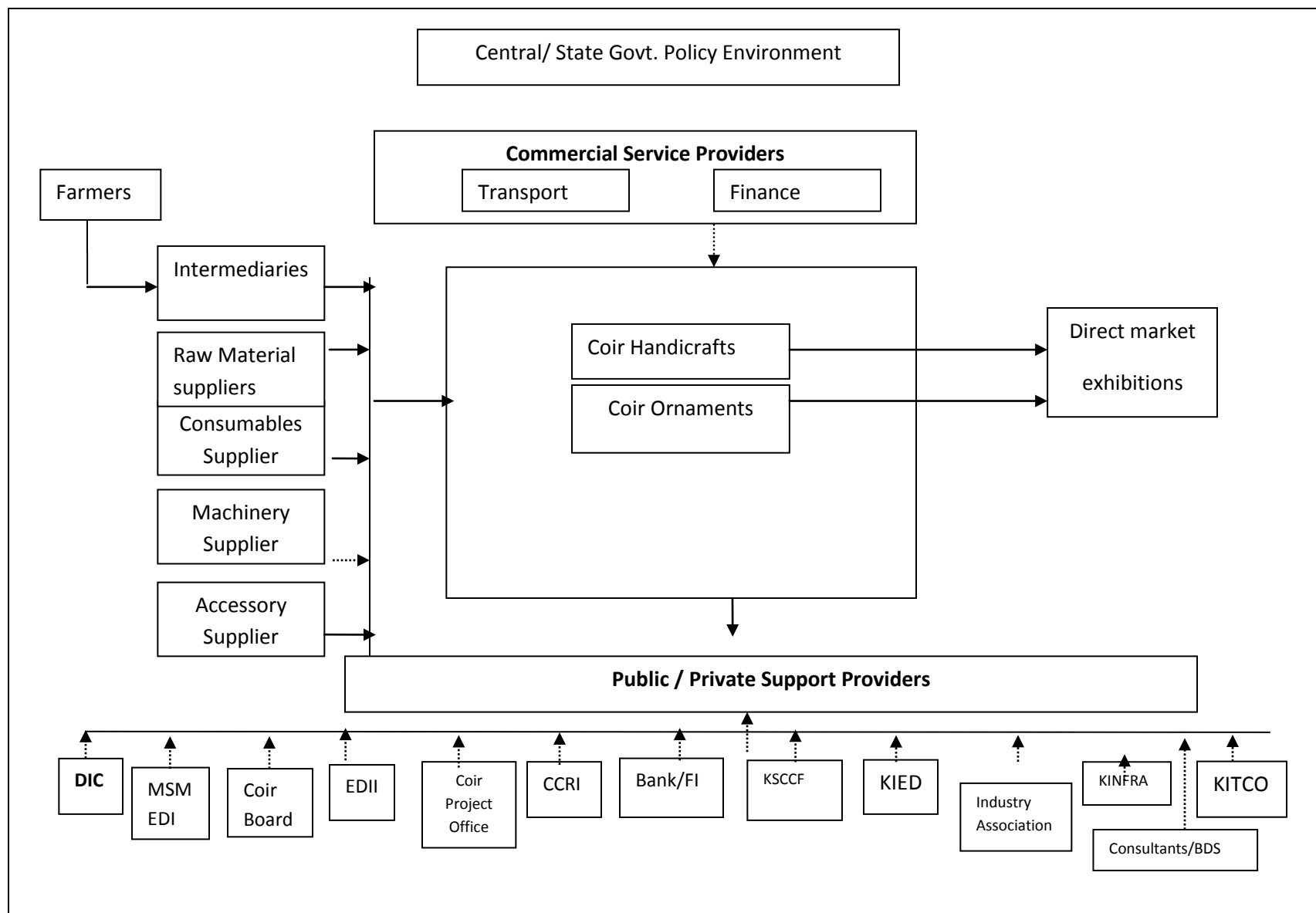


### Value Chain- Fiber- to pith



## 2.4 Cluster Map – Highlighting Backward and Forward Linkages

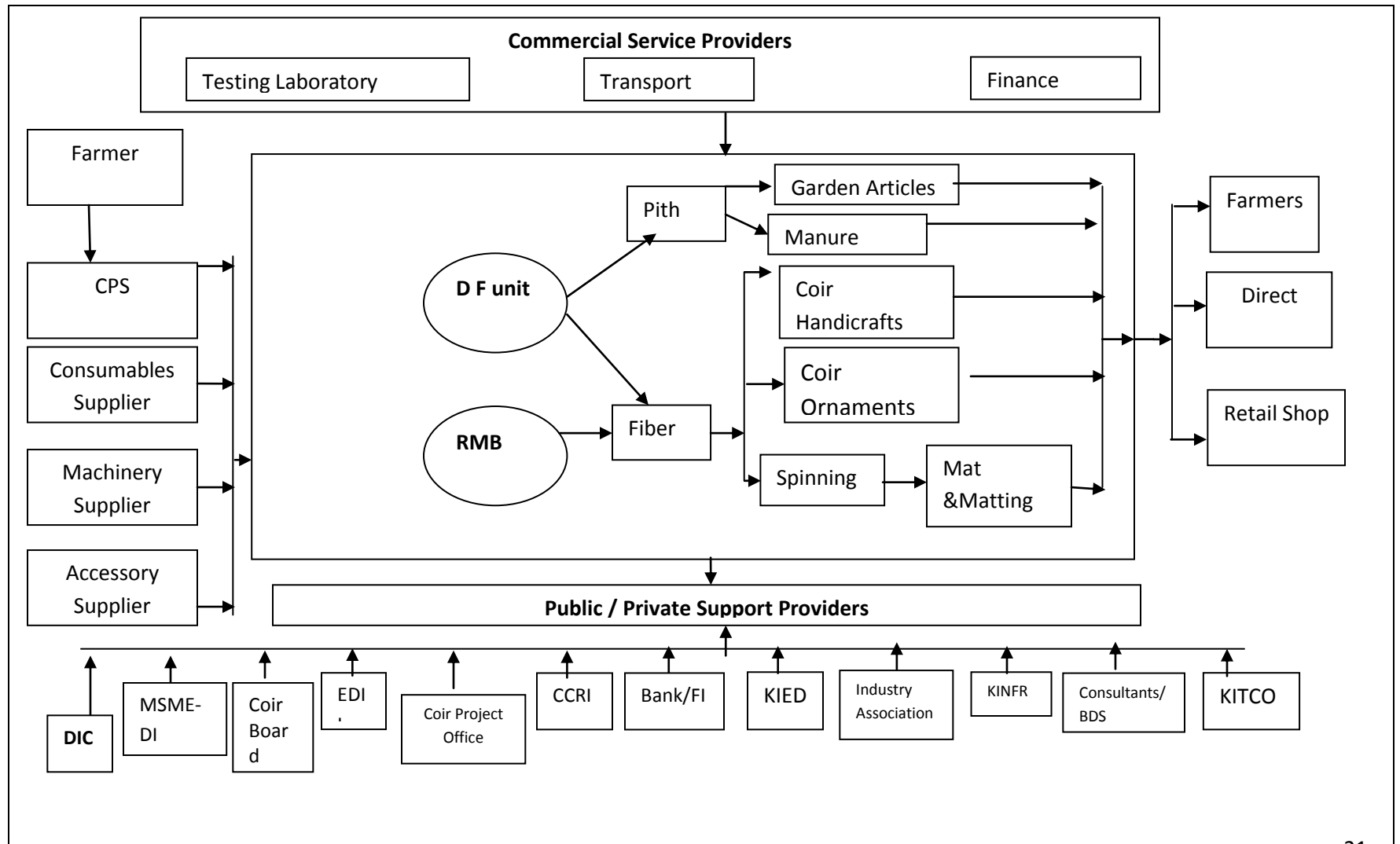
### PRESENT CLUSTER MAP



# 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 SWOC 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. Moreover, Ambaji is a very good pilgrimage centre. The implementing agency will start a market centre at this centre. Coir pith compost is a new organic fertilizer in the District and have good demand.

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

- Opening a show room in Ambaji 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, especially visiting the temple Ambaji. 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/ST community) who are engaged in making coir handicrafts and ornaments. They are fully depending upon the 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, curling unit, etc. In addition to this, a raw material bank will further provide intermittent supply of fibre. 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

<b>I Institutional Structure/ Registration Details</b>					
	Legal Status	<ul style="list-style-type: none"> <li>• Co-operative Society (under appropriate statute)</li> <li>• Registered as trust</li> </ul>			
	Date of Incorporation/ Registration	16/04/2008 (Attach Certificate of Incorporation Annexure - 1)			
	Registered Address	Samvedana Foundation A / 20, Keshavkunj Soceity, I.O.C. Road, Chandkheda, Ahmedabad – 382424			
	Office Address/ Locations	Samvedana Foundation A / 20, Keshavkunj Soceity, I.O.C. Road, Chandkheda, Ahmedabad – 382424			
	Affiliated to coir Board	Yes If yes, provide Certificate No. <u>Applied for registration</u>			
<b>II Governance Structure</b>					
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
	Brijesh Bansal	President	Social Work	9898003578	<a href="mailto:Brijbansal3578@gmail.com">Brijbansal3578@gmail.com</a>
	Yogesh Varma	Gen. Secretary	Social Work	9998902136	<a href="mailto:Yogeshvarma29677@gmail.com">Yogeshvarma29677@gmail.com</a>
	Yogesh Sheth	Vice President	Social Work	9825956718	
	Nilesha Parmar	Jt. Secretary	House Hold	7878502012	
	Hasumatiben Jadav	Treasure	House Hold	8866439513	
	Jadiben Parmar	Trustee	House Hold	-	

	Jasumatiben Vaghela	Trustee	House Hold	-	
	Jashiben Makwana	Trustee	House Hold	8401552171	
	Shantaben Vaghela	Trustee	House Hold	9377277883	
	In case, IA is registered under Companies Act , provide share holding pattern	Sr.No	Name of Member	Back Ground /profile	Share Holding(%)
