



Investing in rural people

## **Rural Enterprise Acceleration Project (REAP)**

### **Implementation Support Mission**

**10-17 November 2022**

#### **A. Introduction**

1. The Rural Enterprise Acceleration Project (REAP) is a USD 378.0 million project funded by an IFAD loan of USD 105.0 million. The overall goal of the project is to contribute to the doubling of income of rural households and reduce distress rural out-migration. This project became effective in June 2022 and a start-up workshop was conducted during 10-14 October 2022 to discuss and reach a common understanding of the project objectives and goals and to define clear roles and responsibilities among the entities involved in the implementation. Subsequent to this, the project requested assistance from IFAD to: (i) review the concept notes prepared by the line departments for implementation of sub-projects under REAP; (ii) develop modalities for establishment of FPOs and to implement value chain activities; and (iii) modify the cost tables to address the identified issues related to cost allocation during start up. IFAD fielded an Implementation Support Mission (ISM)<sup>1</sup> during 10-17 November 2022 to complete these tasks. A summary of the discussions held with suggested implementation steps for priority activities and the recommendations made are provided below. These recommendations are subject to review and approval of REAP and IFAD managements.

#### **B. Climate smart agriculture**

2. The implementation steps for this activity include:

- (a) Identify in consultation with the Department of Agriculture (DoA), Department of Horticulture (DOH) and reputed research institutes, climate smart agriculture (CSA) intervention related to promotion of improved and climate resilient crop and fodder varieties suitable for Uttarakhand and the sources for procuring breeder and foundation seeds.
- (b) Identify the locations for multiplying breeder seeds into foundation seeds – at both seed farms of DoA/DoH/KVKs and seed villages.
- (c) Estimate the breeder and foundation seed requirements and plan for multiplication of breeder seeds in collaboration with DoA/DoH/KVKs.
- (d) Submit a proposal for procurement of breeder, foundation seeds and certified seeds from reputed research institutions using a single source procurement method and obtain no-objection from IFAD. In case certified seeds are to be procured from private entities a competitive process will have to be followed in consultation with IFAD.
- (e) Place orders for procuring breeder, foundation and certified seeds from reputed sources after obtaining no-objection from IFAD.
- (f) Undertake multiplication of foundation seeds at DoA, DoH and KVKs farms and seed villages.
- (g) Prepare a scheme of seed revolving fund, prepare training material on management of seed revolving fund and package of practices suited for CSA, and conduct training of LC/CLF members and staff.
- (h) Prepare videos with messages from opinion leaders on the benefits of CSA crop varieties and seed replacement.
- (i) Provide foundation and certified seeds to LCs/CLFs for multiplication with support from KVKs.
- (j) Develop simple guidelines for community -based certification of seed and establish this process at the LC/CLF level for the seeds multiplied by the farmers with technical support from DoA/KVKs.

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<sup>1</sup> Comprising Meera Mishra, Country Coordinator, IFAD, Shreekantha Shetty (Institutions and Mission leader) and Arvind Jhamb (Livelihoods and Value chains)

- (k) Training of farmers on production practices and post-harvest management (preparation of small technical bulletins with high resolution pictures, short videos, select demonstration etc.)
- (l) Establish and monitor the system of seed revolving fund.

### C. Support to LCs

3. The project has allocated performance-based incentives to LCs. It was proposed to give 5 percent of the business-volume subject to a maximum of Rs 300,000 per LC to LCs more than 5 years old for two years only. It was also proposed to give an incentive of 10 percent of the business-volume subject to a maximum of Rs 300,000 per LC to LCs that are more than 3–4 years old for a period of 2–3 years only. The project design had stipulated a sales turnover of Rs 40 lakh per year for LCs of more than 5 years old and Rs 36 lakh for 3-4 years old LCs. This issue was discussed during the start-up mission in October 2022. In view of the COVID-19 disruptions during the last 2.5 years, the deterioration of the business climate and reduction in the turnover of most LCs, as well as the gap in project support for LC staff for nearly a year between the completion of ILSP and start of REAP, the project requested for relaxing the conditions for providing incentives to LCs and it was in principle agreed during the start-up mission. Based on these discussions, the project had prepared conditions for the release of incentives to LCs and these were discussed with the mission. It is recommended to use the following conditions for release of incentives to LCs.

4. Incentives will be released to LCs that fulfil the following basic pre-conditions: (i) regular BoD meeting and documentation; (ii) completion of business entries in MIS/ERP; (iii) completion of AGM and submission statutory documents to the cooperative office; (iii) audit and submission of financial statements including balance sheet and profit and loss account to REAP District office; (iv) preparation of a business plan for using the LC corpus (Fixed Deposits) for supporting Livelihood activities; and (v) a business plan with targets for business improvement including sales turnover and credit outstanding management with not less than 10 percent increase in sales turnover on a year-on-year basis and credit outstanding not exceeding 20 percent of the total turnover; and (vi) a business plan with targets for achieving profitability.

