

# COCONUT CLUSTER, YELAMANCHILI

## West Godavari District, Andhra Pradesh

Detail Project Report (DPR)  
Establishment of Common Facility Centre (CFC)

Under MSE-CDP Guidelines issued by  
MSME Development Commissioner, Ministry of MSME, New Delhi



### Implementing Agency

AP MSME Development Corporation, Vijayawada

### DPR Submitted By

**GODAVARI COCONUT ASSOCIATION**

West Godavari District, Andhra Pradesh

CIN - U88900AP2023NPL111451

### Supported By

District Industries Officer, DIC, West Godavari District

### DPR Prepared By



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[UDYAM-AP-20-0016368](#)

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## EXECUTIVE SUMMARY

The West Godavari District is one of the leading coconut-producing regions in Andhra Pradesh, contributing significantly to the agricultural output of the state. Despite its potential, the coconut industry in the region faces challenges such as lack of access to modern processing technologies, dependence on traditional methods, and limited market reach for value-added products. The proposed Common Facility Centre (CFC) aims to address these challenges by providing centralized, modern processing facilities and support services to small and medium-sized coconut producers.

The main objectives are:

- **Technological Empowerment:** Equipping local coconut producers with access to advanced processing technologies to enhance productivity and efficiency.
- **Capacity Building:** Offering comprehensive training programs to producers on sustainable and efficient processing techniques, aiming to improve product quality and reduce environmental impact.
- **Value Addition:** Facilitating the development of a range of high-value coconut products, such as virgin coconut oil, coconut cream, and health-focused beverages, to help producers access higher-margin markets.
- **Sustainability Initiatives:** Promoting environmentally friendly practices throughout the coconut value chain to ensure sustainable growth.
- **Industry Collaboration:** Enhancing cooperation between government bodies, industry stakeholders, and producers to support a thriving coconut industry ecosystem.

The CFC will feature facilities for de-husking, grating, and extracting coconut milk and oil, along with mechanisms for processing dry products such as copra and desiccated coconut. Parallel processing units will handle value-added production and by-product utilization, including the manufacture of coconut cream, charcoal, and coir products. The centre will also implement stringent quality control measures at each stage of production.



The project is expected to substantially increase the efficiency and output of coconut processing in the region, reduce dependency on external facilities, and minimize production costs. Additionally, it will contribute to the local economy by increasing employment opportunities and enhancing the skills of local workers through ongoing training programs.

The CFC will adhere to environmentally sustainable practices and seek to innovate continuously by utilizing feedback to improve processes and product offerings. This approach aims to ensure the long-term viability of the coconut industry in West Godavari and position it as a leader in sustainable agricultural practices.

The Common Facility Centre represents a transformative opportunity for the coconut industry in West Godavari. By providing critical infrastructure, training, and support, the CFC will empower producers, enhance product quality, and ensure sustainable industry growth. This project not only aims to improve the economic outcomes for local coconut producers but also sets a benchmark for the development of agro-based industries in the region.

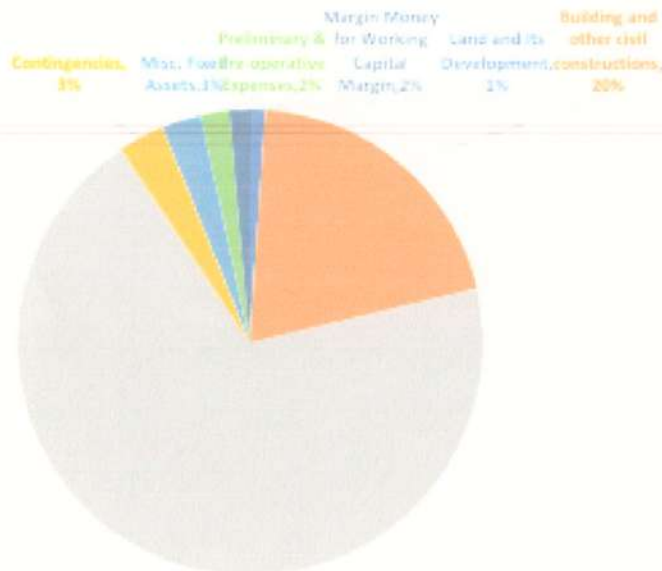
### **Financial Overview**

The total investment for the project encompasses several key components. Firstly, there's expenditure allocated to land and building, totalling Rs. 636.08 lakhs, providing the necessary physical infrastructure. A significant portion of the investment is dedicated to plant and machinery, including costs for MFA, installation, taxes/duties, and contingencies, amounting to Rs. 2256.92 lakhs. Additionally, preliminary and pre-operative expenses account for Rs. 59.45 lakhs, covering essential initial costs and working capital margin of Rs. 45 lakhs are included.

- Government of India Grant: 70% of the project cost – Rs. 2098.21 Lakhs
- Government of Andhra Pradesh Contribution: 15% of the project cost – Rs. 449.62 lakhs
- SPV Contribution: 15% of the project cost, amounting to Rs. 449.62 lakhs.

## I. PROPOSED PROJECT COST

S.No	Particulars	Rs. Lakhs	%
1	Land (Lease for 26 years) and Its Development	30.50	1.02%
2	Building and other civil constructions	605.58	20.20%
3	Plant & Machinerics (including electrification)	2079.97	69.39%
4	Contingencies	94.70	3.16%
5	Misc. Fixed Assets	82.25	2.74%
6	Preliminary & Pre-operative Expenses	59.45	1.98%
7	Margin Money for Working Capital Margin	45.00	1.50%
	<b>Total</b>	<b>2997.45</b>	<b>100.00</b> %



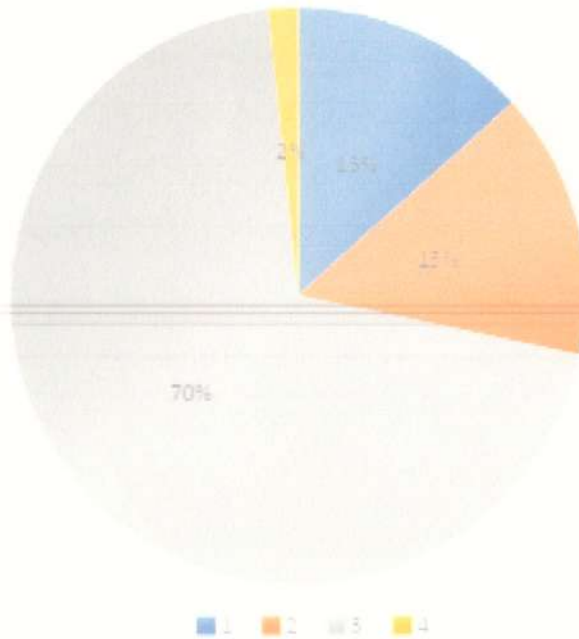
The total investment for the project is strategically distributed across key areas. The estimated project cost for this initiative totals ₹2997.45 Lakhs, distributed across several critical areas to ensure comprehensive development. Significant investments include ₹2079.97 Lakhs for plant machinery and electrification, making up 69.39% of the total budget, reflecting a major focus on operational capabilities. Additionally, ₹605.58 Lakhs are allocated to building and civil construction works. Other financial

allocations cover land development, contingencies, miscellaneous fixed assets, preliminary expenses, and margin money for working capital, ensuring all project facets are adequately funded to facilitate smooth implementation and operation.



## II. MEANS OF FINANCE

S.No	Particulars	Rs. Lakhs	%
1	Promoters Contribution (SPV)	399.62	13.33%
2	Govt. of AP Grant	449.62	15.00%
3	Govt. of India Grant	2098.21	70.00%
4	Term Loan from Bank	50.00	1.67%
	<b>Total</b>	<b>2997.45</b>	<b>100%</b>



## III. SUMMARY OF FINANCIAL ANALYSIS

The project demonstrates strong financial viability with positive financial ratios:

- Return on Capital Employed (ROCE): An average ROCE of 33% over the project life, indicating efficient use of capital.
- Debt Service Coverage Ratio (DSCR): Positive DSCR, showing the project's ability to meet debt obligations.

For GODAVARI COCONUT ASSOCIATION



Managing Director

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- Net Present Value (NPV): A positive NPV of Rs. 4496.12 lakhs at a discount rate of 10%, confirming the project's profitability.
- Internal Rate of Return (IRR): The IRR exceeds the benchmark rate of 17.12%, highlighting the project's attractive return potential.

### Sensitivity Analysis

Sl. No	Indicators	Normal	Decrease in User charges by 5%	Decrease in Capacity Utilization by 10%	Decrease in 5% Capacity Utilization & 10% Drop in Sales Revenue
1	Breakeven (In. Capacity)	26.39	27.82	25.10	26.45
2	IRR	17.02%	15.39%	14.42%	12.83%
3	ROCE	32.42%	30.25%	28.98%	27.03%
4	NPV (lakhs)	4492.23	4220.99	4,064.26	3,820.06

### IV. PROJECTED PERFORMANCE OF THE CLUSTER AFTER PROPOSED INTERVENTION (IN TERMS OF PRODUCTION DOMESTIC SALES/EXPORTS AND DIRECT, INDIRECT EMPLOYMENT, ETC.)

Particulars	Before Intervention	After Intervention
	Qty. / Outcome	Qty. / Outcome
Units (incl. details of Women/SC/ST)	69	117
Employment	Direct = 729 Indirect = 867	Direct = 1420 Indirect = 1654
Production	Rs. 125 Cr	Rs. 240 Cr
Exports	Nil	Rs. 55 Cr

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<b>Import Substitution</b>	There is no import taking place in the cluster as the raw material is easily available locally.	Not applicable
<b>Number of Patent Expected Aimed</b>	Nil	The cluster units will be able to take up new design development activity for coconuts and its various bi-products. The products designed can be patented.
<b>Investment</b>		The cluster units will be economically benefitted by the implementation of CFC and once the economic conditions improve, the cluster units are expected to make additional investments in their units.
<b>Turnover</b>	Rs. 140 Cr	Rs. 270 Cr
<b>Profit</b>	10% to 12% Profit Margin	15% to 20% Profit Margin
<b>Quality</b>	The present quality is very poor also latest technology machines are lacking in the cluster.	The CFC with advance machinery will improve the product quality.
<b>Certification</b>	Nil	ISO, TUV, BIS Certification compliance by majority of units.
<b>Any other (No. of ZED Certifies Units)</b>	Nil	5 units may go for ZED certification within two years.

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Managing Director

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## V. IMPLEMENTATION AND MONITORING MECHANISM

**The Govt. of India (MSME):** Mo MSME, Govt. of India is the final and supreme authority for sanctioning the CFC. The Project is constantly monitored by Mo MSME during the stages of implementation.

**State Government Agency:** Department of Industries and Commerce, Govt. of Andhra Pradesh will be monitoring the project in the State Level and upon final sanction of the project, the state Government contribution can be brought through Department of Industries.

**Cluster Development Executive/Cluster Development Agency (CDE/CDA):**

Envision Consultum Private Limited.



## BRIEF OVERVIEW OF THE CLUSTER

Particular	Details
Name & Address of the SPV	M/S GODAVARI COCONUT ASSOCIATION Regd. Office: Flat 5, Sambunipeta Colony, Ward 10, Palakollu, West Godavari District, AP – 534260
Name of the Cluster	WEST GODAVARI COCONUT CLUSTER
Place, District, State	Yalamanchili Mandal, West Godavari Dist., Andhra Pradesh.
Contact Person	Mr. Dilip Kumar Sarilla – 8686993306 Mrs. Jyothi Bodepudi - 9959080555
Location of the CFC	CFC Address: Survey No: 35-17, 35-18, 35-16, 35-14A, B, D, E, F Yalamanchili Mandal, West Godavari Dist., Andhra Pradesh.
Geographic Spread	West Godavari District, East Godavari District, Eluru District, Krishna District and Neighbouring Main Towns.
Age of the Cluster	72 Years
Total Employment (Direct/Indirect)	1596
Type of Cluster	Agricultural Sector focusing on Coconut Industry
Products/Activities of the Cluster	Coconut Oil Production: Both virgin and refined coconut oil are produced for culinary, industrial, and cosmetic uses. Desiccated Coconut: Used widely in food production, particularly confectioneries and bakeries. Coconut Milk and Cream: Essential ingredients for many dishes in local and international cuisines. Tender Coconut Water: Marketed as a hydrating health beverage. Value-Added Products: Includes coconut sugar, flour, leveraging all parts of the coconut. Coconut-based Snacks: Such as sweets and snacks, catering to both local preferences and export demands.

	<p>Training and Support: Provided to local farmers to promote sustainable practices and improve processing techniques.</p>
<b>Technology used in the Cluster</b>	<p>Cold Pressing Technology: Maintains the natural qualities of virgin coconut oil without heat.</p> <p>Centrifugation: Separates coconut oil from milk with high efficiency and purity.</p> <p>Spray Drying Technology: Converts coconut milk into powder for easier packaging and transport.</p> <p>Ultrafiltration: Clarifies and sterilizes coconut water, preserving its natural flavor.</p> <p>Automated De-husking Machines: Speeds up the removal of coconut shells, enhancing processing efficiency.</p> <p>Integrated Processing Units: Streamlines operations by processing various coconut products in one facility.</p> <p>Eco-friendly Packaging: Uses biodegradable materials to extend shelf life and reduce environmental impact.</p>
<b>Average Turnover of the cluster</b>	Rs. 140 Crore
<b>Market Domestic/Export</b>	<p>The West Godavari Coconut Cluster serves both domestic and international markets. In India, it distributes coconut products like oil, milk, and desiccated coconut through retail and wholesale channels, and targets the food industry and health sector. Internationally, the cluster focuses on exporting value-added products such as virgin coconut oil and coconut milk powder to markets in Southeast Asia, Europe, and the Americas, driven by demand for healthy and eco-friendly products. It also continually innovates to meet global consumer preferences.</p>

## INTRODUCTION

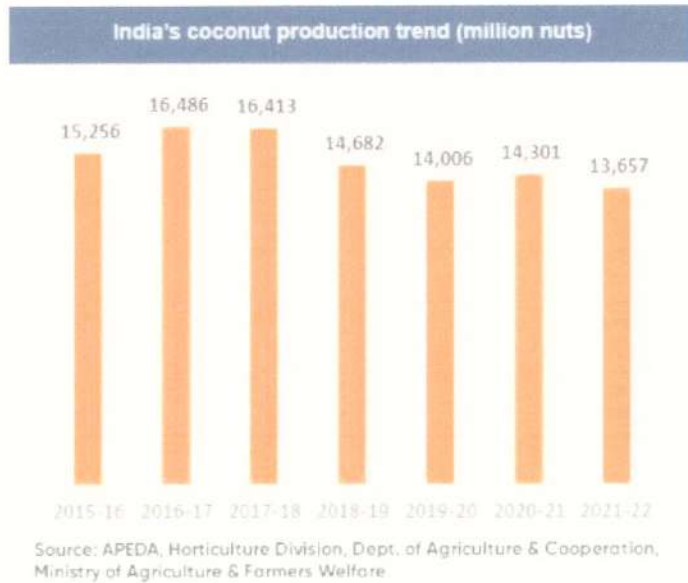
In the diverse tapestry of India's agricultural landscape, few crops stand as tall and versatile as the coconut palm. With its roots firmly planted in the coastal regions of the country, the coconut has earned its place as an emblem of sustenance, tradition, and economic significance. India's relationship with coconuts is more than just agricultural; it's a cultural and economic cornerstone that weaves its way through the fabric of daily life. From the lush groves of Kerala to the sun-kissed shores of Tamil Nadu, the coconut palm thrives, bearing witness to generations of farmers who have nurtured and cultivated this precious crop. In India, the coconut is not merely a fruit; it is a symbol of resilience, providing livelihoods to millions and contributing to both domestic consumption and international trade.

India is the largest coconut-producing country in the world and accounted for about 31.45% of the world's total production during 2021-22, with a production of 19,247 million nuts. The crop contributes around Rs. 30,795.6 crore (US\$ 3.72 billion) to the country's gross domestic product (GDP) during 2022-23. The coconut palm provides food security and livelihood opportunities to more than 12 million people in India. It is also a fibre-yielding crop for more than 15,000 coir-based industries, providing employment to nearly 6 lakh people. The productivity of coconut at a national level for 2022-23 (till February 2023) was at 9,346 nuts per hectare and is one of the highest in the world.

### HIGHEST COCONUT PRODUCING STATES IN INDIA 2022



Copra processing, coconut oil extraction and coir manufacturing are the traditional coconut-based activities in the country. India's coconut production is majorly situated in Kerala, Karnataka and Tami Nadu and Andhra Pradesh, accounting for 89.13% of the coconut area and 90.77% of the coconut production in the country during 2021-22. Other

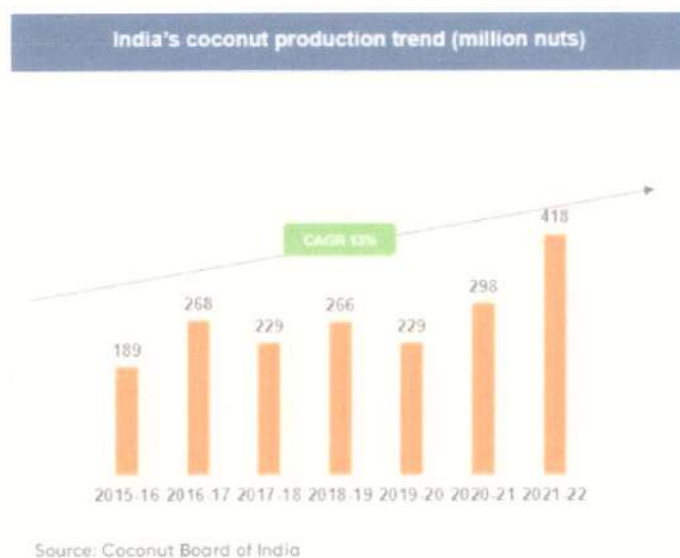


coconut-producing states in the country are West Bengal, Orissa, Maharashtra, Gujarat, Assam & Bihar.

During the year 2021-22, the Government of India has provided financial assistance to the tune of Rs. 801 million (US\$ 10 million, released as on 31st Dec 2021) for covering a fresh area of 4,078 hectare under the expansion of area under coconut initiative and 91-hectare demonstration plots for productivity improvement. This includes establishing six new coconut nurseries and a coconut nucleus seed garden and six new coconut processing units for value-added products like virgin coconut oil (VCO), activated carbon and ball copra, spray dried coconut milk powder.

### Export Trend:

India plays a prominent role in the global coconut and related products supplies. Between 2015-16 and 2021-22, the total coconut exports from India grew at a CAGR of 13%. During 2021-22, the coconut exports of India crossed Rs. 3,236.83 crore (US\$ 393 million) mark, an increase of 41% from the previous year. This strong export growth is helping create more employment required in the production



of various coconut-based products such as coconut chips, coconut milk, coconut sugar, coconut water, tender coconut water, coconut honey, coconut jaggery, coconut milkshake, coconut snacks, virgin coconut oil, coconut natural cream, etc. that are seeing high export demand. There are about sixty-three top exporting ports in India that trade coconut and related products to its export destinations. Cochin port exports most of the coconut shipments from India with a share of 30%, followed by Tuticorin port with 19.0% share of total coconut exports.

During the year 2021-22, India's coconut products exports were valued at US\$ 391.64 million which shows a growth of 40.9% from the year 2020-21. Trade in coconut oil represent 0.031% of total world trade. The exports of coconut oil grew between 2019 and 2020 by 7.16%, from US\$ 4.78 billion to US\$ 5.12 billion.



Source: Parliament reply; figs for 2021-22 are second advance estimates



### Export Destinations:

India exports coconut to more than 140 countries around the world. The major importers of coconut from India are Vietnam, the UAE, Bangladesh, Malaysia and USA. For 2020-21, The amount of coconut exports to these top 5 countries are valued at Vietnam (US\$ 29.6 million), UAE (US\$ 16.61 million), Bangladesh (US\$ 14.63 million), Malaysia (US\$ 11.27 million), and USA (US\$ 5.84 million), accounting for 66% of the exports from India. Vietnam is the major importer with a share of 25%, followed by UAE and Bangladesh, making for 14% and 12% of India's coconut exports, respectively.

In 2016, India started exporting coconut oil to countries like Malaysia, Indonesia, and Sri Lanka, the countries from where it was getting imported earlier. In the same year, India commenced exporting of desiccated coconut to USA and Europe in large quantities under the initiative of the government along with coconut development board (CDB) to assist the coconut farmers in production, processing, marketing and export of value-added coconut products. The main destinations for coconut oil exports from India are UAE, Saudi Arabia, the US and Vietnam. During the 2019-2020 period, the fastest growth in coconut oil exports was witnessed in countries like Saudi Arabia, the US and Vietnam.

### **Government Initiatives:**

Under the aegis of the Ministry of Agriculture and Farmers Welfare, the Coconut Board of India has implemented many programs to develop the coconut industry in the country. Some of the schemes include production and distribution of quality planting material, expansion of area under cultivation, technology demonstration and improvement, replanting and rejuvenation, support exporters for participating in international events, training for market promotion of export specific products, developing market for coconut products globally by creating opportunities, etc. Other schemes such as Coconut Palm Insurance Mission and Kera Suraksha Insurance Scheme help protect the farmers from natural calamities and losses.

### **Technology Mission on Coconut (TMoC):**

The mission is initiated to converge and synergize all the efforts through vertical and horizontal integration of existing programs and address the problems and bridge the gaps through appropriate schemes in mission mode to ensure adequate, appropriate, timely and concurrent action to make coconut farming competitive and ensures reasonable returns for the farmers.

The key components of this mission are to develop and adopt technologies for managing insect pests and disease affected coconut gardens, processing and product diversification, market research and promotion. It also entails financial assistance to entrepreneurs/farmers for setting up of coconut-based industries (other than coir-based industries), increase focus on research and development,



post-harvest processing, product diversification, value addition and management of pest and diseases.

### **Governing Body: Coconut Development Board (CDB)**

The CDB is the statutory body under the Ministry of Agriculture and Farmers Welfare that works towards developing coconut cultivation and industry in India. The board's major functions are development of industry, advising and imparting technical knowledge, providing financial assistance, improving marketing, implementing schemes, collecting statistics and undertaking publicity activities, etc.

- Kerala is the largest coconut producing state in India. It accounts for over 44% of the total coconut production in the country. In 2020-21, Kerala produced over 7,000 million coconuts. (Source: Coconut Development Board of India)
- Tamil Nadu is the second largest coconut producing state, accounting for over 26% of total production. In 2020-21, Tamil Nadu produced around 4,100 million coconuts. (Source: India Brand Equity Foundation)
- Karnataka is the third largest producer, accounting for around 15% of total coconut production. In 2020-21, Karnataka produced over 2,300 million coconuts. (Source: Times of India)
- Andhra Pradesh is the 4th largest coconut producing state in India. In 2020-21, the total coconut production in Andhra Pradesh was around 1,100 million nuts. The main coconut growing districts are East Godavari, West Godavari, Krishna, Guntur and Visakhapatnam. (Source: India Stat Database)

In Andhra Pradesh, coconut cultivation has been significant, particularly in the coastal areas and regions with favourable climatic conditions. The state government, in collaboration with agencies like the Coconut Development Board (CDB), has been actively promoting the coconut industry through various initiatives and schemes. Here are some trends and developments that might shape the coconut industry in Andhra Pradesh by 2022 and beyond:

- Increased Production:** Andhra Pradesh has been working on increasing coconut production through the adoption of modern farming practices, improved varieties, and better irrigation methods. By 2022, you could expect to see a continued rise in coconut production.



- ii. **Value Addition:** The state may focus on value addition to coconut products, such as coconut oil, coconut-based snacks, and coconut water, to increase the income of farmers and entrepreneurs involved in the industry.
- iii. **Export Opportunities:** As India's coconut production continues to grow, there may be increased opportunities for exporting coconut products from Andhra Pradesh to other states and countries, contributing to the state's economy.
- iv. **Sustainability Initiatives:** Efforts to promote sustainable and eco-friendly practices in coconut farming and processing could gain momentum by 2022. This includes initiatives to manage waste and protect coconut plantations from pests and diseases.
- v. **Government Support:** The state government may continue to provide financial incentives, subsidies, and support to coconut farmers and processing units to encourage growth in the industry.
- vi. **Research and Development:** Research and development efforts in the state may lead to the development of disease-resistant coconut varieties and innovations in coconut farming and processing techniques.
- vii. **Entrepreneurship and Job Creation:** The coconut industry has the potential to create jobs and entrepreneurship opportunities, particularly in processing units and the development of coconut-based products.

The total area under coconut cultivation in Andhra Pradesh is estimated to be around 277,000 hectares. Coconut productivity in Andhra Pradesh is around 6000 nuts per hectare, which is slightly lower than the national average. Andhra Pradesh accounts for around 7% of the total coconut production in India. The state has promoted coconut cultivation under various government schemes and programs. Coconut is an important crop providing livelihoods to many small and marginal farmers in the coastal regions of Andhra Pradesh. There is potential to further increase productivity and production through adoption of good practices and technology.

West Godavari is one of the leading districts in Andhra Pradesh for coconut cultivation. The district's favourable agro-climatic conditions, including ample rainfall and proximity to river deltas, make it conducive for coconut farming. In addition to coconut cultivation, West Godavari supports various coconut-based industries. These industries are involved in processing coconuts into products like coconut oil,



desiccated coconut, coconut milk, and coconut-based snacks. Farmers and entrepreneurs in the district often focus on value addition to coconut products to increase their market value. This includes processing coconuts into coconut oil, which is widely used for cooking and as a base for various cosmetic and industrial applications.

- In 2020-21, the coconut production in West Godavari was around 330 million nuts from an area of over 85,000 hectares under cultivation. (Source: Coconut Development Board)
- The productivity level in the district is estimated to be around 6000 coconuts per hectare. (Source: ICRISAT Research Report)
- The major coconut growing areas in the district are Eluru, Polavaram, Kovvur and other mandals along the Godavari River belt. (Source: Horticulture Department of Andhra Pradesh)
- Around 60% of the coconuts produced are processed for copra production to extract coconut oil. The district has several small sized coconut oil mills. (Source: APEDA Agri Export Profile for Andhra Pradesh)
- The government has established nurseries, demonstration farms, and testing facilities in the district to aid coconut farmers. (Source: AP Coconut Development Board)

West Godavari is a leading coconut producer in Andhra Pradesh with well-developed production and processing infrastructure. The copra and coconut oil industry provide livelihoods to many farmers.

## 1. PROPOSAL UNDER CONSIDERATION


West Godavari district in Andhra Pradesh is one of the leading coconuts producing regions in the state, with around 25% of the total coconut output. However, small-scale coconut farmers and product manufacturers in the district have limited access to modern processing technologies and equipment. This hampers value-addition, leads to wastage, and reduces income generation opportunities.

Therefore, we propose to set up a centralized coconut processing facility in West Godavari district with the following objectives: to provide small-scale producers access to advanced processing machinery, enable training on efficient processing techniques, promote sustainable practices, develop value-added products, and collaborate with local stakeholders to further develop the coconut industry.