			Not applicable		
<b>III</b>	<b>Operational Profile</b>				
	Major Objectives – Vision, Mission, Goal of the Organisation	<p><b>Vision:</b> We have dreamed to set free the social-victims from the social exile of years and years.</p> <p><b>Mission:</b> 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><b>Objectives:</b></p> <ul style="list-style-type: none"> <li>• To improve the life standard of the women of poor section</li> <li>• To help the widow and needy women &amp; youth by means of providing training and employment</li> <li>• To adopt and educate the orphan</li> <li>• To aware women for their rights of social, economical, legal &amp; educational.</li> <li>• To make self reliant the women through various vocational training programmes.</li> <li>• Provide the benefits of various schemes for the disabled.</li> <li>• To arrange free medical/health and blood donation camp.</li> <li>• To sensitize people against gender discrimination</li> <li>• Create a sense of volunteerism</li> <li>• Create thoughts of national integration</li> <li>• To aware people against child labour</li> <li>• To stop the damage to the environment &amp; make efforts to maintain the nature</li> <li>• To aware SCs &amp; STs for their rights of social, economical, legal &amp; educational</li> <li>• To provide charity to society in various</li> </ul>			

	What are focus Areas of operation	<ul style="list-style-type: none"> <li>• Social empowerment</li> <li>• Augmenting the income</li> <li>• Destitute rehabilitation</li> <li>• Environmental protection</li> </ul>
	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)	Please check enclosure Annexure –1
	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

<b>IV</b>	<b>Management Profile</b>		
	Back ground of key personnel (Professional s and others) with brief profile of the senior management personnel		
<b>V</b>	<b>Financial Position</b>		
	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	

<b>VI</b>	Bank Account Details	
	Name of Bank	Bank of Baroda
	Branch Name	Chandkheda
	Bank account No	29530100012003
<b>VII</b>	Contact Details	09998902136
	Name of the Contact Person	Mr. Yogesh Varma
	Designation of Contact person	General Secretary
	Correspondence Address	A / 20, Keshavkunj Soceity, I.O.C. Road, Chandkheda, Ahmedabad – 382424
	Contact No.	09998902136
	Email Address	<a href="mailto:samvedanafoundation@yahoo.co.in">samvedanafoundation@yahoo.co.in</a>

