BUSINESS PROJECT PROPOSAL

VERMICOMPOST & ORGANIC SOIL INPUT PRODUCTION

Indicative project investment: Rs 42,000

Entry-level pilot range: Rs 15,000-45,000

Model monthly sales: Rs 10,800

Model monthly operating remainder: Rs 2,000

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: Covered vermibeds using suitable farm residues, staggered maturation, screening and sales to nurseries/farmers.

The example project budget is Rs 42,000. Illustrative sales are Rs 10,800/month with operating costs of Rs 8,800, leaving Rs 2,000/month before adjustments for actual taxes, borrowing and demand. These figures are assumptions, not certified market evidence.

02 Business model and customers

Covered vermibeds using suitable farm residues, staggered maturation, screening and sales to nurseries/farmers.

Customers: Nurseries, farmers, gardeners, farm-input shops and local SHGs.

Operating scale: 900 kg cured compost sold per month at Rs 12 per kg once production cycles stabilise

Supplies, facilities and skills: Water-safe covered beds, good drainage, worm culture, sieve, scale and packaging; access to suitable feedstock and space.

03 Project investment and equipment

Proposed initial uses of funds:

Particular	Illustrative amount
Covered vermibeds and linings	Rs 12,000
Shade roofing and drainage	Rs 6,000
Worms/starter culture	Rs 5,000
Feedstock collection and preparation	Rs 6,000
Sieves, scales and tools	Rs 4,000
Bags and testing provision	Rs 3,000
Working-capital reserve	Rs 6,000
TOTAL	**Rs 42,000**

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: 900 kg cured compost sold per month at Rs 12 per kg once production cycles stabilise

Monthly expense	Model amount
Feedstock and bedding	Rs 1,800
Water/power and cleaning	Rs 800
Bags and screening	Rs 1,200
Local transport	Rs 1,700
Owner labour allowance	Rs 2,800
Quality losses and testing	Rs 500
TOTAL	**Rs 8,800**

Model sales: Rs 10,800 | Operating costs: Rs 8,800 | Illustrative monthly remainder: Rs 2,000 (18.5% 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

Check Fertiliser (Control) Order/quality standard requirements and any applicable marketing, testing or local waste-handling permissions before sale as branded fertilizer.

Financing and schemes: KVK training and SHG programmes are useful entry points, but no grant is assumed in the budget. Ask the lender about activity classification; conventional PMEGP eligibility for agriculture-related activity cannot be presumed.

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: Worm mortality, high heat, waterlogging, immature product, contamination and expensive transport relative to bulk selling price.

Practical 30-day milestones:

Days 1-7: Secure reliable feedstock and repeat buyers.

Days 8-14: Take KVK/ICAR training and prepare covered beds.

Days 15-21: Start staggered cycles and monitor heat and moisture.

Days 22-30: Verify compost maturity and grades before measured-weight sales.

08 Source links and applicant declaration

Official starting points (clickable):

ICAR SHG vermicompost example

Ministry of Agriculture

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.