5. It is recommended that during the first year, the project will release the incentives, subject to fulfilling the following conditions:

- (a) Average minimum sales turnover (last two years) of Rs 12 lakh per year.
- (b) Release of Rs 3.00 lakh to LCs with a total credit outstanding at the end of last financial year of not exceeding 20 percent of the annual turnover.
- (c) Release of Rs 2.40 lakh to LCs with a total credit outstanding at the end of last financial year of more than 20 percent and up to 30 percent of the sales turnover.
- (d) Release of Rs 2.00 lakh to LCs with a total credit outstanding at the end of last financial year of more than 30 percent and up to 40 percent.
- (e) No incentive to LCs with a credit outstanding at the end of last financial year of more than 40 percent of the sales turnover.

6. It is recommended that from the second year onwards, incentive will be released as under subject to complying with the conditions stipulated in the Table below.

Incentive	Minimum sales turnover – second year	Minimum sales turnover - third year	Credit outstanding for both second and third year
Rs 300,000	Rs 18 lakhs for less than 4 years old and Rs 24 lakh for more than 4 years old.	10 percent increase in sales turnover compared to previous year	Not more than 20 percent
Rs 2,40,000	Rs 16 lakhs for less than 4 years old and Rs 20 lakh for more than 4 years old.	10 percent increase in sales turnover compared to previous year	Not more than 25 percent
Rs 2,00,000	Rs 14 lakhs for less than 4 years old and Rs 18 lakh for more than 4 years old.	10 percent increase in sales turnover	Not more than 25 percent
No incentive	Less than Rs 14 lakhs turnover for less than 4 years old and Rs 18 Lakhs for more than 4 years old	Less than 10 percent increase in sales turnover	Not more than 25 percent

7. The implementation steps include:
- (a) Conduct a review of LCs and confirm the compliance to basic conditions provided in para 5 above. REAP to assist the LCs to prepare a basic business plan.
  - (b) Obtain a request letter from the LCs seeking incentives from the project and assess their incentive eligibility.
  - (c) Prepare a draft MoU to be signed between the project and LCs stipulating the terms and conditions and targets as per the business plan for achievement and seek IFAD no objection for draft MoU.
  - (d) Approve the incentives and release the incentives on a quarterly/half yearly basis (as decided by the project), in advance, with the first tranche of incentives to be released by December 2022/January 2023. Subsequent instalments of the incentive to be released based on quarterly validation by the DPMU and review by the thematic experts and M&E/MIS team of PMU.
  - (e) A MoU to be signed while releasing the incentives to LCs.
  - (f) Two scenarios may emerge during the implementation: (i) in some cases LCs may not be able to achieve the quarterly targets on sales turnover and credit outstanding; and (ii) in other cases, LCs that have received less than the full incentive amount may have performed better and are moving closer to achieving the targets for receiving full incentive amount. In such cases, the Project Director will review the performance of these LCs on a case-to-case basis and take a decision on reduced incentive release and subsequent full release after achieving the targets or suspension of incentives in respect of the first scenario and release an increased incentive amount in respect of the second scenario.

#### **D. Support for mobilizing CLF-LCs**

8. REAP and USRLM have identified 85 CLFs interested in promoting CLF-LCs with the inclusion of nominal members. The REAP and USRLM district teams will have to make plans for each identified CLF to transform them into CLF-LCs. The steps include:

- (a) Conduct a meeting of DPMs and USRLM PDs to discuss and roll out the plan for mobilizing CLF-LCs.
- (b) Conduct a meeting of the Board of Directors of interested CLFs to review the proposal of establishing CLF-LC with the inclusion of nominal members comprising progressive farmers, men and youth and passing a required resolution.
- (c) As a first step organise exposure visit to well functioning LCs to get a first hand experience of the LCs.
- (d) Prepare a human resource plan for engaging staff using both REAP and USRLM funds. Competent staff engagement is critical for starting the business activities within the CLF-LCs.
- (e) PMU to prepare draft MoUs between UGVS and CLF-LCs to provide: (i) staff and operating cost support; and (ii) corpus funds. Obtain IFAD no-objection for these drafts.
- (f) CLFs that are interested in becoming CLF-LCs will have to open a separate bank account for operations to ensure separation of Community Investment Fund related accounting of CLFs.
- (g) Prepare and submit a request to REAP through USRLM indicating the interest of the CLFs to participate in project activities related to CLF-LC support with a copy of the Board resolution.
- (h) Upon receiving acceptance from REAP, the CLFs with support from DPMU and USRLM start the process of staff engagement.
- (i) DPMUs to submit a proposal to PMU for release of funds to LCs for staff engagement. This amount to be released on a half yearly basis in advance. The release of the second and subsequent instalment to be based on performance review by DPMU and USRLM. A MoU to be signed between UGVS and CLF-LC for providing staff salary support.

- (j) DPMU and USRLM to prepare business plans with yearly targets for achievement by these CLFs-LC and seek funding support from PMU.
- (k) REAP to initially provide 50 percent of the corpus funds after the CLF-LC is established and human resource has been engaged. The remaining 50 percent to be released after one year subject to performance review related to business plan achievement and starting the process of equity mobilization from members.
- (l) A MoU to be signed between UGVS and CLF-LCs for providing corpus fund support.