## **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 Tribal community in the Benaskantha district is engaged in coir handicraft and ornaments making. There are two famous temples in this district situated in the same area (Ambaji and Gabbar). 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 above 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 Banaskantha 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 and Mattings
- Processing of Coir Pith and adding value to its use
- Coir ornaments and handicrafts

#### Services:

- Establish Raw material bank and ensure fibre availability
- 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. There 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 and Ornaments
- CFC for Pith Compost Unit and Garden Article
- Raw Material Bank
- 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)
<b>A</b>	<b>Trust Building</b>		
a)	Cluster Awareness and Trust Building	250	2.0
b)	Exposure visits to Successful clusters in Kerala and Tamil Nadu	80	5.0
c)	Awareness programme for schemes of central and state governments/converging various developmental and welfare schemes	200	3.0
<b>B</b>	<b>Inculcating entrepreneurial Values</b>		
a)	Entrepreneurship Development Training	60	4.0
b)	Training program for quality way of life and social engineering	90	1.5
<b>C</b>	<b>Skill Development and Up-gradation</b>		
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
<b>D</b>	<b>Market Development</b>		
a)	Visit to national exhibitions	20	2.0
	<b>Total</b>	<b>1000</b>	<b>25.00</b>

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	2
iii)	Batch size	40
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. 2.5 lacs
vii)	Total budget	Rs. 5 lacs
viii)	Total beneficiaries	80
ix)	Time line	II and V quarters

- 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.75,000/-
x)	No. Of training	4
xi)	Total Cost	Rs.3,00,000/-
xii)	Total beneficiaries	2 00
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 - Sensitising business plan - Developing cash flow - Maintaining accounts - Family budgeting - Personal selling - Quality consciousness
ii)	Duration	6 day
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	2
xi)	Total Cost	Rs. 4,00,000/-
xii)	Total beneficiaries	60
xiii)	Time line for implementation	III and IV quarters

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

<b>Sr. No.</b>	<b>Description</b>	<b>Details</b>
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

<b>Sr. No.</b>	<b>Description</b>	<b>Details</b>
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

<b>Sr. No.</b>	<b>Description</b>	<b>Details</b>
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	<b>Integrated Coir Processing Unit</b>	<b>Rs. In Lakhs</b>
i)	Land development	2.00
ii)	Building	19.50
iii)	Plant and Machinery	82.99
iv)	Miscellaneous Fixed Assets	0.15
v)	Preliminary and Preoperative Expenses	2.12
vi)	Provision for contingency	4.58
vii)	Margin Money for Working Capital	3.44
	<b>Total Cost for Fixed Asset</b>	<b>114.78</b>
vii)	Working Capital Requirement	9.73
	<b>Total Project Cost</b>	<b>124.51</b>

#	<b>Means of Finance</b>	<b>Amt. in Lakhs</b>
i)	Contribution from S T Corporation/beneficiary contribution	34.43
ii)	Grant from Coir Board, Govt. of India	90.08
	<b>Total</b>	<b>124.51</b>

## B. Raw Material Bank

A2	RAW MATERIAL BANK	Amt. Lakhs
i)	Building	17.00
ii)	Vehicle, Willowing Machine, Tools, etc	6.15
iii)	Miscellaneous Fixed Assets	0.50
iv)	Preliminary and Preoperative Expenses	0.50
v)	Provision for contingency	0.50
	<b>Total Project Cost</b>	<b>24.7</b>

	Means of Finance	Amt. Lakhs
i)	Contribution from ST Corporation/Beneficiary contribution	6.2
ii)	Grant from Coir Board, Govt. of India	18.5
	<b>Total</b>	<b>24.7</b>

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	<b>Soft Intervention</b>	<b>25.00</b>	<b>25.00</b>	<b>0</b>
<b>2</b>	<b>Hard Intervention</b>			
A	Common Facility Centre Integrated Coir processing unit			
i	Fixed Capital	114.78	86.08	28.7
ii	Working Capital	9.73	4.00	5.73
	Total (i+ii)	124.51	90.08	34.43
B	Raw Material Bank	24.70	18.5	6.2
	<b>Total 2(a+b)</b>	<b>149.21</b>	<b>108.58</b>	<b>40.63</b>
3	<b>IA Cost</b>	<b>20.00</b>	<b>20.00</b>	
4	<b>TA Cost</b>	<b>10.69</b>	<b>10.69</b>	
	<b>Total</b>	<b>204.90</b>	<b>164.27</b>	<b>40.63</b>

## B. Project Phasing

Sl. No.	Project Intervention	Phasing
	<b>Soft &amp; Thematic Intervention</b>	
i)	Cluster Awareness and Trust Building	<b>Phase 1</b>
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
	<b>Hard Intervention</b>	
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) Banaskantha district SC/ST sub plan : District authorities have special fund for the development of women/SC and ST people. It is envisaging to have special grants for initiating individual enterprises.
- b) Rural Technology Institute, Gandhinagar is providing training in Coir. Association will be made with them for training.
- c) Ambaji Temple Administration - The cluster is collecting the husk from the local merchants. Otherwise the husk will be a waste and concern for the local administration.
- d) 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.
- e) 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 .
- f) 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:

<b>Sl.No.</b>	<b>Particularas</b>	<b>Cost in Lakhs</b>
a	Training Subsidy from Rural Technology Institute	5.00
b	Grant from SC/ST Sub plan Banaskantha District	5.00
c	From Ambaji Temple Administration	2.00
d	From Coir Board – from the scheme for developing private entrepreneurs (Coir Udhyaami Yojana)	100.00
e	Coir Vikas Yojana of Coir Board	3.20
f	Mahila Coir Yojana of Coir Board	.60
	<b>Total</b>	<b>115.80</b>