The facility aims to increase productivity, minimize wastage, generate higher farmer incomes and create more employment opportunities. Given the dominance of coconut in the local economy, this initiative can significantly benefit West Godavari if executed strategically. The following are the major aim for the establishment of the common facility centre:

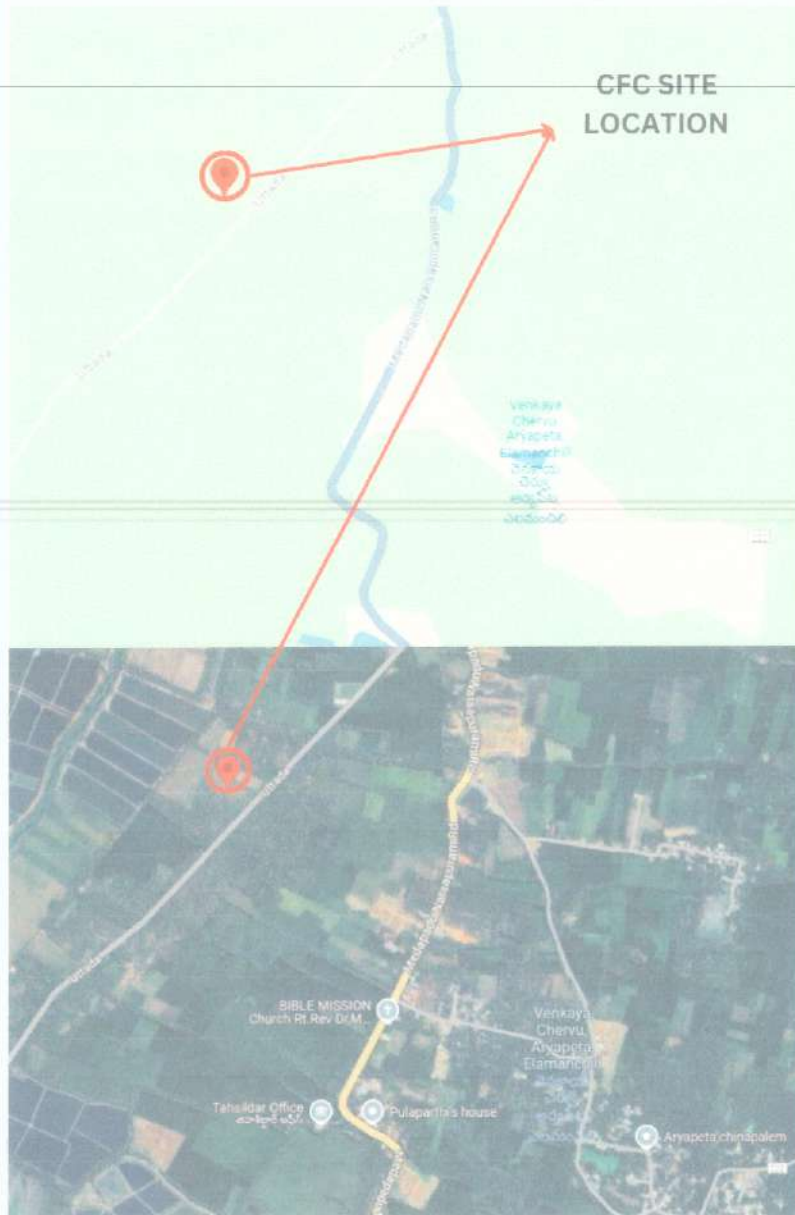
- To create a centralized processing facility that would allow small-scale coconut product producers to access modern processing equipment and technology, which they would not be able to afford individually.
- To provide training and support to coconut product producers on sustainable and efficient processing practices, which would lead to increased productivity and reduced waste.
- To promote the development of value-added coconut products that would generate higher income for coconut product producers and creates more job opportunities in the local community.
- To encourage the use of environmentally friendly processing methods and promote sustainable practices in the coconut industry.
- To collaborate with local government agencies and other stakeholders to promote the development of the coconut industry, particularly in areas where coconut farming is a major economic activity.

## 2. BRIEF PARTICULARS OF THE PROPOSAL

<p>Name of the Applicant, Contact Details, etc.</p>	<p>SPV Name: GODAVARI COCONUT ASSOCIATION                  Regd. Office: Flat 5, Sambunipeta Colony, Ward 10, Palakollu, West Godavari District, AP – 534260                  Email: godavaricoconutassociation@gmail.com  <u>Directors Contact details:</u>                  1. Mr. Dilip Kumar Sarilla – 8686993306                  2. Mrs. Jyothi Bodepudi - 9959080555  <u>Contact details of Technical Consultant:</u>                  M/s Envision Consultum Private Limited                  Mob: 9966169901</p>
<p>Location of Common Facility Centre</p>	<p><u>CFC Address:</u> Survey No: 35-17, 35-18, 35-16, 35-14A, B, D, E, F Yalamanchili Mandal, West Godavari Dist., Andhra Pradesh.  <u>Latitude &amp; Longitude:</u>                  i. Lat 16.494524, Long 81.774817                  ii. Lat 16.494658, Long 81.774779                  iii. Lat 16.494568, Long 81.774793</p>
	



Map:



Main Facilities being Proposed	<p>The common facility centre (CFC) aims to improve the coconut industry by installing the automotive production line for Coconut food products.</p> <ol style="list-style-type: none"> <li>i. The Production of Coconut Beverages,</li> <li>ii. Coconut cream</li> <li>iii. Coconut dry powder</li> <li>iv. Coconut copra/Testa oil</li> <li>v. Food Processing</li> </ol>
	<p>Also, the CFC will provide the Quality Checking centre to check the quality of coconut produces, training centre for enhancing the skills in coconut related production, helping the cluster members for marketing their products etc.</p> <p>The common facility centre (CFC) aims to improve the coconut industry by providing resources, training, and infrastructure to small-scale producers, enhancing their productivity, income, and environmental responsibility while fostering collaboration among various stakeholders.</p>

## 2.1 Introduction

The development of an industrial cluster for the coconut industry is a comprehensive and multi-faceted effort aimed at leveraging the state's resources and strengths to create a sustainable and competitive sector. Success depends on the effective implementation of supportive policies, infrastructure development, and the active participation of all stakeholders in the coconut value chain.

### 2.1.1 General scenario of industrial growth/cluster development in the state

West Godavari district identifies specific regions within its boundaries that are suitable for coconut cultivation. These regions are often along the coastal areas and river deltas, which provide favourable agro-climatic conditions for coconut farming. To promote synergy and collaboration among coconut

industry stakeholders, the district encourages the formation of coconut-based industrial clusters. These clusters may include coconut farms, processing units, and related businesses, all located in close proximity to one another.

The district administration formulates and implements supportive policies for the coconut industry. These policies may include financial incentives, subsidies, tax breaks, and regulatory reforms designed to attract investment and stimulate industrial growth. In West Godavari district, the development of the coconut industry cluster is aimed at leveraging the region's natural advantages and resources to create a sustainable, competitive, and economically vibrant coconut sector. Success in this endeavour relies on effective implementation of supportive policies, robust infrastructure, and active participation from all stakeholders in the coconut value chain.

### **2.1.2 Sector which CFC is proposed to be set up: Agricultural Industry**

The cluster involvements will create a network between farmers, Government agencies, support institutions, banks, machinery suppliers, service units, merchant exporters, etc. along with Capacity building, Skill training, Design development and Market promotion initiatives are proposed as interventions for the development of the cluster.

### **2.1.3 Cluster and its products, future prospects of products, Competition scenario, Backward and forward linkages**

West Godavari district is known for its thriving coconut cluster, characterized by a concentration of coconut cultivation, processing units, and related industries.

The cluster focuses on processing of coconuts grown in the region into products like copra, coconut oil, desiccated coconut powder, shell-based handicrafts etc.

Key products from this cluster include:

- **Coconut Oil:** Coconut oil extraction and processing units are prominent in the district, producing both refined and virgin coconut oil.
- **Desiccated Coconut:** Processing units prepare desiccated coconut, which is widely used in confectionery, and culinary applications.
- **Coconut-Based Snacks:** The cluster produces various coconut-based snacks and sweets, such as coconut burfi and coconut laddu.
- **Coconut Milk and Cream:** Some units specialize in the production of coconut milk and cream, used in cooking and food preparation.
- **Tender Coconut Water:** The district is known for its production of fresh tender coconut water, a popular beverage.
- Major products include copra, coconut powder, shell charcoal, coir fiber, pith, tender coconut. Value-added products include coconut milk, cream, snacks, sweets, virgin coconut oil, neera etc.

The future prospects of coconut products in West Godavari district may include:

- **Export Opportunities:** Expanding export markets for coconut oil, desiccated coconut, and other products, as there is a growing demand for coconut-based products globally.
- **Value Addition:** Continuously adding value to coconut products by developing innovative coconut-based food items and cosmetics.
- **Health and Wellness:** Capitalizing on the health and wellness trend by marketing the nutritional benefits of coconut products, such as coconut oil and coconut water.
- **Sustainability:** Emphasizing sustainable and eco-friendly coconut farming and processing practices to meet increasing consumer demand for environmentally responsible products.

The coconut industry in West Godavari district may face competition from other coconut-producing regions within India and internationally. Domestically, competition may come from states like Kerala, Tamil Nadu, and Karnataka, which are also known for their coconut production and processing. Internationally, competition may arise from countries like Indonesia, the

Philippines, and Sri Lanka, which are major players in the global coconut market.

**Backward Linkages:** These refer to the relationships between coconut cultivation and input suppliers. In West Godavari district, backward linkages may involve: Access to high-quality coconut seedlings and planting materials; Input suppliers providing fertilizers, pesticides, and farm equipment to coconut farmers; Agricultural extension services offering guidance on best practices in coconut farming.

**Forward Linkages:** These refer to the connections between coconut processing and marketing. In the district, forward linkages may include: Coconut processing units sourcing raw coconuts directly from local farmers; Distribution networks supplying coconut products to local markets and retailers; Export channels for coconut products reaching national and international markets.

**Basic data of cluster (Number of units, type of units [Micro/Small/Medium], employment [direct/indirect], turnover, exports, etc)**

S. No.	Type of Firm	No. of Units	Employment	
			Direct	Indirect
1	<b>MICRO</b>			
	- SPV Members	21	89	101
	- Non-SPV Members	48	640	766
2	<b>SMALL</b>			
	- SPV Members	0	0	0
	- Non-SPV Members	0	0	0
	<b>TOTAL</b>	<b>69</b>	<b>729</b>	<b>867</b>

West Godavari Coconut Association



Managing Director

For ENVISION CONSULTUM PRIVATE LIMITED

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Sl. No	Udyam Reg. No	Enterprise Name	Type Of Unit	Total Emp		Turn Over	Exports
				Dire ct	Indi rect		
1	UDYAM-AP-12-0053508	DILIP KUMAR COIR ENTERPRISES	Micro	18	20	23.85	0
2	UDYAM-AP-12-0059191	SWATHI ANGELA COIR MANUFACTURERS	Micro	16	18	20.9	0
3	UDYAM-AP-12-0045625	JYOTHI COIR ENTERPRISES	Micro	16	18	26.65	0
4	UDYAM-AP-12-0042933	REVATHI COIR ENTERPRISES	Micro	19	21	49	0
5	UDYAM-AP-12-0059023	PRAVEEN COIR ENTERPRISES	Micro	18	20	14.06	0
6	UDYAM-AP-12-0059141	DIVYA SRI FOOD INDUSTRY	Micro	2	4	16.09	0
7	UDYAM-AP-12-0042543	KIRAN FOOD INDUSTRY	Micro	15	17	47	0
8	UDYAM-AP-12-0052766	KIRAN COIR MANUFACTURERS	Micro	18	20	42	0
9	UDYAM-AP-12-0053305	RAVI FOOD INDUSTRIES	Micro	15	17	36	0
10	UDYAM-AP-12-0042535	SRILAKSHMI COIR ENTERPRISES	Micro	7	9	48	0
11	UDYAM-AP-12-0053302	MALATHI FOOD INDUSTRIES	Micro	12	14	39	0
12	UDYAM-AP-12-0042247	LAKSHMI APARNA COIR MANUFACTURERS	Micro	7	9	40	0
13	UDYAM-AP-12-0059185	BALAJI FOOD INDUSTRY	Micro	14	16	35.64	0

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14	UDYAM-AP-12-0059195	RAMESH COIR ENTERPRISES	Micro	10	12	36.51	0
15	UDYAM-AP-12-0058769	SUDARSHANRAO COIR ENTERPRISE'S	Micro	15	17	42.63	0
16	UDYAM-AP-12-0059136	VICTOR COIR MANUFACTURERS	Micro	10	12	148.56	0
17	UDYAM-AP-12-0042296	SARITHA COIR ENTERPRISES	Micro	8	10	45	0
18	UDYAM-AP-12-0042804	VIJAYA COIR ENTERPRISES	Micro	18	20	47	0
19	UDYAM-AP-12-0059188	VENKATA RATNAM FOOD INDUSTRY	Micro	10	12	38.93	0
20	UDYAM-AP-12-0052801	SATYAJANAKI COIR MANUFACTURERS	Micro	11	13	41	0
21	UDYAM-AP-12-0059445	LAKSHMAN COIR ENTERPRISES	Micro	10	12	41.86	0
22	UDYAM-AP-12-0014922	LAKSHMI GANESH COIR INDUSTRY	Micro	12	14	60.42	0
23	UDYAM-AP-12-0013634	LAKSHMI GANAPATHI COIR INDUSTRY	Micro	15	17	84.26	0
24	UDYAM-AP-12-0049517	SRI LAKSHMI COIR INDUSTRIES	Micro	1	3	52.13	0
25	UDYAM-AP-12-0004935	M/S VIJAYA COIR INDUSTRY	Micro	15	17	14.15	0
26	UDYAM-AP-12-0015541	VARA LAKSHMI COIR YARN INDUSTRY	Micro	10	12	32.78	0
27	UDYAM-AP-12-0004062	PUVVADA JALALAKSHMI	Micro	6	8	29.36	0
28	UDYAM-AP-12-0000089	SRI VINAYAKA COIR INDUSTRIES	Micro	12	14	58.62	0
29	UDYAM-AP-12-0001371	SYAM COIR ROPE INDUSTRY	Micro	21	23	76.26	0

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30	UDYAM-AP-12-0022677	GAYATHRI COIR SPINNING COTTAGE INDUSTRY	Micro	10	12	41.23	0
31	UDYAM-AP-12-0034369	M/S. PRAKASH COIR THREAD UNIT	Micro	3	5	23.18	0
32	UDYAM-AP-12-0018847	HIMAKARTHI COIR SPINNING UNIT	Micro	8	10	51.96	0
33	UDYAM-AP-12-0028158	LAKSHMI NARAYANA COIR PRODUCTS	Micro	10	12	62.15	0
34	UDYAM-AP-12-0016292	YESHWANTH ENTERPRISES	Micro	3	5	45	0
35	UDYAM-AP-12-0005246	STAR AUTOMATIC COIR SPINNING UNIT	Micro	10	12	25.44	0
36	UDYAM-AP-12-0053508	GODAVARI COCONUT ASSOCIATION	Micro	60	62	18.99	0
37	UDYAM-AP-12-0016309	KRUPA COIR SPINNING UNIT	Micro	5	7	27	0
38	UDYAM-AP-12-0002606	CICEL LACE INDUSTRY	Micro	20	22	60.15	0
39	UDYAM-AP-12-0019402	AVINASH COIR INDUSTRIES	Micro	10	12	47.32	0
40	UDYAM-AP-12-0011065	LAKSHMI COIR YARN INDUSTRY	Micro	6	8	52	0
41	UDYAM-AP-12-0009498	SAI BHAVANI COIR YARN INDUSTRY	Micro	10	12	33.52	0
42	UDYAM-AP-12-0051475	SUDARSHANRAO COIR ENTERPRISE'S	Micro	11	13	47.36	0
43	UDYAM-AP-12-0012962	CHANDRA COIR INDUSTRY	Micro	9	11	58.45	0
44	UDYAM-AP-12-0011561	SURYA COIR INDUSTRY	Micro	9	11	17.36	0

For GODAVARI COCONUT ASSOCIATION

For ENVISION CONSULTUM PRIVATE LIMITED



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Managing Director

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45	UDYAM-AP-12-0000734	SATYA COIR INDUSTRY	Micro	12	14	23	0
46	UDYAM-AP-12-0044022	SAROJINI COIR INDUSTRY	Micro	2	4	44.36	0
47	UDYAM-AP-12-0006381	SRI VIJAYA LAKSHMI COIR INDUSTRY	Micro	7	9	23.75	0
48	UDYAM-AP-12-0006382	SRI LAXMI GANESH COIR INDUSTRY	Micro	6	8	14	0
49	UDYAM-AP-12-0018659	KUMARI COIR YARN INDUSTRY	Micro	12	14	18.53	0
50	UDYAM-AP-12-0018572	MEDIDA COIR YARN INDUSTRY	Micro	8	10	10	0
51	UDYAM-AP-12-0001604	RUPA COIR INDUSTRY	Micro	20	22	13.54	0
52	UDYAM-AP-12-0028366	YASODA COIR SPINNING UNIT	Micro	4	6	25.22	0
53	UDYAM-AP-12-0006529	SATYA COIR SPINNING UNIT	Micro	6	8	30.17	0
54	UDYAM-AP-12-0008849	M/S COCO MAX PRIVATE LIMITED	Micro	11	13	8	0
55	UDYAM-AP-12-0006107	SRI SHIRIDI SAINATH INDUSTRIES	Micro	2	4	26.11	0
56	UDYAM-AP-12-0038263	KRISHNA COCONUT FIBRE INDUSTRY	Micro	7	9	17.45	0
57	UDYAM-AP-12-0023147	ROHINI COIR INDUSTRY	Micro	3	5	22.14	0
58	UDYAM-AP-12-0019866	SKY COIR INDUSTRY	Micro	10	12	36	0
59	UDYAM-AP-12-0037960	ALLAVARAPU BHANU JYOTHI	Micro	1	3	19	0
60	UDYAM-AP-12-0003983	For GODAVARI COCONUT ASSOCIATION PUWADA RAMA SRINU	Micro	6	8	44.12	0

  
Managing Director

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61	UDYAM-AP-12-0019192	VIJAY COIR INDUSTRY	Micro	6	8	16.78	0
62	UDYAM-AP-12-0007841	LAKSHMINARAYANA COIRS PRIVATE LIMITED	Micro	10	12	27	0
63	UDYAM-AP-12-0027861	SIREESHA SIRRA	Micro	5	7	12.15	0
64	UDYAM-AP-12-0000221	JP COIR INDUSTRIES	Micro	5	7	8	0
65	UDYAM-AP-12-0027575	SATISH COIR SPINNING UNIT	Micro	5	7	25.45	0
66	UDYAM-AP-12-0016852	SASI COIR INDUSTRY	Micro	13	15	45.27	0
67	UDYAM-AP-12-0013109	SRI RAMA ENTERPRISES	Micro	9	11	31	0
68	UDYAM-AP-12-0010132	SATISH COIR ENTERPRISES	Micro	5	7	22.1	0
69	UDYAM-AP-12-0033294	ECOVISION JUTE & CLOTH BAGS UNIT	Micro	9	11	10	0
<b>Total</b>				<b>729</b>	<b>867</b>	<b>2471.91</b>	<b>0</b>

#### 2.1.4 How the proposed CFC is relevant to the growth of the concerned cluster/ sector

The proposed CFC is highly relevant for the growth of the coconut and allied industries cluster in West Godavari district, Andhra Pradesh for the following reasons:

- Coconut is one of the major crops and backbone of the agricultural economy in West Godavari. The CFC will boost coconut product manufacturing which is crucial for the district.
- The CFC will enable coconut farmers and small-scale manufacturers access modern machinery and technologies for higher productivity, value addition and export promotion. This will provide a fillip to the sector.

For GODAVARI COCONUT ASSOCIATION

  
Managing Director

For ENVISION CONSULTUM PRIVATE LIMITED

  
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- Training programs and technical support at the CFC will result in more efficient processing, higher yields and farmer incomes. This can encourage expansion of cultivation area.
  - The CFC can aid the development of new value-added coconut products and support product diversification. This can boost demand and better price realization.
  - By promoting sustainable practices, the CFC can lead to environment-friendly growth of the coconut sector.
  - Collaboration with various government and private stakeholders can result in infrastructure upgrades, skill development, access to credit and markets.
- 
- More employment opportunities will stem from the CFC's programs and presence of processing infrastructure.
  - The CFC will strategically address many existing challenges and gaps while providing a launchpad for next stage growth of the coconut industry cluster in the district.

### **Proposed marketing plan for the CFC**

The main aim of the marketing plan for the Common Facility Centre (CFC) is to provide small-scale coconut producers access to modern processing equipment and technology which they wouldn't be able to afford individually. Additionally, it seeks to train them on sustainable and efficient processing practices to boost productivity and reduce waste.

The strategies include promoting the development of value-added coconut products that would generate higher incomes for producers and create more job opportunities in the local community. It emphasizes the use of environmentally friendly processing methods and promoting sustainable practices in the coconut industry. There's also collaboration with local government agencies and other stakeholders to advance the coconut industry, especially in key coconut farming regions.

### 2.1.5 How the proposed CFC benefit the MSMEs

- Access to Modern Technology: The CFC will allow small-scale manufacturers to access advanced processing machinery and technologies, increasing productivity, and reducing wastage.
- Training and Technical Support: The centre will offer training programs and technical support, leading to more efficient processing and higher yields, which can encourage the expansion of cultivation area.
- Development of Value-added Products: The CFC will aid in the development of new value-added coconut products and support product diversification, boosting demand and better price realization.
- Sustainable Practices: By promoting sustainable practices, the CFC will contribute to the environment-friendly growth of the coconut sector.
- Employment Opportunities: The establishment and operation of the CFC are expected to create more employment opportunities due to the presence of processing infrastructure and training programs.

## 3. INFORMATION ABOUT SPV

S. No.	Description	Details/Compliance
i.	Name and Address	<p>M/S GODAVARI COCONUT ASSOCIATION            Email: godavaricoconutassociation@gmail.com            Director:</p> <ol style="list-style-type: none"> <li>1. Mr. Dilip Kumar Sarilla – 8686993306</li> <li>2. Mrs. Jyothi Bodepudi - 9959080555</li> </ol> <p><u>Regd. Office</u>: Flat 5, Sambunipeta Colony, Ward 10, Palakollu, West Godavari District, Andhra Pradesh – 534260</p> <p><u>CFC Address</u>: Survey No: 35-17, 35-18, 35-16, 35-14A, B, D, E, F, Yalamanchili Mandal, West Godavari Dist., Andhra Pradesh</p>

ii.	Registration details of SPV (including registration as Section 8 company under the companies Act 2013)	Company registered as Section 8 Company Act 2013. CIN No: U88900AP2023NPL111451
iii.	Names of the State Govt. and MSME Officials in SPV	GoAP – DIO, West Godavari District. Mr. U. Managapathi Rao, Deputy Director  GoI – MSME – DFO, Visakhapatnam, Mr. DVSR Murthy, AD & CDO
iv.	Date of formation of the Company	16/06/2023
v.	Date of Commencement of Business	Expected date of commencement 23/02/2026
vi.	Number of MSE Member Units	69 (SPV - 21 = MICRO 21; SMALL 0 NON-SPV - 48 = MICRO 48; SMALL 0 TOTAL CLUSTER - 69 = MICRO 69; SMALL 0)
vii.	Bye laws or MoA and AoA submitted	Attached in Annexures
viii.	Main Objectives of the SPV	<ul style="list-style-type: none"> <li>i. To establish a common facility centre (CFC) for small-scale coconut producers to access modern processing equipment and technology affordably.</li> <li>ii. To provide training for sustainable processing, boosting productivity, and reducing waste in coconut production.</li> <li>iii. To foster the development of high-income-generating value-added coconut products, creating local job opportunities.</li> </ul>

		<p>iv. To advocate environmentally friendly coconut processing methods and sustainable practices.</p> <p>v. To collaborate with local authorities and stakeholders to advance the coconut industry, especially in key coconut farming regions.</p>
ix.	SPV to have a character of inclusiveness wherein provision for enrolling new members to enable prospective entrepreneurs in the cluster to utilise the facility.	Yes, the SPV has a character of inclusiveness for enrolling the new members to enable prospective entrepreneurs in the cluster to utilise the CFC.
x.	Clause about 'Profits/Surplus to be ploughed back to CFC' included or not	Yes. Profits are to be re-invested and not to be shared among the shareholders.
xi.	Authorised Share Capital	Rs. 10,00,000/-
xii.	Shareholding Pattern (Annexure – 3 to be filled in)	As per the share capital invested. In any case, no individual unit/entrepreneur will allow to have more than 10% of the shares. Detailed statement is attached as annexure.
xiii.	Commitment Letter for SPV Upfront Contribution	Yes. SPV is willing to contribute the upfront contribution. Commitment letters are attached as annexures. Also, an affidavit is submitted.
xiv.	Project Specific A/C in Schedule a Bank	<p>A/C Name: Godavari Coconut Association</p> <p>Bank Name: Bank of Baroda</p> <p>A/C No: 75370200001578</p> <p>IFSC Code: BARB0VJBHIM</p>

xv.	Clause about "CFC may be utilised by SPV members as also others in a cluster and Evidence for SPV members" ability to utilise at least 60% of installed capacity	Yes. An affidavit is also submitted in the DPR. SPV members and others are committed to utilise the 60% of installed capacity. Their willingness undertaking is attached as annexure.
xvi.	Main Role of SPV	To establish and manage the CFC's providing training and support to small-scale coconut product producers, promoting value-added product development, encouraging eco-friendly processing practices, collaborating with local government agencies and stakeholders to foster industry development, managing finances, ensuring compliance, and monitoring performance to achieve the CFC's objectives of enhancing productivity, sustainability, income generation, and job opportunities in the local coconut community.
xvii.	Trust building of SPV so that CFC may be successful	All the SPV members are from the user cluster MSEs. As all of the members are joined together for development of cluster through CFC, the member units are going to use and recommend the CFC as of their own funding. All the outsourcing jobs will be directed to CFC and training programmes conducted to enhance the skill level in the cluster members.