#### **E. Ultra-poor Support**

9. The project has started the process of identifying the ultra-poor with the assistance of USRLM. The project plans to provide ultra-poor support as a grant to CLFs and this will be further provided as interest free loans to ultra-poor households and not as grants as envisaged in the project design. This will enable establishing a revolving fund within each CLF. This change in the modality to ultra-poor support planned by the project is praiseworthy to wean away the households from the freebie culture. Additionally, the project is also making another significant improvement to the ultra-poor support modality by developing a comprehensive household-level Ajeevika package that synergistically builds the project's ultra-poor support by converging with all other government schemes related to ultra-poor. This will enhance the investment levels in the households to bring the beneficiary households out of ultra-poor category. As requested by the project, the mission has agreed to broaden the definition of ultra-poor households as those who satisfy up to a maximum of four deprivation parameters.

10. It is recommended that the project prepare (i) a draft agreement between the project and the CLF to receive, deliver and revolve the ultra-poor support grant; and (ii) a draft agreement between the CLF and the beneficiaries on loan usage and loan refund. These drafts will have to be submitted to IFAD for review and no-objection will have to be obtained.

#### **F. Drudgery reduction**

11. The project plans to support establishment of Farm Machinery Banks (FMBs) by CLFs with a major support from SMAM and by providing 20 percent support from REAP. The implementation steps will include:

- (a) Identify CLFs interested in establishing FMBs and provide them on lease/rent to VOs.
- (b) Prepare a list of farm machinery required by these CLFs from within the SMAM approved list of farm machinery.
- (c) Submit the application of these CLFs under SMAM and seek approval from the DoA.
- (d) DPMU to submit a copy of the approval from DoA and upon receipt of this, PMU to release 20 percent of the cost to DPMU for payment to DoA.
- (e) DPMU and USRLM to submit a joint report on the establishment of FMBs on a quarterly basis until the FMB is established and subsequently on a half-yearly basis on capacity utilization and revenue generation.
- (f) Make necessary changes in the MIS to monitor the outputs and outcome from this intervention.

12. The project has allocated Rs 50,000 for procuring drudgery reduction equipment, which will be provided to 2,000 VOs. The steps to implement this activity will include:

- (a) REAP-PMU to constitute a small working group comprising crop production and farm machinery specialists and REAP-PMU professionals. This working group to virtually consult the experts from various hill states and visit the Indian Institute of Agriculture Machinery, Bhopal to identify machinery that have not been listed under SMAM but are critical for hill agriculture/ crops being promoted under REAP.
- (b) Efforts should be made to go beyond the purchase of commonly used hand tools. Identification of models and designs of machinery that reduce drudgery of women and that improve the output is necessary. The project should try to identify tools and machinery that are not covered in the other government schemes but the need for the same is felt.

- (c) The working group to prepare a shortlist of select drudgery reducing farm tools and machinery in consultation with VOs with an approximate cost of each tool/machinery, specifications and source for procurement.
- (d) REAP-PMU to circulate the list of shortlisted select tools and machinery to the VOs.
- (e) Consolidate the requirement list and sources for procurement to work-out the procurement modality.

## G. FPO Promotion

13. Discussions were held with the project team to identify the ideas that are likely to become viable businesses requiring formation of FPOs. The business ideas and approximate number of FPOs that may be formed during the first two years are provided below:

FPO-Business	REAP	Line Department
Goat activity	0	13
Crop Seed	2	3
Vegetable seed	2	3
Potato	0	3
High value horticulture	2	2
Ginger	0	2
HILANS – FPC (Central Unit)	1	0
HILANS- FPOs - Spice, pulses and cereals processing and packing, fruit preservation and processing (including Prasad making) – one in each region	2	0
Specialty rice	2	0
Jaggery ( Sugar & Gur)	2	0
HILANS-Gift Item	1	0
Honey	1	0
Farm tools	1	
Handicraft	1	0
Total	17	26

14. REAP will have to identify Consultants/Agencies to further explore the business ideas, identify locations and prepare a detailed project report for FPO establishment, bringing in private sector participation where required and engaging market players and handholding of the FPOs to ensure that these businesses emerge profitable. Two options are available for undertaking this activity: (i) call for applications from individual consultants who are ready to undertake promotion and handholding FPOs on an end to end basis culminating in establishing profitable businesses; and (ii) start with the process of calling for expression of interest and float a RFP for engaging agencies for undertaking FPO related activities.

## H. Value chain support

15. Based on the brainstorming with the project team and the line departments, it is recommended that the project start with promotion of the High value vegetable (green peas, tomato and cauliflower), Ginger, Goat milk and Table Potato value chains as these value chains are simple and have fairly well-developed market linkages. Implementation steps for these value chains include:

- (a) REAP-PMU to contact the line departments and identify members to form a working group comprising 3–4 persons with a professional from REAP-PMU as the Coordinator. The working group would comprise officials from the concerned line departments, UGVS and Co-operatives and a member to be co-opted from the private sector and research institutions, if required.
- (b) REAP-PMU obtain Value Chain studies undertaken by the consultants of RBI/ Co-operative/ Agriculture/ Horticulture Departments and prepare a brief value chain analysis using secondary information sources and identify the gaps in data requirement to prepare an Actionable Report.
- (c) Production Assessment - The working group to identify the production areas (clusters), seasons, varieties grown, current production levels and production constraints among other things.