## CHAPTER 13: PROJECT TIMELINE

### Soft Intervention

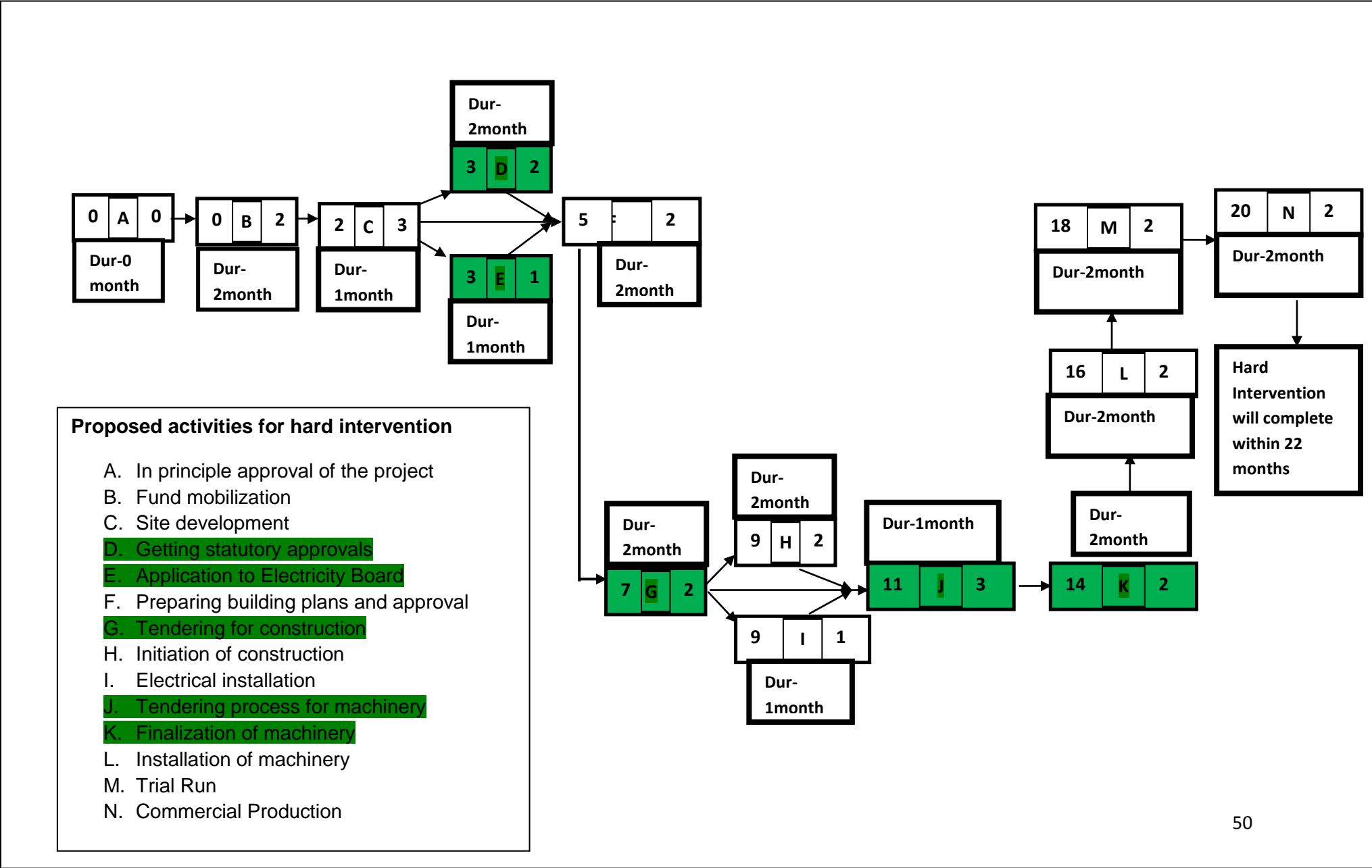
Sr. No	Name of Activity	Objective	Duration	Year 1				Year 2				Year 3				
				Qtr 1	Qtr 2	Qtr 3	Qtr 4	Qtr 5	Qtr 6	Qtr 7	Qtr 8	Qtr 9	Qtr 10	Qtr 11	Qtr 12	
1	Cluster Awareness and Trust Building	To maintain the trust among the members	one day													
2	Exposure visits to Successful clusters in Kerala 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 Lakhs
A	<b>Fixed Capital</b>	
	Land development	2.0
	Building	19.5
	Plant & Machinery	82.99
	Miscellaneous fixed asset	0.15
	Preliminary Expenses	0.50
	Pre-operative expenses	1.62
	Provision for Contingency	4.58
	Margin Money for Working Capital	3.44
	<b>Total</b>	<b>114.78</b>
B	<b>Working Capital</b>	9.73
	<b>Total Project Cost (a+b)</b>	<b>124.51</b>
2	<b>Means of Finance</b>	
	Contribution from ST Corporation/beneficiary	31.3
	Grant from Coir Board	93.8
	<b>Total</b>	<b>124.51</b>
3	Annual Income	158.31
4	Net Profit	7.13
5	BEP %	52.6
6	IRR %	18

#### **Introduction:**

Banaskantha is one of the backward districts in Gujarat. The tribal community in the hilly area are 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 two famous temples in this district situated in the same area (Ambaji and Gabbar). 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 and weaving
- Training cum production centre on coir handcrafts
- Pith compost and garden article manufacturing
- Raw material bank

The details follow :

### **Project Details**

#### **A. Land**

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

SL No	Description	Qty.	Unit	Rate Rs. (Lakhs)	Amount Rs. (Lakhs)
	<b>Land &amp; Building</b>				
A	Land				
1	Land				Existing
2.	Site Cleaning and development				2.0

## B. Building

SL.No	Description	Qty.	Unit	Rate Rs. (Lakhs)	Amount Rs. (Lakhs)
1	Building for DF			LS	2.25
2	Building for ASM				13.00
3	Building for Anupam Loom				4.00
4	Drying Yard			LS	0.25
	Sub Total B				<b>21.50</b>