## 4. DETAILS OF PROJECT PROMOTER/SPONSORS

Name of the Office Bearers of the SPV	Dilip Kumar Sarilla	Jyothi Bodepudi	Smith Angela Marie Swathi	Praveen Babu Manukonda	Chinta Victor Babu	Polumati Divya Sri
Age (Years)	37	73	31	34	26	29
Educational Qualifications	M.Sc. Comp. at Andhra university	Graduate	MBA	Graduate	MBA	MBA
Relationship with the Chief Promoter	Chief Promoter	No	No	No	No	No
Experience in what capacity / industry / years	7 Years in processing of coconut	9 Years in processing of coconuts	7 years of extraction of coconut milk and flour production.	7 years of coconut processing.	5 years in the extraction of coconut milk and cream production	7 years in the coconut fibre industry
Income Tax / Wealth Tax Status (returns for 3 years to be furnished)	Attached as Annexure	Attached as Annexure	Attached as Annexure	Attached as Annexure	Attached as Annexure	Attached as Annexure
Other Concerns interest / in which capacity / financial stake	Nil	Nil	Nil	Nil	Nil	Nil

<b>i.</b>	Brief about Compliance with KYC guidelines: All the Promoters having clean track record	All the Promoters are having clean track record. KYCs are submitted.
<b>ii.</b>	Details of connected lending - Whether the directors / promoters of SPV are having any directorship on any bank etc	Directors/Promoters of SPV are not having any Directorship in any Bank etc.,
<b>iii.</b>	Adverse auditors' remarks, if any	Not applicable as SPV is newly formed
<b>iv.</b>	Particulars of previous assistance from financial institutions / banks	Not applicable as SPV is newly formed
<b>v.</b>	Pending court cases initiated by other banks/FIs, if any	Not applicable as SPV is newly formed
<b>vi.</b>	Management Set-up	Details furnished in Technical Aspects
<b>vii</b>	To indicate details regarding who will be the main persons involved in running of CFC, its operation etc.,	Details furnished in Technical Aspects

Mr. Dilip Kumar Sarilla (M/s Dilip Kumar Coir Enterprises) has been nominated as the Managing Director and Mrs. Jyothi Bodepudi (M/s Jyothi Coir Enterprises) as the other Director. As per DPR, the management of the CFC will be a three-tier structure for smooth and uninterrupted operations and is as follows:





## 5. ELIGIBILITY AS PER GUIDELINES OF MSE-CDP

S. No.	Eligibility Criteria	Comments																											
i.	The Gol grant will be restricted to 60% / 70% / 80% of the cost of Project of maximum Rs. 30.00 crore as per the Scheme guidelines.	<p>a) Gol Grant – 70%</p> <p>b) GoAP Grant – 15%</p> <p>c) SPV Contribution – 13.33%</p> <p>d) Term Loan from Bank – 1.67%</p> <p>No. of MSE units belonging to Micro/Women/ SC/ST are more than 50% in the cluster. Hence Gol grant is allowed for 70%.</p> <p>DIO Certificate is attached in the DPR.</p>																											
ii.	Cost of project includes cost of Land (subject to max. of 25% of Project Cost), building, pre-operative expenses, preliminary expenses, machinery & equipment, miscellaneous fixed assets, support infrastructure such as water supply, electricity and margin money for working capital.	<p>All the conditions are complied.</p> <p>Cost project includes all components such as, Land (Leased), Building (to be constructed), pre-operative expenses, preliminary expenses, machinery &amp; equipment, miscellaneous fixed assets, support infrastructure electricity &amp; water and margin money for working capital.</p> <table border="1"> <thead> <tr> <th>S.No</th> <th>Particulars</th> <th>Rs. Lakhs</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Land and Its Development</td> <td>30.50</td> </tr> <tr> <td>2</td> <td>Building and other civil constructions</td> <td>605.58</td> </tr> <tr> <td>3</td> <td>Plant &amp; Machineries (including electrification)</td> <td>2079.97</td> </tr> <tr> <td>4</td> <td>Contingencies</td> <td>94.70</td> </tr> <tr> <td>5</td> <td>Misc. Fixed Assets</td> <td>82.25</td> </tr> <tr> <td>6</td> <td>Preliminary &amp; Pre-operative Expenses</td> <td>59.45</td> </tr> <tr> <td>7</td> <td>Margin Money for Working Capital Margin</td> <td>45.00</td> </tr> <tr> <td></td> <td><b>Total</b></td> <td><b>2997.45</b></td> </tr> </tbody> </table>	S.No	Particulars	Rs. Lakhs	1	Land and Its Development	30.50	2	Building and other civil constructions	605.58	3	Plant & Machineries (including electrification)	2079.97	4	Contingencies	94.70	5	Misc. Fixed Assets	82.25	6	Preliminary & Pre-operative Expenses	59.45	7	Margin Money for Working Capital Margin	45.00		<b>Total</b>	<b>2997.45</b>
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	<b>Total</b>	<b>2997.45</b>																											

iii.	The entire cost of land and building for CFC shall be met by SPV/State Government concerned.	The land (own / lease) cost and Building construction cost will be met by SPV/Go AP only. Commitment letters from SPV and GoAP is attached in the DPR
iv.	In case existing land and building is provided by stakeholders, the cost of land and building will be decided on the basis of valuation report prepared by an approved agency of Central/State Govt. Departments/FIs/Public Sector Banks. Cost of land and building may be taken towards contribution for the project.	Land is on lease for more than 25 years. Building will be constructed by SPV and Govt. Andhra Pradesh contributions. Implementing Agency will monitor the process and the cost of land and building will be decided on the basis of valuation report prepared by an approved agency of Central/ State Govt. Departments/FIs/ Public Sector Banks.
v.	CFC can be set up in leased premises. However, the lease should be legally tenable and for a fairly long duration (say 15 years).	Yes. CFC is being set up in the leased land. Lease period is 26 years. Lease Document attached as Annexure
vi.	Escalation in the cost of project above the sanctioned amount, due to any reason, will be borne by the SPV / State Government. The Central Government	Escalation in the cost of project above the sanctioned amount, due to any reason, will be borne by the SPV. An affidavit is submitted stipulating the clause.

	shall not accept any financial liability arising out of operation of any CFC.	
vii.	DPR should be appraised by a bank (if bank financing is involved) / independent Technical Consultancy Organization / SIDBI.	DPR will be submitted for Bank appraisal and along with their appraisal report the same will be submitted to Government of Andhra Pradesh and Government of India.
viii.	Proposals approved and forwarded by the concerned state government.	After SIDBI/Bank's appraisal the same will be done. IA shall forward the proposal through the Government of Andhra Pradesh.
ix.	Evidence should be furnished with regard to SPV members ability to utilize at least 60% of installed capacity.	SPV members have given their written commitment to utilise the 60% of installed capacity.

## 6. IMPLEMENTING ARRANGEMENTS

S. No.	Description	Compliance
i.	Name of Implementation Agency	AP MSME Development Corporation, Government Press Buildings, First Floor, Muthylampadu, Vijayawada – 520012
ii.	Role of Implementing Agency (e.g., implementation and monitoring of project, sending regular progress reports, issuing proper UCs)	Implementing Agency (IA) will be monitoring in the DPR status and on receipt of Final approval, IA will implement the project as per the MSME guidelines issued on 24th May 2022 and Corrigendum issued on 26 <sup>th</sup> Jul 2022. IA

		will be member in the Purchase Committee, instrumental in tendering process, sending the regular progress reports, issuing the proper Utilisation Certificates, making correspondence with GoI, MSME, DFO, Go. AP, SPV, prospective buyers, bidders and tendering agencies.
iii.	Implementation Period	Within 18 Months from the Date of final Sanction from the Govt. of India.
iv.	Commitment of State Government upfront contribution	Govt. of AP is willing to contribute the upfront contribution up to the 15% of the project cost. An undertaking is by GoAP is submitted.
v.	Commitment of Loans (Working capital and/ or term loan)	The SPV will approach bank for Working capital requirement on approval of Govt. of India sanction

## 7. MANAGEMENT AND SHAREHOLDING DETAILS

As per the MoA and AoA of the Company, the Management will function. However, on receipt of final sanction from Government of India, a General Body Meeting will be called upon among the shareholders and new management team will be selected as per the MSE-CDP guidelines. The Management team will then appoint the CEO and HR Manager so as to complete the Employee structure as per the DPR and company's requirements. Organisation Chart is attached in the DPR. Shareholding details attached as Annexure.

Sl. No	Name of Promoter	Name of MSME	Constitution	Date of Incorporation	Udyam Registration	Turn over during last FY2023-24 (Rs.in lakh)	Proposed contribution to CFC (Rs.in lakh)	Percentage

1	Sarilla Dilip Kumar	Dilip Kumar Coir Enterprises	Proprietary	28-11-2016	UDYAM-AP-12-0045724	238.54	45	10.00
2	Jyothi Bodepudi	Jyothi Coir Enterprise	Proprietary	01-02-2015	UDYAM-AP-12-0045625	266.54	45	10.00
3	Birudugadda Balaji	Balaji Food Industry	Proprietary	23-06-2016	UDYAM-AP-12-0007542	35.65	7.2	1.60
4	Polimati Kiran Kumar	Kiran Food Industry	Proprietary	16-08-2017	UDYAM-AP-12-0042543	47.00	27	6.00
5	Manukonda Praveen Babu	Praveen Coir Enterprises	Proprietary	09-02-2017	UDYAM-AP-12-0043677	140.66	38.25	8.50
6	Satyajanaki Shrinivas Gudimetla	Satyajanaki Coir Manufacturers	Proprietary	10-02-2014	UDYAM-AP-12-0052801	41.00	6.3	1.40
7	Kale Vijaya Prasanna Kumari	Vijaya Coir Enterprises	Proprietary	02-01-2017	UDYAM-AP-12-0042804	47.00	17.1	3.80
8	Chode Lakshmana	Lakshman Coir Enterprises	Proprietary	05-03-2020	UDYAM-AP-12-0051467	41.86	5.625	1.25
9	Uba Ramesh	Ramesh Coir Enterprises	Proprietary	27-11-2015	UDYAM-AP-12-0050165	36.52	5.4	1.20
10	Nallamelli Srilakshmi	Srilakshmi Coir Enterprises	Proprietary	25-05-2020	UDYAM-AP-12-0042535	48.00	9	2.00
11	Polumati Divya Sri	Divya Sri Food Industry	Proprietary	05-11-2016	UDYAM-AP-12-0042770	160.95	36.675	8.15
12	Manda Lakshmi Aparna	Lakshmi Aparna Coir Manufacturers	Proprietary	01-05-2017	UDYAM-AP-12-0042247	40.00	9.45	2.10
13	Ravi Kiran Vasupalli	Ravi Food Industry	Proprietary	20-03-2017	UDYAM-AP-12-0053305	36.00	10.575	2.35
14	Smith Angela Marie Swathi	Swathi Angela Coir Manufacturers	Proprietary	02-12-2016	UDYAM-AP-12-0042351	209.02	37.125	8.25
15	Sarilla Malathi	Malathi Food Industry	Proprietary	23-05-2016	UDYAM-AP-12-0053302	39.00	38.925	8.65
16	Bandaru Revathi	Revathi Coir Enterprises	Proprietary	07-08-2017	UDYAM-AP-12-0042933	49.00	29.25	6.50
17	Gosangi Venkata Ratnam Kumar	Venkata Ratnam Food Industry	Proprietary	05-12-2015	UDYAM-AP-12-0042563	38.94	6.3	1.40
18	Pilli Kiran Babu	Kiran Coir Manufacturers	Proprietary	10-08-2016	UDYAM-AP-12-0052766	42.00	9	2.00
19	Manukonda Sudarshan Rao	Sudarshanrao Coir Enterprise'S	Proprietary	26-12-2014	UDYAM-AP-12-0051475	42.64	17.325	3.85
20	Gollapalli Saritha Kumari	Saritha Coir Enterprises	Proprietary	22-12-2017	UDYAM-AP-12-0042296	45.00	18	4.00

21	Chinta Victor Babu	Victor Coir Manufacturers	Proprietary	20-11-2018	UDYAM-AP-12-0042541	148.57	31.5	7.00
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## 8. TECHNICAL ASPECTS

### (i) Scope of the project (including components / sections of CFC)

The coconut industry is a vital sector with a diverse range of applications and economic significance in many tropical and subtropical regions around the world. This industry revolves around the cultivation, harvesting, processing, and utilization of coconuts, which are valued for their numerous products and by products. From coconut oil and coconut milk to value-added products like cosmetics, food items, and industrial materials, the coconut industry contributes to local economies, provides livelihoods for communities, and offers a wide array of sustainable and eco-friendly solutions. It plays a crucial role in agriculture, trade, and the overall socio-economic development of regions where coconut farming and processing are prevalent.

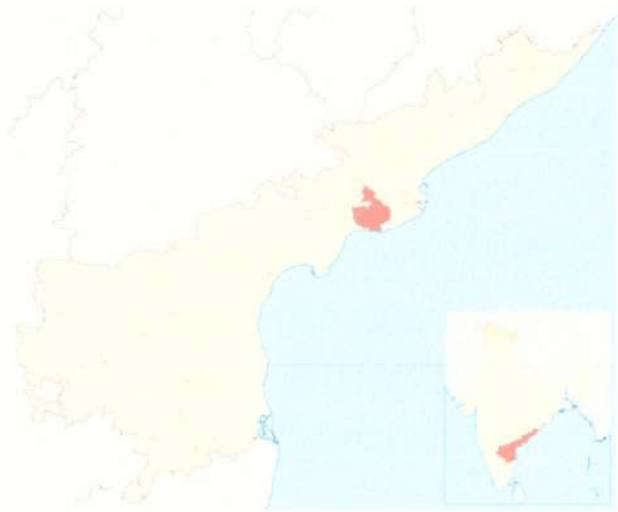
- To constantly monitor quality, costs and delivery ensuring highest level of customer satisfaction.
- To adopt quality as a basic business principle in dealing with internal as well as external customer.
- Having latest technology & infrastructure with continuous research & development and to optimize the most from modern plant & machinery with individualized product designing.
- Foster the development of high-income-generating value-added coconut products, creating local job opportunities. Training and building human resources in order to develop skills and creating total quality people.
- Collaborate with local authorities and stakeholders to advance the coconut industry, especially in key coconut farming regions.

Each of these components contributes to achieving the CFC's objectives, which include enhancing productivity, promoting sustainability, generating higher income for coconut producers, and creating job opportunities within the local community. Together, they form a comprehensive approach to strengthening the coconut industry in the region.



**(ii) Locational details and availability of infrastructural facilities**

The West Godavari district is a coastal district in the Indian state of Andhra Pradesh with an administrative headquarters in Bhimavaram. As of the 2011 Census of India, the district has an area of 2,178 km<sup>2</sup> (841 sq mi) and a population of 1,779,935. It is bounded by the Krishna district and Bay of Bengal to the south,



East Godavari district to the east, and Eluru district, Kolleru Lake and Upputeru Drain to the northwest.

The district occupies an area of 7,742 km<sup>2</sup> (2,989 sq mi). The district is bounded by the East Godavari district on the North, Eluru district on the Northwest, Kakinada district on the Southeast, Krishna district on the Southwest. and Bay of Bengal on the south. The Godavari River flows on the east, while the Tammileru River and Kolleru Lake separate it from the Krishna district on the west.

**Rivers and topography:** West Godavari is a flat region with a slightly slope along the rivers flowing eastward. The three rivers cutting through the district are the Godavari (after which the district is named), the Yerrakaluva, and the Tammileru. Sir Arthur Cotton Barrage, Eluru Canal, Vijayarai Anicut, Tammileru, Jalleru, and the Yerrakaluva reservoirs are the major sources of irrigation.

**Demographics:**

The district occupies an area of 2178.4 Sq. K.Ms. with a density of 817 per Sq. K.M. It accounts 1.34% of the total area of the State. There are as many as 293 Revenue

**Religions in West Godavari district (2011)<sup>(19)</sup>**

Religion	Percent
Hindus	94.47%
Christians	3.83%
Muslims	1.49%
Other or not stated	0.21%

Distribution of religions

villages exist in the district, of which 291 villages are inhabited while the balance 02 are uninhabited. The Physical characteristics, natural resources and potentialities of the mandals in the district are homogeneous. As per 2011 census, the total population of the district is 1779935. It accounts for 3.59% of the total population of the State. The female population of the district is 890683 and this forms 50.04% of the district and 3.6 % of the State Female Population.

### Economy:

The gross district domestic product is ₹45,963 crore (US\$5.8 billion) and it contributes 8.8% to the gross state domestic product. For the FY 2013–14, the per capita income at current prices was ₹86,974 (US\$1,100). Paddy, banana, sugarcane, and coconut are the main agricultural products cultivated in the district. The agriculture sector contributes ₹18,385 crore (US\$2.3 billion), industries contribute ₹7,086 crore (US\$890 million), and services contribute ₹20,491 crore (US\$2.6 billion) to the gross district domestic product.

WEST GODAVARI DISTRICT REVENUE DIVISIONS



The major products contributing to the gross value added of the district from agriculture and allied services are the previously listed agricultural products, as well as milk, meat, and fisheries. The gross value added to the industrial and service sector is contributed from construction, electricity, manufacturing, unorganized trade, and transport.

### Climate:

In West Godavari District, the climate is moderate both in winter and summer seasons in delta area. The normal maximum and minimum temperatures recorded in the district are 36.20C to 19.0C respectively. The maximum

temperature is usually recorded in the months of April and May. The district receives its rainfall mostly and predominantly from South West as well as North East monsoon, whose normal rainfall for each monsoon is 794.0 mm and 312.9 mm respectively and the Total is 1106.09 m.m. The receipt of actual rainfall during 2019-20 from South West monsoon is 672.7 m.m, while 207.3mm from North East monsoon. The agriculture activity in the district is fully depending on major irrigation scheme which is "Godavari Western Delta System".

#### **Tourism and Landmarks:**

Eluru is the largest city of the district with many destinations having Buddhists and archaeological importance, such as the Guntupalli Caves, one of the top 30 Indian heritage sites, near the city. Eluru hosts a 74-foot-high Buddha statue in the heart of the city. Some of the religious destinations include Dwaraka Tirumala, known by the name of Chinna Tirumala, Veerabhadra Temple, Pattiseema, and Pancharama Kshetras of Palakollu and Bhimavaram. Other tourist destinations of importance are Perupalem Beach at Narasapuram, the Kolleru Lake (the largest fresh water lake in the country and a bird sanctuary), Sir Arthur Cotton Barrage, and Havelock Bridge.

The Government of Andhra Pradesh is keen on developing Rajahmundry Airport as an international airport to boost tourism, including helicopter tours over the Godavari districts. The Polavaram Project irrigation system is expected to become another tourist attraction for the district.

#### **Transport:**

- Roadways: The total road length of state highways in the district is 1,229 km (764 mi).[31] The district relies mostly on public transport, such as buses of the Andhra Pradesh State Road Transport Corporation. Most of the major national highways, like NH216 and NH165, pass through towns in the district.
- Railways: The South-Central Railway division of Indian Railways operates many passenger routes and freight transport through the district. The Howrah-Chennai main line, Vijayawada–Nidadavolu loop

line, and Bhimavaram–Narasapuram branch lines are the major lines and sections that provide rail connectivity in the district. The Kovvur-Bhadrachalam Railway line and Kotipalli - Narsapur Railway line are the major railway projects in the district.

- Airways: Since the district's Tadepalligudem Airport is not operational, the adjacent Rajahmundry Airport is utilized instead.
- Waterways: National Waterway 4 passes through the district and connects Puducherry with Kakinada and Rajahmundry via Tadepalligudem, Eluru. It has access to the Bay of Bengal at Narsapuram. The Andhra Pradesh state government began construction of a fishing harbour in Narsapuram in September 2021.

Yelamanchili mandal is amongst the 46 mandals in West Godavari district of the state of Andhra Pradesh in India. Its headquarters are located in the village of Yelamanchili. The mandal is bordered by the Godavari River to the north and east, the Palacole mandal to the south, and the Poduru and Achanta mandals to the west.

Yelamanchili is a village and mandal headquarters of Yelamanchili mandal located on Eastern coastal plains in Coastal Andhra region in West Godavari district of the Indian state of Andhra Pradesh. The total geographical area of village is 1333 hectares. Yelamanchili has a total population of 8,984 peoples, out of which male population is 4,494 while female population is 4,490. Literacy rate of Yelamanchili village is 70.80% out of which 73.36% males and 68.24% females are literate. There are about 2,568 houses in Yelamanchili village. Palakollu is nearest town to Yelamanchili for all major economic activities, which is approximately 9km away.

Demographics: The 2011 census reported a population of 71,890 people, (36,501 males and 35,389 females, for a ratio of 970 females per 1000 males) living in 20,414 households. There were 6,787 children 0–6 years of age, 3,500 boys and 3,287 girls. There were 50,541 persons (26,772 males and 23,769 females) in Yelamanchili classified as literate, making Yelamanchili's

average literacy rate 77.63%. The majority of the population, 16,740 people, was identified as Scheduled Caste, and 329 as Scheduled Tribe.

Work profile: According to the 2011 census, 32,774 people (22,664 males and 10,110 females) from Yelamanchili were engaged in work activity. 26,058 workers described their work as "main work", 2,791 as "cultivators", 17,135 as "agricultural laborers", 397 as "household industry" workers, 5,735 as involved in "other works", and 6,716 as "marginal workers".

Administration: Yelamanchili mandal is administered under the Palakol Assembly constituency of the Narsapuram Lok Sabha constituency and is one of the twelve mandals of the Narasapuram revenue division.

#### Population:

Particulars	Total	Male	Female
Total Population	8,984	4,494	4,490
Literate Population	6,361	3,297	3,064
Illiterate Population	2,623	1,197	1,426

### (iii) Technology

The technical aspects of a project encompass a wide range of considerations from production to packaging. Here's a detailed breakdown:

#### PRODUCTION PROCESS

##### 1. Raw Material Sourcing

- Quality of Coconuts: Ensure the coconuts used are fresh and free from contaminants.
- Supplier Verification: Regular checks and certifications of suppliers to maintain quality standards.

## 2. De-husking and Shelling

- Automated Machines: Use of de-husking and shelling machines to increase efficiency and reduce labor costs.
- Safety Measures: Implementation of safety protocols to prevent accidents during these processes.

## 3. Drying

- Solar Drying: Utilizing solar dryers to reduce energy costs and maintain an eco-friendly approach.
- Mechanical Drying: Use of mechanical dryers for consistent drying and to handle large volumes.

## 4. Milling

- Grinders and Mills: Use of high-speed grinders and mills to ensure the coconut meat is ground to the desired consistency.
- Particle Size Distribution: Control of particle size to meet specific product requirements.

## 5. Defatting

- Centrifugation: Employing centrifuges to separate the oil from the coconut meat.
- Solvent Extraction: Use of solvents like hexane to extract the remaining oil, followed by solvent removal to ensure food safety.

## 6. Sieving and Classification

- Vibratory Sieves: Use of vibratory sieves to separate fine coconut flour from coarser particles.
- Air Classifiers: Employing air classifiers for further refinement based on particle size.

## **QUALITY CONTROL**

### 1. Microbial Testing

- Regular Sampling: Conducting regular microbial tests to ensure the flour is free from harmful bacteria and molds.
- Sterilization: Use of sterilization methods like UV treatment to ensure microbial safety.

### 2. Nutritional Analysis



- Proximate Analysis: Regular testing for moisture, fat, protein, fiber, and ash content to ensure nutritional consistency.
- Contaminant Testing: Checking for contaminants such as aflatoxins and heavy metals.

## **PACKAGING**

### 1. Material Selection

- Barrier Properties: Use of packaging materials that provide a barrier against moisture, oxygen, and light to extend shelf life.
- Food-Grade Materials: Ensuring all packaging materials comply with food safety standards.

### 2. Packaging Technology

- Vacuum Sealing: Implementing vacuum sealing to remove air and prevent oxidation.
- Modified Atmosphere Packaging (MAP): Use of MAP to enhance shelf life by altering the atmospheric composition within the package.

## **STORAGE AND DISTRIBUTION**

### 1. Storage Conditions

- Temperature and Humidity Control: Maintaining optimal storage conditions to prevent spoilage and maintain quality.
- Inventory Management: Implementing a robust inventory management system to track batch numbers and expiration dates.

### 2. Distribution Network

- Logistics Planning: Efficient logistics planning to ensure timely delivery while maintaining product integrity.
- Cold Chain Management: If required, implementing cold chain logistics to preserve quality during transportation.

## **REGULATORY COMPLIANCE**

### 1. Food Safety Standards

- HACCP Implementation: Ensuring Hazard Analysis and Critical Control Points (HACCP) principles are followed throughout the production process.
- FSSAI Compliance: Adhering to the Food Safety and Standards Authority of India (FSSAI) regulations for coconut flour production and sale.

### 2. Certification

- ISO Certification: Obtaining ISO certifications like ISO 22000 for food safety management systems.
- Organic Certification: If producing organic coconut flour, ensuring compliance with organic certification requirements.

## **INNOVATION AND DEVELOPMENT**

### 1. Product Development

- R&D Investment: Investing in research and development to improve product quality and explore new applications of coconut flour.
- Consumer Feedback: Regularly gathering and analyzing consumer feedback to guide product improvements and innovations.

### 2. Sustainability Practices

- Waste Management: Implementing efficient waste management practices to minimize environmental impact.
- Renewable Energy: Exploring the use of renewable energy sources in production processes to enhance sustainability.

Each of these technical aspects plays a crucial role in ensuring the production of high-quality coconut flour that meets industry standards and consumer expectations.

Each of these technical aspects plays a crucial role in ensuring the production of high-quality coconut flour that meets industry standards and consumer expectations. The technologies to be used in a Common Facility Centre (CFC) for the coconut industry should be carefully chosen to align with the objectives of the CFC, which include modernizing processing, promoting sustainability, and enhancing productivity.

Here are some key technologies that could be considered for a CFC in the coconut industry:

- i. Modern Coconut Processing Equipment: Invest in modern machinery for coconut processing, such as coconut de-huskers, coconut graters, coconut milk extractors, and coconut oil expellers.
- ii. Solar Drying Systems: Solar drying technology can be used for drying coconut products efficiently and sustainably. Solar dryers use renewable energy from the sun to dry coconut meat, copra, or other coconut-based products.
- iii. Value-Added Product Machinery: For the development of value-added coconut products, consider specialized machinery for processes like coconut oil refining, coconut cream production, and coconut-based snack manufacturing.
- iv. Quality Control and Testing Equipment: Utilize advanced quality control and testing equipment to ensure product quality and safety. This may include equipment for testing oil quality, moisture content, and product packaging.
- v. Automation and Monitoring Systems: Implement automation and monitoring systems to control processing equipment efficiently and monitor production processes.
- vi. Digital Platforms and Data Analytics: Use digital platforms and data analytics to track production, monitor inventory, and gather data on consumer preferences.
- vii. Environmental Monitoring Sensors: Install environmental sensors to monitor factors like temperature and humidity in processing areas.

- viii. Training and E-Learning Tools: Develop e-learning tools and digital training resources for educating coconut producers and workers on sustainable processing practices.
- ix. GIS and Remote Sensing: Geographic Information Systems (GIS) and remote sensing technologies can be used for land-use planning, crop monitoring, and optimizing coconut plantation management.
- x. RFID and Barcoding: Implement RFID (Radio-Frequency Identification) and barcoding systems for inventory management and traceability of coconut products from farm to processing to market.
- xi. Water Treatment and Recycling Systems: Invest in water treatment and recycling systems to minimize water consumption and ensure responsible water management in processing.
- xii. Packaging Technology: Utilize advanced packaging technology to ensure the quality and safety of coconut products during storage and transportation.
- xiii. ICT for Market Access: Information and Communication Technology (ICT) tools can be used for market access, including online sales platforms, e-commerce websites, and mobile apps for connecting producers with consumers.

The choice of technologies should consider the specific needs of the CFC, the available budget, and the local context. It's also important to provide training and support to CFC staff and coconut producers to effectively use these technologies for improved processing, sustainability, and market competitiveness. Additionally, ongoing maintenance and upgrades should be part of the technology plan to ensure long-term success.

## Coconut Processing Plant and Machinery

A coconut production plant utilizes a series of machines to transform coconuts into a fine, gluten-free flour. Here's a breakdown of the typical process and the equipment involved:

### 1. Shelling and Paring: Cracking hammers, de-shelling machines

The hard outer husk of the coconut is first removed. This might involve cracking the coconut with a hammer or using a mechanized de-shelling machine that cracks and separates the husk.



### 2. Flesh Separation: Husk separators, paring knives (manual or machine-operated)

The brown inner layer (coir) is removed to expose the white coconut flesh (copra). Manual or machine-operated paring knives can be used for this purpose.



### 3. Drying: Rotary dryers, oven dryers

The extracted copra flesh has a high moisture content. Drying is crucial to prevent spoilage and ensure efficient grinding. Large-scale operations often use rotary dryers that tumble the copra while exposing it to hot air. Oven dryers are another option.



### 4. Grinding: Hammer mills, pin mills, roller mills

The dried copra is then ground into a fine powder. Hammer mills and pin mills are commonly used for this purpose. These machines utilize high-speed rotating hammers or pins to pulverize the copra.



#### **5. Sifting:** Sifters, vibro sifters

The ground coconut material is then sifted to achieve a uniform flour consistency. Sifters or vibro sifters separate larger particles that require further grinding.

#### **6. Optional: Fat Separation:** Expellers, screw presses

In some cases, manufacturers might want to remove some of the coconut's natural fat content. This can be achieved through expellers or screw presses, which press the ground coconut to separate the oil.