- (d) Market Analysis – The working group will have to physically travel to different wholesale markets dealing with the above commodities and interact with traders, transporters, processors etc. A list of data and information to be collected is provided below which is only illustrative. The working group will have to gather additional information based on their experience and wisdom. The market analysis may initially cover North Indian markets in view of the four commodities specified above. The basic data and information to be collected include:
- (i) Month-wise arrivals from different parts of the country and the price trends.
  - (ii) Grades being followed in that particular market.
  - (iii) Preferred varieties/types.
  - (iv) Activities undertaken by traders in the wholesale markets.
  - (v) Further sales channels beyond the traders in the wholesale markets.
  - (vi) Elicit information about processors of the commodity, if any, in the area.
  - (vii) Transport costs from different points of origin and the transportation and logistical pain points from origin to destination.
  - (viii) Transaction costs including transportation and handling at both ends and enroute.
  - (ix) Market practices such as commissions, issues in weight estimation, quality and grade assessment, weighing methods, etc., which are indirect costs.
  - (x) Preferred timings for sales or preferred season.
  - (xi) Payment process
- (e) Production-related issues – The working group will have to engage with the producers to understand whether the market needs in terms of variety, quality and quantity can be achieved by the producers in the clusters under the current production system or whether the same needs to be changed. Make an analysis of production constraints and include activities related to this in an actionable report. The working group will have to work out the production costs in detail from sowing to harvesting and cost of preparation for dispatch at the farm gate.
- (i) The constraints related to production and the project support required to enhance production will have to be detailed.
  - (ii) Profitability analysis and long-term viability – The working group will have to finalize the economics of the business proposition, and returns to farmers over an extended period including a sensitivity analysis to assess the impact of possible dips in price realization.
- (f) Market player engagement: Short-list good prospective partners and market players (buyers/transporters/ aggregators) and conduct meetings of these market players with the producers to work out an arrangement between them.
- (g) Actionable report – The working group will have to prepare a comprehensive report covering all aspects of the study as listed above and also indicate a practical implementation plan from a few specific production locations indicating the names of the market players concerned.
- (h) Roll out of Pilots: To gain hands on experience and to refine the processes, it is proposed to initiate performing pilots early. A meeting between the producers and market players to be organized to workout business arrangements. The value chains indicated above have been chosen because of their short gestation period. Activities to be rolled out by February / March 2023.

## **I. Line-department proposal**

16. The line departments presented the concepts relating to the sub-projects to be implemented. These concepts were reviewed and the broad contours of the selected sub-projects have been prepared in consultation with the line-departments. The contours of the agreed sub-projects are provided in Appendix 1. Subsequently, a template for the preparation of detailed proposals was prepared, which is provided in

Appendix 2. These documents were provided to the line departments. The Chief Project Director advised the line departments to submit the detailed proposals by 28 November 2022 for further review by REAP-PMU.

## **J. HILANS growth trajectory**

17. UGVS uses a two-pronged approach to develop HILANS umbrella brand covering: (i) produce aggregation, processing, packing and district level sale through HILANS outlets by LCs/Federations; and (ii) procurement of packed produce, state and national level sale through wholesale, on-line and retail (state level HILANS outlet) channels, and brand promotion by UGVS. This activity of UGVS has not only provided required product visibility and recognition at the state and national level but also assisted the households in value addition at the local level contributing to their income increase. HILANS has now become an umbrella brand for all varieties of produce being prepared by not only ILSP but also NRLM and other community groups in the state. HILANS activities have the potential for scaling up and requires next level of support to emerge as an independent business to unlock brand value with focus on standardization, quality, product portfolio diversification and sustained brand promotion and marketing. This is a fit case for attracting private participation by hiving off HILANS activities of UGVS and also similar interventions of other Departments as a separate business entity. Once, this business reaches the next level, the brand value of HILANS will unlock and the Government may consider privatizing this entity. A growth path for hiving off HILANS as a separate entity has been prepared and provided in Appendix 3 for review by the project.

## **K. Innovation support**

18. The project design had proposed implementation of innovative interventions and an allocation of Rs 12.00 crore under Innovation Support and Rs 4.00 crore under digital farm advisory services. The project will have to start the initial activities related to implementation of these interventions. The two innovative interventions that can be fast tracked include: (i) local level innovative proposals of District Magistrates (DMs); and (ii) digital extension modalities with field level sensors and other technological advancements in a selected high value vegetable or fruit crop cluster in collaboration with the G B Pant University of Agricultural Sciences (GBPUAS). The details of other innovative interventions are provided in Appendix 4. The steps for implementing innovative proposals of DMs include:

- (a) REAP to invite all the District Magistrates to submit a concept note not exceeding 3-4 pages using the template provided to the line-departments to implement innovative interventions of their choice relevant to their districts. This invitation will be issued to the District Magistrates by the project.
- (b) The DMs to brainstorm with the CDOs and district level line departments to identify an innovative proposal and work out implementation modalities.
- (c) These concept notes will have to be reviewed and approved by the project.
- (d) Funding related to this can be transferred to the DPMU project account wherein the expenditure can be made as per the agreed workplan.