## C. Plant and Machinery

SL.No.	Description	Quantity	Rate	Amount
<b>1. Defibering Unit</b>				
a)	Husk Buster Machine with 20hp Motor	1	2	2
b)	Defibering Machine (Beater Type) with 25hp Motor	1	3.25	3.25
c)	4mtr long SS Rotary Screener for Fibre with 2hp Motor	1	1.1	1.1
d)	Ginning Machine with 2hp Motor	1	0.7	0.7
e)	Rotary Screener for Pith with 2hp Motor 1 No. @ 75000	1	0.75	0.75
f)	Baling Press - Screw Type for compact bales with 5hp Motor 1 No. @ Rs. 240000	1	2.4	2.4
g)	Conveyors 7sets of various lengths with 10.5hp Motor	7	1.1	7.7
h)	Pump set and pipeline			1.2
i)	Installation charges			1.2
j)	Taxes & duties under KVAT but subject to change under GST			1
k)	Transportation machinery (approx)			0.75
l)	Electrification charges			2.3
	<b>Total</b>			<b>24.35</b>

2	Automatic Spinning machine	10	1.5	15.00
3	Electronic rat	10	.05	.50
4	Garden Article, Coir Ornaments & Coir Handicrafts			6.00
5	Anupam Loom			
	-Anupam Loom-1 mt Width	2	5	10.00
	-Sheering Machine	2	3	6.00
	-Bobin Winding- 1 head	2	.30	00.60
	-Creel Stand	2	.25	00.50
	-Wooden Cops Winding Machine	2	.02	00.04
	Total			17.04
6	Dyeing And Bleaching Unit			15.00
	-200 kg Capacity SS dye vat			
	-Cement Vat			
	-Water Pump			
	-Boilers			
	-Others			
7	Coir Compost			5.00
	-Auto clave 100 Lr. Capacity			
	-Hot Air Oven			
	-Incubator			
	-Rotary Screener			
	-Sieve			
	-Chemical Balance			
	-Refrigerator			
	-Laboratory, testing etc.			
	-Water Pump & Hose			
	Total			82.99 Lakhs
Total cost for Plant and Machinery: Rs.82.99 Lakhs				

#### D. Miscellaneous Fixed Assets

SL No	Description	Qty.	Unit	Rate Rs. (Lakhs)	Amount Rs. (Lakhs)
1	Furniture		LS		0.15
	Total				0.15
Total Cost for Miscellaneous Fixed Assets: Rs.0.15 Lakhs					

#### E. Preliminary Expenses

SL No	Description	Qty.	Unit	Rate Rs. (Lakhs)	Amount Rs. (Lakhs)
1	Preliminary Expenses (DPR, licences etc)	LS	LS		0.50
	Total				0.50
Total Preliminary Expenses: <b>Rs.0.50 Lakhs</b>					

#### F. Pre-operative Expenses

SL No	Description	Qty.	Unit	Rate Rs. (Lakhs)	Amount Rs. (Lakhs)
1	Establishment, Travel, etc	--	--	LS	1.62
	Total				1.62
Total Pre-operative Expenses: <b>Rs.1.62 Lakhs</b>					

## G. Provision for Contingency

SL No	Description	Qty.	Unit	Rate Rs. (Lakhs)	Amount Rs. (Lakhs)
1	2 % of Building and 5 % on Machinery				4.58
	Total				4.58
Total Provision for contingency: <b>Rs.4.58 Lakhs</b>					

## H. Working Capital

Sl.No.	Particulars	Period(days)	Amount (Rs.)
1	RM Stock	15	4.4
2	Good in Process	3	0.9
3	Finished Goods	2	0.6
4	credit sale	10	2.9
5	working expenses	30	4.9
<b>Total</b>			13.7

## I. Project Cost

### 1) Fixed Capital

Sl.No	Particulars	Amount(Rs.Lakhs)
1	Land Development	2.00
3	Building	19.5
4	Plant & Machinery	82.99
5	Miscellaneous fixed asset	0.15
6	Preliminary Expenses	0.50
7	Pre-operative expenses	1.62
8	Provision for Contingency	4.58
9	Margin Money for Working Capital	3.44
	<b>Total Fixed Capital</b>	<b>114.78</b>



**2) Working Capital****9.73 Lacks****Total Project Cost**

<b>Sl.No</b>	<b>Particulars</b>	<b>Amount(Rs. Lakhs)</b>
a.	Fixed Capital	114.78
b	Working Capital	9.73
	<b>Total</b>	<b>124.51</b>

**J Means of Finance:**

<b>Sl.No.</b>	<b>Item</b>	<b>Amount</b>
1	Beneficiary Contribution-25% of fixed Capital	28.7
2	Coir Board Grant-75% of fixed Capital	86.08
4	working capital grant from C B (Rs. 22.0 Lacks)	0
5	Beneficiary contribution for working capital-25% of working capital corpus	5.73
6	Working Grant from Coir Board	4.0
		<b>124.51</b>

In short, the means of finance are:

<b>Sl.No</b>	<b>Particulars</b>	<b>Amount(Rs.Lakhs)</b>
1	Contribution from ST Corporation/beneficiary	34.43
2	Grant from Coir Board	90.08
	<b>Total</b>	<b>124.51</b>

**K Annual Sales Turnover**

Sl.No	Item	Quantity	Rate	Amount (Rs.)
1	Fiber -Ton	240	0.27	64.80
2	Yarn-Ton	165	0.47	77.55
3	Anupam-2500 Sq.Mtr	0.025	350	8.75
4	Dyeing and Bleaching- 200kg*Rs.5*300days			3.00
5	Pith Compost	384	0.04	15.36
6	Garden Article, Coir Ornaments			1.00
<b>Total</b>		<b>405</b>		<b>170.46</b>

**L Production Cost****1) Raw Material**

Sl.No.	Item	Quantity	Rate	Amount (Rs)(Lakhs)
1	Coconut Husk in Lakh	30	0.7	21
2	Fiber-in ton	201	0.27	54.27
3	Nylon Thread-in ton	0.46	1.5	0.69
4	Yarn-in ton	15.84	0.44	6.97
5	Jute	7.2	0.5	3.6
6	pith-in ton	384	0.005	1.92
<b>Total</b>				<b>88.45</b>

## 2) Utility

SL No	Description	Qty.	hp	Rate Rs. (Lakhs)	Amount Rs. (Lakhs)
1	Husk Buster Machine -20 hp	1	20		
2	DF Machine Beater type-25hp	1	25		
3	Bailing Press ( Screw Type) - 5hp	1	5		
4	Pump Set -2 hp	1	2		
	<b>Total</b>				<b>1.68</b>
6	Automatic Spinning Machine& Electronic ratt				.50
7	Anupam Loom -7 HP				.28
8	Dyeing & Bleaching				.4
9	Pith Compost				.35
	<b>Total</b>				<b>3.21</b>
	Total Utilities: <b>Rs. 3.21 Lakhs</b>				