**Coconut Cultivation in India:** Coconut (*Cocos nucifera*) is a versatile and important crop in India, contributing significantly to the agricultural economy. India is one of the leading producers of coconuts in the world, with extensive cultivation primarily in the southern states. Here's a detailed overview of coconut cultivation in India:

#### **Geographical Distribution**

- **Major States:** Kerala, Tamil Nadu, Karnataka, Andhra Pradesh, and Maharashtra are the primary coconut-growing states. Kerala is often referred to as the "Land of Coconuts" due to its extensive coconut groves.

- **Climate:** Coconut palms thrive in tropical climates with high humidity, temperatures ranging from 20°C to 32°C, and well-distributed annual rainfall between 1500 mm to 2500 mm.

### Soil Requirements

- **Preferred Soil:** Coconuts grow best in well-drained sandy loam soils. However, they can also thrive in lateritic, alluvial, and red sandy loam soils.
- **Soil pH:** Ideal pH range for coconut cultivation is between 5.0 and 8.0.

### Varieties

- **Tall Varieties:** These include West Coast Tall (WCT), East Coast Tall (ECT), and Lakshadweep Ordinary (Chowghat Green Dwarf). Tall varieties are known for their long lifespan and high yield.
- **Dwarf Varieties:** Malayan Dwarf, Chowghat Orange Dwarf, and Andaman Ordinary Dwarf are common dwarf varieties. These are preferred for intercropping due to their shorter stature.

### Planting and Propagation

- **Seedlings:** Seedlings are raised in nurseries and transplanted to the main field after 8-10 months.
- **Spacing:** Ideal spacing is 7.5 to 9 meters apart in a square or triangular pattern to ensure sufficient sunlight and air circulation.
- **Planting Season:** Planting is best done at the onset of the monsoon season to ensure adequate water supply for young plants.

### Cultivation Practices

- **Irrigation:** Regular irrigation is crucial, especially during dry periods. Drip irrigation is an efficient method, providing water directly to the root zone.
- **Fertilization:** Balanced application of nitrogen, phosphorus, and potassium, along with micronutrients like zinc and boron, is essential for healthy growth and high yield.

- **Weeding and Mulching:** Regular weeding and mulching help retain soil moisture and control weed growth.

### **Pest and Disease Management**

- **Common Pests:** Rhinoceros beetle, red palm weevil, and coconut mite are major pests affecting coconut palms. Integrated pest management (IPM) practices, including biological control and chemical treatments, are employed to manage these pests.
- **Common Diseases:** Bud rot, leaf spot, and stem bleeding are significant diseases. Regular monitoring and timely intervention with appropriate fungicides and cultural practices help manage these diseases.

### **Harvesting and Yield**

- **Harvesting Period:** Coconuts can be harvested at different stages of maturity, depending on their intended use. Tender coconuts are harvested around 7-8 months after flowering, while mature coconuts are harvested at 11-12 months.
- **Yield:** A well-maintained coconut palm can yield 70-100 coconuts per year. Improved varieties and optimal cultivation practices can significantly enhance yield.

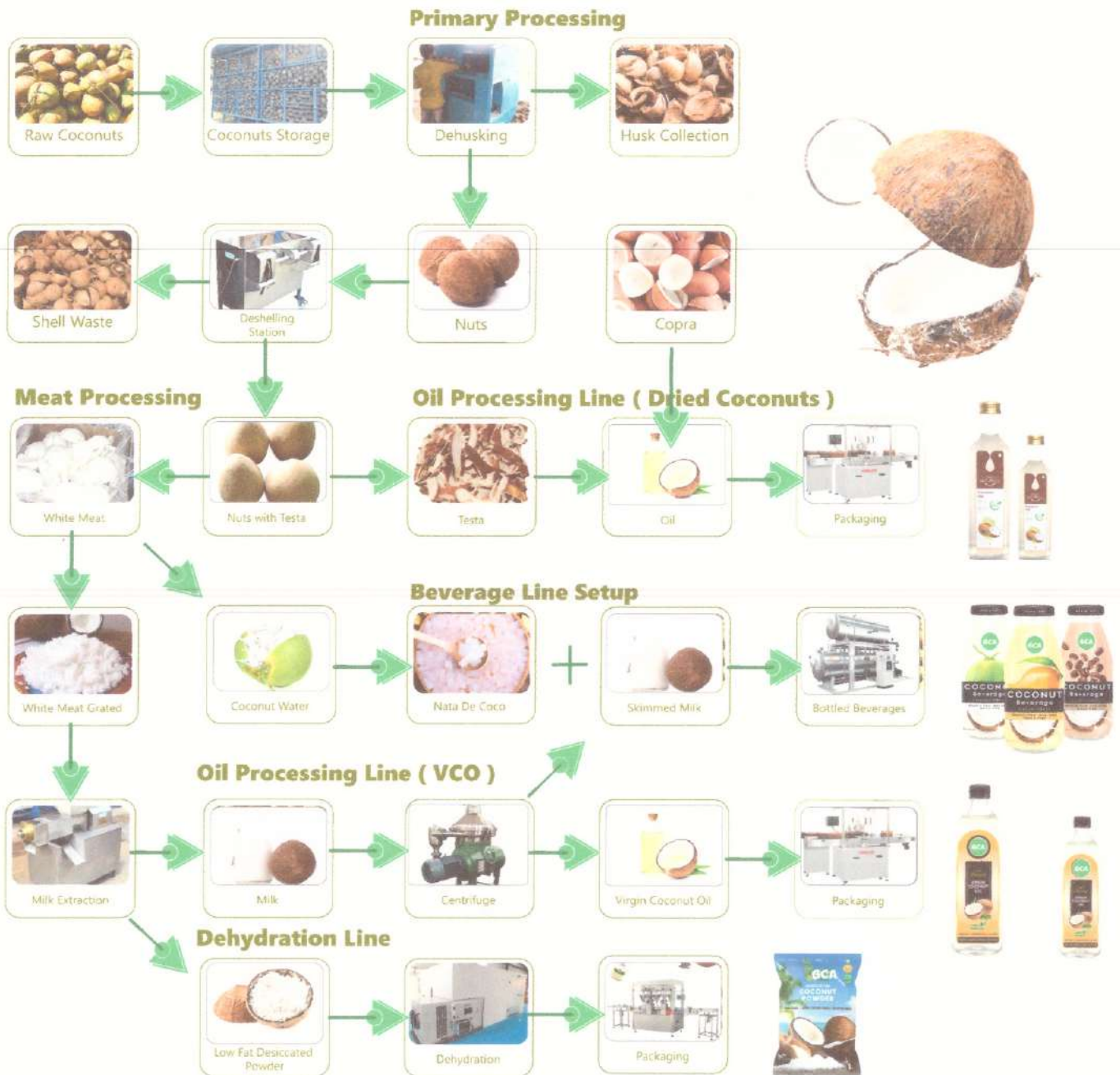
### **Economic and Social Impact**

- **Economic Importance:** Coconut cultivation supports millions of farmers and laborers in India. The coconut industry also contributes to various sectors like food, cosmetics, and pharmaceuticals.
- **Value-Added Products:** Products like coconut oil, copra, coir, coconut water, and coconut milk are derived from coconuts, adding value to the crop and providing additional income streams for farmers.

## **THE PRODUCTION FLOW CHART**



# Coconut Processing Line



**(iv) Provision for Industry 4.0 of AI and innovations if any**

There is significant potential to incorporate Industry 4.0 technologies and innovations in the coconut processing industry:

**AI and Automation:**

- i. AI-enabled automated machinery for dehusking, shelling, paring, grading and sorting of coconuts. Can speed up processing and enhance efficiency.
- ii. Automated coconut climbing and harvesting robots under development to aid farmers.
- iii. AI-based systems for prediction of crop yield, disease detection, quality analysis.
- iv. Automated packaging systems.

**IoT and Sensors:**

- i. Sensors and IoT to remotely monitor coconut farms, capture microclimate data and support precision agriculture.
- ii. Inventory management, equipment monitoring and predictive maintenance applications using IoT.
- iii. Blockchain enabled traceability from farm to finished products.

**Advanced Processing:**

- i. Microwave-assisted coconut oil extraction and drum drying of coconut milk to improve quality.
- ii. Ohmic and ultrasound-assisted coconut processing for higher yields.
- iii. Use of membrane technology in virgin coconut oil production.
- iv. High pressure processing for longer shelf life of coconut milk and cream.

The Centralized Coconut Processing Facility proposed for West Godavari district can play a key role in demonstrating and facilitating adoption of such Industry 4.0 technologies in the coconut sector. This can help enhance productivity, efficiency, quality and competitiveness.

#### (v) Raw Materials / Components

The coconut industry utilizes a variety of raw materials and components for processing and production. These materials and components are essential for the manufacture of various coconut-based products.

Here are some of the key raw materials and components commonly used in the coconut industry:

- i. Coconut fruits - This is the primary raw material which is processed into various coconut products. Different maturity stages of coconut are used for different products.
- ii. Coconut inflorescence sap - Used to produce neera, a nutritious health drink.
- iii. Copra - Dried coconut kernel used for oil extraction.
- iv. Coconut oil - Used as an edible oil and input for cosmetics, medicines etc.
- v. Coconut shell - Used to manufacture shell charcoal, handicrafts, activated carbon.
- vi. Coconut husk - Used to obtain coir fiber which is made into ropes, mats, geo-textiles.
- vii. Coconut pith - Used as a substrate for cultivating mushrooms.
- viii. Coconut wood - Used to manufacture furniture, handicrafts and wood-based products.
- ix. Desiccated coconut powder - Used in confectionery, bakery, dairy products.
- x. Coconut milk and cream - Used in food processing or cosmetics.
- xi. Food additives - Used as emulsifiers, stabilizers, thickeners in coconut products.
- xii. Packaging materials - Metal cans, pouches, bottles, tetra-packs for finished products.
- xiii. Processing equipment - Oil expellers, driers, pulverisers, separators, pasteurizers used in manufacturing.

These raw materials and components form the foundation of the coconut industry, allowing for the production of a wide range of products with applications in food, beverages, cosmetics, agriculture, and industrial sectors. The choice of materials and components depends on the specific products and processes involved in coconut processing and manufacturing.



**(vi) Utilities**

**a) Power:** Application is in process with APSPDCL. Challan attached. The majority of the units in the cluster have domestic EB power tariffs, and the units require very little power. In total, 636 KVA would be utilised.

**b) Water:** The usage of water is supported by borewell waters.

- Drinking Water: 0.2KL per day
- Service Water: 0.5KL per day

**(vii) Effluent Disposal**

There will not be any chemicals used in the process. All the used water is being let out in the drainage canals. SPV will follow any guidelines issued by Pollution Control Board, if any.

**(viii) Manpower**

The details of the manpower are as following:

S. No	Description of the Employee	No.	Estimated Salary per Employee in Rs.	Estimated Monthly Payments in Rs.	Estimated Yearly Payments in Rs.
<b>I</b>	<b>MANAGEMENT &amp; ADMIN</b>				
1	CFC Manager	1	50,000	50,000	600000
2	Executive Finance	1	18000	18,000	216000
3	Executive HR & Admin	1	18000	18,000	216000
4	Office Assistants	1	15000	15,000	180000
5	Security Staff	3	12000	36,000	432000
	<b>Total</b>	<b>7</b>		<b>137,000</b>	<b>1644000</b>
<b>II</b>	<b>PRODUCTION</b>				
1	Production Manager	1	35000	35,000	420000
2	Executive Production	2	20000	40,000	480000
3	Executive QA & QCS	1	25000	25,000	300000
4	Executive Maintenance	1	25000	25,000	300000

5	Maintenance Engineers	3	20000	60,000	720000
6	Supervisors	2	20000	40,000	480000
7	Skilled Machine Operators	6	22000	132,000	1584000
8	Asst. Operators semi-skilled	12	15000	180,000	2160000
9	CAD/CAM Designer	1	25000	25,000	300000
10	Helpers unskilled	86	12000	1,032,000	12384000
11	Store Keeper	1	15000	15,000	180000
	<b>Total</b>	<b>115</b>		<b>1,559,000</b>	<b>18708000</b>
<b>III TRAINING</b>					
1	Trainer/Mentor	1	25000	25,000	300000
	<b>Total</b>	<b>1</b>		<b>25,000</b>	<b>300000</b>
	<b>Grand Total</b>	<b>122</b>		<b>1,721,000</b>	<b>20652000</b>

### Organizational Chart



## 9. IMPLEMENTATION SCHEDULE

Activities	Start Date	Completion Date
Preparation of Project Report	21/09/2024	20/11/2024
Bank Appraisal	21/11/2024	15/12/2024
Recommendation by Govt. of A.P.	15/12/2024	15/02/2025
Sanction from Government of India	16/02/2025	31/03/2025
NOC from Pollution Control Board	21/11/2024	15/02/2025
Site Development	07/04/2025	30/04/2025
Sanction of Power Connection	07/04/2025	30/05/2025
Building upkeep	01/05/2025	30/06/2025
Placement of order to Equipment Supplier	01/07/2025	31/08/2025
Supply of Equipment by Supplier	01/09/2025	01/12/2025
Installation of Equipment at site	01/12/2025	31/12/2025
Trial Run	01/01/2026	31/01/2026
Commercial Production	01/02/2026	23/02/2026

NOTE: PERT Chart for all activities to be accomplished in accordance with activity-wise time line as prescribed in MSE-CDP guidelines will mandatory be a part of DPR.

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 Managing Director

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Activity	Se p 24	Oc t 24	No v 24	Dec 24	Jan 25	Feb 25	Mar 25	Apr 25	May 25	Jun 25	Jul 25	Aug 25	Sep 25	Oct 25	Nov 25	Dec 25	Jan 26	Feb 26
Preparation of Project Report	Orange	Orange																
Bank Appraisal			Light Blue															
Recommendation by Govt. of A.P.				Grey	Grey													
Sanction from Government of India						Green	Green											
NOC from Pollution Control Board					Red	Red												
Site Development							Yellow											
Sanction of Power Connection							Brown	Brown										
Building upkeep								Blue										
Placement of order to Equipment Supplier									Orange	Orange								
Supply of Equipment by Supplier																		
Installation of Equipment at site																Pink		
Trial Run																	Light Blue	
Commercial Production																		Green

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Managing Director

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## 10. PROJECT COMPONENTS

### (i) Estimated Project Cost (Rs. in lakh):

S.No	Particulars	Rs. Lakhs	%
1	Land and Its Development	30.50	1.02%
2	Building and other civil constructions	605.58	20.20%
3	Plant & Machineries (including electrification)	2079.97	69.39%
4	Contingencies	94.70	3.16%
5	Misc. Fixed Assets	82.25	2.74%
6	Preliminary & Pre-operative Expenses	59.45	1.98%
7	Margin Money for Working Capital Margin	45.00	1.50%
	<b>Total</b>	<b>2997.45</b>	<b>100.00%</b>

### (ii) Details of Land, Site Development and Building & Civil Work:

SPV is taken the land on lease measuring Acre 1.95 cents in Survey No: 35-17, 35-18, 35-16, 35-14A, B, D, E, F Yalamanchili Mandal, West Godavari Dist., Andhra Pradesh for 26 years. Lease Deed and other documents attached. It is proposed to construct a Shed in the proposed land for the CFC. Geo location photo attached. Geo co-ordinates of the land are: Lat 16.494524, Long 81.774817; Lat 16.494658, Long 81.774779; Lat 16.494568, Long 81.774793

S.N	Particulars	Rs. Lakhs
1	Construction of Shed (74 Mtr x 41.3 Mtr) with Ground Floor 3060 Sq Mtr and Mezzanine Level 1836 Sq Mtr including Architectural Drawings	505.12
2	Setting up of Water Facilities for Drinking & Domestic purpose with OHT 25KL	23.27
3	Compound Wall, Roads, Parking, Toilets, Security Cabin, Worker Amenities	77.19

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Total	605.58
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## (iii) Plant &amp; Machinery (Rs. in lakh):

SI No	Machinery Description	Qty	Price	GST @18%	Total Cost
1	Coconut Primary Processing: Storage containers attached with Electric chain Hoist system and Coconut Dehusking & Deshelling Setup	1	152.00	27.36	179.36
2	Pairing System Setup with Conveyor	1	68.00	12.24	80.24
3	Coconut Meat Processing and Milk extraction Setup	1	180.25	32.45	212.70
4	Beverage Setup including Spout, Retort with Nata de Coco packaging	1	262.49	47.25	309.74
5	Coconut Oil Extraction Setup with provision for Testa & Virgin Oil	1	82.24	14.80	97.04
6	Dehydration & Powder Setup	1	252.25	45.41	297.66
7	Preserved Food Products Setup	1	245.92	44.27	290.18
8	Quality Control (QC & QA Lab) Setup	1	24.19	4.35	28.54
9	Effluent Treatment Plant	1	30.00	5.40	35.40
10	Industrial Air Conditioning	1	20.00	3.60	23.60
11	DG Set 320 KVA	1	33.00	5.94	38.94
12	Rooftop Solar Setup 650 Kva	1	192.00	34.56	226.56
13	Electrical Installation & Equipment including 700 KVA transformer	1	117.14	21.09	138.23
14	Training Skill Development Setup	1	36.14	6.51	42.65
15	Material Handling Equipment	1	35.37	6.37	41.74
16	Rain Water Harvesting Setup	1	15.47	2.78	18.25
17	Water Processing Set up including RO Water tank Plant 8000 LPH along with Sump 50000 KL	1	16.23	2.92	19.15

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Total	2079.97
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(iv) **Comments on Plant and Machineries from O/o DC, MSME:** The Plant & Machinery has been verified by the District Industries Officer, CDO MSME-DFO Visakhapatnam and Bank authorities and found that the Plant & Machineries are suitable to plant and prices were reasonably quoted.

(v) **Misc. Fixed Assets:**

SI No	Machinery Description	Qty	Price	GST @18%	Total Cost
1	Computer Systems	4	60000	43200	283200
2	Air Conditioners	3	70000	37800	247800
3	Security Provisions including CC Camera, Biometrics automatic doors handling setup etc	1	900000	162000	1062000
4	On Line UPS 3 kva	1	110000	19800	129800
5	Disaster Management Setup (Fire, First Aid etc.,)	1	1600000	288000	1888000
6	Quality lab installation	1	1250000	225000	1475000
7	Tool Kits	5	12000	10800	70800
8	Office Partitions, Furniture & Fittings Set up	1	1800000	324000	2124000
9	Industrial Floor cleaners & Scrubbers set	2	400000	144000	944000
<b>Total</b>					<b>8224600</b>

(vi) **Preliminary Expenses:** Rs. 12.27 Lakhs are catered for preliminary expenses. This expenses mainly for the conducting the Cluster Awareness Programmes, SPV Registration, exposure visits etc.

S.N	Particulars	Rs. Lakhs
o		

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1	Company Registration	1.00
2	Consent for Establishment, Permissions, Regn.	9.00
3	Exposure Visits & Awareness Camps	2.27
	<b>Total</b>	<b>12.27</b>

- (vii) **Pre-operative Expenses:** Rs. 47.18 Lakhs are catered for pre-operative expenses. These include all the expenses utilised for the purpose of pre-operation of the project. These include technical consultants fee, Staff salary, Board meeting expenses, IT Return filing charges by CA & CS, etc.

S.N	Particulars	Rs. Lakhs
o		
1	Consultancy Services for Pre-feasibility	2.00
2	DPR Preparation Charges	15.00
3	Govt. Permissions	5.00
4	ITR Filings, GST Filings, etc.,	1.18
5	Technical Consultancy	24.00
	<b>Total</b>	<b>47.18</b>

- (viii) **Contingency Provisions:** Rs. 94.70 Lakhs are catered for contingency provisions. In contingency, it is proposed for anticipating increase of 1.9% for Building construction and 4% for Plant & Machineries.

- (ix) **Margin Money for Working Capital:** Rs. 45 Lakhs are catered for Margin Money for Working Capital. In these project main requirements are Wages & salaries and Power bill for initial three months.

- (x) **Proposed Means of Financing (Rs. in lakh):**

S.N	Particulars	Rs. Lakhs	%
o			
1	Promoters Contribution (SPV)	399.62	13.33%
2	Govt. of AP Grant	449.62	15.00%
3	Govt. of India Grant	2098.21	70.00%

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4	Term Loan from Bank	50.00	1.67%
	<b>Total</b>	<b>2997.45</b>	<b>100%</b>

- (xi) **SPV contribution:** Rs. 399.62 Lakhs. Willingness certificate is attached. The amounts will be utilised for Land Lease, Land Development, Building Construction, Pre-operative Expenses etc.
- (xii) **Grant-in-aid from Govt. of India under MSE-CDP:** Rs. 2098.21 Lakhs. The Grant will be released in three instalments in a ration of 50%, 40% and final instalment 10% on re-imburement basis.
- (xiii) **Grant-in-aid from the State Government:** Rs. 449.62 Lakhs. The state Government is committed for development of MSE-CDP clusters. The amounts will be utilised for Building Construction, Procurement of Misc. Fixed Assets, Pre-operative Expenses etc.
- (xiv) **Bank Loan / Others:** Rs. 50.00 Lakhs. Bank of Baroda is providing Term Loan for Rs. 50 Lakhs.
- (xv) **Arrangements for utilization of facilities by cluster units:** The Proposed Facility will be Utilized by all the members of the Cluster. 60% of the Capacity will be utilized by the SPV Members as per the Guidelines of the MSE-CDP Scheme. SPV has submitted an undertaking (Enclosed as Annexure) for the Same. User charges for non SPV members may be equally charged at par with the SPV Members.

## 11. FUND REQUIREMENT/AVAILABILITY ANALYSIS:

SPV Members agreed to for their upfront contribution. Government of Andhra Pradesh is committed for promotion of Clusters in the state. Budget provisions are catered by Govt. of Andhra Pradesh and Government of India for MSE-CDP CFCs.

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Since this is a government backed projects and well described in the Detailed Project Report, the Fund flow will be smoother subject to submission of utilisation Certificates in time. Also, the Implementing Agency will monitor the project as applicable to MSE-CDP guidelines and GFR 2017.

## 12. USAGE CHARGES

The CFC is meant for common utilisation by the Cluster members. However, as per the healthy competition, the CFC will charge the user charges as per the market scenario and provide appropriate discount to Shareholders and nominal discount to cluster members. The SPV management has decided to collect the user charges from non-SPV members from the cluster preferably at equal charges. User Charges are provided in the Financial Statements.

## 13. COMMENTS ON COMMERCIAL VIABILITY

The main objective of Establishing the Common Facility Centre itself is to install a state of Art Machinery by the cluster members with advanced technology in their respective businesses. By their own contribution to the project and becoming shareholders and with the Government support, the modern machinery is installed in the Common Facility Centre. A dedicated Management team will be chosen for the day-to-day operations with a transparent system so that the cluster members have a feeling of theirs. As the SPV members are committed to utilise the 60% of the installed capacity, the CFC is commercially viable. Detailed financial statements are attached as appendices.

Sl.No	Particulars	Compliance
1	Return on Capital Employed (ROCE): (incorporating benefit of grant-in-aid assistance) in excess of 25% is desirable	Average ROCE is 32.42% Complied with (It should be >25%)
2	Debt Service Coverage Ratio (DSCR) (Minimum, Maximum, Average)	Min: 51.25 Max: 150.67 Average: 82.01 Complied
3	Break-Even (BE) Analysis: The break-even point should be below 60% of the installed capacity	38.71% at the 1 <sup>st</sup> Year and 26.86% in the 5 <sup>th</sup> Year. Complied with (It should be >25%)

4	Sensitivity Analysis: (for all major financial parameters/indicators in terms of a 5-10% drop in user charges or fall in capacity utilization by 10-20%)	Sensitivity analysis has been carried out in 3 scenarios i.e., 10% drop in user charges, 10% decrease in production capacity and 10% drop in production capacity & 10% drop in user charges.  The Sensitivity analysis shows the unit can withstand all the three scenarios. Key parameters are tabulated below.
5	Net Present Value (NPV): (to be positive)	NPV is Rs. 4492.23 lakhs which is positive. A discount factor of 10 % is applied for calculations of NPV.
6	IRR (post-tax) [should be above 10%]	17.02%

### **Sensitivity Analysis:**

The ability of the project to be economically viable and self-sustainable under 3 scenarios has been worked out and the key financial indicators are tabulated below.

Sl. No	Indicators	Normal	Decrease in User charges by 10%	Decrease in Capacity Utilization by 10%	Decrease in 10% Capacity Utilization & 10% Drop in Sales Revenue
1	Breakeven (In. Capacity)	26.39	27.82	25.10	26.45
2	IRR	17.02%	15.39%	14.42%	12.83%
3	ROCE	32.42%	30.25%	28.98%	27.03%
4	NPV (lakh)	4492.23	4220.99	4,064.26	3,820.06

## 14. FINANCIAL ECONOMIC VIABILITY

Assumptions underlying the profitability estimates, projected cash flow statements and projected balance sheet are placed at Annexure and the summary of key parameters for the first 5 years are given below (Rs. in lakh):

Sl No	Particulars	2025-26	2026-27	2027-28	2028-29	2029-30
1	Net Block	2288.04	1943.72	1648.29	1394.71	1176.95
2	Current Assets (incl Cash/Bank Balance)	1008.37	1673.81	2365.44	3085.33	3835.27
3	Current Liabilities (incl. Principal installment falling due during the year)	82.84	88.38	93.93	99.48	105.03
4	Long Term Borrowings	42.50	35.00	27.50	20.00	12.50
5	Capital	399.62	399.62	399.62	399.62	399.62
6	Reserves and Surplus	223.62	323.07	398.16	468.27	534.12
7	Un Secured Loan	0.00	0.00	0.00	0.00	0.00
8	Net Worth (incl. Govt subsidy as Quasi-equity)	623.24	722.69	797.78	867.89	933.74
9	Income	1224.80	1312.29	1399.78	1487.26	1574.75
10	Gross Profit	874.18	936.62	999.06	1061.50	1123.94
11	Depreciation & Ammortisation	413.40	356.22	307.31	265.47	229.65
12	Profit After Tax	223.62	323.07	398.16	468.27	534.12
13	Gross Cash Accruals	858.74	670.04	696.22	724.49	754.54

## 15. PROJECTED PERFORMANCE OF THE CLUSTER AFTER PROPOSED INTERVENTION (IN TERMS OF PRODUCTION DOMESTIC SALES/EXPORTS AND DIRECT, INDIRECT EMPLOYMENT, ETC.)

Particulars	Before Intervention	After Intervention
	Qty. / Outcome	Qty. / Outcome
Units (incl. details of SC / ST / Women / Minorities)	69	117
Employment	Direct = 729 Indirect = 867	Direct = 1420 Indirect = 1654
Production	Rs. 125 Cr	Rs. 240 Cr

<b>Exports</b>	Nil	Rs. 55 Cr
<b>Import Substitution</b>	There is no import taking place in the cluster as the raw material is easily available locally.	Not applicable
<b>Number of Patent Expected Aimed</b>	Nil	The cluster units will be able to take up new design development activity for coconuts and its various bi-products. The products designed can be patented
<b>Investment</b>		The cluster units will be economically benefitted by the implementation of CFC and once the economic conditions improve, the cluster units are expected to make additional investments in their units.
<b>Turnover</b>	Rs. 140 Cr	Rs. 270 Cr
<b>Profit</b>	10% to 12% Profit Margin	15% to 20% Profit Margin
<b>Quality</b>	The present quality is very poor also latest technology machines are lacking in the cluster.	The CFC with advance machinery will improve the product quality.
<b>Certification</b>	Nil	ISO, TUV, BIS Certification compliance by majority of units.
<b>Any other (No. of ZED Certifies Units)</b>	Nil	5 units may go for ZED certification within two years.