19. The steps for implementing digital extension related innovative activities include:

- (a) REAP to organize a meeting with the GB Pant University and request them to prepare a joint proposal of the University and DoA/DoH to start digital extension in a cluster with the intention of scaling up to the entire state.
- (b) REAP to designate a working group comprising DoA, DoH and GBPUAS officials.
- (c) The University and DoA/DoH to submit the proposal
- (d) Submit the proposal to IFAD for review.

## **L. Convergence with Rural Business Incubators**

20. Discussions were held with the team from the Rural Business Incubators (RBIs) established by the SPMU of the Rural Development Department. The following agreements were reached for collaboration with the RBIs.

- (a) REAP to provide a list 10 well performing LCs including their growth centres. RBIs to carry out an analysis of these LCs to prepare a business plan for further growth of these LCs. The areas to be covered largely include:

- (i) Governance of the LCs including membership, the process and frequency of election to the Board, and documentation related to governance with recommendations to improve governance of the LCs.
  - (ii) Financial Management covering weaknesses in accounting, audit-related issues and audit observations, and the capacity of LCs to manage finances with recommendations to improve financial management of the LCs.
  - (iii) Make a plan for the use of corpus funds lying idle with the LCs in consultation with the Board members either for expanding current business or to introduce new business.
  - (iv) A review of the existing business lines of the LCs including Growth Centres, sales volume, outstanding credit and profitability. Review of plans of LCs for expansion with techno-economic feasibility and make recommendations for business expansion.
  - (v) Discuss with the Board members of LCs and prepare a plan for introducing new business lines with support from REAP and assess the ability of LCs to become business hubs and transform into a FPO.
- (b) RBI to provide a list of prospective entrepreneurs that have registered with the RBI to REAP, including the proposed business details of the entrepreneurs. REAP to select beneficiaries from this list who are part of LC and CLF member households with special emphasis on youth and returnee-migrants. Select at least 300 micro-entrepreneurs and provide project support of 30 percent of the investment cost not exceeding Rs 30,000 per entrepreneur subject to RBI facilitating balance 70 percent as loans and beneficiary contribution. This assumes an average investment of Rs 100,000 per enterprise. REAP will also provide funding support for business-specific training proposed by the RBI. RBI will provide handholding support to these entrepreneurs using its own resources.
  - (c) In event of demand from enterprises requiring higher levels of investments, the PD of REAP will further analyse the requirement and approve higher level of support but not exceeding 30 percent of the investment with a maximum limit of Rs 100,000 per entrepreneur.
  - (d) REAP will review the performance of this collaboration with the RBI and enter into a formal arrangement with the SPMU of RD that manages RBI for the expansion of the above-mentioned activities. Additionally, REAP may also consider providing funding support for the expansion of the RBI concept through the establishment of spokes to the existing hubs.

#### **M. Cost table revision**

21. The mission held detailed discussions with the REAP team on project cost allocations and changes have been made into the cost tables as desired by the project. These changes have been made within the overall project allocations worked out using the exchange rate of Rs 73 per USD. The changes made are to further the project objective of building resilience of rural households by diversifying their sources of income through intensified cluster-based climate resilient production systems, promotion of farm and off-farm enterprises and creating a supportive ecosystem. Revised cost tables are attached as Appendix 5.

22. IFAD has approved a loan of USD 105.0 million taking into account the exchange rate of Rs 73 per USD. However, with the depreciation of Indian Rupee against USD, from Rs 73 to Rs 82 since the project design, there will be an exchange rate gain of about Rs 100 crores. GoUK will have to take a decision as to whether these gains will be used by the project and inform IFAD accordingly. In event, GoUK agrees to absorb the exchange gains, suitable changes will have to be made to the cost tables in consultation with IFAD.

#### **N. Revision to PIM**

23. A few changes to the implementation modalities and costs have been made during this ISM. These may be incorporated into the PIM and approved by the Chief Project Director and sent to IFAD for information.



## Appendix 1

### **Shortlisted proposals**

- 1- Department of Agriculture- Production of Hill crop seeds**
  - a. Identification of species and crop varieties with justification of consumer acceptability and ease of cultivation
  - b. Breeder seed from research institute
  - c. Multiplication of breeder seed in Agriculture Department Farm
  - d. Foundation seed multiplication with LC/CLF members and Progressive Farmers
  - e. Creation of a seed revolving fund LC/CLF
  - f. Seed processing & packaging details
  - g. The proposal must include marketing plan on B-to-B basis with multiple buyers
  
- 2- Department of Horticulture – Temperate vegetable seed production**
  - a. Identification of species and crop varieties with justification of consumer acceptability and ease of cultivation
  - b. Identify 3 clusters for vegetable seed production (green peas, beans, lettuce, cauliflower) based on the development work related to vegetable production done under UGVS. Also take into account climatic conditions, connectivity, man power availability with necessary skills
  - c. Utilize 3 LCs set up under UGVS for vegetable seed production
  - d. Identify partners for working with LCs
  - e. Capacity building of farmers in vegetable seed production
  - f. The proposal must include marketing plan on B-to-B basis with multiple buyers
  
