ADVANCE MODULE-04

BIRD

BANKERS INSTITUTE OF RURAL DEVELOPMENT, LUCKNOW
(Designated Nodal Training Institution at Central Level by GoI under the Central Sector Scheme on Formation & Promotion of 10000 FPOs)

FPOs are growth engine of Indian Agriculture

Trainer's Note

Financial Plan

under
Central Sector Scheme on Formation & Promotion of 10000 FPOs

NABARD

german cooperation
DEUTSCHE ZUSAMMENARBEIT

Implemented by
giz Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH

CONTENTS

PROGRAM OUTLINE

Program objective	Enabling CEOs/BODs/CBBOs of FPOs to to understand, appreciate and undertake the financial planning for their identified business ideas/opportunities.
Duration	4 days
Course content	1. Describe the need for financial planning in an FPO 2. Describe in brief the various parts of a Business Plan Document and where financial planning fits into the Business Plan 3. Practically work out Capital Budgeting for their FPO - including - cash flows 4. Calculate Break-Even Point under different scenarios 5. Work out a Financial Appraisal using a case through financial measures like NPV, IRR 6. Explore different financial opportunities available for their FPO and select a few to work on further 7. Ask questions on specific financial planning issues related to their FPOs - for the trainers to answer 8. Prepare an action plan for their FPO aimed at better Financial Planning.
Target Participants	CEOs & BODs of FPOs and CBBOs

SESSION PLANS

SESSIONS	TITLE	DAY	TIME IN HOURS
	Formal inauguration, overview of the program, participants introduction and expectations	1	1.5
1, 2	Key aspects of business planning for FPOs	1	3
3	Financial planning – role, importance and coverage	1	1.5
4, 5	Financial planning: project approach	2	3
6	Projected financial statements: balance sheet & profit and loss accounts and cash flow statement	2	1.5
7, 8	Working capital assessment	2	3
9	Practical exercise on working capital assessment	2 & 3	3
10	Capital Budgeting: Understanding project costing, fixed and variable costs, cash flow statement, etc.	3	1.5
11, 12	Learning by doing: Practice exercises on taking business decision using financial appraisal tools	3	3
13	Break-even Analysis – A financial planning tool	4	1.5
14, 15	Sources of finance - Equity, bank finance, convergence, etc.	4	3
16	Modalities involved in availing loans from financial institutions	4	1.5
	Action Planning, Feedback and Valediction	4	1.5
Total			4 days

SESSIONS 1 & 2: KEY ASPECTS OF BUSINESS PLANNING FOR FPOs

SYNOPSIS

Sessions 1 and 2 establish the foundation for participants to build theirability to take up business planning for FPOs. At the outset, the module will define what a Business Plan document is, what its components are, and what makes a business plan good. Then, step by step, the sessions will enable participants to appreciate the aspects of business planning specific to FPOs, the methods to be used to identify and shortlist business opportunities, and the use of the value chain approach to zero in on the business potential that an FPO can pursue in a viable manner.

TARGET GROUPS

CEOs & BoDs of FPOs; CBBOs.

LEARNING OBJECTIVES

At the end of the sessions, the participants will be able to remember, understand, and explain the following:

1. What is a business plan?
2. What are the components of a business plan?
3. What makes a business plan good?
4. What are the characteristics of an FPO's business plan?
5. What are the methods to be used for identifying business opportunities?
6. How is the value chain approach used to identify business potential for an FPO?
7. How should the people be responsible for direction and decision in an FPO determine which economic activities are viable?

TEACHING METHODOLOGY

#	AREAS	DESCRIPTION	TIME	MATERIALS
1	Session introduction	Goal setting and presenting session schedule	10 min	Presentation, Printed handouts
2	What is business planning?	Interactive lecture method to introduce the concept of business planning	20 min	Presentation, Printed handouts
3	How should an FPO identify and shortlist business opportunities?	Interactive lecture method for Introduction of the Diagnostic Study and Feasibility Analysis methods	40 min	Presentation, Printed handouts
4	Mapping value chains of commodities	Interactive lecture to provide an overview of the agri value chain concept and how FPOs can	30 min	Presentation

#	AREAS	DESCRIPTION	TIME	MATERIALS
		identify potential using the agri value chain approach		
5	Determining economic activities that are viable for an FPO	Learning how to assess the economic viability of typical activities for FPOs	30 min	Discussion/Presentation
6	What makes a business plan good?	Enabling a participant to understand the components and features of a good business plan	30 min	Presentation
7	Discussion and Feedback		20 min	

TEACHING METHODS AND NOTES

TASKS	ACTIVITIES
Session introduction	The facilitator shall explain the purpose of the session the topics to be covered in this session.
Exploring the idea of business plan as a basis for financial planning	This activity aims to kickstart the discussion on financial planning. The facilitator asks the participants: How would you develop a financial plan for any business? As participants respond, the facilitator captures keywords on a board. Grouping the keywords, the facilitator then uses the inputs to introduce the business plan concept. The facilitator then uses a prepared presentation to introduce the definition of the business plan concept and highlight the need for a business plan.
Identifying business opportunities for FPOs	The facilitator asks the participants: What are the different business activities that an FPO can take up? As add on questions, the facilitator can ask: • In what ways can an FPO serve members and reduce their costs? • In what ways can an FPO serve members and increase their income? The facilitator then asks: When a new FPO is being promoted, how should we understand the existing/preliminary situation? What questions should we ask? What answers will help us understand the situation correctly? Where/how can we get these answers? As the participants respond, the facilitator captures the keywords under headings. Then, the facilitator uses a presentation to introduce: • Resource Mapping and Profiling through Diagnostic Study • Methods of data collection – secondary data and primary data • The baseline survey

	• Feasibility analysis
Using the value chain approach	Referring to the earlier discussion on potential ways for the FPO to reduce costs and increase incomes, the facilitator introduces the value chain concept and approach. The presentation covers the elements of an agri value chain, the ecosystem which makes a value chain work, and the relationship between buyers and sellers. The facilitator then explains how an FPO can take up activities at one or more points in the value chain for the FPO's development
Identifying viable economic activities	Using the range of activities a value chain offers, the facilitator then asks the participants: How do we decide which of these is viable for an FPO? What questions need to be answered for decision making/choosing the right activities? After the participants respond, the facilitator covers the list presented in the reading material, with examples that highlight the importance of the questions and the implications.
Returning to the business plan	After covering the different methods and steps, the facilitator returns to the business plan document. Using a presentation, the facilitator covers the following aspects: • Features of a good business plan • Constituents of a business plan • Stages of business planning • Steps in formulating a viable business plan, culminating in the final step, namely the financial plan which integrates the information and decisions from the earlier steps
Summing up	The facilitator seeks feedback on the sessions and sums up the sessions.

