



Better Farming by Every Farmer

e-Bulletin



# Agripreneur

A Virtual Experience Sharing Platform

VOLUME IV ISSUE V

AUGUST - 2012

## In this Issue:

- **National Review Workshop-** A decade of Agri - Clinics & Agri - Business Centres Scheme
- **Agripreneur of the month -**  
Dr. Brijesh Kamal, Sirmour, Himachal Pradesh
- **Institute of the month -**  
Centre for Entrepreneurship Development, Hyderabad, Andhra Pradesh
- **Union Bank of India, Itanagar,** Arunachal Pradesh Breaks the ice with the First loan sanctioned under AC&ABC Scheme

**“ Agripreneur is a virtual platform to share the experiences of Agripreneurs, Bankers, Agribusiness companies, Nodal training institutes , Extension functionaries, Academicians, Researchers and Agri-business thinkers in the country working for promotion of Agri Entrepreneurship development”.**

## National Review Workshop – A decade of Agri - Clinics and Agri-Business Centres Scheme



National Review Workshop on AC&ABC Scheme held on 07-08-2012 at MANAGE. (l to r) Sri B. Srinivas, IAS, Director General, MANAGE, Sri Sanjeev Gupta, IAS, Joint Secretary, Ministry of Agriculture, Dr. R. K. Tripathi, Director, Extension Management, Ministry of Agriculture, Sri P.S. Reddy, G.M, A.P. Regional Office, NABARD and Dr. P. Chandra Shekara, Director (Agri-Extension), MANAGE.

A National Review Workshop on AC&ABC Scheme was held at MANAGE on 7<sup>th</sup> August 2012 with an objective to introspect on the decade of performance of this unique scheme, while exploring strategies for overall improvement in its implementation, especially in the areas of delivery mechanism of bank loans and subsidy. There were fifty participants, who included senior officials from the Ministry of Agriculture (MoA), Government of India (GoI), NABARD, Banks, State Agriculture Departments, ATMAs, Nodal Training Institutes, SAMETIs, MANAGE and Agripreneurs.

Sri B. Srinivas, DG, MANAGE, during the Inaugural Address, expressed that the visible benefits of the scheme were rendering of Agri-extension services, creation of rural employment and halting of migration of farming communities to urban areas. There was an often repeated grievance of delays in sanction and release of loans and subsidy, which could be reversed by improving the quality of candidates for AC&ABC training and by producing high quality Detailed Project Reports (DPRs) so that the confidence of the Bankers goes up. At the same time, it is the responsibility of Bankers to help and counsel the Agripreneurs in preparing quality DPRs and in getting loans and subsidy without delay.

Sri Sanjeev Gupta, IAS, Joint Secretary, MoA, GoI, advised the participants to come up with practical suggestions on issues raised by the various stakeholders to implement the Scheme in a better way. Accordingly, after serious brainstorming, many important suggestions were made by the participants in the workshop.



National Institute of Agricultural Extension Management



Department of Agriculture and Co-operation, Ministry of Agriculture.



National Bank for Agriculture and Rural Development

**Dr. Brijesh Kamal - Cruises through Bio route to popularize Vermi Composting in Himachal Pradesh**

Preserving the fertility of mother earth and protecting the environment are the most laudable objectives of our times. It is well known that excessive use of organo-phosphorous pesticides and chemical fertilizers, not only depletes soil fertility but also affects human health and Nature's Eco Balance. Here is a success story of an Agripreneur from Himachal Pradesh, Dr. Brijesh Kamal, who has strong belief that with his academic qualification – he is a Ph.D. in Mycology and Plant Pathology from Dr.Y.S. Parmar university of Horticulture and Forestry, Solan, and deep passion, he could contribute in his own way to decelerate such degeneration by creating awareness about the virtues of organic farming by promoting Vermi - Composting methods among the needy farmers.