- 3- Department of Horticulture - Potato Seed Production**
  - a. Shortlist varieties (both existing popular ones and some new varieties) from both govt. system and private system.
  - b. Identify 3 clusters for potato seed production
  - c. Work with 3 LCs already set up under UGVS and which have some experience in potato production
  - d. Identify partners for working with FPOs
  - e. Capacity building of farmers in potato seed production
  - f. Work on farmer seed system
  - g. Seed production to be carried out in plains and off-season table potato production in the hills
  - h. Engagement with private seed companies besides CPRI for obtaining plant material
  - i. Work on seed production under nets
  - j. The proposal must include marketing plan on B-to-B basis with multiple buyers.
  - k. Technical support initially through experienced consultants to get people on board early and simultaneously start dialogue with CIP for scaling up and advance working
  
- 4- Department of Dairy Development– 10 FPOs in remote locations of hill areas**
  - a. Aggregation of Inputs and sale to members by establishing 50 DUSK
  - b. DUSK center to be primary managed by LC/CLF/VOs
  - c. DUSK center coordinator to be trained in AI and primary health services.
  - d. DUSK center coordinator to be attached with local area veterinary officers for accessing vet services through digital platform.
  - e. Support for fodder development (Through an Integrated Fodder value chain with components in Hill & Plain areas. Plains areas to be included for meeting off season deficit in the hills) , milk collection, milk retailing & milk processing.
  - f. The proposal must include marketing plan on B-to-B basis with multiple buyers
  
- 5- Department of Dairy Development – 2 FPOs in the plain areas**
  - a. Aggregation of Inputs and sale to members by establishing 10 DUSK

- b. DUSK center to be primary managed by LC/CLF/VOs
- c. DUSK center coordinator to be trained in AI and primary health services.
- d. DUSK center coordinator to be attached with local area veterinary officers for accessing vet services through digital platform.
- e. Support for fodder development(Through an Integrated fodder Value chain), milk collection, milk retailing & milk processing.
- f. 2 Biogas – CNG plant with private sector participation
- g. The proposal must include marketing plan on B-to-B basis with multiple buyers

**6- Sheep & Goat -13 FPOs in 13 districts**

- a. Training of Pashu Sakhis with telemedicine facility (Funding from Department)
- b. 13 goat breeding centers with FPOs with the Pvt entrepreneurs/LC/CLF
- c. 650 village goat farms with PGs/VOs
- d. 13 Collective Cooperative Farming (CCF) of goats using unproductive lands
- e. Portable milking machines
- f. Milk aggregation at Aanchal Centre
- g. Goat milk product development (Cheese), branding and promotion(Funding from Department) in collaboration with Aanchal
- h. Establishment of a milch goat breeder farm for breeding indigenous breed (Jamnapari) and introduction of a European breed (Sannen)
- i. The proposal must include marketing plan on B-to-B basis with multiple buyers

**7- Department of Fisheries – Promotion of sport fisheries**

- a. Identification of angling sites
- b. Identification of SHGs/PGs interested in this activity.
- c. Identification of existing SHGs/PGs and create new SHGs if required.
- d. Identification of start-up/ business partners to work with SHGs /PGs
- e. Support for site development and Homestay support
- f. Support for sport fishing promotion with digital licensing modalities (The partner would create a platform giving details of all angling beats and the tourist infrastructures in the vicinity along with on line booking options, road access, fish types, seasons for angling, details of fishing guide and would also provide the option of booking some or all the facilities for visitors through this platform/ agency.

**8- Department of Co-operatives& Department of Agriculture – Integrated Farming Model**

- a. Collective farming with existing VOs /LCs /CLFs/MPACs in 10 acres of land- in 5 patches. Look at scaling up the activity in association with the units already promoted under ILSP so that the learnings can be made us of.
- b. The proposal must include marketing plan on B-to-B basis with multiple buyers.
- c. Use of hired labour is not feasible option and implementing agency should have to look for farmers own labour.

**9- Department of Co-operatives & Department of Animal Husbandry – Mother Poultry Units**

- a. Identification of 100 backyard poultry entrepreneurs with technical training on household level/mother unit hatching (100 flock size), & mother unit management (feed and health)
- b. Establishment of 100 mother units with household level (mini) hatchery (the proposal to comment on energy requirements and regular supply for the hatchery in the rural locations proposed)
- c. The proposal must include marketing plan on B-to-B basis with multiple buyers

**10- Department of Co-operatives – Mushroom production including compost & processing units**

- a. Identify species of mushroom to be grown
- b. Identify clusters for mushroom production – 5 clusters for each FPOs
- c. Identify technical service provider/start-up/ partners for each FPO

- d. Support for establishment of spawn production unit at FPO level and mushroom production unit at HH level
- e. Identification and building capacity of CRPs and mushroom growers.
- f. The proposal must include arrangements for mushroom compost.
- g. Marketing plan on B-to-B basis with multiple buyers

**11- Department of Co-operatives – Loans to farm and non-farm enterprise**

- a. REAP to identify proposals for loans to PG/SHGs members in farm and non-farm enterprise.
- b. REAP to identify proposals from LCs/CLFs for larger investment
- c. Submit a copy of proposal to UKCDP for approval and release of 30% project support balance as loans from UKCDP and DDUY.