## 3) Man Power

Sl.No.	Designation	Unit	Unit Cost	Annual Amount (Rs)
1	Manager	1		1.8
2	Mechanic	1		1.8
	Watchman	1		1.2
	Semi skilled men workers	1		1.05
	Unskilled women workers	10	0.075	9
	Automatic Spinning Machine Operators	10	0.075	9
	Electronic ratt	10	0.075	9
	Anupam Loom	2	0.15	3.6
	Dyeing & Bleaching Unit	1	0.15	1.8
	Pith Compost	1	0.15	1.8
	Sub Total			40.05
	Employees benefit			6.01
	Grand Total	38		46.06

#### 4) Repairs, Maintenance and Insurance

SL No	Description	Qty.	Unit	Rate Rs. (Lakhs)	Amount Rs. (Lakhs)
1	Spares and Lubricants, etc		LS		1.2
	Total				1.2
Total Repairs, Maintenance and Insurance : Rs.1.2 Lakhs					

#### 5) Other Manufacturing Expenses

SL No	Description	Qty.	Unit	Rate Rs. (Lakhs)	Amount Rs. (Lakhs)
1	Other Manufacturing Expenses				1.2
	Total				1.2
Total -1.2 Lakhs					

#### 6) Administrative Overheads

SL No	Description	Qty.	Unit	Rate Rs. (Lakhs)	Amount Rs. (Lakhs)
1	Administrative Overheads			LS	.5
	Total				.5
Total Administrative Overheads-.5 Lakhs					

#### 7) Marketing Overheads

SL No	Description	Qty.	Unit	Rate Rs. (Lakhs)	Amount Rs. (Lakhs)
1	Marketing Overheads			LS	.5
	Total				.5
Total Marketing Overheads-.5 Lakhs					

**M Project Profitability Statement****( Amount in Lakhs)**

<b>Sl.No.</b>	<b>Particulars</b>	<b>Ist Yr</b>	<b>II nd Yr</b>	<b>IIIrd Yr</b>	<b>Ivth Yr</b>	<b>Vth Yr</b>
1	No. of working Days	300	300	300	300	300
2	No. of shifts	1	1	1	1	1
3	Installed Capacity	60%	65%	70%	75%	80%
4	Production in Ton	240.00	288.00	336.00	384.00	432.00
5	Annual Income	170.46	204.55	238.64	272.74	306.83
6	Net Sales	170.46	204.55	238.64	272.74	306.83
<b>B.</b>	<b>Cost of Production</b>					
1	Raw Materials	88.45	106.14	123.83	141.52	159.21
2	Salaries & Wages	46.06	55.27	64.48	73.69	82.90
4	Utility	3.21	3.53	3.85	4.17	4.49
5	Repair & Maintenance	1.20	1.32	1.44	1.56	1.68
7	Other expenses	1.20	1.32	1.44	1.56	1.68
8	Depreciation	9.39	8.50	7.70	6.98	6.33
9	Preliminary Expenses Written off	0.67	0.67	0.67	0.67	0.67
	Total	150.18	176.75	203.42	230.16	256.97
	Gross Profit	20.28	27.80	35.23	42.58	49.86
<b>C.</b>	<b>Administration &amp; Sales Expenses</b>					
1	Selling & Administrative expenses	1.00	1.10	1.20	1.30	1.40
	Profit before Int & Tax	19.28	26.70	34.03	41.28	48.46
D	Net Profit after Tax	19.28	26.70	34.03	41.28	48.46
E	Depreciation	9.39	8.45	7.70	6.98	6.28
F	Preliminary Expenses Written off	0.67	0.67	0.67	0.67	0.67
G	Annual Cash Accrual	29.34	35.15	41.73	48.26	54.75

**N Cash Flow Statement****(Amount in Lakhs)**

	<b>Source of Fund</b>	<b>Ist</b>	<b>IIInd</b>	<b>IIIrd</b>	<b>IVth</b>	<b>Vth</b>
1	Promoters' capital	31.28				
2	Grant	93.83				
3	Depreciation	9.39	8.50	7.70	6.98	6.33
4	Preliminary Expenses written	0.67	0.67	0.67	0.67	0.67
5	Profit before Int & Tax	19.28	26.70	34.03	41.28	48.46
	<b>Total</b>	<b>154.45</b>	<b>35.87</b>	<b>42.40</b>	<b>48.93</b>	<b>55.46</b>
<b>B.</b>	<b>Application of Funds</b>	<b>Ist</b>	<b>IIInd</b>	<b>IIIrd</b>	<b>IVth</b>	<b>Vth</b>
1	Capital Expenditure	104.64				
2	Pre-operative expenses	6.70				
3	Increase in W. Capital	13.77	1.38	2.75	4.13	5.51
	<b>Total</b>	<b>125.11</b>	<b>1.38</b>	<b>2.75</b>	<b>4.13</b>	<b>5.51</b>
	Opening Balance	0.00	29.34	63.84	103.49	148.29
	Surplus (A-B)	29.34	34.50	39.65	44.80	49.95
	Closing Balance	29.34	63.84	103.49	148.29	198.24

## O Projected Balance Sheet

(Amount in Lakhs)

<b>Liabilities</b>						
Sl.No.	Liabilities	I	II	III	IV	V
1	Promoters' Capital	31.28	31.28	31.28	31.28	31.28
2	Grant	93.83	93.83	93.83	93.83	93.83
3	Reserve & Surplus	19.28	45.98	80.01	121.29	169.75
	<b>Total</b>	144.40	171.09	205.12	246.40	294.86
<b>Assets</b>						
Sl.No.	Assets	I	II	III	IV	V
1	Building	21.50	21.50	21.50	21.50	21.50
2	Machinery	83.14	83.14	83.14	83.14	83.14
3	Depreciation	9.39	17.89	25.60	32.58	38.91
4	Net Block	95.25	86.75	79.04	72.06	65.73
5	Current Assets	13.77	15.15	17.90	22.03	27.54
6	Preliminary Expenses Written Off	6.03	5.36	4.69	4.02	3.35
7	Cash in hand & bank	29.34	63.84	103.49	148.29	198.24
	<b>Total</b>	144.40	171.09	205.12	246.40	294.86