## 16. STATUS OF GOVERNMENT APPROVALS

### (i) Pollution Control

Will be applied through AP single desk portal on sanction of the project. Our Andhra Pradesh Government is achieved No.1 ranking in the Ease of Doing Business and since our project is green field project the obtaining PUC will be a hassle free.

### (ii) Permission for Land Use (Conversion for Industrial Purpose)

The land proposed is in the Industrial zone and land conversion will be applied through AP single desk portal on sanction of the project. Our Andhra Pradesh Government is achieved No.1 ranking in the Ease of Doing Business and since our project is green field project; the conversion of Industrial purpose is hassle free.

## 17. FAVOURABLE AND RISK FACTORS OF THE PROJECT:

### SWOT ANALYSIS

Project Sustainability is always based on the proper analysis of the SWOT analysis. Knowing the own strength is a key factor to utilise the opportunities and overcoming own's weaknesses to eliminate the threats is essential. Detailed analysis is as follows:

#### STRENGTHS

- Unity is strength: CFC is being established by shareholders among the cluster members from the business sector. They are committed to provide the 60% business of the installed capacity.
- Rich Coconut Resources: West Godavari District is known for its significant coconut cultivation, providing a robust source of raw materials for the CFC.
- Agricultural Expertise: The region has a history of coconut farming, with experienced farmers who possess traditional knowledge about coconut cultivation.

- Government Initiatives: Support from government agencies and initiatives aimed at promoting agriculture and rural development can be leveraged for funding and resources.
- Strategic Location: The district's location may offer opportunities for easy access to both domestic and international markets for coconut products.
- Abundant Raw Material Availability: Allowing the industry to control cost and reduce overall lead-times across the value chain.
- Low-Cost Skilled Labour: Providing a distinct competitive advantage for the industry.
- Growing Domestic Market: Growing Domestic market which could allow manufacturers to mitigate risks while allowing them to build competitiveness.

## **WEAKNESSES**

- Infrastructure Challenges: Limited infrastructure in some rural areas may hinder transportation, access to resources, and connectivity.
- Technical Skill Gaps: Some coconut producers may lack access to modern farming and processing techniques, requiring training and capacity building.
- Financial Constraints: Small-scale farmers may face financial constraints in adopting modern technology and accessing the CFC's services.
- Competition: The coconut industry can be competitive, with established players and varying product quality in the market.

## **OPPORTUNITIES**

- Value Addition: The CFC can facilitate the development of value-added coconut products, tapping into growing consumer demand for healthy and natural products.
- Market Diversification: Exploring new markets, both domestically and internationally, can expand the reach of coconut products.
- Sustainability Initiatives: Emphasizing eco-friendly and sustainable practices can align with global trends and consumer preferences.
- Research and Innovation: Collaborating with research institutions can lead to innovation in coconut cultivation and processing.



- Government Support: Leveraging government schemes and subsidies for agriculture and rural development can provide financial support.

## THREATS

- Climate Change: Changing weather patterns and natural disasters can impact coconut yields and quality.
- Pests and Diseases: Coconut palms are susceptible to various pests and diseases, posing a constant threat to production.
- Market Fluctuations: Price fluctuations in the coconut market can affect the income of producers and the viability of the CFC.
- Competitive Challenges: Competing with established coconut product manufacturers and imported products can be challenging.
- Regulatory Changes: Changes in regulations related to agriculture and food processing can impact operations.

## 18. RISK MITIGATION FRAMEWORK

Key risks during the implementation and operations phase of the Project and the mitigations measures thereof could be as following:

### (i) During Implementation

- Implementing Agency having a key role in the project implementation. Healthy co-ordination between Government authorities, SPV management, IA, Technical consultancy will eliminate the delay process.
- Government funding project means strict implementation as per the existing Rules and regulations. Policies updating is must for the smooth implementation.
- Public money funding means choosing the best competitive price through online bidding. Tender process may lead to delays as well as costlier process to the bidders. Considering the Government payment process, bidders may quote little higher. By trust building and constant communication, CFC can be established smoothly.

- Single person decision has quicker implications either way i.e., good, satisfactory or even worse. Collective decision may be delayed, but always in the good interest of the CFC.
- By proper utilisation PERT implementation of the project is smoother.

**(ii) During Operations**

- A dedicated management team with the support of SPV management team will eliminate the majority of risks envisioned in the operational stage. Organisation Chart, Duties & Responsibilities to the positions, HR management will help for smoother operations.
- Processing of Job works means that, CFC may deal with all type of raw materials. Proper SOPs in job processing is essential.
- Operational planning is key factor and production manager and their team is pivotal in the process.
- Strict adherence of financial credit limits to shareholders is must for the CFC health. Laxation leads to heavy credits thereby weakening the CFC financial strength.
- Proper Maintenance of machines helps the production in longer run. Maintenance calendar preparation and strict implementation will avert the major breakdowns.
- Insurance: Expected unexpected and properly insured against the risks.

## **19. ECONOMICS OF THE PROJECT**

The financial statements are attached as appendixes to the DPR. Key parameters are appended below:

- Debt Service Coverage Ratio (Projections for 10 years):** DSCR is within the permissible ratio. Min:51.25, Max: 150.67 in 7th year and Average is 82.01. The Term Loan is Rs.50 lakh in the total project cost. Compiled.
- Balance Sheet & P/L Account (Projections for 10 years):** Financial Statements are Attached as appendices to the DPR
- Break-Even Analysis:** 26.39% on installed capacity on average of 10 years
- ROCE:** 32.42% Average on projection of 10 years

- v. **NPV:** Rs. 4492.23 lakhs  
vi. **IRR:** 17.02% Average on projection of 10 years

## 20. COMMERCIAL VIABILITY

Following financial appraisal tools are employed for assessing the commercial viability of the project. Detailed financial statements are attached as annexures to the DPR.

<b>(a) ROCE</b>	Average ROCE for 10-year period of TEV study works out to 33% which is equal to the 25% of the desirable. <b>COMPLIED</b>
<b>(b) DSCR</b>	DSCR is within the permissible limits. <b>COMPLIED</b>
<b>(c) BEA</b>	26.39%; BEP is below 60% of the installed capacity. <b>COMPLIED</b>
<b>(d) Sensitivity Analysis</b>	Pursued with two conditions and results are positive even in the decrease in user charges and down fall in capacity utilization. Details are attached in financial statements. It is observed that: <ul style="list-style-type: none"> <li>i. Decrease in user charges by 5%, BEA is 27.82%;</li> <li>ii. Decrease in Capacity Utilization by 10%, BEA is 25.10%;</li> <li>iii. Decrease in 5% Capacity Utilization &amp; 10% Drop in Sales Revenue, BEA is 26.45% average and profits are positive.</li> </ul>
<b>(e) NPV</b>	NPV = Rs. 4492.23 Lakhs against Rs. 2997.45 lakhs investment which is a positive value at a normal capacity. <b>COMPLIED</b>
<b>(f) IRR</b>	17.02% at normal capacity. <b>COMPLIED</b>

## 21. CONCLUSION

The establishment of a Common Facility Centre (CFC) for coconut producers in West Godavari District, Andhra Pradesh, holds significant promise and potential for the region's coconut industry. With its rich coconut resources, local expertise, and supportive community, the district is well-positioned to leverage the strengths of this initiative. However, it is not without its challenges, including infrastructure limitations, technical skill gaps, and financial constraints that need to be addressed. Given that coconut is the mainstay of the agricultural economy and livelihoods in the region, this proposal is highly relevant. It can address existing challenges, demonstrate innovative processing, promote product diversification and position West Godavari as a premier coconut processing hub.

The coconut sector has promising growth prospects driven by rising domestic demand and interest in health products like virgin coconut oil. The CFC can aid in tapping these opportunities. Strategic collaboration with various public and private stakeholders is vital for its success. Opportunities abound in value addition, market diversification, sustainability initiatives, and research collaboration. By focusing on these opportunities and mitigating threats related to climate change, pests, market fluctuations, and regulatory changes, the CFC can thrive.

To maximize its impact, the CFC should prioritize modernization, training, and innovation while fostering strong partnerships with government agencies, research institutions, and the local community. Additionally, addressing the financial limitations of small-scale coconut producers is crucial for inclusive growth.

In summary, the establishment of a CFC in West Godavari District presents a pathway toward a more vibrant and sustainable coconut industry. By harnessing its strengths, addressing weaknesses, seizing opportunities, and mitigating threats, the CFC can contribute significantly to the prosperity of coconut producers and the overall development of the region. If executed effectively, this Centralized Coconut Processing Facility can catalyse the next stage of inclusive and sustainable growth for the coconut industry cluster in West Godavari, benefiting farmers, processors,

and the economy. It can become a model for promoting cluster development in other coconut growing regions as well.

**COCONUT CLUSTER, YELAMANCHILI**  
 West Godavari District, Andhra Pradesh  
**GODAVARI COCONUT ASSOCIATION (SPV)**

**PROJECT ESTIMATIONS (1/3)**

**ESTIMATED PROJECT COST**

S. No.	Particulars	Rs. (In Lakhs)	%
1	Land and its Development	30.50	1.02%
2	Building and other civil constructions	605.58	20.20%
3	Plant & Machineries (including electrification)	2,079.97	69.39%
4	Contingencies	94.70	3.16%
5	Misc. Fixed Assets	82.25	2.74%
6	Preliminary & Pre-operative Expenses	59.45	1.98%
7	Margin Money for Working Capital Margin	45.00	1.50%
	<b>Total</b>	<b>2,997.45</b>	<b>100.00%</b>

**LAND AND ITS DEVELOPMENT**

S. No.	Particulars	Rs. (In Lakhs)
1	Land Lease for 26 Years	26.50
2	Land Development	2.00
3	Land Conversion Charges	2.00
	<b>Total</b>	<b>30.50</b>

**BUILDING AND OTHER CIVIL CONSTRUCTIONS**

S. No.	Particulars	Rs. (In Lakhs)
1	Construction of Shed (74 Mtr x 41.3 Mtr) with Ground Floor 3060 Sq Mtr and Mezzanine Level 1836 Sq Mtr including Architectural Drawings	505.12
2	Setting up of Water Facilities for Drinking & Domestic purpose with OHT 25KL	23.27
3	Compound Wall, Roads, Parking, Toilets, Security Cabin, Worker Amenities	77.19
	<b>Total</b>	<b>605.58</b>

**COCONUT CLUSTER, YELAMANCHILI**  
 West Godavari District, Andhra Pradesh  
**GODAVARI COCONUT ASSOCIATION (SPV)**

**PROJECT ESTIMATIONS (2/3)**

**PROPOSED MEANS OF FINANCE**

S. No.	Particulars	Rs. (In Lakhs)	%
1	Promoters Contribution (SPV)	399.62	13.33%
2	Govt. of AP Grant	449.62	15.00%
3	Govt. of India Grant	2,098.21	70.00%
4	Term Loan from Bank	50.00	1.67%
	<b>Total</b>	<b>2,997.45</b>	<b>100%</b>

**PRELIMINARY EXPENSES**

S. No.	Particulars	Rs. (In Lakhs)
1	Company Registration	1.00
2	Consent for Establishment, Permissions, etc.	9.00
3	Exposure Visits & Awareness Camps	2.27
	<b>Total</b>	<b>12.27</b>

**PRE-OPERATIVE EXPENSES**

S. No.	Particulars	Rs. (In Lakhs)
1	Consultancy Services for Pre-feasibility	2.00
2	DPR Preparation Charges	15.00
3	Government Permissions	5.00
4	ITR Filings, GST Filings, etc.	1.18
5	Technical Consultancy	24.00
	<b>Total</b>	<b>47.18</b>

**Preliminary + Pre-Operative Expenses = 59.45 Lakhs**

**COCONUT CLUSTER, YELAMANCHILI**  
 West Godavari District, Andhra Pradesh  
**GODAVARI COCONUT ASSOCIATION (SPV)**

**PROJECT ESTIMATIONS (3/3)**

**SENSITIVITY ANALYSIS**

S. No.	Indicators	Normal	Decrease in User Charges by 5%	Decrease in Capacity Utilisation by 10%	Decrease in User Charges by 5% and Capacity Utilisation by 10%
1	Breakeven (In Capacity)	26.39	27.82	25.10	26.45
2	IRR	17.02%	15.39%	14.42%	12.83%
3	ROCE	32.42%	30.25%	28.98.%	27.03%
4	NPV (In Lakhs)	4,492.23	4,220.99	4,064.26	3,820.06

**COCONUT CLUSTER, YELAMANCHILI**  
 West Godavari District, Andhra Pradesh  
**GODAVARI COCONUT ASSOCIATION (SPV)**

**PLANT & MACHINERY (1/2)**

**PROPOSED PLANT & MACHINERY**

S. No.	Machinery Description	Qty	Price In Rs. (In Lakhs)	GST @18% (In Lakhs)	Total Cost Rs. (In Lakhs)
1	Coconut Primary Processing: Storage containers attached with Electric chain Hoist system and Coconut Dehusking & Deshelling Setup	1	152.00	27.36	179.36
2	Pairing System Setup with Conveyor	1	68.00	12.24	80.24
3	Coconut Meat Processing and Milk extraction Setup	1	180.25	32.45	212.70
4	Beverage Setup including Spout, Retort with Nata de Coco packaging	1	262.49	47.25	309.74
5	Coconut Oil Extraction Setup with provision for Testa & Virgin Oil	1	82.24	14.80	97.04
6	Dehydration & Powder Setup	1	252.25	45.41	297.66
7	Preserved Food Products Setup	1	245.92	44.27	290.18
8	Quality Control (QC & QA Lab) Setup	1	24.19	4.35	28.54
9	Effluent Treatment Plant	1	30.00	5.40	35.40
10	Industrial Air Conditioning	1	20.00	3.60	23.60
11	DG Set 320 KVA	1	33.00	5.94	38.94
12	Rooftop Solar Setup 650 Kva	1	192.00	34.56	226.56
13	Electrical Installation & Equipment including 700 KVA transformer	1	117.14	21.09	138.23
14	Training Skill Development Setup	1	36.14	6.51	42.65
15	Material Handling Equipment	1	35.37	6.37	41.74
16	Rainwater Harvesting Setup	1	15.47	2.78	18.25
17	Water Processing Set up including RO Water tank Plant 8000 LPH along with Sump 50,000 KL	1	16.23	2.92	19.15
				<b>Total</b>	<b>2,079.97</b>

**COCONUT CLUSTER, YELAMANCHILI**  
 West Godavari District, Andhra Pradesh  
**GODAVARI COCONUT ASSOCIATION (SPV)**

**PLANT & MACHINERY (2/2)**

**MISC. FIXED ASSETS**

S. No.	Machinery Description	Qty	Price	GST @18%	Total Cost
1	Computer Systems	4	60,000	43,200	2,83,200
2	Air Conditioners	3	70,000	37,800	2,47,800
3	Security Provisions including CC Camera, Biometrics, Automatic Doors Handling Setup, etc.	1	9,00,000	1,62,000	10,62,000
4	Online UPS 3 kva	1	1,10,000	19,800	1,29,800
5	Disaster Management Setup (Fire, First Aid, etc.)	1	16,00,000	2,88,000	18,88,000
6	Quality Control Lab Installation	1	12,50,000	2,25,000	14,75,000
7	Tool Kits	5	12,000	10,800	70,800
8	Office Partitions, Furniture & Fittings Setup	1	18,00,000	3,24,000	21,24,000
9	Industrial Floor Cleaners & Scrubbers Set	2	4,00,000	1,44,000	9,44,000
	<b>Total</b>	<b>19</b>	<b>62,02,000</b>	<b>12,54,600</b>	<b>82,24,600</b>

**TOTAL PLANT & MACHINERY**

S. No.	Description	Total Cost (In Lakhs)
1	Plant & Machinery	2,079.97
2	Miscellaneous Fixed Assets	82.25
3	Contingencies	108.11
	<b>Total</b>	<b>2,270.33</b>

**COCONUT CLUSTER, YELAMANCHILI**  
 West Godavari District, Andhra Pradesh  
**GODAVARI COCONUT ASSOCIATION (SPV)**

**ELECTRICAL ESTIMATES (1/2)**

**ELECTRICITY CONSUMPTION BY PRIMARY EQUIPMENT**

S. No.	Machinery Description	Qty	Power Kva	Monthly Hrs	Total	Price per KW	Monthly
1	Coconut Primary Processing: Storage containers attached with electric chain hoist system and coconut dehusking and deshelling setup	1	144	200	28,800	7.95	2,28,960
2	Pairing System Setup with Conveyor	1	9	200	1,800	7.95	14,310
3	Coconut Meat Processing and Milk extraction Setup	1	55	200	11,000	7.95	87,450
4	Beverage Setup including Spout, Retort with Nata de Coco packaging	1	99	200	19,800	7.95	1,57,410
5	Coconut Oil Extraction Setup with provision for Testa & Virgin Oil	1	98	200	19,600	7.95	1,55,820
6	Dehydration and Powder Setup	1	132	200	26,400	7.95	2,09,880
7	Preserved Food Products Setup	1	72	200	14,400	7.95	1,14,480
8	Quality Control (QC & QA Lab) Setup	1	1	200	200	7.95	1,590
9	Effluent Treatment Plant	1	1	200	200	7.95	1,590
10	Industrial Air Conditioning	1	5	200	1,000	7.95	7,950
11	DG Set 320 KVA	1	0	200	0	7.95	0
12	Rooftop Solar Setup 650 Kva	1	0	200	0	7.95	0
13	Electrical Installation & Equipment, including 700 KVA transformer	1	0	200	0	7.95	0
14	Training Skill Development Setup	1	4	200	800	7.95	6,360
15	Material Handling equipment	1	4	200	800	7.95	6,360
16	Rainwater Harvesting Setup	1	0	200	0	7.95	0
17	Water Processing Setup including RO Water tank Plant 8000 LPH along with Sump 50,000 KL	1	2	200	400	7.95	3,180
	<b>Total</b>		<b>626</b>		<b>1,25,200</b>		<b>9,95,340</b>

**COCONUT CLUSTER, YELAMANCHILI**  
 West Godavari District, Andhra Pradesh  
**GODAVARI COCONUT ASSOCIATION (SPV)**

**ELECTRICAL ESTIMATES (2/2)**

S. No.	Plant & Machinery	kVa	Amount
1	Plant & Machinery (Primary Equipment)	626	1,25,200.00
2	Miscellaneous Fixed Assets	10	2,000.00
	<b>Total</b>	<b>636</b>	<b>1,27,200.00</b>

S. No.	Electricity Consumption charges as per the APERC Tariff 2024-25	UOM	Price in Rs.	Monthly Amt in Rs.	Annual Amount (In Lakhs)
1	Fixed Tariff	636	475	3,02,100	36.25
2	Consumption Energy Charges	1,27,200	8	10,11,240	121.35
	<b>Total</b>			<b>13,13,340</b>	<b>157.60</b>

**COCONUT CLUSTER, YELAMANCHILI**  
 West Godavari District, Andhra Pradesh  
**GODAVARI COCONUT ASSOCIATION (SPV)**

**PRODUCTION DETAILS FOR 8-HR/DAY SHIFT**

**INSTALLED CAPACITY AND EARNINGS**

S. No.	Machinery Description	Qty	Per Day	UOM	Market Price	User charges Rs.		Estimated Daily User Charges (60% SPV + 40% Non SPV)	Yearly Earnings (in Lakhs)	Farmer
						SPV	Non-SPV			
1	Coconut Primary Processing: Storage containers attached with electric chain hoist system and coconut dehusking and deshelling setup	1	64,000	Nut	2.00	1.40	1.40	89,600	268.80	-
2	Pairing System Setup with Conveyor	1	64,000	Nut	1.50	1.05	1.05	67,200	201.60	-
3	Coconut Meat Processing and Milk extraction Setup	1	64,000	Nut	2.00	1.40	1.40	89,600	268.80	-
4	Beverage Setup including Spout, Retort with Nata de Coco packaging	1	5,000	Liter	12.00	8.40	8.40	42,000	126.00	3,00,000
5	Coconut Oil Extraction Setup with provision for Testa & Virgin Oil	1	4,600	Liter	12.00	8.40	8.40	38,640	115.92	1,288,000
6	Dehydration and Powder Setup	1	3,000	Kg	10.00	7.00	7.00	21,000	63.00	75,000
7	Preserved Food Products Setup	1	16,000	Kg	21.00	14.70	14.70	2,35,200	705.60	1,663,000
8	Quality Control (QC & QA Lab) Setup	1	-	-	-	-	-	-	-	6,40,000
9	Effluent Treatment Plant	1	-	-	-	-	-	-	-	3,48,040
10	Industrial Air Conditioning	1	-	-	-	-	-	-	-	6,74,960
							<b>Total</b>	<b>5,83,240</b>	<b>1,749.72</b>	

**COCONUT CLUSTER, YELAMANCHILI**  
West Godavari District, Andhra Pradesh  
**GODAVARI COCONUT ASSOCIATION (SPV)**

**SALARIES AND WAGES ESTIMATES (1/2)**

**MANAGEMENT AND ADMIN**

S. No.	Description of the Employee	No.	Estimated Salary per Employee in Rs.	Estimated Monthly Payments in Rs.	Estimated Yearly Payments in Rs.
1	CFC Manager	1	50,000	50,000	6,00,000
2	Executive Finance	1	18,000	18,000	2,16,000
3	Executive HR & Admin	1	18,000	18,000	2,16,000
4	Office Assistants	1	15,000	15,000	1,80,000
5	Security Staff	3	12,000	36,000	4,32,000
	<b>Total</b>	<b>7</b>		<b>1,37,000</b>	<b>16,44,000</b>

**PRODUCTION**

S. No.	Description of the Employee	No.	Estimated Salary per Employee in Rs.	Estimated Monthly Payments in Rs.	Estimated Yearly Payments in Rs.
1	Production Manager	1	35,000	35,000	4,20,000
2	Executive Production	2	20,000	40,000	4,80,000
3	Executive QA & QCS	1	25,000	25,000	3,00,000
4	Executive Maintenance	1	25,000	25,000	3,00,000
5	Maintenance Engineers	3	20,000	60,000	7,20,000
6	Supervisors	2	20,000	40,000	4,80,000
7	Skilled Machine Operators	6	22,000	1,32,000	15,84,000
8	Asst. Operators semi-skilled	12	15,000	1,80,000	21,60,000
9	CAD/CAM Designer	1	25,000	25,000	3,00,000
10	Helpers (unskilled)	86	12,000	10,32,000	1,23,84,000
11	Storekeeper	1	15,000	15,000	1,80,000
	<b>Total</b>	<b>115</b>		<b>15,59,000</b>	<b>1,87,08,000</b>

**COCONUT CLUSTER, YELAMANCHILI**  
**West Godavari District, Andhra Pradesh**  
**GODAVARI COCONUT ASSOCIATION (SPV)**

**DEPRECIATION UNDER WRITTEN DOWN VALUE METHOD (WDV) (1/2)**

**LAND, BUILDING & CIVIL WORKS**

Particulars	(In Rs. Lakhs)									
	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35
Opening Balance	609.58	548.62	493.76	444.38	399.95	359.95	323.96	291.56	262.40	236.16
Additions/Deletions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Gross Value	609.58	548.62	493.76	444.38	399.95	359.95	323.96	291.56	262.40	236.16
Less Depreciation	10%	54.86	49.38	44.44	39.99	36.00	32.40	29.16	26.24	23.62
Net Value	548.62	493.76	444.38	399.95	359.95	323.96	291.56	262.40	236.16	212.55

**PLANT & MACHINERY**

Particulars	(In Rs. Lakhs)									
	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35
Opening Balance	2,183.97	1,856.38	1,577.92	1,341.23	1,140.05	969.04	823.68	700.13	595.11	505.84
Additions/Deletions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Gross Value	2,183.97	1,856.38	1,577.92	1,341.23	1,140.05	969.04	823.68	700.13	595.11	505.84
Less Depreciation	15%	327.60	278.46	201.18	171.01	145.36	123.55	105.02	89.27	75.88
Net Value	1,856.38	1,577.92	1,341.23	1,140.05	969.04	823.68	700.13	595.11	505.84	429.97

**COCONUT CLUSTER, YELAMANCHILI**  
 West Godavari District, Andhra Pradesh  
**GODAVARI COCONUT ASSOCIATION (SPV)**

**SALARIES AND WAGES ESTIMATES (2/2)**

**TRAINING**

S. No.	Description of the Employee	No.	Estimated Salary per Employee in Rs.	Estimated Monthly Payments in Rs.	Estimated Yearly Payments in Rs.
1	Trainer/Mentor	1	25,000	25,000	3,00,000
	<b>Total</b>	<b>1</b>		<b>25,000</b>	<b>3,00,000</b>

**SUMMARY**

S. No.		Total (In Lakhs)
1	Fixed Costs	16.44
2	Variable Costs	187.08
3	Training	3.00
	<b>Total</b>	<b>206.52</b>

**COCONUT CLUSTER, YELAMANCHILI**  
West Godavari District, Andhra Pradesh  
**GODAVARI COCONUT ASSOCIATION (SPV)**

**DEPRECIATION UNDER WRITTEN DOWN VALUE METHOD (WDV) (2/2)**

**MISC. FIXED ASSETS**

Particulars	(In Rs. Lakhs)										
	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35	
Opening Balance	86.36	73.40	62.39	53.03	45.08	38.32	32.57	27.68	23.53	20.00	
Additions/Deletions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Total Gross Value	86.36	73.40	62.39	53.03	45.08	38.32	32.57	27.68	23.53	20.00	
Less Depreciation	12.95	11.01	9.36	7.96	6.76	5.75	4.89	4.15	3.53	3.00	
Net Value	73.40	62.39	53.03	45.08	38.32	32.57	27.68	23.53	20.00	17.00	

**TOTAL ASSETS & DEPRECIATION**

Particulars	(In Rs. Lakhs)										
	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35	
Gross Value	2,879.91	2,478.40	2,134.07	1,838.65	1,585.07	1,367.31	1,180.21	1,019.38	881.05	762.01	
Additions/Deletions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Total Gross Value	2,879.91	2,478.40	2,134.07	1,838.65	1,585.07	1,367.31	1,180.21	1,019.38	881.05	762.01	
Less Depreciation	401.51	344.33	295.42	253.58	217.76	187.10	160.83	138.33	119.04	102.49	
Net Value of Fixed Assets	2,478.40	2,134.07	1,838.65	1,585.07	1,367.31	1,180.21	1,019.38	881.05	762.01	659.52	

**COCONUT CLUSTER, YELAMANCHILI**  
West Godavari District, Andhra Pradesh  
**GODAVARI COCONUT ASSOCIATION (SPV)**

**DEPRECIATION UNDER INCOME TAX PROVISIONS (1/2)**

**LAND, BUILDING, AND CIVIL WORKS**

Particulars	(In Rs. Lakhs)									
	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35
Opening Balance	609.58	548.62	493.76	444.38	399.95	359.95	323.96	291.56	262.40	236.16
Additions/Deletions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Gross Value	609.58	548.62	493.76	444.38	399.95	359.95	323.96	291.56	262.40	236.16
Less Depreciation	10%	54.86	49.38	44.44	39.99	36.00	32.40	29.16	26.24	23.62
Net Value	548.62	493.76	444.38	399.95	359.95	323.96	291.56	262.40	236.16	212.55