**12- Department of Co-operatives – Homestay Development**

- a. List out Rural Business Incubatees with respect to home stays and survey the potential of that particular area/cluster.
- b. Identify local resources (may be RBI incubatees) in the surveyed areas to drive the homestay project on a collective basis.
- c. Identify start-ups/ existing players as partners and conduct a physical meeting.
- d. Tie-up with interested partners for each cluster and get a business plan prepared (ecosystem analysis)
- e. Once proposal is submitted, role & responsibilities will be chalked out and plans for funding these proposals will be decided.

**13- Center for Aromatic Plants- CAP - Damask Rose**

- a. Establishment of Rose Valley in Takula Block of Almora District and existing Rose Growth Centers in Districts (Bageshwar, Chamoli, Pithoragarh, Uttarkashi)
- b. Work with existing LCs/CLFs
- c. Engage international consultants to visit the state:
  - i. Train officials and lead farmers in propagation and production practices
  - ii. Processing for different products
- d. Identify and train nursery entrepreneurs in each block
- e. Import of cuttings of improved rose varieties from Bulgaria and Turkey
- f. Support to LCs for area expansion and processing
- g. The proposal must include marketing plan on B-to-B basis with multiple buyers

**14- Center for Aromatic Plants- CAP - Aroma Park**

- a. Analysis of raw material required from 23 enterprises registered in Aroma Park
- b. Backward integration planning for supply of different types of raw material
- c. Transportation arrangements up to the Aroma Park including transport by buses
- d. Interpretation Centre at the Aroma Park for visitors/tourists and designing through a professional agency
- e. Amenities like toilets, resting area, cafeteria for visitors (tourists, buyers, drivers, service providers)

**15- Department of Sericulture- Preservation of Doon Silk Heritage**

- a. Gap analysis in Production Technology through engagement of consultants
- b. Production support through NCDC loan and REAP Value Chain Support
- c. Engagement of consultants from reputed agencies like NIFT/NID for bringing in design elements in the silk products
- d. Engagement of Market linkage agency for Silk Producers to showcase and preserve the silk of Doon.



## Appendix 2

### **Template for submission of detailed proposals by the line departments** *(Not exceeding 8 pages excluding appendices in arial font size-12, single space, 1 inch margin)*

1. Name of the sub-project:
2. Details of implementation agency (Name, Address):
3. Name of the Nodal officer – (with contact details):
4. Proposed geographical area(District/Block/Cluster Plan):
5. Proposed partner community-based organizations (CBO) - (Names and No. of CBOs): (Obtain the cluster list from REAP/ NRLM office and get it verified by Field Staff )
6. Rationale for the sub-project with innovative features proposed:
7. Summary of the sub-project with key activities:
8. Expected outputs/Outcomes:
9. Implementation modalities with timelines:
10. Sub-project budget – (physical and financial targets with financing plan-see Attachment 1 below)
11. Sub-project feasibility (IRR) : Market Analysis, Sub- Project Cost and Benefits
12. Milestones and budget release process:
13. M & E (Reporting & supervision):
14. Accounting and Audit:
15. Sub-project exit strategy:

**Attachment 1**

**Physical targets**

Activity	Unit cost	Qty				Total
		Year-1	Year-2	Year-3	Year-4	
<b>Total</b>						

**Financing plan/budget**

**Year-1**

Activity	Budget (Rs. in lakhs)- Year-1						Total budget
	REAP - LD	REAP-UGVS	Deptt.	UKCDP	Bank	Others	
<b>Total</b>							

**Year-2**

Activity	Budget (Rs. in lakhs)- Year-1						Total budget
	REAP - LD	REAP-UGVS	Deptt.	UKCDP	Bank	Others	
<b>Total</b>							

**Year-3**

Activity	Budget (Rs. in lakhs)- Year-1						Total budget
	REAP - LD	REAP-UGVS	Deptt.	UKCDP	Bank	Others	
<b>Total</b>							

**Year-4**

Activity	Budget (Rs. in lakhs)- Year-1						Total budget
	REAP - LD	REAP-UGVS	Deptt.	UKCDP	Bank	Others	
<b>Total</b>							

**Total for all years**

Activity	Budget (Rs. in lakhs)- (Years 1 to 4)						Total budget
	REAP-LD	REAP-UGVS	Deptt.	UKCDP	Bank	Others	
<b>Total</b>							

**Budget by financier**

Financier	Budget (Rs. in lakhs)					Total budget
	Year-1	Year-2	Year-3	Year-4		
REAP- Line Departments						
REAP-UGVS						
Deptt.						
UKCDP						
Bank						
Others						
<b>Total</b>						

## Appendix 3

### A road map for HILANS

#### **Priority Actions during next four months (December to March 23)**

Undertake analytical activities which would be good starting point for the next steps. This include: (i) take an inventory of all the SKUs; (ii) carry out a sales analysis based on sales of last 3years to identify: (a) total sales year wise for last three years (2019 -20, 2020-21, 2021-22); (b) ratio of institutional sales and direct retail sales from outlet's to individuals year wise; (c) value of on line sales year-wise; (iii) customer profile (bulk customers, important retail customers, institutional buyers, etc.; (v) product velocity with fast and slow moving products; (vi) variations in pricing at different HILANS outlets; (vii) variations in packaging at different outlets; (viii) expenses on packaging versus total sales for the period I April 2019 to 31 March 2022 ; and (ix) expenses on purchase of raw materials year-wise for last three years.