**P Break Even Point**

(Amount in Lakhs)

<b>A.</b>	<b>Variable cost</b>	
1	Raw Material	88.45
2	Power	3.21
3	Administrative expenses	1.00
		<b>92.66</b>
<b>B</b>	<b>Semi Variable and fixed cost</b>	
1	Salary & wages	46.06
2	other Expenses	1.20
3	Repair and maintenance	1.20
4	Depreciation	9.39
5	Preliminary Expenses Written Off	0.67
		<b>58.52</b>
	Annual Income	170.46
	Variable cost	92.66
	SP-VC	<b>77.80</b>
	Breakeven point as a percentage of installed capacity	52.65

**Q Depreciation Amount**

	<b>Building(5%)</b>	<b>Machinery(10%)</b>	<b>Miscellaneous Fixed Asset(10%)</b>	
	21.5	83.0	0.2	104.6
<b>Year 1</b>	<b>1.1</b>	<b>8.3</b>	<b>0.0</b>	<b>9.4</b>
	20.4	74.7	0.1	95.3
<b>Year 2</b>	<b>1.0</b>	<b>7.5</b>	<b>0.0</b>	<b>8.5</b>
	19.4	67.2	0.1	86.7
<b>Year 3</b>	<b>1.0</b>	<b>6.7</b>	<b>0.0</b>	<b>7.7</b>
	18.4	60.5	0.1	79.0
<b>Year 4</b>	<b>0.9</b>	<b>6.0</b>	<b>0.0</b>	<b>7.0</b>
	17.5	54.4	0.1	72.1
<b>Year 5</b>	<b>0.9</b>	<b>5.4</b>	<b>0.0</b>	<b>6.3</b>



## PROJECT PROFILE FOR RAW MATERIAL BANK

### Project Summary

Sl.No	Description	Amount in Lakhs.
1	Name of Cluster:	
2	<b>Name of project: Raw material Bank</b>	
1	<b>Project Cost</b>	
	Land	2.00
	Building	15.00
	Plant & Machinery, including vehicle	6.15
	Miscellaneous fixed asset	0.50
	Pre-operative & Preliminary Expenses	1.00
	<b>Total</b>	<b>24.7</b>
2	<b>Means of Finance</b>	
	Contribution from ST Corporation	6.2
	Grant from Coir Board	18.5
	<b>Total</b>	<b>24.7</b>
3	Annual Income	135.00
4	Net Profit	1.3
5	BEP	59.9%
6	IRR	18%

## PROJECT PROFILE FOR RAW MATERIAL BANK

### 1. INTRODUCTION:

The objective of the Raw Material Bank is to ensure availability of quality raw material on a continuous basis to the beneficiaries of SFURTI Cluster at a reasonable price. The service provide by the raw material bank is procurement, storage and supply of coir fibre to the cluster. The infrastructure required for the Raw Material Bank will comprise of a building with an office and a warehouse for storage of raw material, a retting tank and a vehicle.

The suggested raw material bank may have the capacity to store about 50 ton fiber. The beneficiaries can be utilized the service of the raw material bank. They can purchase the raw material at a reasonable price from the raw material bank.

### 2. Financial Details

#### Project Details

##### 1. Land

SL No	Description	Qty.	Unit	Rate Rs. (Lakhs)	Amount Rs. (Lakhs)
	Land & Building				
A	Land				
1	Land Development				2.0
2.	Site Cleaning and development				

## 2. Building

B	Building	Area	Unit Cost	Amount Rs. (Lakhs)
1	Building Construction	1000 sq.ft	1000/Sq.Ft	10.00
2	Retting Tank			5.00
	<b>Sub Total B</b>			<b>15.00</b>

## 3. Plant and Machinery

Sl.No.	Particulars	Quantity	Amount (Rs. in lakhs)
1	Willowing machine-2 Ton Capacity -7 Hp	1	2.7
2	TATA Ace -750 Kg Capacity	1	2.5
	Tool Kit	1	1.0
	<b>Total</b>		<b>17.7</b>

4. Miscellaneous Fixed Assets- **0.50 Lakhs**

5. Preliminary & Preoperative Expenses **1.00 Lakhs**

## 6. Project Cost

Sl.No	Particulars	Amount(Rs.Lakhs)
1	Land	Available
3	Building	17.00
4	Plant & Machinery	6.15
5	Miscellaneous fixed asset	0.50
6	Preliminary& Pre-operative Expenses	1.00
	<b>Total Fixed Capital</b>	<b>24.7</b>

## 7. Means of Finance:

Sl.No	Particulars	Amount(Rs.Lakhs)
1	Contribution from ST Corporation	6.20
2	Grant from Coir Board	18.50
	<b>Total</b>	<b>24.7</b>

## 8. Annual Sales Turnover

Sl.No.	Item	Quantity	Rate	Amount (Rs. Lacks)
1	Fibre	500.0	0.27	135
	<b>Total</b>	<b>500.0</b>		<b>135</b>

## 9. Cost of Production

### a. Raw Material

SL No	Description	Qty.	Unit	Rate Rs. (Lakhs)	Amount Rs. (Lakhs)
1	Fibre	500	Tn	.25	125
	Total	500			125
Total Annual Sales Realisation: Rs.125 Lakhs					

b. Utility - - 0.12 Lakhs

### c. Man Power

Sl.No.	Designation	Unit	Unit Cost	Annual Amount (Rs. in lakhs)
1	Assistants	1	0.1	1.2
	Sub Total			1.2
	Employees benefit	20%		.2
	Grand Total	0		1.4