QUESTIONS FOR DISCUSSIONS

1. How would you develop a financial plan for any business?
   (After the responses, lead the participants to the business plan concept)
2. What is a business plan?
3. What is a baseline survey?
4. What is feasibility? Why do we need to assess feasibility?
5. What is the value chain approach?

BACKGROUND READING

1. Cherukuri, Dr Radhika R. et al. (2020). Building operationally sustainable farmer producer organization practitioners' guide for business development planning in FPOs. Hyderabad: National Institute of Rural Development and Panchayati Raj. Online: http://nirdpr.org.in/

2. Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH and Skill Green Global. 2019. Module 5. Business plan of an FPO. In, Capacity Building of Board of Directors of Farmer Producer Organization (FPO) – A Trainer's Guide. Online: https://www.nafpo.in/wp-content/uploads/2019/05/Capacity-Building-of-BoDs-of-FPOs.pdf.

SESSION 3: FINANCIAL PLANNING – ROLE, IMPORTANCE, AND COVERAGE

SYNOPSIS

Session 3 establishes the link between business planning and financial planning as the culmination of the process which covers identification of opportunities, plan for marketing, and operations plan. After establishing this link, the session introduces the fundamental concepts – budget, sources of finance, fixed and variable costs, working capital requirement, financial analysis, cash flow statement, and fund flow statement.

TARGET GROUPS

CEOs & BoDs of FPOs; CBBOs.

LEARNING OBJECTIVES

At the end of the session, the participants will be able to remember, understand, and explain the following:

1. What is financial planning?
2. What is budgeting?
3. What is fixed capital or block capital?
4. What is working capital?
5. What is a cash flow statement?
6. What is a fund flow statement?

TEACHING METHODOLOGY

N	AREAS	DESCRIPTION	TIME	MATERIALS
1	Session introduction	Goal setting and presenting session schedule	10 min	Presentation, Printed handouts
2	Financial planning	Interactive lecture to contextualize Financial Planning as the final step of the business planning process and highlight its components	10 min	Presentation, Printed handouts
3	Budgeting and Flows	Interactive lecture method to cover the different components of financial planning	40 min	Presentation, Printed handouts
4	Financial statements relevant for financial planning	Interactive lecture to cover the concepts of cash flow statement and fund flow statement	20 min	Presentation, Printed handouts
5	Discussion and		10 min	

	Feedback			

TEACHING METHODS AND NOTES

TASKS	ACTIVITIES
Session introduction	The facilitator shall explain the purpose of the session and the topics to be covered in this session.
Financial planning	The facilitator asks the participants to explain why financial planning is the final step in the business planning process. Here, the facilitator must highlight how the opportunities identified, the viable activities, the goals, the operations, and the marketing activities have a financial implication. It is all this that the financial plan translates into anticipated financial results. The facilitator then highlights the three areas generally discussed in a financial plan: • Capital requirement and financing pattern • Financial projections including cash flow statement • Financial returns Finally, the facilitator names the terms that will be explored: • Budget • Sources of finance • Fixed costs • Variable costs • Working capital requirement • Statements that are part of financial planning
Budgeting and Flows	This section forms the major chunk of the 90-minute session. In this session, the facilitator will help the participants comprehend and appreciate the importance of the terms introduced (budget, costs, revenues, and working capital). For each term covered in the reading material, it is recommended that the facilitator ask the participants: • How do you understand of this term? • What are the different items that are part of this term? • What FPO-specific examples can you give? Using the responses, the facilitator then uses a detailed presentation to present the terms and reinforce the understanding that emerged from the discussion.
Statements	After discussing the terms, the facilitator moves to the topic of financial statements that form an important part of financial planning: • Cash Flow Statement • Fund Flow Statement

	Using a presentation, the facilitator should highlight the importance of each statement, what is included and not included in the specific statement, and what is the understanding about the business one can gain from the statements for effective management.
Summing up	The facilitator seeks feedback on the sessions and sums up the sessions.

QUESTIONS FOR DISCUSSIONS

1. What is financial planning?
2. What is a budget?
3. What are the parts of a budget?
4. What are the types of capital required to run a business?

BACKGROUND READING

1. Cherukuri, Dr Radhika R. et al. (2020). Building operationally sustainable farmer producer organization practitioners' guide for business development planning in FPOs. Hyderabad: National Institute of Rural Development and Panchayati Raj. Online: http://nirdpr.org.in/
2. Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH and Skill Green Global. 2019. Module 4. Managing an FPO – Human resources and finance functions. In, Capacity Building of Board of Directors of Farmer Producer Organization (FPO) – A Trainer's Guide. Online: https://www.nafpo.in/wp-content/uploads/2019/05/Capacity-Building-of-BoDs-of-FPOs.pdf.

SESSIONS 4 & 5: THE PROJECT APPROACH

SYNOPSIS

Sessions 4 and 5 introduce the participants to a very common and important part of financial planning, namely the project and project financial planning. In the first half, participants learn about Project as a concept, the project approach, project cycle, and project lifecycle management from project identification to evaluation. The second half covers financial appraisal of a project and introduces the methods used – the undiscounted cash flow method and the discounted cash flow method. The session introduces to participants the concepts of Net Present Value, Benefit-Cost Ratio, and Internal Rate of Return to determine viability of a project.

TARGET GROUPS

CEOs & BoDs of FPOs; CBBOs.

LEARNING OBJECTIVES

At the end of the session, the participants will be able to remember, understand, and explain the following:

1. What is a project?
2. What is the project cycle?
3. What is project cycle management?
4. What does financial appraisal of a project cover?
5. What are the methods of financial appraisal of a project?
6. How does financial appraisal help us understand viability of a project?