Dr. Brijesh Kamal, soon after undergoing training under AC&ABC Scheme by ISAP-Himachal in the year 2010, took up Agri Horti consultancy and established a Plant Clinic - with agri inputs- for the production of commercial Vermi Compost and its marketing. The unit is established at Yeshwanth Nagar of Sirmour District in Himachal Pradesh. Initially farmers were asked to register by paying just Rs.50/ per annum to get consultancy on seeds, nursery management, plant protection and nutrient deficiency management. Within one year, more than 500 farmers approached the Plant Clinic for buying agri inputs besides familiarizing themselves with vermi composting techniques. He has conducted several campaigns involving scientists and successful farmers to build up awareness among farmers about virtues of using vermi-compost. He further motivated the farmers to construct vermin composting chambers by teaching scientific techniques of vermi compost production. He has also helped farmers in availing . subsidy for vermi composting at Rs.30,000/ per pit. This encouraged and attracted several farmers to join the initiative for producing vermi compost. With the support and encouragement received, Dr. Brijesh has launched Vermi Compost Marketing Unit by registering with Himachal State Agri Department. This unit is now engaged in the following activities.

- Farmers have been registered under green SIM cards where farmers get SMS messages on best practices of farming and new technologies in agri and allied activities.
- farmers are shown video recordings of pest and plant disease management besides the techniques of vermi composting
- The unit buys back the vermi compost produced by registered farmers on pre determined prices which are better than market prices.

**Coverage & employment generation:**

Dr. Brijesh today has 5000 registered farmers in the Districts of Simour, Kinnaur, Solan and Shimla in Himachal. The above-mentioned initiatives have generated employment to more than 500 farmers in various activities. Dr Brijesh has employed 12 skilled and 30 unskilled employees. Annual turnover of Dr. Brijesh is Rs.80 lakhs. With an annual expenditure of Rs.70 lakhs, he posts a net profit of Rs.10 lakhs per annum.

**Future Vision:**

Dr. Brijesh wishes to establish a Micro Biological-cum-Soil Testing laboratory to isolate, propagate and formulate local soil microbes such as *Trichoderma*, Nitrogen Fixing Bacteria etc. He also has a vision to replicate his model in other States of India, especially in Jammu and Kashmir and Uttarakhand.

**Over all Opinion:**

AC&ABC Training offered him a boost to unleash his agri business potential to contribute his bit for the preservation of the virtues of mother earth.

**For Further Details Dr. Brijesh can be contacted on his Mobile No. 09816845101**

**Email; [kk.agrihitech@gmail.com](mailto:kk.agrihitech@gmail.com)**

## **Centre for Entrepreneurship Development - Surging ahead in spearheading Agri-clinics and Agri –Business Centres Scheme in Andhra Pradesh**

The Centre for Entrepreneurship Development (CED) is an organization promoted by the Association of Lady Entrepreneurs of Andhra Pradesh (ALEAP), Hyderabad in 1997 and registered under the Societies Registration Act, supported by State and Central Governments.

### **Vision & Mission :**

- To be the premier international centre of excellence in entrepreneurship that facilitates, supports and promotes the creation of private enterprise system.
- To translate vision into reality and develop the spirit of entrepreneurship through training, educational programs, research and consultancy services leading to Economic Progress of the Country.
- CED's objective is to shape and evolve prospective and potential entrepreneurs in various fields of business and industry, including agriculture.

### **Activities undertaken by CED**

Conducts training programs sponsored by Govt. of India, Govt. of Andhra Pradesh, Private sector Organizations and Nationalized Banks and also offers specially designed Entrepreneurship Development Programmes in food processing, fashion designing, mobile phone repairing, jute products, travel & tourism, hospitality management and Jewellery designing etc.

### **Association with MANAGE for Implementing AC&ABC Scheme in Andhra Pradesh**

The Institute is associated with MANAGE as a Nodal training institute in the state of Andhra Pradesh since 2002 i.e. since inception of the AC&ABC scheme. Since then, the institute has conducted 14 Programmes, trained 336 Agripreneurs, facilitated establishment of 114 Agriventures covering diversified Agri activities such as Agri-clinics, Seed processing, Nursery, Landscaping, Drip irrigation and Dairy.

