

### e-Bulletin

# Agripreneur

A Virtual Experience Sharing Platform

Volume-IX

Issue-X

January -2018

## State Level Bankers Committee Meeting organized in Maharashtra

For strengthening the credit linkages under Agri-Clinics and Agri- Business Centers (AC&ABC) Scheme, an interface of Agripreneurs trained under AC & ABC scheme with the bankers of Maharashtra was jointly organised by MANAGE & State Level Bankers Committee (SLBC), Bank of Maharashtra on December 21, 2017. The programme was inaugurated by Mr. Vasant U Mhaske, SLBC Convener, Maharashtra State & General Manager, Bank of Maharashtra. In this interface 10 leading banks (State Bank of India, Bank of Maharashtra, Dena Bank, Syndicate Bank, IDBI Bank, Union Bank of India, Canara Bank, Bank of Baroda, Central Bank of India, Bank of India) where most of the projects are pending were invited. Dr. Kanaka Durga, Project Manager, MANAGE, welcomed all the Guests and briefed about the importance of the Inter-

face meet and progress of AC & ABC scheme in India and Maharashtra State. Mr. Vasant Mhaske emphasized on the poor credit support from bankers to the scheme. He suggested that the bankers should come forward and sanction the pending loan. He stated that, this is



State Level Bankers Committee Meeting organized in Maharashtra State on December 21, 2017

a good platform providing good clients for finance as the agripreneurs are running business successfully. Mr. Prafulla Jadhav, Asst. General Manager, Bank of Maharashtra, explained the procedure for a loan with procedural documents required for the proposal. Some agripreneurs shared the difficulties they face in getting the loan sanctioned. Meantime, the interface meeting with agripreneurs and respective bankers was organized, wherein, the bankers noted the proposals with comments. In this interface a total 204 Agripreneurs interacted with various bankers out of which 111 cases are under consideration by various bankers for sanction. MANAGE is planning to organize interface meet with agripreneurs and bankers nationwide.

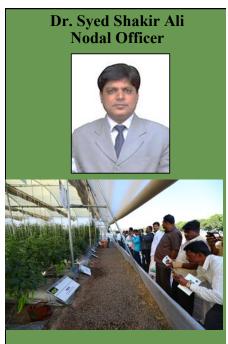


#### KRUSHIK - Live Demos and Agri Expo 2018 organized by KVK-Baramati

Agricultural Development Trust's Krishi Vigyan Kendra, Baramati organized the third edition of KRUSHIK 2018 Agri Exhibition for 4 days at KVK Instructional farm with live demonstrations of all the technologies related to Agriculture and Allied Enterprises. It was conducted during 19th to 22th January 2018. The unique attraction of the expo was the Live demonstration of crops, technology solutions, agri inputs, farm equipment, etc. spread over a sprawling KVK farm of 110 acres. KRUSHIK 2018, was inaugurated by Hon. Dr. Trilochan Mohapatra, Secretary (DARE) & Director General (ICAR), New Delhi in the august presence of Hon. Shri. Sharad Pawar, Ex- Union Agriculture Minister & Member of Parliament (Rajya Sabha), Hon. Mrs. Supriya Sule, Member of Parliament (Lok Sabha), Hon. Dr. A.K. Singh, DDG (Agricultural Extension), ICAR, New Delhi, Hon. Dr. K. Vishwanatha, Vice Chancellor, MPKV, Rahuri, Hon. Shri. Govind Bodke, Commissioner of Fisheries Maharashtra, Dr. Lakhan Singh, Director ATARI, Zone VIII, Pune, Shri. Rajendra Pawar, Chairman, Agricultural Development Trust, Baramati and other dignitaries. KVK Baramati introduced the innovations which can help to promote entrepreneurship among rural youth viz. Agro Spraying Drone, through which spraying can be done with 0.03 micro drops with minimum efforts. Moreover it consumes less water as compared to traditional methods and reach out is more. Farm equipment was also a major attraction for farmers. MANAGE extends best wishes for promotional activities in agri-entrepreneurship.

#### Poultry's best option of profit for small landholders

Mr. Anand Shivdas Ramteke, from Kanhan, Nagpur district, Maharashtra, graduated in agricultural sciences, and is involved in poultry and goat farming. After graduation, Mr. Anand joined a two month residential training program under Agri-Clinic and Agri-Business centers Scheme at Krishna Valley Advanced Agriculture Foundation (KVAAF), Nagpur. After the training, Mr. Anand planned to start a dairy but did not find much support with his family and friends, as they thought it may not be a profitable business. As there were no poultry farms around, they advised him to start one instead of a dairy unit. He has started poultry with 2000 birds and a unit of 10 goats. At present he has expanded his farm capacity up to 5,000 birds. A total 5000 sq ft of area is available for the poultry farm where approximately 5000 birds can be grown and fed. As per the economics for the farm, Mr. Anand has established a connection with a marketing firm to market his birds. He has an association with Suguna Company which markets his produce. The birds produce litter which can be used as a fertilizer and it earns him Rs 1.25/- per bird on the farm. The old feed sacks are sold at Rs 5.0/- per sack and it all counts in additional profit for the farm. Farmers in the village purchase poultry litter and feed sacks and the farm doesn't have to look out for selling them separately. Mr. Anand has employed two men to work at the farm. The growing period of each batch is 45 days. Thus a total 6 batches can be ready in a year. Accounting for an income of Rs 3.5/- per kilogram, and if the total birds are numbered 4500 at the delivery time, taking into consideration the mortality rate, Mr. Anand calculated a total of Rs 39,000/- of income per batch.