**PLANT AND MACHINERY**

Particulars	(In Rs. Lakhs)									
	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35
Opening Balance	2,183.97	1,856.38	1,577.92	1,341.23	1,140.05	969.04	823.68	700.13	595.11	505.84
Additions/Deletions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Gross Value	2,183.97	1,856.38	1,577.92	1,341.23	1,140.05	969.04	823.68	700.13	595.11	505.84
Less Depreciation	10%	327.60	278.46	201.18	171.01	145.36	123.55	105.02	89.27	75.88
Net Value	1,856.38	1,577.92	1,341.23	1,140.05	969.04	823.68	700.13	595.11	505.84	429.97

**COCONUT CLUSTER, YELAMANCHILI**  
West Godavari District, Andhra Pradesh  
**GODAVARI COCONUT ASSOCIATION (SPV)**

**DEPRECIATION UNDER INCOME TAX PROVISIONS (2/2)**

**MISC. FIXED ASSETS**

Particulars	(In Rs. Lakhs)										
	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35	
Opening Balance	86.36	73.40	62.39	53.03	45.08	38.32	32.57	27.68	23.53	20.00	
Additions/Deletions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Total Gross Value	86.36	73.40	62.39	53.03	45.08	38.32	32.57	27.68	23.53	20.00	
Less Depreciation	12.95	11.01	9.36	7.96	6.76	5.75	4.89	4.15	3.53	3.00	
Net Value	73.40	62.39	53.03	45.08	38.32	32.57	27.68	23.53	20.00	17.00	

**TOTAL ASSETS**

Particulars	(In Rs. Lakhs)										
	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35	
Gross Value	2,879.91	2,478.40	2,134.07	1,838.65	1,585.07	1,367.31	1,180.21	1,019.38	881.05	762.01	
Additions/Deletions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Total Gross Value	2,879.91	2,478.40	2,134.07	1,838.65	1,585.07	1,367.31	1,180.21	1,019.38	881.05	762.01	
Less Depreciation	401.51	344.33	295.42	253.58	217.76	187.10	160.83	138.33	119.04	102.49	
Net Value of Fixed Assets	2,478.40	2,134.07	1,838.65	1,585.07	1,367.31	1,180.21	1,019.38	881.05	762.01	659.52	





**COCONUT CLUSTER, YELAMANCHILI**  
West Godavari District, Andhra Pradesh  
**GODAVARI COCONUT ASSOCIATION (SPV)**

**PROJECTED CASH FLOW STATEMENTS (1/2)**

**INFLOWS**

Particulars	(In Rs. Lakhs)									
	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35
PBT	319.48	461.55	568.81	668.97	763.05	863.82	889.80	911.39	929.50	944.81
Depreciation & Amortization	413.40	356.22	307.31	265.47	229.65	187.10	160.83	138.33	119.04	102.49
Increase in current liabilities	82.69	5.54	5.54	5.55	5.56	5.56	0.13	0.14	0.14	0.15
Increase In Capital	399.62	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Increase in Govt of AP Grant	449.62	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Increase in Govt. of India Grant	2,098.21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Increase in Term Loan	50.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total</b>	<b>3,813.02</b>	<b>823.31</b>	<b>881.67</b>	<b>939.99</b>	<b>998.26</b>	<b>1,056.48</b>	<b>1,050.76</b>	<b>1,049.85</b>	<b>1,048.69</b>	<b>1,047.46</b>

**OUTFLOWS**

Particulars	(In Rs. Lakhs)									
	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35
Increase in Capital expenditure	2,689.55	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Increase in Rental Advance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Decrease in Term Loan	7.50	7.50	7.50	7.50	7.50	7.50	5.00	0.00	0.00	0.00
Increase in debtors	102.07	7.29	7.29	7.29	7.29	7.29	0.00	0.00	0.00	0.00
Decrease in preliminary exp	59.45	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.00
Increase in stock	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Increase in Tax	95.84	138.47	170.64	200.69	228.91	259.15	266.94	273.42	278.85	283.44
<b>Total</b>	<b>2,954.41</b>	<b>153.26</b>	<b>185.43</b>	<b>215.48</b>	<b>243.71</b>	<b>273.94</b>	<b>271.94</b>	<b>273.42</b>	<b>278.85</b>	<b>284.44</b>

**COCONUT CLUSTER, YELAMANCHILI**  
 West Godavari District, Andhra Pradesh  
**GODAVARI COCONUT ASSOCIATION (SPV)**

**PROJECTED CASH FLOW STATEMENTS (2/2)**

**SUMMARY**

Particulars	(In Rs. Lakhs)									
	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35
Opening balance of cash	0.00	858.61	1,528.66	2,224.90	2,949.40	3,703.96	4,486.50	5,265.32	6,041.76	6,811.59
Surplus during the year	858.61	670.06	696.24	724.51	754.55	782.54	778.82	776.44	769.83	763.02
Closing balance of cash	858.61	1,528.66	2,224.90	2,949.40	3,703.96	4,486.50	5,265.32	6,041.76	6,811.59	7,574.61

**COCONUT CLUSTER, YELAMANCHILI**  
West Godavari District, Andhra Pradesh  
**GODAVARI COCONUT ASSOCIATION (SPV)**

**COST AND PROFITABILITY STATEMENT (1/2)**

INCOME/REVENUE	Particulars	(In Rs. Lakhs)									
		2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35
Capacity		70%	75%	80%	85%	90%	95%	95%	95%	95%	95%
Estimated Income/Revenue		1,749.72	1,312.29	1,399.78	1,487.26	1,574.75	1,662.23	1,662.23	1,662.23	1,662.23	1,662.23
Training Income		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total Income/Revenue</b>		<b>1,224.80</b>	<b>1,312.29</b>	<b>1,399.78</b>	<b>1,487.26</b>	<b>1,574.75</b>	<b>1,662.23</b>	<b>1,662.23</b>	<b>1,662.23</b>	<b>1,662.23</b>	<b>1,662.23</b>

**COST OF GOODS SOLD**

COST OF GOODS SOLD	Particulars	(In Rs. Lakhs)									
		2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35
Opening stock		350.63	375.67	400.72	425.76	450.81	475.85	475.85	475.85	475.85	475.85
Purchases		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Cost of Power	10%	122.48	131.23	139.98	148.73	157.47	166.22	166.22	166.22	166.22	166.22
Cost of Other Utilities		121.35	91.01	97.08	103.15	109.21	115.28	115.28	115.28	115.28	115.28
Cost of Repairs, Maintenance	0.50%	6.12	6.56	7.00	7.44	7.87	8.31	8.31	8.31	8.31	8.31
Direct Wages		6.12	6.56	7.00	7.44	7.87	8.31	8.31	8.31	8.31	8.31
Closing stock	187.08	130.96	140.31	149.66	159.02	168.37	177.73	177.73	177.73	177.73	177.73
Total Variable Cost		350.63	375.67	400.72	425.76	450.81	475.85	475.85	475.85	475.85	475.85
Gross Profit		874.18	936.62	999.06	1,061.50	1,123.94	1,186.38	1,186.38	1,186.38	1,186.38	1,186.38

**COCONUT CLUSTER, YELAMANCHILI**  
West Godavari District, Andhra Pradesh  
**GODAVARI COCONUT ASSOCIATION (SPV)**

**COST AND PROFITABILITY STATEMENT (2/2)**

Particulars	(In Rs. Lakhs)										
	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35	
Less: Admin & Selling exp	128.18	106.01	110.37	114.77	119.22	123.72	124.77	125.87	127.03	128.25	
Admin & Other Expenses	1%	12.25	14.00	14.87	15.75	16.62	16.62	16.62	16.62	16.62	
Salaries (Admin, Accts, Corporate)	16.44	17.26	18.13	19.03	19.98	20.98	22.03	23.13	24.29	25.50	
Insurance, Staff Welfare etc.	3%	36.74	39.37	41.99	44.62	47.24	49.87	49.87	49.87	49.87	
Lease Rentals		26.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Power Fixed Cost	36.25	36.25	36.25	36.25	36.25	36.25	36.25	36.25	36.25	36.25	
<b>Profit Before Int. Depn &amp; Taxes (PBIDT)</b>	<b>745.99</b>	<b>830.61</b>	<b>888.69</b>	<b>946.72</b>	<b>1,004.71</b>	<b>1,062.66</b>	<b>1,061.61</b>	<b>1,060.51</b>	<b>1,059.35</b>	<b>1,058.14</b>	
Depreciation (WDV)	401.51	344.33	295.42	253.58	217.76	187.10	160.83	138.33	119.04	102.49	
Amortization	11.89	11.89	11.89	11.89	11.89	0.00	0.00	0.00	0.00	0.00	
PBIT	332.59	474.39	581.38	681.26	775.06	875.56	900.77	922.18	940.31	955.64	
Interest on Working Capital Loan	8.09	8.62	9.15	9.69	10.22	10.76	10.78	10.79	10.81	10.83	
Interest on Term Loan	5.03	4.22	3.41	2.60	1.79	0.98	0.20	0.00	0.00	0.00	
PBT	319.48	461.55	568.81	668.97	763.05	863.82	889.80	911.39	929.50	944.81	
Income Tax	30%	95.84	138.47	200.69	228.91	259.15	266.94	273.42	278.85	283.44	
<b>Profit After Tax (PAT)</b>	<b>223.64</b>	<b>323.09</b>	<b>398.17</b>	<b>468.28</b>	<b>534.13</b>	<b>604.67</b>	<b>622.86</b>	<b>637.97</b>	<b>650.65</b>	<b>661.37</b>	
Cash Accruals	642.06	683.53	708.89	736.35	765.58	792.75	783.89	776.30	769.69	763.86	

**COCONUT CLUSTER, YELAMANCHILI**  
West Godavari District, Andhra Pradesh  
**GODAVARI COCONUT ASSOCIATION (SPV)**

**PROJECTED BALANCE SHEET (1/2)**

**LIABILITIES**

Particulars	(In Rs. Lakhs)									
	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35
Share Capital/Own Funds	399.62	399.62	399.62	399.62	399.62	399.62	399.62	399.62	399.62	399.62
Govt. AP Grant	449.62	449.62	449.62	449.62	449.62	449.62	449.62	449.62	449.62	449.62
Govt. of India Grant	2,098.21	2,098.21	2,098.21	2,098.21	2,098.21	2,098.21	2,098.21	2,098.21	2,098.21	2,098.21
Reserves & Surpluses	0.00	223.64	546.72	944.89	1,413.17	1,947.31	2,551.98	3,174.84	3,812.81	4,463.46
Profit & Loss Account	223.64	323.09	398.17	468.28	534.13	604.67	622.86	637.97	650.65	661.37
<b>Total</b>	<b>3,171.08</b>	<b>3,494.17</b>	<b>3,892.34</b>	<b>4,360.62</b>	<b>4,894.75</b>	<b>5,499.43</b>	<b>6,122.29</b>	<b>6,760.26</b>	<b>7,410.91</b>	<b>8,072.28</b>
<b>Long Term Loans</b>										
Unsecured Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Shareholders/Directors	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Term Loan from Bank	42.50	35.00	27.50	20.00	12.50	5.00	0.00	0.00	0.00	0.00
<b>Total</b>	<b>42.50</b>	<b>35.00</b>	<b>27.50</b>	<b>20.00</b>	<b>12.50</b>	<b>5.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Current Liabilities</b>										
Bank Finance - WC	67.38	71.83	76.28	80.74	85.20	89.66	89.80	89.93	90.08	90.23
Sundry Creditors	15.31	16.40	17.50	18.59	19.68	20.78	20.78	20.78	20.78	20.78
<b>Total</b>	<b>82.69</b>	<b>88.23</b>	<b>93.78</b>	<b>99.33</b>	<b>104.88</b>	<b>110.44</b>	<b>110.57</b>	<b>110.71</b>	<b>110.86</b>	<b>111.01</b>
<b>Total (Liabilities)</b>	<b>3,296.28</b>	<b>3,617.40</b>	<b>4,013.62</b>	<b>4,479.95</b>	<b>5,012.14</b>	<b>5,614.87</b>	<b>6,232.86</b>	<b>6,870.97</b>	<b>7,521.77</b>	<b>8,183.29</b>

**COCONUT CLUSTER, YELAMANCHILI**  
 West Godavari District, Andhra Pradesh  
**GODAVARI COCONUT ASSOCIATION (SPV)**

**PROJECTED BALANCE SHEET (2/2)**

**ASSETS**

Particulars	(In Rs. Lakhs)									
	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35
Fixed Assets	2,689.55	2,288.04	1,943.72	1,648.29	1,394.71	1,176.95	989.85	829.02	690.69	571.65
Less Depreciation	401.51	344.33	295.42	253.58	217.76	187.10	160.83	138.33	119.04	102.49
<b>Total</b>	<b>2,288.04</b>	<b>1,943.72</b>	<b>1,648.29</b>	<b>1,394.71</b>	<b>1,176.95</b>	<b>989.85</b>	<b>829.02</b>	<b>690.69</b>	<b>571.65</b>	<b>469.16</b>
Lease Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Current Assets</b>										
Sundry Debtors	102.07	109.36	116.65	123.94	131.23	138.52	138.52	138.52	138.52	138.52
Cash & Bank Balances	858.61	1,528.66	2,224.90	2,949.40	3,703.96	4,486.50	5,265.32	6,041.76	6,811.59	7,575.61
Closing Stock	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total</b>	<b>960.67</b>	<b>1,638.02</b>	<b>2,341.54</b>	<b>3,073.34</b>	<b>3,835.18</b>	<b>4,625.02</b>	<b>5,403.84</b>	<b>6,180.28</b>	<b>6,950.11</b>	<b>7,714.13</b>
Preliminary & Pre-op Expenses	47.56	35.67	23.78	11.89	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total (Assets)</b>	<b>3,296.28</b>	<b>3,617.40</b>	<b>4,013.62</b>	<b>4,479.95</b>	<b>5,012.14</b>	<b>5,614.87</b>	<b>6,232.86</b>	<b>6,870.97</b>	<b>7,521.77</b>	<b>8,183.29</b>

**COCONUT CLUSTER, YELAMANCHILI**  
West Godavari District, Andhra Pradesh  
**GODAVARI COCONUT ASSOCIATION (SPV)**

**DEBT SERVICE COVERAGE RATIO (GROSS)**

<b>COVERAGE</b>	<b>Particulars</b>	<b>(In Rs. Lakhs)</b>									
		<b>2025-26</b>	<b>2026-27</b>	<b>2027-28</b>	<b>2028-29</b>	<b>2029-30</b>	<b>2030-31</b>	<b>2031-32</b>	<b>2032-33</b>	<b>2033-34</b>	<b>2034-35</b>
	Net Profit (PAT)	223.64	323.09	398.17	468.28	534.13	604.67	622.86	637.97	650.65	661.37
	Interest on Term Loan	5.03	4.22	3.41	2.60	1.79	0.98	0.20	0.00	0.00	0.00
	Depreciation & Amortization	413.40	356.22	307.31	265.47	229.65	187.10	160.83	138.33	119.04	102.49
	<b>Total</b>	<b>642.06</b>	<b>683.53</b>	<b>708.89</b>	<b>736.35</b>	<b>765.58</b>	<b>792.75</b>	<b>783.89</b>	<b>776.30</b>	<b>769.69</b>	<b>763.86</b>
	Installment (Term Loan)	7.50	7.50	7.50	7.50	7.50	7.50	5.00	0.00	0.00	0.00
	Interest (Term Loan)	5.03	4.22	3.41	2.60	1.79	0.98	0.20	0.00	0.00	0.00
	<b>Total</b>	<b>12.53</b>	<b>11.72</b>	<b>10.91</b>	<b>10.10</b>	<b>9.29</b>	<b>8.48</b>	<b>5.20</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
	<b>Debt Service Coverage Ratio (DSCR)</b>	51.25	58.33	64.98	72.91	82.42	93.50	150.68	NA	NA	NA
	<b>Average DSCR</b>	82.01									

**COCONUT CLUSTER, YELAMANCHILI**  
West Godavari District, Andhra Pradesh  
**GODAVARI COCONUT ASSOCIATION (SPV)**

**BREAK-EVEN ANALYSIS**

Particulars	(In Rs. Lakhs)									
	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35
Installed Capacity	1,749.72	1,749.72	1,749.72	1,749.72	1,749.72	1,749.72	1,749.72	1,749.72	1,749.72	1,749.72
Sales	1,224.80	1,312.29	1,399.78	1,487.26	1,574.75	1,662.23	1,662.23	1,662.23	1,662.23	1,662.23
Total Sales	1,224.80	1,312.29	1,399.78	1,487.26	1,574.75	1,662.23	1,662.23	1,662.23	1,662.23	1,662.23
Total Variable Cost	350.63	375.67	400.72	425.76	450.81	475.85	475.85	475.85	475.85	475.85
Total Fixed Cost	128.18	106.01	110.37	114.77	119.22	123.72	124.77	125.87	127.03	128.25
Depreciation & Amortization	413.40	356.22	307.31	265.47	229.65	187.10	160.83	138.33	119.04	102.49
Total Fixed/semi-variable costs	541.58	462.22	417.68	380.24	348.88	310.82	285.61	264.20	246.07	230.74
Break Even Point (at operating capacity)	61.95	49.35	41.81	35.82	31.04	26.20	24.07	22.27	20.74	19.45
Break Even Point (at installed capacity)	38.71	33.64	30.96	28.72	26.86	24.40	22.42	20.74	19.32	18.11
BEA Average for 10 years on OC	33.27									
BEA Average for 10 years on IC	26.39									

Note: Break Even point should be below 60% of the installed capacity

**COCONUT CLUSTER, YELAMANCHILI**  
West Godavari District, Andhra Pradesh  
**GODAVARI COCONUT ASSOCIATION (SPV)**

**FINANCIAL ECONOMICAL VIABILITY**

S. No.	Particulars	(In Rs. Lakhs)									
		2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35
1	Net Block	2,288.04	1,943.72	1,648.29	1,394.71	1,176.95	989.85	829.02	690.69	571.65	469.16
2	Current Assets (incl Cash/Bank Balance)	1,008.23	1,673.69	2,365.32	3,085.23	3,835.18	4,625.02	5,403.84	6,180.28	6,950.11	7,714.13
3	Current Liabilities (incl. Principal installment falling due during the year)	82.69	88.23	93.78	99.33	104.88	110.44	110.57	110.71	110.86	111.01
4	Long Term Borrowings	42.50	35.00	27.50	20.00	12.50	5.00	0.00	0.00	0.00	0.00
5	Capital	399.62	399.62	399.62	399.62	399.62	399.62	399.62	399.62	399.62	399.62
6	Reserves and Surplus	223.64	323.09	398.17	468.28	534.13	604.67	622.86	637.97	650.65	661.37
7	Unsecured Loan	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	Net Worth (incl. Govt subsidy as Quasi-equity)	623.26	722.71	797.79	867.90	933.75	1,004.29	1,022.48	1,037.59	1,050.27	1,060.99
9	Income	1,224.80	1,312.29	1,399.78	1,487.26	1,574.75	1,662.23	1,662.23	1,662.23	1,662.23	1,662.23
10	Gross Profit	874.18	936.62	999.06	1,061.50	1,123.94	1,186.38	1,186.38	1,186.38	1,186.38	1,186.38
11	Depreciation & Amortization	413.40	356.22	307.31	265.47	229.65	187.10	160.83	138.33	119.04	102.49
12	Profit After Tax	223.64	323.09	398.17	468.28	534.13	604.67	622.86	637.97	650.65	661.37
13	Gross Cash Accruals	858.61	670.06	696.24	724.51	754.55	782.54	778.82	776.44	769.83	763.02

**COCONUT CLUSTER, YELAMANCHILI**  
 West Godavari District, Andhra Pradesh  
**GODAVARI COCONUT ASSOCIATION (SPV)**

**RETURN ON CAPITAL EMPLOYED (ROCE)**

Particulars	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35
EBIT	745.99	830.61	888.69	946.72	1,004.71	1,062.66	1,061.61	1,060.51	1,059.35	1,058.14
Capital Employed	2,997.45	2,997.45	2,997.45	2,997.45	2,997.45	2,997.45	2,997.45	2,997.45	2,997.45	2,997.45
ROCE	25%	28%	30%	32%	34%	35%	35%	35%	35%	35%
<b>Average ROCE</b>	<b>32.42%</b>									

**Important Note:** The total return generated by the project over its entire projected life will be averted to find out the average yearly return. The simple acceptance rule for the investment is that the return (incorporating benefit of grant-in-aid assistance) is sufficiently larger than the interest on capital employed. A return in excess of 25% is desirable.

**NET PRESENT VALUE (NPV)**

Particulars	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35
Cash Flows	642.06	683.53	708.89	736.35	765.58	792.75	783.89	776.30	769.69	763.86
Rate	10%									
<b>NPV</b>	<b>4,492.23</b>									

**Important Note:** Net Present Value (NPV) of the project needs to be positive and the Internal Rate of Return (IRR) should be above 10%. The rate of discount to be adopted for estimation of NPV will be 10%. The project life may be considered to be a maximum of 10 years. The life of the project to be considered for this purpose needs to be supported by recommendation of technical expert/institution.

**COCONUT CLUSTER, YELAMANCHILI**  
West Godavari District, Andhra Pradesh  
**GODAVARI COCONUT ASSOCIATION (SPV)**

INTERNAL RATE OF RETURN (IRR)

Investment	-2,997.45
Income	
2025-26	223.64
2026-27	323.09
2027-28	398.17 -39%
2028-29	468.28
2029-30	534.13
2030-31	604.67
2031-32	622.86
2032-33	637.97 5%
2033-34	650.65 7%
2034-35	661.37 9.42%
	<b>5,124.83 17.02%</b>

**COCONUT CLUSTER, YELAMANCHILI**  
 West Godavari District, Andhra Pradesh  
**GODAVARI COCONUT ASSOCIATION (SPV)**

**TERM LOAN FROM BANK (1/4)**

**Loan Amount** 50,00,000  
**Rate of Interest per Annum** 10.80%  
**Rate of Interest per Month** 0.90%  
**No of Installments** 80

Month	EMI	Interest	Principal Repayment	Outstanding Principal
6				50,00,000
7	1,07,500.00	45,000.00	62,500	49,37,500
8	1,06,937.50	44,437.50	62,500	48,75,000
9	1,06,375.00	43,875.00	62,500	48,12,500
10	1,05,812.50	43,312.50	62,500	47,50,000
11	1,05,250.00	42,750.00	62,500	46,87,500
12	1,04,687.50	42,187.50	62,500	46,25,000
13	1,04,125.00	41,625.00	62,500	45,62,500
14	1,03,562.50	41,062.50	62,500	45,00,000
15	1,03,000.00	40,500.00	62,500	44,37,500
16	1,02,437.50	39,937.50	62,500	43,75,000
17	1,01,875.00	39,375.00	62,500	43,12,500
18	1,01,312.50	38,812.50	62,500	42,50,000
19	1,00,750.00	38,250.00	62,500	41,87,500
20	1,00,187.50	37,687.50	62,500	41,25,000
21	99,625.00	37,125.00	62,500	40,62,500
22	99,062.50	36,562.50	62,500	40,00,000
23	98,500.00	36,000.00	62,500	39,37,500

**COCONUT CLUSTER, YELAMANCHILI**  
 West Godavari District, Andhra Pradesh  
**GODAVARI COCONUT ASSOCIATION (SPV)**

**TERM LOAN FROM BANK (2/4)**

Month	EMI	Interest	Principal Repayment	Outstanding Principal
24	97,937.50	35,437.50	62,500	38,75,000
25	97,375.00	34,875.00	62,500	38,12,500
26	96,812.50	34,312.50	62,500	37,50,000
27	96,250.00	33,750.00	62,500	36,87,500
28	95,687.50	33,187.50	62,500	36,25,000
29	95,125.00	32,625.00	62,500	35,62,500
30	94,562.50	32,062.50	62,500	35,00,000
31	94,000.00	31,500.00	62,500	34,37,500
32	93,437.50	30,937.50	62,500	33,75,000
33	92,875.00	30,375.00	62,500	33,12,500
34	92,312.50	29,812.50	62,500	32,50,000
35	91,750.00	29,250.00	62,500	31,87,500
36	91,187.50	28,687.50	62,500	31,25,000
37	90,625.00	28,125.00	62,500	30,62,500
38	90,062.50	27,562.50	62,500	30,00,000
39	89,500.00	27,000.00	62,500	29,37,500
40	88,937.50	26,437.50	62,500	28,75,000
41	88,375.00	25,875.00	62,500	28,12,500
42	87,812.50	25,312.50	62,500	27,50,000
43	87,250.00	24,750.00	62,500	26,87,500
44	86,687.50	24,187.50	62,500	26,25,000
45	86,125.00	23,625.00	62,500	25,62,500
46	85,562.50	23,062.50	62,500	25,00,000

**COCONUT CLUSTER, YELAMANCHILI**  
 West Godavari District, Andhra Pradesh  
**GODAVARI COCONUT ASSOCIATION (SPV)**

**TERM LOAN FROM BANK (3/4)**

Month	EMI	Interest	Principal Repayment	Outstanding Principal
47	85,000.00	22,500.00	62,500	24,37,500
48	84,437.50	21,937.50	62,500	23,75,000
49	83,875.00	21,375.00	62,500	23,12,500
50	83,312.50	20,812.50	62,500	22,50,000
51	82,750.00	20,250.00	62,500	21,87,500
52	82,187.50	19,687.50	62,500	21,25,000
53	81,625.00	19,125.00	62,500	20,62,500
54	81,062.50	18,562.50	62,500	20,00,000
55	80,500.00	18,000.00	62,500	19,37,500
56	79,937.50	17,437.50	62,500	18,75,000
57	79,375.00	16,875.00	62,500	18,12,500
58	78,812.50	16,312.50	62,500	17,50,000
59	78,250.00	15,750.00	62,500	16,87,500
60	77,687.50	15,187.50	62,500	16,25,000
61	77,125.00	14,625.00	62,500	15,62,500
62	76,562.50	14,062.50	62,500	15,00,000
63	76,000.00	13,500.00	62,500	14,37,500
64	75,437.50	12,937.50	62,500	13,75,000
65	74,875.00	12,375.00	62,500	13,12,500
66	74,312.50	11,812.50	62,500	12,50,000
67	73,750.00	11,250.00	62,500	11,87,500
68	73,187.50	10,687.50	62,500	11,25,000
69	72,625.00	10,125.00	62,500	10,62,500

**COCONUT CLUSTER, YELAMANCHILI**  
 West Godavari District, Andhra Pradesh  
**GODAVARI COCONUT ASSOCIATION (SPV)**

**TERM LOAN FROM BANK (4/4,)**

Month	EMI	Interest	Principal Repayment	Outstanding Principal
70	72,062.50	9,562.50	62,500	10,00,000
71	71,500.00	9,000.00	62,500	9,37,500
72	70,937.50	8,437.50	62,500	8,75,000
73	70,375.00	7,875.00	62,500	8,12,500
74	69,812.50	7,312.50	62,500	7,50,000
75	69,250.00	6,750.00	62,500	6,87,500
76	68,687.50	6,187.50	62,500	6,25,000
77	68,125.00	5,625.00	62,500	5,62,500
78	67,562.50	5,062.50	62,500	5,00,000
79	67,000.00	4,500.00	62,500	4,37,500
80	66,437.50	3,937.50	62,500	3,75,000
81	65,875.00	3,375.00	62,500	3,12,500
82	65,312.50	2,812.50	62,500	2,50,000
83	64,750.00	2,250.00	62,500	1,87,500
84	64,187.50	1,687.50	62,500	1,25,000
85	63,625.00	1,125.00	62,500	62,500
86	63,062.50	562.50	62,500	0
<b>TOTAL</b>	<b>68,22,500</b>	<b>18,22,500</b>	<b>50,00,000</b>	