### **Handholding Initiatives**

- ◆ CED provides handholding to all the trainees in establishing their own Agriventures by conducting Bankers' meet, Consultants' meet and providing required information on latest technologies through partner agencies in the State of Andhra Pradesh.
- ◆ Through ALEAP their associate's Credit Guarantee Association wing the Institute provides financial assistance to trained Agripreneurs in the form of Bridge loans for startup investment.
- ◆ For some special genuine and viable projects, the Institute offers its collateral security to Banks on behalf of Agripreneurs.

### **Centre for Entrepreneurship Development (CED) can be contacted:**



Mrs. Kavitha Rathod  
Nodal Officer

**Survey No. 342, ALEAP Industrial Estate,  
Near Pragathi Nagar, Opp. J.N.T.U. Road,  
Kukatpally, Hyderabad-500 090**  
Email: [ced.aleap@gmail.com](mailto:ced.aleap@gmail.com) / [ced.staff@gmail.com](mailto:ced.staff@gmail.com)

**Nodal officer, says "The efforts of CAD, MANAGE need to be lauded for promoting Agripreneurs and it is the need of the day. Best wishes for all the endeavors".**

**Union Bank of India, Itanagar , Arunachal Pradesh Branch, breaks the ice with the First Loan sanctioned under AC&ABC scheme in Arunachal Pradesh.**

Making a happy beginning, the Union Bank of India's Itanagar branch sanctioned and disbursed the first loan of Rs.5.lakhs on 27<sup>th</sup> July 2012, under the AC&ABC scheme to Mr. Kipa Sana for his Agriclinc established at Balijan in Papumpare District in Arunachal Pradesh.

Mr. Kipa Sana was trained by ISAP-Guwahati under ID No. ARN 00019 in the year 2011. His loan proposal for the establishment of Agri-Clinics and Agri-Business Centre in the name of 'KIBROS Agri- Clinics & Agri-Business Centre' at Balijan found favour with the Union Bank of India Itanagar Branch and the Bank sanctioned Rs.5 lakhs, thus, posting the first mile stone of Bank Credit to an Agripreneur trained under the AC&ABC scheme in Arunachal Pradesh. This welcome move by the Union Bank of India would go a long way in inspiring and motivating other Agri qualified aspirants to join AC&ABC Training Programmes in the North East. For this breakthrough, efforts of Dr. Dilip Sarma, Nodal Officer, ISAP, Assam, deserve to be complimented.



*For further details Mr. Kipasana can be contacted on his mobile No.09436255788*

*www.agriclinics.net is the portal providing information about AC&ABC Scheme. The portal gives updates on Eligibility criteria, Training institutes, Training progress, Hand holding activities, Finance options, 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.*

**For any query on Agri Clinics and Agri business Centres scheme - please mail to [indianagripreneur@manage.gov.in](mailto:indianagripreneur@manage.gov.in)**



**“Better Farming by Every Farmer”**

**“Agripreneur” is published by  
Director General, MANAGE, Hyderabad**

**Editor in Chief : Shri B. Srinivas, IAS**

**Contact us at:  
Centre for Agripreneurship Development, (CAD)  
National Institute of Agricultural Extension Management  
(MANAGE), Rajendranagar, Hyderabad Pin- 500 030,  
Andhra Pradesh, India  
Tele Fax : +91(040)- 24106693  
E-mail : [indianagripreneur@manage.gov.in](mailto:indianagripreneur@manage.gov.in)  
Website: [www.agriclinics.net](http://www.agriclinics.net)**

**Editor : Dr. P. Chandra Shekara**

**Associate Editors: Dr. Lakshmi Murthy**

**Mrs. N. Suneetha**