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#### White Gold

"Livestock are valuable assets of the rural poor and are critical in supporting their livelihoods particularly during unfavorable times" says Mr. Jayesh Pawar (23) an agricultural graduate from Dhule district, Maharashtra. After graduation Mr. Jayesh joined the two-month residential training course under Agri-Clinics and Agri-Business centers Scheme (AC&ABC) and was equipped with entrepreneurial skills. Dairy was the traditional occupation of his family. Since childhood, Mr. Jayesh observed the rearing practices of cows. He wanted to start a business in dairy as a 'one stop solution' for all livestock related problems. After the AC&ABC training he started a dairy unit comprising 10 cows; besides, a small milk collection unit was also established at his house in collaboration with Amul. Mr. Jayesh says, that on his first day for milk collection his collection was 87 liters. This increased his confidence. He sold all the milk to Amul dairy and made a good profit. The milk collection unit is equipped with all tools to facilitate considerable daily milk collection. Mr. Jayesh now collects 600 liter per day from 80 farmers from six villages. He registered his firm by the name of "Kaustubh Dairy Farm Consultancy". He is providing complete scientific consultancy on shed installation, purchase of milch breeds, clean milking, feed and fodder management and milk marketing etc. He has employed two rural youth.

#### Rose Petals Preserving Sweet and Soothing Health

'Gulkand' is a sweet preserve of rose petals from the Indian subcontinent. Gul means flower in both Persian and Urdu. Gulkand is an Ayurvedic tonic. The National Institute of Ayurvedic Medicine provides a list of benefits obtained from eating Gulkand. These include reduction of pitta and heat in the body, reduction in eye inflammation and redness, strengthening of the teeth and gums, and the treatment of acidity. "Gulkand has cooling properties and relieves tiredness, lethargy, itching, aches and pains. It also helps in reducing burning sensations in the soles and palms" recounts Mr. Ashok Phalke (62) a retired AGM from the Banking sector and a resident of Amravati, Maharashtra. "Being a Master degree holder in Agricultural sciences, I was always fascinated by Agriculture. Besides, Agriculture was my ancestral occupation, so I intended to do something innovative in Agriculture", says Mr. Phalke. Around this time learnt about the AC&ABC Scheme, and he joined a two month residential training program at Krishi Vigyan Kendra-Durgapur, Amravati, Maharashtra. After the training, he established "Atithya Agro- Tourism" in 6 acres of land. Mr. Phalke planted all types of fruit and vegetable crops in the farm and 1.5 acre of land was kept only for Rose cultivation. DC Roll local variety of Rose is suitable for preparation of Gulkand. The flowering starts from the month of July and ends in the month of March. During this period the Gulkand preparation process is continued till the flowring season. Mr. Phalke says "Atithya Gulkand" is pure, free from impurities, without any preservatives, colors, and is prepared by a natural process and homemade. There is a great demand and it also fetches the highest price of Rs.500/kg. In India the general rate of Gulkand is Rs.80/- per kg. Every year, Mr. Phalke prepares about 6 qtl of Gulkand and sells to Ayurvedic doctors. Mr.Phalke is also promoting "Zero Budget Spiritual/Natural Farming". More than 275 farmers have visited the farm and have learnt about Zero budget farming.

#### Sunny Yellow Trap for Pest

Tree Tech Nursery, Agriclinic and Agribusiness Centre is famous for innovation in the griculture sector. Tree Tech always brings low cost technology for the benefit of the farmers to practice agriculture in a sustainable way. Ms. Nilisha Jibhkate (30) a resident of Wardha, Maharashtra is an Agripreneur with a Master's degree in Forestry Sciences. In 2011, she came across the Agri-Clinics and agri-Business Centers Scheme which was running at Krishi Vigyan Kendra, Durgapur. During this period Ms. Nilisha was preparing for competitive examinations to secure a job. However, seeing the unconditional benefits of the scheme, she joined the training program. The program empowered her with entrepreneurial abilities. Post training, with the insights gained, she opened a forest seedling nursery and started business activities in 2012. While providing seedlings of trees to farmers, the problem of heavy white fly attack in cotton crop was identified in Amravati Division of Vidarbha. Farmers was using heavy pesticide doses to control the white fly attack but not getting satisfying results. Keeping the farmers' situation in mind Tree tech Nursery started the business of production of Sunny Sticky Traps and provided direct services to farmers on their cotton farms. The objective was to provide a cheap, economical and most effective solution to Farmers to control white fly attack on cotton crop. "The results of our traps are so good that day by day the demand for Sunny Sticky Traps is increasing and not only for cotton crop; farmers are using in vegetable, fruit crops also", Says Ms. Nilisha. Tree Tech Nursery is a Pioneer in promotion of sticky traps in Vidharbha. More than 5000 farmers are using the Yellow sticky trap and it is available at all retail Agri-input shops in Maharashtra.





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www.agriclinics.net is the portal providing information about Agri-Clinics and Agri-Business Centres Scheme. The portal gives updates on eligibility criteria, training institutes, training progress, handholding activities, finance options and subsidy to the prospective Agripreneurs. The website also provides information on details of established Agriventures, pending projects, relevant schemes etc., and other information useful for State governments, Agricultural Universities, Banks, Training Institutes and Agripreneurs.



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