TEACHING METHODOLOGY

N	AREAS	DESCRIPTION	TIME	MATERIALS
1	Session introduction	Goal setting and presenting session schedule	10 min	Presentation, Printed handouts
2	The project concept	Interactive lecture to help participants understand the project concept and the different aspects of any project	30 min	Presentation, Printed handouts
3	Project Cycle Management and appraisal measures	Interactive lecture to help participants understand the steps in managing a project cycle	30 min	Presentation, Printed handouts
4	Financial appraisal of a	Interactive lecture and aided	90 min	Presentation, Printed

N	AREAS	DESCRIPTION	TIME	MATERIALS
	project	exercise to cover the concepts of financial appraisal of a project and the different methods		handouts, Aided Exercise
5	Discussion and Feedback		20 min	

TEACHING METHODS AND NOTES

TASKS	ACTIVITIES
Session introduction	The facilitator shall explain the purpose of the session. Participants shall also understand the topics to be covered in this session.
Project – Concept & Approach	The facilitator asks the participants to share their understanding of a project, from their personal experiences. As participants share their experiences, the facilitator uses the responses to identify the keywords relating to projects and lists them under categories, on a board. Participants can respond for up to 15 minutes of the 30 minutes allotted for this topic. Following the responses, the facilitator makes a presentation introducing the concept with its definition and its characteristics, as detailed in the reading material.
Project Cycle Management	Drawing from the responses participants shared earlier, the facilitator focuses on the concept of project cycle management, covering project identification, project formulation, project appraisal, project implementation, project monitoring, and project evaluation. The facilitator can use a presentation for this.
Financial appraisal of a project	This topic is spread over 90 minutes as the concepts can be new and challenging to many participants. The facilitator is advised to go slow and cover this in two parts – first, a presentation and then, an aided exercise. The measures can be calculated as a pen and paper exercise followed by using a spreadsheet. The facilitator should start with a presentation that helps participants understand the key questions that are asked when a project is appraised. The facilitator should then highlight the questions that pertain to financial appraisal, covering cost, capital allocation, profitability, repayment schedule, investment decision, risk rating, and other aspects. Then, the facilitator presents three methods – NPV, BCR, and IRR, highlighting the reasons these are calculated, how these indicators are calculated, and how decisions are made based on the calculations. The facilitator is also expected to give typical FPO projects that need financial appraisal.

	Then, the facilitator presents illustrations for the calculation of each of the three. Keeping these illustrations alongside, the facilitator then asks the participants to calculate the ratios for another project. In this way, aided by the illustration, participants take the first step to learn financial appraisal by doing.
Summing up	The facilitator seeks feedback on the sessions and sums up the sessions.

QUESTIONS FOR DISCUSSIONS

1. What is a project?
2. What is project management?
3. What is project cycle management?
4. What is financial appraisal of a project?

BACKGROUND READING

1. Cherukuri, Dr Radhika R. et al. (2020). Building operationally sustainable farmer producer organization practitioners' guide for business development planning in FPOs. Hyderabad: National Institute of Rural Development and Panchayati Raj. Online: http://nirdpr.org.in/
2. Deutsche Gesellschaft fürInternationaleZusammenarbeit (GIZ) GmbH and Skill Green Global. 2019. Module 5. Business plan of an FPO. In, Capacity Building of Board of Directors of Farmer Producer Organization (FPO) – A Trainer's Guide. Online: https://www.nafpo.in/wp-content/uploads/2019/05/Capacity-Building-of-BoDs-of-FPOs.pdf.

SESSION 6: PROJECTED FINANCIAL STATEMENTS
BALANCE SHEET & PROFIT AND LOSS ACCOUNTS AND CASH FLOW STATEMENT

SYNOPSIS
Session 6 builds on the ground covered in the earlier sessions to present an in-depth introduction to the three fundamental financial statements – the Profit & Loss (P & L) statement, the Balance Sheet, and the Cash Flow statement. The P & L gives a picture of the costs incurred and the revenues generated. The Balance Sheet presents a picture of the organisation's assets, the financing of the assets, and other liabilities. The Cash Flow statement calculates and presents how much cash the business is generating. Finally, the session gives an overview of the process of closing of books of accounts, leading to the preparation of the Trial Balance, the Trading and P & L Account, and the Balance Sheet.

TARGET GROUPS
CEOs & BoDs of FPOs; CBBOs.

LEARNING OBJECTIVES
At the end of the session, the participants will be able to remember, understand, and explain the following:

1. What is a financial statement?
2. What is the Income Statement or P & L Account?
3. What is the Cash Flow Statement?

TEACHING METHODOLOGY

N	AREAS	DESCRIPTION	TIME	MATERIALS
1	Session introduction	Goal setting and presenting session schedule	10 min	Presentation, Printed handouts
2	The P & L account	Interactive lecture to help participants understand the P & L account or Income Statement	15 min	Presentation, Printed handouts
3	The Balance Sheet	Interactive lecture to help participants understand the Balance Sheet	20 min	Presentation, Printed handouts
4	The Cash Flow Statement	Interactive lecture to help participants understand the Cash Flow Statement	20 min	Presentation, Printed handouts
5	Closing of Books of Accounts	Interactive lecture to help participants understand how books of accounts are closed and	10 min	Presentation, Printed handouts

N	AREAS	DESCRIPTION	TIME	MATERIALS
		what statements are prepared		
6	Discussion & Feedback		15 min	

TEACHING METHODS AND NOTES

TASKS	ACTIVITIES
Session introduction	The facilitator shall explain the purpose of the session. Participants shall also understand the topics to be covered in this session.
The P & L account or Income Statement	The facilitator must enable participants to understand that the P & L helps anyone understand: • How much revenue has a business generated in the indicated time period? • What costs did the business incur in the same time period? • Did it make a profit or a loss? How much? The facilitator ensures that the participants understand gross margin, operating income or income from operations, and net income.
The Balance Sheet	The facilitator must enable participants to understand that the Balance Sheet helps anyone understand: • What assets does a business have, including Current Assets and Long-term Assets? • How are assets financed? • What is the business' cash position? The facilitator ensures that the participants understand the Balance Sheet as a snapshot of the financial position of a business.
The Cash Flow Statement	The facilitator must enable participants to understand that the Cash Flow Statement helps anyone understand: • How much cash is a business generating? • How much cash is used to operate the business? The facilitator ensures that the participants understand in simple terms how the Cash Flow statement is prepared.
Closing of Books of Accounts	The facilitator focuses on the following questions: • Why are books of accounts closed periodically? • What statements are prepared as part of the closing of books? • What is the Trial Balance? How is it connected to the other financial statements?
Summing up	The facilitator seeks feedback and sums up the session.