**COCONUT CLUSTER, YELAMANCHILI**  
West Godavari District, Andhra Pradesh  
**GODAVARI COCONUT ASSOCIATION (SPV)**

**SENSITIVITY ANALYSIS – DECREASE IN USER CHARGES BY 5%**

**PRODUCTION DETAILS FOR 8-HR/DAY SHIFT**

**INSTALLED CAPACITY**

S. No.	Machinery Description	Qty	Per Day	UOM	Market Price	User charges Rs. (Decrease by 5%)	SPV	Non-SPV	Estimated Daily User Charges (60% SPV + 40% Non SPV)	Yearly Earnings (in Lakhs)	Farmer
1	Coconut Primary Processing: Storage containers attached with electric chain hoist system and coconut dehusking and deshelling setup	1	64,000	Nut	2.00	1.33	1.33	1.33	85,120	255.36	-
2	Pairing System Setup with Conveyor	1	64,000	Nut	1.50	0.9975	0.9975	0.9975	63,840	191.52	-
3	Coconut Meat Processing and Milk extraction Setup	1	64,000	Nut	2.00	1.33	1.33	1.33	85,120	255.36	-
4	Beverage Setup including Spout, Retort with Nata de Coco packaging	1	5,000	Liter	12.00	7.98	7.98	7.98	39,900	119.70	3,00,000
5	Coconut Oil Extraction Setup with provision for Testa & Virgin Oil	1	4,600	Liter	12.00	7.98	7.98	7.98	36,708	110.124	12,88,000
6	Dehydration and Powder Setup	1	3,000	Kg	10.00	6.65	6.65	6.65	19,950	59.85	75,000
7	Preserved Food Products Setup	1	16,000	Kg	21.00	13.965	13.965	13.965	2,23,440	670.32	16,63,000
8	Quality Control (QC & QA Lab) Setup	1	-	-	-	-	-	-	-	-	6,40,000
9	Effluent Treatment Plant	1	-	-	-	-	-	-	-	-	3,30,638
10	Industrial Air Conditioning	1	-	-	-	-	-	-	-	-	6,92,362
								<b>Total</b>	<b>5,54,078</b>	<b>1,662.23</b>	

**COCONUT CLUSTER, YELAMANCHILI**  
West Godavari District, Andhra Pradesh  
**GODAVARI COCONUT ASSOCIATION (SPV)**

**SENSITIVITY ANALYSIS – DECREASE IN USER CHARGES BY 5%**

**COST AND PROFITABILITY STATEMENT (1/2)**

INCOME/REVENUE	Particulars	(In Rs. Lakhs)									
		2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35
Capacity		70%	75%	80%	85%	90%	95%	95%	95%	95%	95%
Estimated Income/Revenue	1,662.23	1,163.56	1,246.68	1,329.79	1,412.90	1,496.01	1,579.12	1,579.12	1,579.12	1,579.12	1,579.12
Training Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total Income/Revenue</b>		<b>1,163.56</b>	<b>1,246.68</b>	<b>1,329.79</b>	<b>1,412.90</b>	<b>1,496.01</b>	<b>1,579.12</b>	<b>1,579.12</b>	<b>1,579.12</b>	<b>1,579.12</b>	<b>1,579.12</b>

**COST OF GOODS SOLD**

COST OF GOODS SOLD	Particulars	(In Rs. Lakhs)									
		2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35
Opening stock		343.89	368.46	393.02	417.58	442.15	466.71	466.71	466.71	466.71	466.71
Purchases		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Cost of Power	10%	116.36	124.67	132.98	141.29	149.60	157.91	157.91	157.91	157.91	157.91
Cost of Other Utilities	0.50%	84.94	91.01	97.08	103.15	109.21	115.28	115.28	115.28	115.28	115.28
Cost of Repairs, Maintenance	0.50%	5.82	6.23	6.65	7.06	7.48	7.90	7.90	7.90	7.90	7.90
Direct Wages	187.08	130.96	140.31	149.66	159.02	168.37	177.73	177.73	177.73	177.73	177.73
Closing stock		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total Variable Cost</b>		<b>343.89</b>	<b>368.46</b>	<b>393.02</b>	<b>417.58</b>	<b>442.15</b>	<b>466.71</b>	<b>466.71</b>	<b>466.71</b>	<b>466.71</b>	<b>466.71</b>
<b>Gross Profit</b>		<b>819.67</b>	<b>878.22</b>	<b>936.77</b>	<b>995.32</b>	<b>1,053.86</b>	<b>1,112.41</b>	<b>1,112.41</b>	<b>1,112.41</b>	<b>1,112.41</b>	<b>1,112.41</b>

**COCONUT CLUSTER, YELAMANCHILI**  
West Godavari District, Andhra Pradesh  
**GODAVARI COCONUT ASSOCIATION (SPV)**

**SENSITIVITY ANALYSIS – DECREASE IN USER CHARGES BY 5%**

**COST AND PROFITABILITY STATEMENT (2/2)**

		2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35
											(In Rs. Lakhs)
<b>Particulars</b>		<b>2025-26</b>	<b>2026-27</b>	<b>2027-28</b>	<b>2028-29</b>	<b>2029-30</b>	<b>2030-31</b>	<b>2031-32</b>	<b>2032-33</b>	<b>2033-34</b>	<b>2034-35</b>
<b>Less: Admin &amp; Selling exp</b>		<b>125.73</b>	<b>103.38</b>	<b>107.57</b>	<b>111.80</b>	<b>116.08</b>	<b>120.40</b>	<b>121.45</b>	<b>122.55</b>	<b>123.71</b>	<b>124.92</b>
Admin & Other Expenses	1%	11.64	12.47	13.30	14.13	14.96	15.79	15.79	15.79	15.79	15.79
Salaries (Admin, Accts, Corporate)	16.44	16.44	17.26	18.13	19.03	19.98	20.98	22.03	23.13	24.29	25.50
Insurance, Staff Welfare etc.	3%	34.91	37.40	39.89	42.39	44.88	47.37	47.37	47.37	47.37	47.37
Lease Rentals		26.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Power Fixed Cost	36.25	36.25	36.25	36.25	36.25	36.25	36.25	36.25	36.25	36.25	36.25
<b>Profit Before Int. Depn &amp; Taxes (PBIDT)</b>		<b>693.94</b>	<b>774.84</b>	<b>829.20</b>	<b>883.52</b>	<b>937.79</b>	<b>992.01</b>	<b>990.96</b>	<b>989.86</b>	<b>988.71</b>	<b>987.49</b>
Depreciation (WDV)		401.51	344.33	295.42	253.58	217.76	187.10	160.83	138.33	119.04	102.49
Amortization		11.89	11.89	11.89	11.89	11.89	0.00	0.00	0.00	0.00	0.00
PBIT		280.54	418.62	521.89	618.05	708.13	804.91	830.13	851.53	869.67	885.00
Interest on Working Capital Loan		7.88	8.40	8.92	9.44	9.96	10.48	10.50	10.52	10.53	10.55
Interest on Term Loan		5.03	4.22	3.41	2.60	1.79	0.98	0.20	0.00	0.00	0.00
PBT		267.63	406.00	509.56	606.01	696.38	793.45	819.43	841.02	859.13	874.45
Income Tax	30%	80.29	121.80	152.87	181.80	208.91	238.04	245.83	252.31	257.74	262.33
<b>Profit After Tax (PAT)</b>		<b>187.34</b>	<b>284.20</b>	<b>356.69</b>	<b>424.21</b>	<b>487.47</b>	<b>555.42</b>	<b>573.60</b>	<b>588.71</b>	<b>601.39</b>	<b>612.11</b>
Cash Accruals		605.77	644.64	667.41	692.27	718.91	743.49	734.64	727.04	720.43	714.60

**COCONUT CLUSTER, YELAMANCHILI**  
West Godavari District, Andhra Pradesh  
**GODAVARI COCONUT ASSOCIATION (SPV)**

**SENSITIVITY ANALYSIS – DECREASE IN USER CHARGES BY 5%**

**PROJECTED BALANCE SHEET (1/2)**

**LIABILITIES**

Particulars	(In Rs. Lakhs)									
	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35
Share Capital/Own Funds	399.62	399.62	399.62	399.62	399.62	399.62	399.62	399.62	399.62	399.62
Govt. AP Grant	449.62	449.62	449.62	449.62	449.62	449.62	449.62	449.62	449.62	449.62
Govt. of India Grant	2,098.21	2,098.21	2,098.21	2,098.21	2,098.21	2,098.21	2,098.21	2,098.21	2,098.21	2,098.21
Reserves & Surpluses	0.00	187.34	471.54	828.23	1,252.43	1,739.90	2,295.32	2,868.92	3,457.63	4,059.02
Profit & Loss Account	187.34	284.20	356.69	424.21	487.47	555.42	573.60	588.71	601.39	612.11
<b>Total</b>	<b>3,134.79</b>	<b>3,418.99</b>	<b>3,775.68</b>	<b>4,199.88</b>	<b>4,687.35</b>	<b>5,242.76</b>	<b>5,816.36</b>	<b>6,405.07</b>	<b>7,006.47</b>	<b>7,618.58</b>
<b>Long Term Loans</b>										
Unsecured Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Shareholders/Directors	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Term Loan from Bank	42.50	35.00	27.50	20.00	12.50	5.00	0.00	0.00	0.00	0.00
<b>Total</b>	<b>42.50</b>	<b>35.00</b>	<b>27.50</b>	<b>20.00</b>	<b>12.50</b>	<b>5.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Current Liabilities</b>										
Bank Finance - WC	65.69	70.02	74.35	78.68	83.02	87.37	87.50	87.64	87.78	87.94
Sundry Creditors	14.54	15.58	16.62	17.66	18.70	19.74	19.74	19.74	19.74	19.74
<b>Total</b>	<b>80.24</b>	<b>85.60</b>	<b>90.97</b>	<b>96.34</b>	<b>101.72</b>	<b>107.11</b>	<b>107.24</b>	<b>107.38</b>	<b>107.52</b>	<b>107.67</b>
<b>Total (Liabilities)</b>	<b>3,257.53</b>	<b>3,539.59</b>	<b>3,894.15</b>	<b>4,316.22</b>	<b>4,801.57</b>	<b>5,354.87</b>	<b>5,923.60</b>	<b>6,512.45</b>	<b>7,113.99</b>	<b>7,726.26</b>

**COCONUT CLUSTER, YELAMANCHILI**  
West Godavari District, Andhra Pradesh  
**GODAVARI COCONUT ASSOCIATION (SPV)**

**SENSITIVITY ANALYSIS – DECREASE IN USER CHARGES BY 5%**

**PROJECTED BALANCE SHEET (2/2)**

**ASSETS**

Particulars	(In Rs. Lakhs)										
	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35	
Fixed Assets	2,689.55	2,288.04	1,943.72	1,648.29	1,394.71	1,176.95	989.85	829.02	690.69	571.65	
Less Depreciation	401.51	344.33	295.42	253.58	217.76	187.10	160.83	138.33	119.04	102.49	
<b>Total</b>	<b>2,288.04</b>	<b>1,943.72</b>	<b>1,648.29</b>	<b>1,394.71</b>	<b>1,176.95</b>	<b>989.85</b>	<b>829.02</b>	<b>690.69</b>	<b>571.65</b>	<b>469.16</b>	
Lease Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Current Assets</b>											
Sundry Debtors	96.96	103.89	110.82	117.74	124.67	131.59	131.59	131.59	131.59	131.59	
Cash & Bank Balances	824.96	1,456.31	2,111.26	2,791.88	3,499.95	4,233.43	4,962.99	5,690.17	6,410.74	7,125.50	
Closing Stock	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Total</b>	<b>921.92</b>	<b>1,560.20</b>	<b>2,222.07</b>	<b>2,909.62</b>	<b>3,624.62</b>	<b>4,365.02</b>	<b>5,094.58</b>	<b>5,821.76</b>	<b>6,542.34</b>	<b>7,257.09</b>	
Preliminary & Pre-op Expenses	47.56	35.67	23.78	11.89	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Total (Assets)</b>	<b>3,257.53</b>	<b>3,539.59</b>	<b>3,894.15</b>	<b>4,316.22</b>	<b>4,801.57</b>	<b>5,354.87</b>	<b>5,923.60</b>	<b>6,512.45</b>	<b>7,113.99</b>	<b>7,726.26</b>	

**COCONUT CLUSTER, YELAMANCHILI**  
West Godavari District, Andhra Pradesh  
**GODAVARI COCONUT ASSOCIATION (SPV)**

SENSITIVITY ANALYSIS – DECREASE IN USER CHARGES BY 5%

DEBT SERVICE COVERAGE RATIO (GROSS)

COVERAGE	Particulars	(In Rs. Lakhs)										
		2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35	
	Net Profit (PAT)	187.34	284.20	356.69	424.21	487.47	555.42	573.60	588.71	601.39	612.11	
	Interest on Term Loan	5.03	4.22	3.41	2.60	1.79	0.98	0.20	0.00	0.00	0.00	
	Depreciation & Amortization	413.40	356.22	307.31	265.47	229.65	187.10	160.83	138.33	119.04	102.49	
	<b>Total</b>	<b>605.77</b>	<b>644.64</b>	<b>667.41</b>	<b>692.27</b>	<b>718.91</b>	<b>743.49</b>	<b>734.64</b>	<b>727.04</b>	<b>720.43</b>	<b>714.60</b>	
	Installment (Term Loan)	7.50	7.50	7.50	7.50	7.50	7.50	5.00	0.00	0.00	0.00	
	Interest (Term Loan)	5.03	4.22	3.41	2.60	1.79	0.98	0.20	0.00	0.00	0.00	
	<b>Total</b>	<b>12.53</b>	<b>11.72</b>	<b>10.91</b>	<b>10.10</b>	<b>9.29</b>	<b>8.48</b>	<b>5.20</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	
	Debt Service Coverage Ratio (DSCR)	48.35	55.01	61.18	68.55	77.40	87.69	141.21	NA	NA	NA	
	Average DSCR	77.05										

**COCONUT CLUSTER, YELAMANCHILI**  
West Godavari District, Andhra Pradesh  
**GODAVARI COCONUT ASSOCIATION (SPV)**

**SENSITIVITY ANALYSIS – DECREASE IN USER CHARGES BY 5%**

**BREAK-EVEN ANALYSIS**

Particulars	(In Rs. Lakhs)									
	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35
Installed Capacity	1,662.23	1,662.23	1,662.23	1,662.23	1,662.23	1,662.23	1,662.23	1,662.23	1,662.23	1,662.23
Sales	1,163.56	1,246.68	1,329.79	1,412.90	1,496.01	1,579.12	1,579.12	1,579.12	1,579.12	1,579.12
Total Sales	1,163.56	1,246.68	1,329.79	1,412.90	1,496.01	1,579.12	1,579.12	1,579.12	1,579.12	1,579.12
Total Variable Cost	343.89	368.46	393.02	417.58	442.15	466.71	466.71	466.71	466.71	466.71
Total Fixed Cost	125.73	103.38	107.57	111.80	116.08	120.40	121.45	122.55	123.71	124.92
Depreciation & Amortization	413.40	356.22	307.31	265.47	229.65	187.10	160.83	138.33	119.04	102.49
Total Fixed/semi-variable costs	539.13	459.60	414.88	377.27	345.73	307.50	282.28	260.88	242.74	227.41
Break Even Point (at operating capacity)	65.77	52.33	44.29	37.90	32.81	27.64	25.38	23.45	21.82	20.44
Break Even Point (at installed capacity)	40.89	35.52	32.69	30.31	28.34	25.72	23.61	21.82	20.30	19.02
BEA Average for 10 years on OC	35.18									
BEA Average for 10 years on IC	27.82									

Note: Break Even point should be below 60% of the installed capacity

**COCONUT CLUSTER, YELAMANCHILI**  
West Godavari District, Andhra Pradesh  
**GODAVARI COCONUT ASSOCIATION (SPV)**

**SENSITIVITY ANALYSIS – DECREASE IN USER CHARGES BY 5%**

**FINANCIAL ECONOMICAL VIABILITY**

S. No.	Particulars	(In Rs. Lakhs)										
		2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35	
1	Net Block	2,288.04	1,943.72	1,648.29	1,394.71	1,176.95	989.85	829.02	690.69	571.65	469.16	
2	Current Assets (incl Cash/Bank Balance)	969.48	1,595.87	2,245.85	2,921.51	3,624.62	4,365.02	5,094.58	5,821.76	6,542.34	7,257.09	
3	Current Liabilities (incl. Principal installment falling due during the year)	80.24	85.60	90.97	96.34	101.72	107.11	107.24	107.38	107.52	107.67	
4	Long Term Borrowings	42.50	35.00	27.50	20.00	12.50	5.00	0.00	0.00	0.00	0.00	
5	Capital	399.62	399.62	399.62	399.62	399.62	399.62	399.62	399.62	399.62	399.62	
6	Reserves and Surplus	187.34	284.20	356.69	424.21	487.47	555.42	573.60	588.71	601.39	612.11	
7	Unsecured Loan	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	Net Worth (incl. Gov subsidy as Quasi-equity)	586.96	683.82	756.31	823.83	887.09	955.04	973.22	988.33	1,001.01	1,011.73	
9	Income	1,163.56	1,246.68	1,329.79	1,412.90	1,496.01	1,579.12	1,579.12	1,579.12	1,579.12	1,579.12	
10	Gross Profit	819.67	878.22	936.77	995.32	1,053.86	1,112.41	1,112.41	1,112.41	1,112.41	1,112.41	
11	Depreciation & Amortization	413.40	356.22	307.31	265.47	229.65	187.10	160.83	138.33	119.04	102.49	
12	Profit After Tax	187.34	284.20	356.69	424.21	487.47	555.42	573.60	588.71	601.39	612.11	
13	Gross Cash Accruals	824.96	631.36	654.94	680.62	708.08	733.47	729.56	727.18	720.58	713.76	

**COCONUT CLUSTER, YELAMANCHILI**  
 West Godavari District, Andhra Pradesh  
**GODAVARI COCONUT ASSOCIATION (SPV)**

**SENSITIVITY ANALYSIS – DECREASE IN USER CHARGES BY 5%**

**RETURN ON CAPITAL EMPLOYED (ROCE)**

Particulars	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35
EBIT	693.94	774.84	829.20	883.52	937.79	992.01	990.96	989.86	988.71	987.49
Capital Employed	2,997.45	2,997.45	2,997.45	2,997.45	2,997.45	2,997.45	2,997.45	2,997.45	2,997.45	2,997.45
ROCE	23%	26%	28%	29%	31%	33%	33%	33%	33%	33%
<b>Average ROCE</b>	<b>32.42%</b>									

**Important Note:** The total return generated by the project over its entire projected life will be averted to find out the average yearly return. The simple acceptance rule for the investment is that the return (incorporating benefit of grant-in-aid assistance) is sufficiently larger than the interest on capital employed. A return in excess of 25% is desirable.

**SENSITIVITY ANALYSIS – DECREASE IN USER CHARGES BY 5%**

**NET PRESENT VALUE (NPV)**

Particulars	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35
Cash Flows	605.77	644.64	667.41	692.27	718.91	743.49	734.64	727.04	720.43	714.60
Rate	10%									
<b>NPV</b>	<b>4,220.99</b>									

**Important Note:** Net Present Value (NPV) of the project needs to be positive and the Internal Rate of Return (IRR) should be above 10%. The rate of discount to be adopted for estimation of NPV will be 10%. The project life may be considered to be a maximum of 10 years. The life of the project to be considered for this purpose needs to be supported by recommendation of technical expert/institution.

**COCONUT CLUSTER, YELAMANCHILI**  
West Godavari District, Andhra Pradesh  
GODAVARI COCONUT ASSOCIATION (SPV)

SENSITIVITY ANALYSIS – DECREASE IN USER CHARGES BY 5%

INTERNAL RATE OF RETURN (IRR)

Investment	-2,997.45
Income	
2025-26	187.34
2026-27	284.20
2027-28	356.69
2028-29	424.21
2029-30	487.47
2030-31	555.42
2031-32	573.60
2032-33	588.71
2033-34	601.39
2034-35	612.11
	<b>4,671.13</b>
	<b>15.39%</b>

**COCONUT CLUSTER, YELAMANCHILI**  
West Godavari District, Andhra Pradesh  
**GODAVARI COCONUT ASSOCIATION (SPV)**

**SENSITIVITY ANALYSIS – DECREASE IN CAPACITY UTILISATION BY 10%**

**COST AND PROFITABILITY STATEMENT (1/2)**

**INCOME/REVENUE**

Particulars	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35
Decreased Capacity by 10%										
Estimated Income/Revenue	1,749.72	1,102.32	1,181.06	1,338.54	1,417.27	1,496.01	1,496.01	1,496.01	1,496.01	1,496.01
Training Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total Income/Revenue</b>	<b>1,102.32</b>	<b>1,181.06</b>	<b>1,259.80</b>	<b>1,338.54</b>	<b>1,417.27</b>	<b>1,496.01</b>	<b>1,496.01</b>	<b>1,496.01</b>	<b>1,496.01</b>	<b>1,496.01</b>

**COST OF GOODS SOLD**

Particulars	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35
<b>COST OF GOODS SOLD</b>										
Opening Stock	315.57	338.11	360.65	383.19	405.73	428.27	428.27	428.27	428.27	428.27
Purchases	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Cost of Power	110.23	118.11	125.98	133.85	141.73	149.60	149.60	149.60	149.60	149.60
Cost of Other Utilities	76.45	81.91	87.37	92.83	98.29	103.75	103.75	103.75	103.75	103.75
Cost of Repairs, Maintenance	5.51	5.91	6.30	6.69	7.09	7.48	7.48	7.48	7.48	7.48
Direct Wages	5.51	5.91	6.30	6.69	7.09	7.48	7.48	7.48	7.48	7.48
Closing Stock	187.08	117.86	134.70	143.12	151.53	159.95	159.95	159.95	159.95	159.95
<b>Total Variable Cost</b>	<b>315.57</b>	<b>338.11</b>	<b>360.65</b>	<b>383.19</b>	<b>405.73</b>	<b>428.27</b>	<b>428.27</b>	<b>428.27</b>	<b>428.27</b>	<b>428.27</b>
<b>Gross Profit</b>	<b>786.76</b>	<b>842.95</b>	<b>899.15</b>	<b>955.35</b>	<b>1,011.55</b>	<b>1,067.74</b>	<b>1,067.74</b>	<b>1,067.74</b>	<b>1,067.74</b>	<b>1,067.74</b>

**COCONUT CLUSTER, YELAMANCHILI**  
West Godavari District, Andhra Pradesh  
GODAVARI COCONUT ASSOCIATION (SPV)

**SENSITIVITY ANALYSIS – DECREASE IN CAPACITY UTILISATION BY 10%**

**COST AND PROFITABILITY STATEMENT (2/2)**

Particulars	(In Rs. Lakhs)									
	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35
Less: Admin & Selling exp	123.28	100.76	104.77	108.82	112.93	117.07	118.12	119.23	120.38	121.60
Admin & Other Expenses	1%	11.02	11.81	13.39	14.17	14.96	14.96	14.96	14.96	14.96
Salaries (Admin, Accts, Corporate)	16.44	17.26	18.13	19.03	19.98	20.98	22.03	23.13	24.29	25.50
Insurance, Staff Welfare etc.	3%	33.07	35.43	40.16	42.52	44.88	44.88	44.88	44.88	44.88
Lease Rentals		26.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Power Fixed Cost	36.25	36.25	36.25	36.25	36.25	36.25	36.25	36.25	36.25	36.25
<b>Profit Before Int. Depn &amp; Taxes (PBIDT)</b>	<b>663.47</b>	<b>742.20</b>	<b>794.38</b>	<b>846.52</b>	<b>898.62</b>	<b>950.67</b>	<b>949.62</b>	<b>948.52</b>	<b>947.36</b>	<b>946.15</b>
Depreciation (WDV)	401.51	344.33	295.42	253.58	217.76	187.10	160.83	138.33	119.04	102.49
Amortization	11.89	11.89	11.89	11.89	11.89	0.00	0.00	0.00	0.00	0.00
PBIT	250.08	385.98	487.07	581.06	668.97	763.57	788.79	810.19	828.32	843.65
Interest on Working Capital Loan	7.36	7.84	8.32	8.80	9.29	9.77	9.79	9.80	9.82	9.84
Interest on Term Loan	5.03	4.22	3.41	2.60	1.79	0.98	0.20	0.00	0.00	0.00
PBT	237.69	373.92	475.34	569.65	657.89	752.82	778.80	800.39	818.50	833.82
Income Tax	71.31	112.18	142.60	170.90	197.37	225.85	233.64	240.12	245.55	250.14
<b>Profit After Tax (PAT)</b>	<b>166.38</b>	<b>261.75</b>	<b>332.74</b>	<b>398.76</b>	<b>460.52</b>	<b>526.97</b>	<b>545.16</b>	<b>560.27</b>	<b>572.95</b>	<b>583.67</b>
Cash Accruals	584.81	622.18	643.46	666.83	691.97	715.05	706.19	698.60	691.99	686.16

**COCONUT CLUSTER, YELAMANCHILI**  
West Godavari District, Andhra Pradesh  
GODAVARI COCONUT ASSOCIATION (SPV)

**SENSITIVITY ANALYSIS – DECREASE IN CAPACITY UTILISATION BY 10%**

**PROJECTED BALANCE SHEET (1/2)**

**LIABILITIES**

Particulars	(In Rs. Lakhs)									
	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35
Share Capital/Own Funds	399.62	399.62	399.62	399.62	399.62	399.62	399.62	399.62	399.62	399.62
Govt. AP Grant	449.62	449.62	449.62	449.62	449.62	449.62	449.62	449.62	449.62	449.62
Govt. of India Grant	2,098.21	2,098.21	2,098.21	2,098.21	2,098.21	2,098.21	2,098.21	2,098.21	2,098.21	2,098.21
Reserves & Surpluses	0.00	166.38	428.13	760.87	1,159.63	1,620.15	2,147.13	2,692.28	3,252.56	3,825.51
Profit & Loss Account	166.38	261.75	332.74	398.76	460.52	526.97	545.16	560.27	572.95	583.67
<b>Total</b>	<b>3,113.83</b>	<b>3,375.58</b>	<b>3,708.32</b>	<b>4,107.07</b>	<b>4,567.60</b>	<b>5,094.57</b>	<b>5,639.73</b>	<b>6,200.00</b>	<b>6,772.96</b>	<b>7,356.63</b>
<b>Long Term Loans</b>										
Unsecured Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Shareholders/Directors	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Term Loan from Bank	42.50	35.00	27.50	20.00	12.50	5.00	0.00	0.00	0.00	0.00
<b>Total</b>	<b>42.50</b>	<b>35.00</b>	<b>27.50</b>	<b>20.00</b>	<b>12.50</b>	<b>5.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Current Liabilities</b>										
Bank Finance - WC	61.30	65.32	69.33	73.35	77.38	81.41	81.54	81.68	81.83	81.98
Sundry Creditors	13.78	14.76	15.75	16.73	17.72	18.70	18.70	18.70	18.70	18.70
<b>Total</b>	<b>75.08</b>	<b>80.08</b>	<b>85.08</b>	<b>90.08</b>	<b>95.10</b>	<b>100.11</b>	<b>100.24</b>	<b>100.38</b>	<b>100.53</b>	<b>100.68</b>
<b>Total (Liabilities)</b>	<b>3231.41</b>	<b>3490.66</b>	<b>3820.89</b>	<b>4217.16</b>	<b>4675.20</b>	<b>5199.69</b>	<b>5739.98</b>	<b>6300.39</b>	<b>6873.48</b>	<b>7457.31</b>

