BUSINESS PROJECT PROPOSAL

VEGETABLE SEEDLING NURSERY BUSINESS

Indicative project investment: Rs 45,000

Entry-level pilot range: Rs 15,000-50,000

Model monthly sales: Rs 21,000

Model monthly operating remainder: Rs 3,000

Prepared as a model for discussion with a lending bank, project adviser or other institution. Personal, location and financial details must be completed and verified before any formal submission.

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01 Applicant and executive summary

Borrower/applicant name: _____

Address and district: _____

Proposed enterprise name: _____

Phone / email: _____

Bank / branch: _____

Date, signature and requested loan amount: _____

Executive summary: Small plug-tray nursery for tomato, chilli, brinjal and seasonal vegetable seedlings with crop-by-crop preorders.

The example project budget is Rs 45,000. Illustrative sales are Rs 21,000/month with operating costs of Rs 18,000, leaving Rs 3,000/month before adjustments for actual taxes, borrowing and demand. These figures are assumptions, not certified market evidence.

02 Business model and customers

Small plug-tray nursery for tomato, chilli, brinjal and seasonal vegetable seedlings with crop-by-crop preorders.

Customers: Vegetable growers, FPOs, agriculture input dealers and kitchen gardeners in nearby villages.

Operating scale: 3,000 healthy seedlings sold per month at Rs 7 each

Supplies, facilities and skills: Shade-net, plug trays, clean growing media, water/drip/misting, seed storage and grading table.

03 Project investment and equipment

Proposed initial uses of funds:

Particular	Illustrative amount
Shade structure	Rs 14,000
Plug trays	Rs 5,000
Irrigation and water tank	Rs 6,000
Seeds and growing medium	Rs 6,000
Benches and tools	Rs 4,000
Customer visits and delivery	Rs 3,000
Working-capital buffer	Rs 7,000
TOTAL	**Rs 45,000**

Procure only after quotations, site suitability and permits are checked. Land purchase and major construction are excluded from the simple entry model.

04 Monthly sales and expense assumptions

Illustrative monthly sales assumption: 3,000 healthy seedlings sold per month at Rs 7 each

Monthly expense	Model amount
Seed and media	Rs 5,000
Tray replacement and sanitation	Rs 1,000
Irrigation and power	Rs 1,000
Crop loss / plant protection	Rs 1,500
Transport and field visits	Rs 2,000
Owner labour allowance	Rs 5,000
Space allocation	Rs 1,000
Miscellaneous repairs	Rs 1,500
TOTAL	**Rs 18,000**

Model sales: Rs 21,000 | Operating costs: Rs 18,000 | Illustrative monthly remainder: Rs 3,000 (14.3% margin).

The model includes an owner-labour allowance. It does not establish guaranteed turnover or a free cash flow available for debt service; verify taxes, working-capital timing, loan interest, principal repayment and seasonal demand.

05 Working capital and loan application

Proposed promoter contribution: Rs _____

Proposed bank term loan: Rs _____

Working capital/overdraft request: Rs _____

Before applying, collect three supplier quotations, customer survey results or purchase intentions, KYC/PAN, premises proof, bank statements, business registration records, sales and expense estimates, a cash-flow forecast, details of outstanding loans, guarantor/collateral information if required, and a proposed repayment schedule from the bank.

Do not treat subsidy as an upfront loan repayment or automatic promoter contribution. Banks evaluate repayment capacity and scheme eligibility independently.

06 Licences, standards and government schemes

Verify current nursery and seedling-plant-material sale requirements with the State Agriculture/Horticulture Department. GST and Udyam applicability depend on activity and circumstances.

Financing and schemes: Seek horticulture/KVK training and locally active nursery-support programmes. Do not assume PMEGP covers primary agriculture. Confirm bank farm-credit or other applicable schemes by project category.

For national scheme discovery, check the free Udyam portal, PMEGP and government portals. Activity classification, regional eligibility and live application windows may vary.

07 Risk management and 30-day action plan

Risks: Seasonal demand, low germination, pests, late rain, irrigation interruptions and unsold aged plants.

Practical 30-day milestones:

Days 1-7: Survey cropping seasons and obtain farmers' advance demand.

Days 8-14: Buy quality seed and trays, prepare clean water and shade.

Days 15-21: Raise a limited germination trial and keep varietal records.

Days 22-30: Harden and dispatch plants; review survival and prepaid orders.

08 Source links and applicant declaration

Official starting points (clickable):

ICAR vegetable nursery case study

National Horticulture Board

myScheme

Kalvee Business Solutions

Applicant declaration: I have reviewed, corrected and independently verified the business assumptions, supporting quotations, permits, financing terms, market demand and applicable laws. This model alone is not an application approval or certified detailed project report.

Applicant name: _____ Date: _____ Signature: _____

Editorial disclaimer: Prepared as an independent educational template by Kalvee Business Solutions. Capital and revenue figures are hypothetical and not official quotations, loan offers, grant approvals or performance forecasts. Professional and lender review is essential.