QUESTIONS FOR DISCUSSIONS

1. How do you assess a business' financial performance in a year?
2. How do you assess a business' growth over the years?

3. What is the key day to day activity in managing the finances of a business?

BACKGROUND READING

1. Cherukuri, Dr Radhika R. et al. (2020). Building operationally sustainable farmer producer organization practitioners' guide for business development planning in FPOs. Hyderabad: National Institute of Rural Development and Panchayati Raj. Online: http://nirdpr.org.in/
2. Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH and Skill Green Global. 2019.Session 5. Basics of finance: Budgeting, working capital, cashflow; raising funds; managing share capital; investmentfinancing. In, Capacity Building of Board of Directors of Farmer Producer Organization (FPO) – A Trainer's Guide. Online: https://www.nafpo.in/wp-content/uploads/2019/05/Capacity-Building-of-BoDs-of-FPOs.pdf.

SESSIONS 7 & 8: WORKING CAPITAL ASSESSMENT

SYNOPSIS

This is a longer session (3 hours) to cover three main concepts. It explores the working capital concepts and terminologies in the FPO content. There are 5 different methods to estimate working capital requirements. Of those, the session will explore two more commonly used method. The session will also help the participants understand the lending procedures and requirements from the perspective of a lender, such as a commercial bank.

TARGET GROUPS

CEOs & BoDs of FPOs, CBBOs. This session can also help the bank officials to appraise the loan requests.

LEARNING OBJECTIVES

At the end of the session, the participants will have an understanding of the working capital and its components. They will also understand the methods to estimate working capital requirements. The session will also help them develop skills to interpret the estimates. The content will prepare them for the following practical session.

TEACHING METHODOLOGY

N	AREAS	DESCRIPTION	TIME	MATERIALS
1	Session introduction	Goal setting and presenting session schedule	10 min	Presentation, Printed handouts
2	Exploring working assessment methods	Presentation and group activity	80 min	Timer, Whistle, Canvas, Chat, Marker
3	Working capital assessment for FPO	Presentation and group activity (Roleplay)	90 min	Presentation slides

TEACHING METHODS AND NOTES

TASKS	ACTIVITIES
Session introduction	The facilitator shall explain the purpose of the session. Participants shall also understand the topics to be covered in this session.
Exploring working capital assessment methods	This activity aims to provide the participants a solid grasp over the key working capital assessment methods. At the start of this activity, the facilitator will make an introductory presentation, giving an overview of the five methods FPOs can use for estimating their working capital requirements. Armed with those background explanations, the participants will form 4 or 5 groups. Each group will randomly select a working capital assessment method. Each group will get a basic set of data about the same FPO. Each group will develop their assessment using one of the 4 or 5 methods. The facilitator will give 20 minutes to develop the assessments.

	Once the groups had developed their assessments, they will present their assessments. The group will also take questions from other groups and facilitators. The facilitator then helps analyze the similarities and differences in the assessments.
Working capital assessment for FPO	In this activity, the facilitator will first introduce the working capital assessment of an FPO. The FPO intends to get credit from different lending institutions. The participants will form 3 or 4 groups, each group representing different lending institutions. In the group activities, some members of a group will represent the FPO, while others will represent the financial institutions. The FPO representatives will use a printed working capital estimate to explain their requirements. Lending institutions will try to ask questions and provide an assessment. At the end of the group activity, each group will present their findings on the assessments and outcomes.
Summing up	The facilitator seeks feedback and sums up the session.

QUESTIONS FOR DISCUSSIONS

1. Share your understanding of the need for working capital assessments.
2. What is your preferred method of assessing working capital? Why?
3. Do you have experience of preparing working capital assessment? How do you prepare one?
4. Tell us the activities you would like to select for seeking credit to meet working capital demand.

BACKGROUND READING

1. BIRD. Guide book FPO schemes. Online: https://birdlucknow.nabard.org/wp-content/uploads/2021/02/Guide-Book-FPO-schemes.pdf

SESSION 9: PRACTICAL EXERCISE ON WORKING CAPITAL ASSESSMENT

SYNOPSIS

In this 3 hour-long session, the participants will practice developing and assessing the working capital requirement of an FPO.

TARGET GROUPS

CEOs & BoDs of FPOs, CBBOs. This session can also help the bank officials to appraise the loan requests.

LEARNING OBJECTIVES

At the end of the session, the participants shall develop a practical experience in developing a working capital assessment for their FPOs. They will explore the concepts and terminologies of a working capital sheet:

a) Link with the business plan (focusing on agri-input and commodity trading for the activity)
b) Defining operating cycles
c) Understanding loan terms and conditions

Based on the understanding, the participants will develop the working capital sheet:

a) Monthly cash inflows
b) Monthly cash outflows
c) Monthly repayment estimate

TEACHING METHODOLOGY

N	AREAS	DESCRIPTION	TIME	MATERIALS
1	Session introduction	Presentation with Q&A	10 min	Presentation
2	Setting the boundaries for working capital estimation	Group activity (Discuss, Select, Present, and Vote)	90 min (With a short break)	a) Rectangular post-its b) Square post-its c) Voting dots, 2 different colors d) Sharpies or something similar e) Time Timer or any timer that Clearly shows the remaining time f) A playlist of focus music
3	Developing	Group activity (Discuss,	80 min	Same as above

	working capital loan sheet	Select, and Present)	(with a break)	

TEACHING METHODS AND NOTES

Before organizing the training session, the facilitator shall ensure all the materials used in training are available in the local language. The session requires the participants to use a case study of an FPO. So, the facilitator shall come with pre-printed worksheets for distribution among the participants.

<table>
<tr><th>TASKS</th><th>ACTIVITIES</th></tr>
<tr><td>Task 1: Session introduction</td><td>The facilitator introduces the session using the presentation slides mentioning the topics of the session. The facilitator also encourages the participants to ask questions and their expectations from the session.</td></tr>
<tr><td>Task 2: Setting the boundaries for working capital estimation</td><td>This task has several activities:
a) Presenting the FPO (10 min)
The facilitator will present the case study with data from an FPO that the participants can relate to. The presentation should provide the background of the FPO: key metrics (location, commodities, member size, annual turnover in the last few years). In the last few slides, the facilitator will also provide the list of the participants' questions or problems to explore and answer collectively.

b) Presenting the problems (10 min for each group)
Followed by the presentation, the participants shall form 3 or 4 groups. Each group will use a big canvas highlighting the problems the group will first identify. If the group fails to identify the critical problem areas, the facilitator can give the cue to frame the problem statements:
(i) What business activities will the FPO select for its estimation?
(ii) What will be the operational cycles of the selected business activities?
(iii) What are the line items for loans?
(iv) What are the income streams?

