

## e-Bulletin



# Agripreneur

A Virtual Experience Sharing Platform

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Agripreneur is a virtual platform share the experiences of Agripreneurs, Bank-**Agribusiness** ers, companies. Nodal training institutes Extension functionar-Academicians. Researchers and Agribusiness thinkers in the country working for promotion of Agri Entrepreneurship development".

## **Smart Farming with Farm Mechanization**

While efforts such as introduction of high yielding varieties and expansion of irrigated area have played a crucial role in achieving the goal of food self sufficiency in the past, rapidly growing demand for food has brought the need for building efficiencies in Agriculture to the forefront. Towards this objective, the government is indeed coming up with innovative schemes for replacing the traditional inefficient agri-

cultural tools with efficient mechanized cultivation to facilitate timely, precise and scientific farm operations, increasing farm input and labor use efficiency. The Ministry of Agriculture launched the Agri - Clinics and Agri-Business Centers Scheme, wherein the Agri business centres are the commercial units of agriventures established by trained Agriculture Professionals. Such ventures also include maintenance and custom hiring of farm equipment, sale of inputs and other services in Agriculture and allied areas.

VARSHA Associates is one such Agri business center established at Kelgote Industrial area, Chitradurga district, Karnataka State, effortlessly working for the promotion of farm mechaniza-



Mr. S. V. Raju, Agripreneur explaining about the Coconut Frond Chopper to Dr. Indramani Mishra, Head, Agril. Engineer Division, IARI, PUSA, New Delhi.

tion in the agriculture sector. Mr. S. V. Raju, founder of the firm is an agriculture graduate aged 42 years. Soon after completion of his graduation he started his career as a trader of Micro-Irrigation Equipments in his own district. While trading he found it difficult to cater to the market demand, and realized that he needed entrepreneurship skills. He also wanted to develop more expertise in expansion of his business. On the other hand he was also in search of credit support. Mr. S. V. Raju and his friend-cum-partner Mr. Venkatesh Naik started searching for a business school which could enrich them in business skills. Fortunately they came across the AC&ABC scheme and were highly inspired by the several benefits of the scheme. They succeeded in the screening test at M/s. Terra-Firma Bio Technology, Bangalore and went through the 60 days residential training in the year 2006.

During the course of training they were exposed to a variety of skills ranging from personality development to financial management of various Agri-business ventures. After the training, they surveyed the market and prepared a project proposal for Rs.50 Lakhs which they submitted for loan. The loan was sanctioned by the State Bank of India, Chitradurga branch, Karnataka State and NABARD offered 25% subsidy. Since then, they have been working tirelessly to make their dreams a reality, comforted in the knowledge that all the hard work they have put in, is going to pay off one day. As a result of their passion and appreciable hard work their business is getting bigger and bigger day by day.

Today VARSHA Associates is one of the known firms for manufacturing and trading of exclusive range of farm machineries in the field of Agriculture, Construction and Industrial usage. The firm has been manufacturing and trading the comprehensive range of tractor drawn, bullock drawn equipment's required for hi-tech agriculture and certified by an ISO 9001. Equipment's is categorized viz. Tillage equipment, Sowing and Planting Implement, Inter-cultivation Equipment, Irrigation Equipment, Plant Protection,

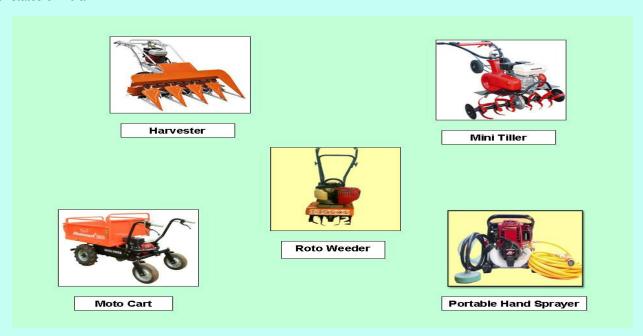






Equipment, Harvesting Machines, Post Harvest Machineries and Processing Equipment, Equipments for General purposes etc.

"Being an Agricultural Engineer my dream was to service the farming community by providing innovative techniques to reduce drudgery through smarter farming. Today farmers are benefited by purchasing subsidized VARSHA brand machinery from the Agriculture and line departments in Karnataka State," says Mr. Venkatesh Naik partner of VARSHA Associates. At the moment, the firm is having a dealer network in Karnataka, Tamil Nadu, Kerala, Goa & planning to expand their activities to all other states of India.



Under the norms of corporate social responsibility, VARSHA associates have provided free consultancy to the needy farmers. The firm is running a training center for economically backward and unemployed youth, endowing them with free education on automation of hi-tech farm-machinery and encouraging them in improving their self-employment opportunities. Around 20,000 farmers have benefited and have become regular customers of the Associates. The firm has hired a total of 60 permanent employees on their pay rolls. The annual turnover of VARSHA Associates is around 500 million INR.