**d. Repairs, Maintenance and Insurance-****0.1 Lakhs****10. Project Profitability Statement****(Amount in Lakhs)**

#	Particulars	Ist	IIInd	IIIrd	IVth	Vth
1	No. of working Days	300	300	300	300	300
2	No. of shifts	1	1	1	1	1
3	Capacity Utilization	60%	65%	70%	75%	80%
4	Production	500	542	583	625	667
5	Annual Income	135.0	146.3	157.5	168.8	180.0
6	Net Sales	135.0	146.3	157.5	168.8	180.0
<b>B. Cost of Production</b>						
1	Raw Materials	125.0	135.4	145.8	156.3	166.7
2	Salaries & Wages	1.4	1.6	1.7	1.8	1.9
4	Utility	0.1	0.1	0.1	0.2	0.2
5	Repair & Maintenance	0.1	0.1	0.2	0.2	0.2
7	Other Expenses	5.2	5.7	6.2	6.7	7.2
8	Depreciation	1.5	1.4	1.3	1.2	1.1
9	Preliminary Expenses Written Off	0.1	0.1	0.1	0.1	0.1
	Total	133.5	144.4	155.4	166.4	177.4
	Gross Profit	1.5	1.8	2.1	2.4	2.6
<b>C. Administration &amp; Sales Expenses</b>						
1	Selling & Administrative expenses	0.2	0.3	0.3	0.3	0.3
	Profit before Int & Tax	1.3	1.6	1.8	2.1	2.3
D	Income Tax	0.4	0.5	0.6	0.7	0.7
E	Net Profit after Tax	0.9	1.1	1.2	1.4	1.6
F	Depreciation	1.5	1.4	1.2	1.1	1.0
G	Preliminary Expenses Written Off	0.1	0.1	0.1	0.1	0.1
H	Annual Cash Accrual	2.5	2.5	2.6	2.6	2.6

## 11. Cash Flow Statement

(Rs. in Lakhs)

	Source of Fund	Ist	IIInd	IIIrd	IVth	Vth
1	Promoters' capital	6.2				
2	Grant	18.5				
3	Depreciation	1.5	1.4	1.3	1.2	1.1
4	Preliminary Expenses written	0.1	0.1	0.1	0.1	0.1
5	Profit before Int & Tax	1.3	1.6	1.8	2.1	2.3
	<b>Total</b>	<b>27.6</b>	<b>3.1</b>	<b>3.2</b>	<b>3.4</b>	<b>3.5</b>
<b>B.</b>	<b>Application of Funds</b>	<b>Ist</b>	<b>IIInd</b>	<b>IIIrd</b>	<b>IVth</b>	<b>Vth</b>
1	Capital Expenditure	23.7				
2	Pre-operative expenses	1.0				
3	Income Tax	0.4	0.5	0.6	0.7	0.7
	<b>Total</b>	<b>25.1</b>	<b>0.5</b>	<b>0.6</b>	<b>0.7</b>	<b>0.7</b>
	Opening Balance	0.0	2.5	5.1	7.7	10.4
	Surplus (A-B)	2.5	2.6	2.6	2.7	2.8
	Closing Balance	2.5	5.1	7.7	10.4	13.2

## 12. Projected Balance Sheet

(Rs. in Lakhs)

<b>Liabilities</b>						
Sl.No.	Liabilities	I	II	III	IV	V
1	Promoters' Capital	6.2	6.2	6.2	6.2	6.2
2	Grant	18.5	18.5	18.5	18.5	18.5
3	Reserve & Surplus	0.9	1.9	3.2	4.6	6.1
	<b>Total</b>	25.5	26.6	27.8	29.2	30.8
<b>Assets</b>						
Sl.No.	Assets	I	II	III	IV	V
1	Land & Building	17.0	17.0	17.0	17.0	17.0
2	Machinery	6.7	6.7	6.7	6.7	6.7
2	Depreciation	1.5	2.9	4.2	5.4	6.6
3	Net Block	22.2	20.8	19.5	18.3	17.1
4	Current Assets-cash	0.0	0.0	0.0	0.0	0.0
6	Preliminary Expenses Written Off	1.0	0.9	0.8	0.7	0.6
5	Cash in hand & bank	2.5	5.1	7.7	10.4	13.2
	<b>Total</b>	25.6	26.7	27.9	29.3	30.9

### 13. Break Even Point

( Rs. in Lakhs)

<b>A.</b>	<b>Variable cost</b>	
1	Raw Material	125.0
2	Power	0.1
3	Administrative expenses	0.1
		<b>125.2</b>
<b>B</b>	<b>Semi Variable and fixed cost</b>	
1	Salary & wages	1.4
2	Contingency	5.2
3	Marketing overheads	0.1
4	Repair and maintenance	0.1
5	Depreciation	1.5
		<b>8.4</b>
	Annual Income	135.0
	Variable cost	125.2
	SP-VC	<b>9.8</b>
	Breakeven point as a percentage of installed capacity	59.9

### 14. Depreciation Amount

	<b>Building(5%)</b>	<b>Machinery &amp; Equipments(10%)</b>	<b>Total Depreciation Amount</b>
Principal Amount	17	6.65	
Year 1	0.9	0.7	1.5
Principal Amount	16.2	6.0	
Year 2	0.8	0.6	1.4
Principal Amount	15.3	5.4	
Year 3	0.8	0.5	1.3
Principal Amount	14.6	4.8	
Year 4	0.7	0.5	1.2
Principal Amount	13.8	4.4	
Year 5	0.7	0.4	1.1



## 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.

Samvedana Trust shall endeavour 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 Special Purpose Vehicle is formed under Gujarat Society Registration Act 1860 and Bombay Public Trust Act 1950. The certificate of registration is attached as **Annexure 2**.

The proposed SPV will function in close guidance of Samvedana 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	Yogeshkumar P Varma	President	38
2	Yogendrakumar R Seth	Secretary	38
3	Bharatbhai M Pandya	Vice President	40
4	Dineshbhai B Bokharia	Treasurer	28
5	Vigneshkumar C Amin	Member	24
6	Terabhai B. Bhumbadia	Member	24
7	Sulochanaben A Solanki	Member	41
8	Neelamben A	Member	37
9	Bharatkumar N Solanki	Member	37
10	Hemalathaben A	Member	41
11	Deepikaben H Parmar	Member	35

#### **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 lacks to Rs.300 lacks
- 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.
- Demonstrate that the coir industry is a viable investment option in Banaskanta by exploring export at later stage
- 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.