Each group will also explain the problem they have identified and noted in the canvas. These problems are dependent on each other. So, all the groups need to think and own the problems.

c) Voting the problems(10 mins)
Once the groups have written their preferred problems, the class will vote on each problem once. The canvas may retain upto 4 problems based on the number of upvotes they received.

d) Presenting unit data (30 min)
Before the groups attempt to arrive at their estimations, the groups need to understand the unit costs. In this short activity, each group will go through the datasheets detailing the unit costs the case FPO has used in their estimation. Groups can ask for clarifications as well. Each group will write the unit data for each line item on the canvass and explain it to the class in this activity.</td></tr>
</table>

Task 3: Developing working capital loan sheet	The class will continue activities in this task from the previous task. In the previous task, the class has identified 4 problems, line items, and unit rates for their working capital estimation. 1. Preparations (10 minutes) In this activity, the groups will get a randomly assigned problem to prepare the estimates. Each group will first prepare their estimations for the problem through discussions. 2. Presentation and discussion (20 minutes per group) Once the groups are ready with their estimations, they will write their estimates on canvas and explain them to the class. Each group will take 15 minutes to write and explain. Facilitators and participants will ask questions on the presentation. Based on feedback from the class, the group can rectify their figures on the canvas. The facilitator will summarize the estimate and take additional questions from the participants.
Summing up	The facilitator seeks feedback and sums up the session.

QUESTIONS FOR DISCUSSIONS

1. Share your feedback on considering business activities for working capital estimation.
2. Share your challenges in preparing the working capital estimation documentation. How do you overcome those challenges?
3. How much percentage increase will you provision in your expenditure and expenses?
4. What repayment schedule would you like to propose to your lending institution and why?

BACKGROUND READING

1. Alur, Ashok S, Dandin, Shankar B, Maheswar, DL (Chapter 8: Funding arrangements for farmer producer organizations. Bengaluru: Centre of Excellence for Farmer Producer Organizations (COE-FPO). Online: http://coefpo.org/fpo%20chapters/FPO_chapter_8.pdf
2. Department of Agriculture, Co-operation & Farmers' Welfare, Ministry of Agriculture & Farmers' Welfare. Formation and Promotion of 10,000 Farmer Producer Organizations (FPOs). Online: https://static.pib.gov.in/WriteReadData/userfiles/FPO%20Scheme%20Guidelines.pdf
3. Cherukuri, Dr Radhika R. et al. (2020). Building operationally sustainable farmer producer organization practitioners' guide for business development planning in FPOs. Hyderabad: National Institute of Rural Development and Panchayati Raj. Online: http://nirdpr.org.in/

SESSION 10: CAPITAL BUDGETING – PROJECT COSTING, FIXED AND VARIABLE COSTS & CASH FLOW STATEMENTS

SYNOPSIS

In this session, the participants will explore the term loan requirements for FPOs. The session also includes short-term and long-term budgeting methods. It guides on preparing the cash flow statements.

TARGET GROUPS

CEOs & BoDs of FPOs, CBBOs.

LEARNING OBJECTIVES

After completing this session, the participants will develop a list of budgetary items for their term loan requirements. The session also familiarizes the participants with different types of budgets. It also helps to learn how to budget using the cash budgeting method. This session aims to provide the participants with hands-on practice on creating cash flow statements.

TEACHING METHODOLOGY

N	AREAS	DESCRIPTION	TIME	MATERIALS
1	Session introduction	Presentation	10 min	Presentation
2	Budgeting for FPO	Presentation by facilitator	35 min	Presentation
3	Creating cash flow statements	Presentation by facilitator and group activity	45 min	Presentation, Pre-printed cash flow statement format

TEACHING METHODS AND NOTES

Before organizing the training session, the facilitator shall ensure all the materials used in training are available in the local language. The session requires the participants to use a case study of an FPO. So, the facilitator shall come with pre-printed worksheets for distribution among the participants.

TASKS	ACTIVITIES
Task 1: Session introduction	The facilitator introduces the session using the presentation slides mentioning the topics of the session. The facilitator also encourages the participants to ask questions and their expectations from the session.
Task 2: Budgeting the FPO	In this activity, the facilitator explains different types of budgeting and demonstrates by developing a budget using cash-based budgeting method.
Task 3: Creating cash flow statement	In this task, the first activity is to explain the cash flow statement with an example. The facilitator can utilize both presentation and a canvas to estimate the cash flow statement.

	The participants form 3 or 4 groups. The facilitator will give a case work for an FPO. Each group will create the cash flow statement and present to the class.
Task 4: Summing up	The facilitator seeks feedback and sums up the session.

QUESTIONS FOR DISCUSSIONS

1. Are you familiar with cash-based budgeting? Is there any other budgeting method you have used in your FPO? Share your experiences?
2. Do you understand the budget of your FPO? What are the difficulties you face in interpreting the budgets?
3. Share your experience in developing a term loan application for your FPO.
4. What are the uses of cash flow statements? What are the difficulties an FPO will face if it doesn't have a cash flow statement?

BACKGROUND READING

1. Department of Agriculture, Co-operation & Farmers' Welfare, Ministry of Agriculture & Farmers' Welfare. Formation and Promotion of 10,000 Farmer Producer Organizations (FPOs). Online: https://static.pib.gov.in/WriteReadData/userfiles/FPO%20Scheme%20Guidelines.pdf
2. Cherukuri, Dr Radhika R. et al. (2020). Building operationally sustainable farmer producer organization practitioners' guide for business development planning in FPOs. Hyderabad: National Institute of Rural Development and Panchayati Raj. Online: http://nirdpr.org.in/

SESSIONS 11 & 12: PRACTICE EXERCISE ON TAKING BUSINESS DECISIONS USING FINANCIAL APPRAISAL TOOLS

SYNOPSIS

In this session, the participants will use financial tools to appraise a farm machinery Custom Hiring Center (CHC) technically and financially. The participants will develop an understanding of the potential income and expenditure from the CHC. Then they will apply financial appraisal tools to decide if the CHC option is viable for their FPOs.