Mr. S. Shankarappa is a resident of Chikkajala village, Bangalore urban, Karnataka State. He participated in a live demonstration of farm equipments organized by VARSHA firm on his neighbor's field and was impressed by observing the multi uses of a Rotovator. He purchased a Rotovator on subsidized rate for tillage operations and uses it for ploughing, harrowing, leveling, seed bed preparation, removal of clods, stubbles and pulverizing the soil. He hired one labour and was able to complete an area of 0.34-0.37 ha/hour. He says farming was never as smart as it is today.

Mr. S. V. Raju says "The world's biggest power is the youth and we have to tap the power for the betterment of the farming community"; so as he appeals to enterprising agripreneurs either to establish or join hands with their franchisee for promotion of a wide range of farm products (VARSHA Brand) in all states of India.



### Health Educational Awareness for Lackluster Rural People Charitable Trust (HEAL Trust), Erode, Tamilnadu promoting Agri-entrepreneurship development

HEAL Trust is a Non-Governmental Organization (NGO) was registered in 2003 under the Indian Trust Act. with activities in the fields of Education, Environment, Food and Nutrition, Rural Development, Tribal Development, Women Empowerment etc.

The organization involved in the NABARD programmes like Tribal Development Fund (TDF), Village Development Project (VDP), and Credit linkage through One Day Training Programme (OTP), Micro- Entrepreneurship Development Programme (MEDP) on Tapioca puppet making. MEDP on Animal Husbandry skill training programme and NGOs Animator Training Programme and also conducting two months Entrepreneurship Development Programme (EDP) on value added coir based products.

#### **Mission**

- Improvement of the Socio-economic condition, sustainable agriculture and education of the weaker sections of the rural population in Tamil Nadu.
- To sensitize the communities to participate and contribute themselves to form a community based organization among women, farmers and youth.
- To integrate education and community empowerment through sensitization and skill training.
- To provide environmental awareness to the communities.

#### Major activities

- Capacity building/Agricultural/Animal husbandry/Skill development and Vocational training programmes
- Crop productivity improvement &Dairy development
- Facilitation of bank credit and market tie up
- Formation of village level community organizations such as Farmers Club, Self Help Groups
- EDP Training programme for self help groups
- Awareness training and Women Empowerment & watershed development

#### Association with AC&ABC scheme

HEAL Trust associated with MANAGE has been conducting two month training programme under the AC&ABC Scheme since October 2012 and so far trained 136 candidates through four training programmes. Out of these Agripreneurs, 82 have established Agri-ventures .

#### **Selection process and hand holding activities**

- The scrutiny of applications of shortlisted candidates meeting the prescribed qualifications will be done as per the revised 2010 guidelines under the AC&ABC Scheme.
- The Eligible candidates will be called for an interview before the screening committee specifically constituted for this purpose at HEAL NTI, Erode. The candidates will be selected based on pre-determined criteria and weighted as per the AC&ABC Scheme 2010 revised guidelines.
- The NTI organizes frequent workshops and follow-ups after the training on hand holding strategies, in which local representatives of banks, companies and concerned government departments are invited to guide the

trainees on pre-sanction appraisal of project proposals, loan procedures and other relevant topics. Our organization involved for up of hand holding initiatives.

#### **Detail address of NTI**

HEALTH EDUCATIONAL AWARENESS FOR LACKLUSTRE RURAL PEOPLE CHARITABLE TRUST (HEAL TRUST)

No 17, Manickam street,

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Mr. R.Prabhu, Nodal Officer

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## Preparatory Instructions for Writing of "Detailed Project Reports"

- Data from market survey and own Agri-business plan shall be the basis for Preparation of DPR
- The Detailed project Reports shall be prepared in a systematic way incorporating all the details of the project activities in a structured way.
- When a Banker goes through the same, it shall not leave anything to the imagination.
- All the activities of the project shall be clearly explained.
- The assumptions made shall conform to the commonly prevailing standards for any type of activity.
- They shall be realistic and acceptable.
- The project report itself shall be self-explanatory in all respects enabling the Banker to take a decision prima facie on the proposal.
- Since the Detailed project report is prepared under AC&ABC scheme, it shall be remembered that extension services to the farmers emerging out of the project shall be dealt in detail as otherwise subsidy would be denied by NABARD under this scheme.
- It may be possible that some of the branches of Banks may not be aware of the scheme in detail. Hence the salient features of the scheme shall be given as part of the project report mentioning the address of the website for detailed information.
- When the loan amount exceeds Rs. 5 lakhs the details of the proposed collateral securities being offered shall be given in the project report.
- The project reports shall be submitted to the concerned Bank along with the standard application form and necessary enclosures and a receipt from the Bank shall be obtained.

Mr. Rama Mohan Rao, Consultant (Project), CAD, MANAGE

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, Hand holding activities, Finance options, Subsidy to the prospective Agripreneurs. The website also provides information on details of established Agri-ventures, 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



## "Better Farming by Every Farmer"

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