**COCONUT CLUSTER, YELAMANCHILI**  
West Godavari District, Andhra Pradesh  
**GODAVARI COCONUT ASSOCIATION (SPV)**

**SENSITIVITY ANALYSIS – DECREASE IN CAPACITY UTILISATION BY 10%**

**PROJECTED BALANCE SHEET (2/2)**

**ASSETS**

Particulars	(In Rs. Lakhs)									
	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35
Fixed Assets	2,689.55	2,288.04	1,943.72	1,648.29	1,394.71	1,176.95	989.85	829.02	690.69	571.65
Less Depreciation	401.51	344.33	295.42	253.58	217.76	187.10	160.83	138.33	119.04	102.49
<b>Total</b>	<b>2,288.04</b>	<b>1,943.72</b>	<b>1,648.29</b>	<b>1,394.71</b>	<b>1,176.95</b>	<b>989.85</b>	<b>829.02</b>	<b>690.69</b>	<b>571.65</b>	<b>469.16</b>
Lease Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Current Assets</b>										
Sundry Debtors	91.86	98.42	104.98	111.54	118.11	124.67	124.67	124.67	124.67	124.67
Cash & Bank Balances	803.95	1,412.85	2,043.84	2,699.01	3,380.14	4,085.17	4,786.29	5,485.03	6,177.16	6,863.48
Closing Stock	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total</b>	<b>895.81</b>	<b>1,511.27</b>	<b>2,148.82</b>	<b>2,810.55</b>	<b>3,498.24</b>	<b>4,209.84</b>	<b>4,910.96</b>	<b>5,609.70</b>	<b>6,301.83</b>	<b>6,988.15</b>
Preliminary & Pre-op Expenses	47.56	35.67	23.78	11.89	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total (Assets)</b>	<b>3,231.41</b>	<b>3,490.66</b>	<b>3,820.89</b>	<b>4,217.16</b>	<b>4,675.20</b>	<b>5,199.69</b>	<b>5,739.98</b>	<b>6,300.39</b>	<b>6,873.48</b>	<b>7,457.31</b>

**COCONUT CLUSTER, YELAMANCHILI**  
West Godavari District, Andhra Pradesh  
**GODAVARI COCONUT ASSOCIATION (SPV)**

**SENSITIVITY ANALYSIS -- DECREASE IN CAPACITY UTILISATION BY 10%**

**DEBT SERVICE COVERAGE RATIO (GROSS)**

Particulars	(In Rs. Lakhs)									
	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35
Net Profit (PAT)	166.38	261.75	332.74	398.76	460.52	526.97	545.16	560.27	572.95	583.67
Interest on Term Loan	5.03	4.22	3.41	2.60	1.79	0.98	0.20	0.00	0.00	0.00
Depreciation & Amortization	413.40	356.22	307.31	265.47	229.65	187.10	160.83	138.33	119.04	102.49
<b>Total</b>	<b>584.81</b>	<b>622.18</b>	<b>643.46</b>	<b>666.83</b>	<b>691.97</b>	<b>715.05</b>	<b>706.19</b>	<b>698.60</b>	<b>691.99</b>	<b>686.16</b>
Installment (Term Loan)	7.50	7.50	7.50	7.50	7.50	7.50	5.00	0.00	0.00	0.00
Interest (Term Loan)	5.03	4.22	3.41	2.60	1.79	0.98	0.20	0.00	0.00	0.00
<b>Total</b>	<b>12.53</b>	<b>11.72</b>	<b>10.91</b>	<b>10.10</b>	<b>9.29</b>	<b>8.48</b>	<b>5.20</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
Debt Service Coverage Ratio (DSCR)	46.68	53.09	58.99	66.03	74.50	84.33	135.74	NA	NA	NA
Average DSCR	74.19									

**COCONUT CLUSTER, YELAMANCHILI**  
 West Godavari District, Andhra Pradesh  
 GODAVARI COCONUT ASSOCIATION (SPV)

**SENSITIVITY ANALYSIS – DECREASE IN CAPACITY UTILISATION BY 10%**

**BREAK-EVEN ANALYSIS**

Particulars	(In Rs. Lakhs)									
	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35
Installed Capacity	1,749.72	1,749.72	1,749.72	1,749.72	1,749.72	1,749.72	1,749.72	1,749.72	1,749.72	1,749.72
Sales	1,102.32	1,181.06	1,259.80	1,338.54	1,417.27	1,496.01	1,496.01	1,496.01	1,496.01	1,496.01
Total Sales	1,102.32	1,181.06	1,259.80	1,338.54	1,417.27	1,496.01	1,496.01	1,496.01	1,496.01	1,496.01
Total Variable Cost	315.57	338.11	360.65	383.19	405.73	428.27	428.27	428.27	428.27	428.27
Total Fixed Cost	123.28	100.76	104.77	108.82	112.93	117.07	118.12	119.23	120.38	121.60
Depreciation & Amortization	413.40	356.22	307.31	265.47	229.65	187.10	160.83	138.33	119.04	102.49
Total Fixed/Semi-Variable Costs	536.68	456.98	412.08	374.29	342.58	304.17	278.96	257.55	239.42	224.09
Break Even Point (at operating capacity)	68.21	54.21	45.83	39.18	33.87	28.49	26.13	24.12	22.42	20.99
Break Even Point (at installed capacity)	37.42	32.37	29.67	27.39	25.49	23.02	21.11	19.49	18.12	16.96
BEA Average for 10 years on OC	36.34									
BEA Average for 10 years on IC	25.10									

Note: Break Even point should be below 60% of the installed capacity

**COCONUT CLUSTER, YELAMANCHILI**  
West Godavari District, Andhra Pradesh  
**GODAVARI COCONUT ASSOCIATION (SPV)**

**SENSITIVITY ANALYSIS – DECREASE IN USER CHARGES BY 5% & CAPACITY UTILISATION BY 10%**

**COST AND PROFITABILITY STATEMENT (2/2)**

Particulars	(In Rs. Lakhs)									
	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35
Less: Admin & Selling exp	121.08	98.39	102.25	106.15	110.09	114.08	115.13	116.23	117.39	118.60
Admin & Other Expenses	1%	10.47	11.22	12.72	13.46	14.21	14.21	14.21	14.21	14.21
Salaries (Admin, Accts, Corporate)	16.44	17.26	18.13	19.03	19.98	20.98	22.03	23.13	24.29	25.50
Insurance, Staff Welfare etc.	3%	31.42	33.66	38.15	40.39	42.64	42.64	42.64	42.64	42.64
Lease Rentals		26.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Power Fixed Cost	36.25	36.25	36.25	36.25	36.25	36.25	36.25	36.25	36.25	36.25
<b>Profit Before Int. Depn &amp; Taxes (PBIDT)</b>	<b>616.62</b>	<b>692.00</b>	<b>740.84</b>	<b>789.64</b>	<b>838.39</b>	<b>887.09</b>	<b>886.04</b>	<b>884.94</b>	<b>883.78</b>	<b>882.57</b>
Depreciation (WDV)	401.51	344.33	295.42	253.58	217.76	187.10	160.83	138.33	119.04	102.49
Amortization	11.89	11.89	11.89	11.89	11.89	0.00	0.00	0.00	0.00	0.00
PBIT	203.23	335.78	433.53	524.17	608.73	699.99	725.21	746.61	764.74	780.07
Interest on Working Capital Loan	7.17	7.64	8.11	8.58	9.05	9.52	9.54	9.55	9.57	9.59
Interest on Term Loan	5.03	4.22	3.41	2.60	1.79	0.98	0.20	0.00	0.00	0.00
PBT	191.02	323.92	422.01	512.99	597.89	689.49	715.47	737.05	755.17	770.48
Income Tax	30%	57.31	97.18	153.90	179.37	206.85	214.64	221.12	226.55	231.14
<b>Profit After Tax (PAT)</b>	<b>133.72</b>	<b>226.75</b>	<b>295.41</b>	<b>359.09</b>	<b>418.52</b>	<b>482.64</b>	<b>500.83</b>	<b>515.94</b>	<b>528.62</b>	<b>539.34</b>
Cash Accruals	552.14	587.18	606.13	627.16	649.97	670.72	661.86	654.27	647.66	641.83



**COCONUT CLUSTER, YELAMANCHILI**  
West Godavari District, Andhra Pradesh  
**GODAVARI COCONUT ASSOCIATION (SPV)**

**SENSITIVITY ANALYSIS – DECREASE IN USER CHARGES BY 5% & CAPACITY UTILISATION BY 10%**  
**PRODUCTION DETAILS FOR 8-HR/DAY SHIFT**

**INSTALLED CAPACITY**

S. No.	Machinery Description	Qty	Per Day	UOM	Market Price	User charges Rs. (Decrease by 5%)	Estimated Daily User Charges (60% SPV + 40% Non SPV)	Yearly Earnings (in Lakhs)	Farmer	
						SPV Non-SPV				
1	Coconut Primary Processing: Storage containers attached with electric chain hoist system and coconut dehusking and deshelling setup	1	64,000	Nut	2.00	1.33	1.33	85,120	255.36	-
2	Pairing System Setup with Conveyor	1	64,000	Nut	1.50	0.9975	0.9975	63,840	191.52	-
3	Coconut Meat Processing and Milk extraction Setup	1	64,000	Nut	2.00	1.33	1.33	85,120	255.36	-
4	Beverage Setup including Spout, Retort with Nata de Coco packaging	1	5,000	Liter	12.00	7.98	7.98	39,900	119.70	3,00,000
5	Coconut Oil Extraction Setup with provision for Testa & Virgin Oil	1	4,600	Liter	12.00	7.98	7.98	36,708	110.124	12,88,000
6	Dehydration and Powder Setup	1	3,000	Kg	10.00	6.65	6.65	19,950	59.85	75,000
7	Preserved Food Products Setup	1	16,000	Kg	21.00	13.965	13.965	2,23,440	670.32	16,63,000
8	Quality Control (QC & QA Lab) Setup	1	-	-	-	-	-	-	-	6,40,000
9	Effluent Treatment Plant	1	-	-	-	-	-	-	-	3,30,638
10	Industrial Air Conditioning	1	-	-	-	-	-	-	-	6,92,362
						<b>Total</b>	<b>5,54,078</b>	<b>1,662.23</b>		

**COCONUT CLUSTER, YELAMANCHILI**  
West Godavari District, Andhra Pradesh  
GODAVARI COCONUT ASSOCIATION (SPV)

SENSITIVITY ANALYSIS – DECREASE IN CAPACITY UTILISATION BY 10%

INTERNAL RATE OF RETURN (IRR)

Investment	-2,997.45
Income	
2025-26	166.38
2026-27	261.75
2027-28	332.74
2028-29	398.76
2029-30	460.52
2030-31	526.97
2031-32	545.16
2032-33	560.27
2033-34	572.95
2034-35	583.67
	6.49%
	2%
	4%
	6.49%
	<b>4,409.18</b>
	<b>14.42%</b>

**COCONUT CLUSTER, YELAMANCHILI**  
 West Godavari District, Andhra Pradesh  
**GODAVARI COCONUT ASSOCIATION (SPV)**

**SENSITIVITY ANALYSIS – DECREASE IN CAPACITY UTILISATION BY 10%**

**RETURN ON CAPITAL EMPLOYED (ROCE)**

Particulars	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35
EBIT	663.47	742.20	794.38	846.52	898.62	950.67	949.62	948.52	947.36	946.15
Capital Employed	2,997.45	2,997.45	2,997.45	2,997.45	2,997.45	2,997.45	2,997.45	2,997.45	2,997.45	2,997.45
ROCE	22%	25%	27%	28%	30%	32%	32%	32%	32%	32%

**Average ROCE 28.98%**

**Important Note:** The total return generated by the project over its entire projected life will be averted to find out the average yearly return. The simple acceptance rule for the investment is that the return (incorporating benefit of grant-in-aid assistance) is sufficiently larger than the interest on capital employed. A return in excess of 25% is desirable.

**SENSITIVITY ANALYSIS – DECREASE IN CAPACITY UTILISATION BY 10%**

**NET PRESENT VALUE (NPV)**

Particulars	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35
Cash Flows	584.81	622.18	643.46	666.83	691.97	715.05	706.19	698.60	691.99	686.16
Rate	10%									
<b>NPV</b>	<b>4,064.25</b>									

**Important Note:** Net Present Value (NPV) of the project needs to be positive and the Internal Rate of Return (IRR) should be above 10%. The rate of discount to be adopted for estimation of NPV will be 10%. The project life may be considered to be a maximum of 10 years. The life of the project to be considered for this purpose needs to be supported by recommendation of technical expert/institution.

**COCONUT CLUSTER, YELAMANCHILI**  
West Godavari District, Andhra Pradesh  
**GODAVARI COCONUT ASSOCIATION (SPV)**

**SENSITIVITY ANALYSIS – DECREASE IN CAPACITY UTILISATION BY 10%**

**FINANCIAL ECONOMICAL VIABILITY**

S. No.	Particulars	(In Rs. Lakhs)										
		2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35	
1	Net Block	2,288.04	1,943.72	1,648.29	1,394.71	1,176.95	989.85	829.02	690.69	571.65	469.16	
2	Current Assets (incl Cash/Bank Balance)	943.37	1,546.94	2,172.60	2,822.44	3,498.24	4,209.84	4,910.96	5,609.70	6,301.83	6,988.15	
3	Current Liabilities (incl. Principal installment falling due during the year)	75.08	80.08	85.08	90.08	95.10	100.11	100.24	100.38	100.53	100.68	
4	Long Term Borrowings	42.50	35.00	27.50	20.00	12.50	5.00	0.00	0.00	0.00	0.00	
5	Capital	399.62	399.62	399.62	399.62	399.62	399.62	399.62	399.62	399.62	399.62	
6	Reserves and Surplus	166.38	261.75	332.74	398.76	460.52	526.97	545.16	560.27	572.95	583.67	
7	Unsecured Loan	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	Net Worth (incl. Gov subsidy as Quasi-equity)	566.00	661.37	732.36	798.38	860.14	926.59	944.78	959.89	972.57	983.29	
9	Income	1,102.32	1,181.06	1,259.80	1,338.54	1,417.27	1,496.01	1,496.01	1,496.01	1,496.01	1,496.01	
10	Gross Profit	786.76	842.95	899.15	955.35	1,011.55	1,067.74	1,067.74	1,067.74	1,067.74	1,067.74	
11	Depreciation & Amortization	413.40	356.22	307.31	265.47	229.65	187.10	160.83	138.33	119.04	102.49	
12	Profit After Tax	166.38	261.75	332.74	398.76	460.52	526.97	545.16	560.27	572.95	583.67	

**COCONUT CLUSTER, YELAMANCHILI**  
West Godavari District, Andhra Pradesh  
GODAVARI COCONUT ASSOCIATION (SPV)

**SENSITIVITY ANALYSIS – DECREASE IN USER CHARGES BY 5% & CAPACITY UTILISATION BY 10%**

**PROJECTED BALANCE SHEET (2/2)**

**ASSETS**

Particulars	(In Rs. Lakhs)									
	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35
Fixed Assets	2,689.55	2,288.04	1,943.72	1,648.29	1,394.71	1,176.95	989.85	829.02	690.69	571.65
Less Depreciation	401.51	344.33	295.42	253.58	217.76	187.10	160.83	138.33	119.04	102.49
<b>Total</b>	<b>2,288.04</b>	<b>2,288.04</b>	<b>1,943.72</b>	<b>1,648.29</b>	<b>1,394.71</b>	<b>1,176.95</b>	<b>989.85</b>	<b>829.02</b>	<b>690.69</b>	<b>571.65</b>
Lease Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Current Assets</b>										
Sundry Debtors	87.27	93.50	99.73	105.97	112.20	118.43	118.43	118.43	118.43	118.43
Cash & Bank Balances	773.67	1,347.73	1,941.56	2,557.24	3,196.54	3,857.40	4,514.19	5,168.60	5,816.40	6,458.38
Closing Stock	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total</b>	<b>895.81</b>	<b>860.93</b>	<b>1,441.24</b>	<b>2,041.30</b>	<b>2,663.21</b>	<b>3,308.74</b>	<b>3,975.84</b>	<b>4,632.63</b>	<b>5,287.03</b>	<b>5,934.83</b>
Preliminary & Pre-op Expenses	47.56	35.67	23.78	11.89	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total (Assets)</b>	<b>3,196.54</b>	<b>3,420.62</b>	<b>3,713.37</b>	<b>4,069.81</b>	<b>4,485.69</b>	<b>4,965.69</b>	<b>5,461.65</b>	<b>5,977.72</b>	<b>6,506.49</b>	<b>7,045.98</b>

**COCONUT CLUSTER, YELAMANCHILI**  
West Godavari District, Andhra Pradesh  
GODAVARI COCONUT ASSOCIATION (SPV)

**SENSITIVITY ANALYSIS – DECREASE IN USER CHARGES BY 5% & CAPACITY UTILISATION BY 10%**

**DEBT SERVICE COVERAGE RATIO (GROSS)**

**COVERAGE**

Particulars	(In Rs. Lakhs)									
	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35
Net Profit (PAT)	133.72	226.75	295.41	359.09	418.52	482.64	500.83	515.94	528.62	539.34
Interest on Term Loan	5.03	4.22	3.41	2.60	1.79	0.98	0.20	0.00	0.00	0.00
Depreciation & Amortization	413.40	356.22	307.31	265.47	229.65	187.10	160.83	138.33	119.04	102.49
<b>Total</b>	<b>552.14</b>	<b>587.18</b>	<b>606.13</b>	<b>627.16</b>	<b>649.97</b>	<b>670.72</b>	<b>661.86</b>	<b>654.27</b>	<b>647.66</b>	<b>641.83</b>
Installment (Term Loan)	7.50	7.50	7.50	7.50	7.50	7.50	5.00	0.00	0.00	0.00
Interest (Term Loan)	5.03	4.22	3.41	2.60	1.79	0.98	0.20	0.00	0.00	0.00
<b>Total</b>	<b>12.53</b>	<b>11.72</b>	<b>10.91</b>	<b>10.10</b>	<b>9.29</b>	<b>8.48</b>	<b>5.20</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Debt Service Coverage Ratio (DSCR)</b>	44.07	50.11	55.56	62.10	69.97	79.11	127.22	NA	NA	NA
<b>Average DSCR</b>	69.73									

**COCONUT CLUSTER, YELAMANCHILI**  
West Godavari District, Andhra Pradesh  
**GODAVARI COCONUT ASSOCIATION (SPV)**

**SENSITIVITY ANALYSIS – DECREASE IN USER CHARGES BY 5% & CAPACITY UTILISATION BY 10%**

**BREAK-EVEN ANALYSIS**

Particulars	(In Rs. Lakhs)													
	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35				
Installed Capacity	1,662.23	1,662.23	1,662.23	1,662.23	1,662.23	1,662.23	1,662.23	1,662.23	1,662.23	1,662.23	1,662.23	1,662.23	1,662.23	1,662.23
Sales	1,047.21	1,122.01	1,196.81	1,271.61	1,346.41	1,421.21	1,421.21	1,421.21	1,421.21	1,421.21	1,421.21	1,421.21	1,421.21	1,421.21
Total Sales	1,047.21	1,122.01	1,196.81	1,271.61	1,346.41	1,421.21	1,421.21	1,421.21	1,421.21	1,421.21	1,421.21	1,421.21	1,421.21	1,421.21
Total Variable Cost	309.50	331.61	353.72	375.83	397.93	420.04	420.04	420.04	420.04	420.04	420.04	420.04	420.04	420.04
Total Fixed Cost	121.08	98.39	102.25	106.15	110.09	114.08	115.13	116.23	117.39	118.60				
Depreciation & Amortization	413.40	356.22	307.31	265.47	229.65	187.10	160.83	138.33	119.04	102.49				
Total Fixed/Semi-Variable Costs	534.48	454.61	409.56	371.62	339.74	301.18	275.97	254.56	236.43	221.10				
Break Even Point (at operating capacity)	72.45	57.52	48.58	41.48	35.82	30.08	27.56	25.43	23.62	22.08				
Break Even Point (at installed capacity)	39.51	34.17	31.30	28.89	26.87	24.25	22.22	20.49	19.03	17.80				
BEA Average for 10 years on OC	38.46													
BEA Average for 10 years on IC	26.45													

Note: Break Even point should be below 60% of the installed capacity

**COCONUT CLUSTER, YELAMANCHILI**  
West Godavari District, Andhra Pradesh  
**GODAVARI COCONUT ASSOCIATION (SPV)**

**SENSITIVITY ANALYSIS – DECREASE IN USER CHARGES BY 5% & CAPACITY UTILISATION BY 10%**

**FINANCIAL ECONOMICAL VIABILITY**

S. No.	Particulars	(In Rs. Lakhs)										
		2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35	
1	Net Block	2,288.04	1,943.72	1,648.29	1,394.71	1,176.95	989.85	829.02	690.69	571.65	469.16	
2	Current Assets (incl Cash/Bank Balance)	908.49	1,476.91	2,065.08	2,675.10	3,308.74	3,975.84	4,632.63	5,287.03	5,934.83	6,576.82	
3	Current Liabilities (incl. Principal installment falling due during the year)	72.87	77.71	82.55	87.40	92.25	97.11	97.25	97.38	97.53	97.68	
4	Long Term Borrowings	42.50	35.00	27.50	20.00	12.50	5.00	0.00	0.00	0.00	0.00	
5	Capital	399.62	399.62	399.62	399.62	399.62	399.62	399.62	399.62	399.62	399.62	
6	Reserves and Surplus	133.72	226.75	295.41	359.09	418.52	482.64	500.83	515.94	528.62	539.34	
7	Unsecured Loan	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	Net Worth (incl. Gov subsidy as Quasi-equity)	533.34	626.37	695.03	758.71	818.14	882.26	900.45	915.56	928.24	938.96	
9	Income	1,047.21	1,122.01	1,196.81	1,271.61	1,346.41	1,421.21	1,421.21	1,421.21	1,421.21	1,421.21	
10	Gross Profit	737.70	790.40	843.09	895.78	948.48	1,001.17	1,001.17	1,001.17	1,001.17	1,001.17	
11	Depreciation & Amortization	413.40	356.22	307.31	265.47	229.65	187.10	160.83	138.33	119.04	102.49	
12	Profit After Tax	133.72	226.75	295.41	359.09	418.52	482.64	500.83	515.94	528.62	539.34	
13	Gross Cash Accruals	773.67	574.07	593.83	615.67	639.30	660.87	656.79	654.40	647.80	640.98	

**COCONUT CLUSTER, YELAMANCHILI**  
 West Godavari District, Andhra Pradesh  
**GODAVARI COCONUT ASSOCIATION (SPV)**

**SENSITIVITY ANALYSIS – DECREASE IN USER CHARGES BY 5% & CAPACITY UTILISATION BY 10%**

**RETURN ON CAPITAL EMPLOYED (ROCE)**

Particulars	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35
EBIT	616.62	692.00	740.84	789.64	838.39	887.09	886.04	884.94	883.78	882.57
Capital Employed	2,997.45	2,997.45	2,997.45	2,997.45	2,997.45	2,997.45	2,997.45	2,997.45	2,997.45	2,997.45
ROCE	21%	23%	25%	26%	28%	30%	30%	30%	29%	29%

**Average ROCE 27.03%**

**Important Note:** The total return generated by the project over its entire projected life will be averted to find out the average yearly return. The simple acceptance rule for the investment is that the return (incorporating benefit of grant-in-aid assistance) is sufficiently larger than the interest on capital employed. A return in excess of 25% is desirable.

**SENSITIVITY ANALYSIS – DECREASE IN USER CHARGES BY 5% & CAPACITY UTILISATION BY 10%**

**NET PRESENT VALUE (NPV)**

Particulars	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35
Cash Flows	552.14	587.18	606.13	627.16	649.97	670.72	661.86	654.27	647.66	641.83
Rate	10%									
<b>NPV</b>	<b>3,820.06</b>									

**Important Note:** Net Present Value (NPV) of the project needs to be positive and the Internal Rate of Return (IRR) should be above 10%. The rate of discount to be adopted for estimation of NPV will be 10%. The project life may be considered to be a maximum of 10 years. The life of the project to be considered for this purpose needs to be supported by recommendation of technical expert/institution.

**COCONUT CLUSTER, YELAMANCHILI**  
 West Godavari District, Andhra Pradesh  
 GODAVARI COCONUT ASSOCIATION (SPV)

SENSITIVITY ANALYSIS – DECREASE IN USER CHARGES BY 5% & CAPACITY UTILISATION BY 10%

INTERNAL RATE OF RETURN (IRR)

Investment	-2,997.45	
Income		
2025-26	133.72	
2026-27	226.75	
2027-28	295.41	-47%
2028-29	359.09	
2029-30	418.52	
2030-31	482.64	
2031-32	500.83	
2032-33	515.94	0%
2033-34	528.62	3%
2034-35	539.34	4.72%
	<b>4,000.85</b>	<b>12.83%</b>

**COCONUT CLUSTER, YELAMANCHILI**  
West Godavari District, Andhra Pradesh  
**GODAVARI COCONUT ASSOCIATION (SPV)**

**SENSITIVITY ANALYSIS – DECREASE IN USER CHARGES BY 5% & CAPACITY UTILISATION BY 10%**

**PROJECTED BALANCE SHEET (1/2)**

**LIABILITIES**

Particulars	(In Rs. Lakhs)									
	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35
Share Capital/Own Funds	399.62	399.62	399.62	399.62	399.62	399.62	399.62	399.62	399.62	399.62
Govt. AP Grant	449.62	449.62	449.62	449.62	449.62	449.62	449.62	449.62	449.62	449.62
Govt. of India Grant	2,098.21	2,098.21	2,098.21	2,098.21	2,098.21	2,098.21	2,098.21	2,098.21	2,098.21	2,098.21
Reserves & Surpluses	0.00	133.72	360.46	655.87	1,014.96	1,433.49	1,916.13	2,416.95	2,932.89	3,461.51
Profit & Loss Account	133.72	226.75	295.41	359.09	418.52	482.64	500.83	515.94	528.62	539.34
<b>Total</b>	<b>3,113.83</b>	<b>3,081.16</b>	<b>3,307.91</b>	<b>3,603.32</b>	<b>3,962.41</b>	<b>4,380.93</b>	<b>4,863.58</b>	<b>5,364.40</b>	<b>5,880.34</b>	<b>6,408.96</b>
<b>Long Term Loans</b>										
Unsecured Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Shareholders/Directors	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Term Loan from Bank	42.50	35.00	27.50	20.00	12.50	5.00	0.00	0.00	0.00	0.00
<b>Total</b>	<b>42.50</b>	<b>35.00</b>	<b>27.50</b>	<b>20.00</b>	<b>12.50</b>	<b>5.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Current Liabilities</b>										
Bank Finance - WC	59.78	63.69	67.59	71.51	75.42	79.35	79.48	79.62	79.76	79.91
Sundry Creditors	13.09	14.03	14.96	15.90	16.83	17.77	17.77	17.77	17.77	17.77
<b>Total</b>	<b>75.08</b>	<b>72.87</b>	<b>77.71</b>	<b>82.55</b>	<b>87.40</b>	<b>92.25</b>	<b>97.11</b>	<b>97.25</b>	<b>97.38</b>	<b>97.53</b>
<b>Total (Liabilities)</b>	<b>3196.54</b>	<b>3,420.62</b>	<b>3,713.37</b>	<b>4,069.81</b>	<b>4,485.69</b>	<b>4,965.69</b>	<b>5,461.65</b>	<b>5,977.72</b>	<b>6,506.49</b>	<b>7,045.98</b>