TARGET GROUPS

CEOs & BoDs of FPOs, CBBOs.

LEARNING OBJECTIVES

At the end of the session, the participants will recognize the advantages and disadvantages of various types of farm machinery in their contexts. Such understanding will help the participants call on which farm machinery they would select for their CHC. They will also develop skills to estimate income and expenditure through their CHC. Lastly, the participants will learn how to apply financial assessment tools in evaluating the CHC viability.

TEACHING METHODOLOGY

N	AREAS	DESCRIPTION	TIME	MATERIALS
1	Session introduction	Presentation	15 min	Presentation
2	Familiarization with farm machinery	Wall picture, video, discussion	45 min	Presentation
3	Income and expenditure on farm machinery	Presentation, handouts, and Q&A	60 min	Presentations Pre-printed handouts
4	Developing income statement and calculations	Group activity	60 min	Canvas, Worksheets, Chart, Marker

TEACHING METHODS AND NOTES

Before organizing the training session, the facilitator shall ensure all the materials used in training are available in the local language. The session requires the participants to use a case study of an FPO. So, the facilitator shall come with pre-printed worksheets for distribution among the participants.

TASKS	ACTIVITIES
Session introduction	In this introductory session, the facilitator will introduce the concept of CHC to the participants. It is better to use photographs and videos from a few model FPOs with CHCs (refer to the Section: Background Reading). The facilitator will then explain the benefits of a CHC and its coverage.Along with the introduction, the facilitator then outlines the session schedule and timeline.

Familiarization with farm machinery	The next activity in this session explores various farm machinery. The CBBOs and the facilitators may want to customize the farm machinery based on the crops and specific requirements of the FPOs they serve. The reading material for this session focuses on cereals like rice and wheat. In this activity, we aim to familiarize the participants with different types of farm machinery. It helps to go through both images and short videos (e.g., 2 to 3 minutes duration) for each farm machinery. Participants exposed to those farm machinery can share their experiences on the usage, advantages, and disadvantages. If the training organizers (for example, CBBOs) have planned for field visits, they may include a visit to a CHC or a vendor to give first-hand exposure to the participants. The facilitator also provides the capital cost of each piece of machinery.
Income and expenditure on farm machinery	This activity uses a presentation by the facilitator. At this time, participants can form 3 or 4 groups. Each group can consult two printed handouts: a) income and b) expenditure for each farm machinery. The facilitator will give the data based on the local surveys. Participants can share their feedback on the actual usage in their catchment areas.
Developing income statement and calculations	The first activity is to develop the income statement. The class will develop the income statements in groups of 4 to 5 participants. Each group should have a person who has some exposure in creating such statements to guide the participants. This activity will take 5 minutes for the group, using the income and expenditure statements from the previous exercise. Once groups have written the values in their worksheet, the facilitator will call each group representative to write and present the numbers for one or two line items on a big canvas or a chart. In the next activity, each group will develop the estimation for assessing the project's financial viability with the help of the facilitator and the group volunteers.
Summing up	The facilitator seeks feedback and sums up the session.

QUESTIONS FOR DISCUSSIONS

1. What are the pieces of farm machinery you have used? What are their advantages?
2. Developing a CHC requires significant investment and lending from the banks. Do you think your FPO is ready to plan to develop the CHC?
3. What challenges have you experienced among your peer farmers in the absence of farm machinery?
4. What are the outcomes of the capital assessments you have done in the class today? What lessons are you taking home?

BACKGROUND READING

1. Bhusari Farms (2018). Bhusari Farms - Custom Hiring Center. Online: https://youtu.be/e-dvXh9xb88
2. ETV Annadata. Agriculture Implements at Custom Hiring Centres. Online: https://youtu.be/9HRScIDrO7Y

SESSION 13: BREAK-EVEN ANALYSIS – A FINANCIAL PLANNING TOOL

SYNOPSIS

This session provides examples of fixed and variable costs in the FPOs. It then provides a formula to calculate the break-even point, along with a few examples. The margin of safety is an essential metric for the FPOs, and it can be estimated using a simple formula.

TARGET GROUPS

CEOs & BoDs of FPOs, CBBOs.

LEARNING OBJECTIVES

At the end of the session, the participants can identify the fixed and variable costs in their FPOs. They would also understand estimating the break-even points for various business activities. Using the break-even points, the participants can assess the margin of safety and the effects of changes on profit.

TEACHING METHODOLOGY

N	AREAS	DESCRIPTION	TIME	MATERIALS
1	Session introduction	Presentation	10 min	Presentation
2	FPO costs overview	Group activity (Both sides)	30 min	Canvas, Chart, Marker, Writing pad, Whistle
3	Break even estimation	Presentation, Group activity	30 min	Presentation, Writing pad, Chart, Whistle
4	The margin of safety estimation	Presentation, Group activity	20 min	Presentation, Writing pad, Chart, Whistle

TEACHING METHODS AND NOTES

Before organizing the training session, the facilitator shall ensure all the materials used in training are available in the local language. The session requires the participants to use a case study of an FPO.

TASKS	ACTIVITIES
Task 1: Session introduction	In the introductory session, the facilitator will present the session objectives and structure using a presentation.
Task 2: FPO cost overview	This activity aims to help the participants develop a strong ability to distinguish between fixed and variable costs. The class will do a group activity – both sides. This activity helps the class to present and discuss conflicting information before selecting one or the other. At the start, the facilitator will explain the concepts of fixed and variable costs,

	with some examples. Participants will form into 3 to 4 groups, ideally each group having 3 to 4 participants. In each group, a participant will name an FPO budget head activity. Participants in the group will then identify whether the budget head is a variable or a fixed cost. The group will have a volunteer who will write the final answer. At the end of 5 minutes, the groups will stop their activities. The volunteer will write the budget heads on the left column and tick marks in fixed or variable costs. The class will share their feedback on the presentations.
Task 3: Break-even estimation	This activity aims to develop an understanding of the break-even estimation method. It includes an explanation with an example by the facilitator, followed by estimations of a select FPO business activity by the groups. The facilitator will allocate 10 minutes for the group activity. Each group will select a business activity. For the selected business activity, the group will determine the fixed and variable costs. Then the group will estimate the break-even point to present to the class. The class will share its feedback.
Task 4: Margin of safety estimation	The class will follow the same methods for the margin of safety estimation. Each group will reuse the variable and fixed costs they have estimated in Task 3. Based on the explanation by the facilitator, the group will estimate the margin of safety for the business activity to present to the class.
Summing up	The facilitator seeks feedback and sums up the session.

QUESTIONS FOR DISCUSSIONS

1. What decisions can you take if you know the break-even point of business activity in your FPO?
2. Name 3 simple ways to distinguish a variable cost from a fixed cost.
3. Is there any example where a fixed cost can be used as a variable cost or the other way around? Give an example.
4. Share an example you will find relevant to using the margin of safety estimation in your FPO context.

BACKGROUND READING

1. Alur, Ashok S, Dandin, Shankar B, Maheswar, DL (Chapter 8: Funding arrangements for farmer producer organizations. Bengaluru: Centre of Excellence for Farmer Producer Organizations (COE-FPO). Online: http://coefpo.org/fpo%20chapters/FPO_chapter_8.pdf
2. Departmentof Agriculture and Cooperation (2013). Policy & process guidelines for farmer producer organisations. Online: https://mofpi.nic.in.
3. Small Farmers'Agribusiness Consortium. Process guidelines for promotion of farmer producer organisations. Online: http://sfacindia.com.
4. Badatya, K C, Ananthi S, and Y. Sethi (2018). An Exploratory Study on Farmer Producer Organizations (FPOs) in Maharashtra. Online: https://cab.rbi.org.in/

SESSIONS 14 & 15: SOURCES OF FINANCE

EQUITY, BANK FINANCE, CONVERGENCE, INTERNAL MONITORING

SYNOPSIS

These two sessions focus on financing the FPOs.The session covers different sources of finance, documentary requirements to mobilize finances from the rural financial institutions, options for early-stage FPOs, challenges, and the various schemes and institutions, including NABKISAN and Small Farmers' Agribusiness Consortium (SFAC).

TARGET GROUPS

CEOs & BoDs of FPOs, CBBOs.

LEARNING OBJECTIVES

At the end of the session, the participants will gain practical insights on fundraising for their FPOs. They will recognize the limitations and possibilities with their FPOs. The session will also help the participants develop resources and plan to overcome those limitations and prepare to avail themselves of the financial resources and schemes.

TEACHING METHODOLOGY

N	AREAS	DESCRIPTION	TIME	MATERIALS
1	Session introduction	Presentation	15 min	Presentation
2	Mapping FPO challenges and available sources	Presentation Video conferences with FPOs Group activities (mixed format)	90 min	Voting dots (3 different colors) Worksheets Pens Charts Markers
3	Sources of funds	Presentation Video conferences	90 min	Video calls

TEACHING METHODS AND NOTES

Before organizing the training session, the facilitator shall ensure all the materials used in training are available in the local language. The session requires the participants to use a case study of one or more FPOs.After going through the reading materials, the participants will know the issues surrounding fundraising. Our approach in this training will be to develop and sharpen the ability to plan and make decisions. The facilitator will encourage the participants to prepareimportant physical and fiscal data on their FPOs in the class.

TASKS	ACTIVITIES
Task 1: Session introduction	In this activity, the facilitator introduces the session and its structure.
Task 2: Mapping	In this activity, the participants will learn to identify the sources of funds based

FPO challenges and available sources	on the stage of their FPOs. The task has two activities. In the beginning, the participants will form 3 or 4 groups. Each group will select its FPO. Each group will provide a brief background of its FPO to the class. If a group doesn't have selected an FPO, the facilitator can organize a video conference with an FPO in the locality. The class will complete this activity in 20 minutes. For developing the FPO case studies, each group will first use a worksheet (in a tabular format) tofillup various physical and financial parameters of their respective FPOs in 20 minutes.For this activity, groups will use the data they collated beforehand. Once the groups have completed filling up their worksheets, they will pass their worksheet to another group.The other group will assess the challenges for the FPO and provide one of 3 voting dots – e.g., red for highly challenging, yellow for moderately challenging, and green for not challenging. The group can also write a short assessment in one to two sentences. The reading material has identified these 7 challenges: i) Low capital base ii) Absence of credit history iii) Inadequate capacity building iv) Low member participation v) Volatility of commodity vi) Availability of licenses vii) Status of Compliances The group will then present their assessment to the class to clarify.The groups willprepare and presenttheir assessments in 20 minutes. Then they will return the worksheets and the assessments of the challenges to the original groups. In the next activity, for 30 minutes, the original group will study the assessments. Then they will a) prioritize the sources of the funds they think their FPO will succeed in securing in the near term (i.e., in the next 6 months) and b) list activities they are planning to undertake to secure funds in the longer-term (i.e., in the next 12 months). Each group will then present its plans to the class.
Task 3: Sources of funds	With the reading materials, the participants are aware of the significant sources of funds and schemes. It would help get a perspective from the institutions such as NABKISAN and SFAC over video conferences or pre-recorded video. In addition to the rural financial institutions, interaction with the commercial bank manager will help the participants gain practical know-how in getting finance.
Summing up	The facilitator seeks feedback and sums up the session.

QUESTIONS FOR DISCUSSIONS

1. Share your experiences of raising finances in your FPO.
2. Which rural financial institutions are active in your area? Share the requirements to process a financing requirement.

3. What are the steps you will take to overcome the challenges to avail funding for your FPO?
4. Share your understanding of the penalties FPO has to pay for noncompliance to the Companies Act, 1956.

BACKGROUND READING

1. Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH (2019). Compilation of schemes & policy initiatives for supporting farmer producer organisations (FPOs). In, FPO capacity building toolkit (Module 8). Online: https://birdlucknow.nabard.org/wp-content/uploads/2021/02/Guide-Book-FPO-schemes.pdf.
2. Small Farmers' Agri-Business Consortium. Farmer producer organization scheme. Online: http://sfacindia.com/FPOS.aspx.
3. Small Farmers' Agri-Business Consortium. Equity grant and credit guarantee fund scheme for farmer producer companies. Online: http://sfacindia.com.

SESSION 16: MODALITIES FOR BORROWING FROM FINANCIAL INSTITUTIONS

SYNOPSIS

This session lists the documents required to conduct FPO business activities. It also provides a list of documents that support a business proposal.

TARGET GROUPS

CEOs & BoDs of FPOs, CBBOs.

LEARNING OBJECTIVES

At the end of this session, the participants will develop hands-on skills in reviewing documents for developing and submitting business plans to the lending institutions.

TEACHING METHODOLOGY

N	AREAS	DESCRIPTION	TIME	MATERIALS
1	Session introduction	Presentation	10 min	Presentation slides
2	Introduction to documents	Group activity (Walking and asking)	20 min	Wall images
3	Documentation preparedness	Group activity (World café)	60 min	Writing pads Canvas Marker

TEACHING METHODS AND NOTES

TASKS	ACTIVITIES
Task 1: Session introduction	The facilitator will explain the session objectives and their structure to the participants.
Task 2: Introduction to documents	FPOs need to deal with many documents (about 20 of them). The class will take the printouts of each such document of an FPO.The class will put up the image of each document on the wall. In the first round, about half of the participants will volunteer and stand against an image. The rest of the participants will start walking to check each of the 20 images. In the next round, the walking participants will stand against each of the 20 images. Participants standing next to the images will answer any questions walking participants may ask.
Task 3: Documentation preparedness	In this group activity, groups will attempt to explore their preparedness on the documentation. They will also brainstorm ways to prepare the documentation. The facilitator will begin with a welcome and an introduction to the World Café process, setting the context, sharing guidelines, and putting participants at ease.

	We aim to run three or more 15 minutes rounds of conversation for the small groups at each table in the task. A question guides each round. During the rounds, participants explore the question in focus in a relaxed way. A designated "table host" should support the flow of conversation without leading.At the end of each round, participants move to new tables. One person stays at each table as a "table host" for the next round, welcoming the next group and briefly filling them in on what happened in the previous round. At the end of each round, participants are invited to share insights or other results from their conversations with the rest of the larger group.
Summing up	The facilitator seeks feedback and sums up the session.

QUESTIONS FOR DISCUSSIONS

1. Who supports you to get the documents in your FPO? Do you find it difficult or easy to get the documents using your existing support?
2. What challengesdoes your FPO leadership face with the documents required to submit a loan application?
3. Share some of the dates for complying with the requirements under the Companies Act?
4. What is the expense you incur to maintain the documentation in your FPO?

BACKGROUND READING

1. Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH and Skill Green Global (2019). Module 2: Statutory compliances. In, Capacity building of board of directors of farmer producer organization (FPO) – A trainer's guide. Bengaluru.
2. Bankers Institute of Rural Development, Lucknow. Session XI. Legal compliances: Due dates of statements, returns, periodicity of submission income tax liability for FPOs and minimum alternate tax (MAT). In, Resource material for capacity building of accountants of FPOsCentral Sector Scheme on Formation &Promotion of 10000 FPOs. Online: https://birdlucknow.nabard.org/wp-content/uploads/2021/02/Reading-Material-Accountant.pdf
3. Bankers Institute of Rural Development, Lucknow. Session IV. Conceiving & drafting a business plan: An introduction. In, Resource material: Capacity building of boardof directors (BODs) under Central Sector Scheme on Promotion & formation of 10000 FPOs. Online: https://birdlucknow.nabard.org/wp-content/uploads/2021/02/Reading-Material-BoDs.pdf

FINAL SESSION: ACTION PLAN, FEEDBACK, AND VALEDICTION

SYNOPSIS

In this session, participants would prepare an action plan for financial planning in their FPOs, offer feedback on the training, and then the session would end with a valediction.

TARGET GROUPS

The target groups include the BODs and Officials of FPOs.

LEARNING OBJECTIVES

After completing the session, the participants would have an Action Plan to develop better Business Plans for their FPOs.

TEACHING METHODOLOGY

N	AREAS	DESCRIPTION	TIME (Minutes)	MATERIALS
1	Session introduction	Presentation	10	Presentation slides
2	Preparation of Action Plan for Business Planning in FPO	Activity	40	Paper and pen
3	Feedback	Interaction	20	Whiteboard
4	Valediction	Valediction	20	Certificates

TEACHING METHODS AND NOTES

Facilitators to use the feedback form template regularly used for such activities.

TASKS	ACTIVITIES
Task 1: Session introduction	The facilitator sets the session objectives and the structure for the participants. In this introduction, the facilitator can give the participants the indicative contents of an action plan for strengthening financial planning in FPOs.
Task 2: Preparation of Action Plan for Financing FPOs	The facilitator asks participants from the same FPO to form groups and spend 25 minutes to develop an action plan for strengthening financial planning in FPOs, to be submitted as an internal presentation after they go back to their FPO. After the groups work on the task for the time given, the facilitator asks each group to contribute one point each, ensuring that no group repeats a point that another group already has contributed. In this way, the facilitator taps into the ideas and suggestions of the groups.
Task 3: Feedback	After completing the action plan activity, the facilitator spends 20 minutes to seek both written and oral feedback. For the written feedback, the facilitator is required to circulate a well-designed feedback form. The facilitator also gives

TASKS	ACTIVITIES
	the participants five to 10 minutes to offer their oral feedback.
Task 4: Valediction	The facilitator brings the training to a conclusion with a Valediction for the participants.

QUESTIONS FOR DISCUSSIONS

1. What are the essential elements of an action plan to strengthen financial planning?
2. The Action Planning Format helps participants answer the question: “What steps will I take to improve Financial Planning of my FPO once I return to work? What, Why, Where, by When, by Whom and How”
3. What were the most useful sessions?
4. Which sessions need improvement?

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Clients

All Banks, Government agencies, MFIs, NBFCs, Financial Sector, NGOS and Civil Societies.

Coverage (Training, Consultancy, Research)

Project Lending-Agriculture and MSME, Climate Finance, Rural Banking, Farmer Producer Organization, Micro Finance, Human Resource, Financial Inclusion, Training of Trainers, Executive Development, Management Development Programme, IT based Banking, Green Finance, Responsible CSR, Group approach to Development, Women Empowerment, Organizational Development, Investment & Treasury Management, Risk Management.

Faculty

Faculty are drawn from NABARD, banks and scholars of respective fields and have pan-India level field experience. The faculty have specialization in Banking Finance, Financial Inclusion, Agriculture &Allied sector, Fisheries, Forestry and Human Resources, etc.

Infrastructure

43 acre green campus has world class infrastructure in terms of class rooms, simulation and AV Rooms, Board Room, Conference Hall, Auditorium, Library, Gym, Air-conditioned Hostel Rooms, Local and International cuisine.