#### **Hiving off HILANS as a separate company**

HILANS is currently functioning under the management of UGVS to manage procurement and sales of farm produce procured, processed and packed by various Livelihood Collectives promoted under ILSP. UGVS has established an e-commerce website and is in the process of identifying new business lines and new marketing channels. REAP has made allocations for brand building and brand promotion for further expanding the business. In addition, support exists under REAP for promotion of Farmer Producer Company (FPC) and Farmer Producer Organizations (FPOs).

Future growth of HILANS requires transformation of HILANS into a separate company. This company may be initially registered as a FPC. A Chartered Accountant may be engaged to register a FPC and to identify the assets such as retail shops, etc that can be brought under the FPC. The LCs and CLFs can be the shareholders of this FPC.

REAP may provide funding support covering staff costs (Rs 7.00 Lakhs per year for 5 years), operating costs (Rs 3.00 lakhs per year for 3 years), working capital (Rs 10 lakhs) and AGM and audit support (Rs 0.5 lakhs per year for 3 years). In addition, the FPC will be able access funding for business plan preparation, strategy development and brand development and promotion.

REAP may engage a professional agency for handholding HILANS which would help in analysis of the business process, assessment of the current position of the brand, brand positioning and brand management. The terms of reference of the professional agency include:

- (a) Conduct a comparative study of other competitive brands in the similar segment within the state including (i) product profiles; (ii) pricing; and (iii) marketing channels.
- (b) Conduct an assessment of processing facilities required in two regions to feed processed products to HILANS and prepare a detailed plan for promotion of FPOs to establish these processing facilities with estimated costs and benefits.
- (c) Prepare an implementable business plan for HILANS based on the business model canvas to be agreed with GoUK with defined revenue targets. This business plan shall cover:
  - (i) Business plan and strategy covering the golden circle of WHY, WHAT and HOW of HILANS; (b) SWOT analysis and gap analysis; (c) value proposition; (d) customer relations; (e) sales channels; (f) product portfolio; and (g) Customer segments.
  - (ii) Prepare an implementation plan with key activities to be performed by HILANS with financial and human resources requirements to drive HILANS towards profitability.
  - (iii) Assess the current state of HILANS brand and make a plan for brand building and brand promotion with budgets. The brand building will have to be based on the outcomes of the business model canvas for further development and strengthening of HILANS brand.
  - (iv) Develop a plan for enhancing the HILANS brand value and brand essence and the positioning in the different customer segments.
  - (v) Improve the design of logo, tagline and messaging.
  - (vi) Create a brand book to bring consistency in the appearance and use of the brand (in stores, communication, packaging, online, offline, etc.)



- (d) Develop the marketing strategy, including synergies between branding, marketing and sales (building brand equity)
  - (i) Define customer wise product segmentation
  - (ii) Marketing mix, defining marketing channels including social media
- (e) Develop the marketing- and marketing communication plan, -calendar, and -tools (promotions, channels, events, messaging, timing, etc.)
- (f) Codesign with REAP, the organizational structure and the roles and responsibilities (centralized/decentralized, functional/divisional, etc.)
- (g) Make plan to develop sales, retail and distribution channels
  - (i) Develop the sales strategy, the retail strategy and the store ownership model (wholly owned subsidiary, franchising, licensing, joint venture, strategic alliance, etc.)
  - (ii) Codesign the multi-channel distribution network (owned and not-owned; direct and indirect; wholesalers, retailers, distributors, and online/ecommerce, etc.)
  - (iii) Financial analysis on cost pricing and EBITA.
- (h) Make a plan for value chain engineering and supply chain optimization:
  - (i) Streamlining processes for procurement, production and distribution.
  - (ii) Developing a reporting structure based on control of the value chain.
  - (iii) Promoting supply chain efficiency and (product) quality management throughout the supply chain.
  - (iv) Mapping and developing the most efficient supply chain per product category per geography and identifying the most critical bottle necks.
- (i) Develop systems and processes
  - (i) Finalisation of systems and procedures (SOP) for HILANS.
- (j) Handhold HILANS to implement the plans prepared over a three-year period.

## Appendix 4

### **Innovative activities**

During the course of Project preparation, the Project had envisaged undertaking some **innovative pilots** which would spur activities in non-traditional areas and promote certain enterprises.

A number of illustrative activities were mentioned at that point of time but for want of detailed discussion and analysis, it was decided that shortlisting of these pilots would be undertaken in due course once the Project would be initiated. At present there has been some thinking to undertake analysis and preparation of background reports for the following:

#### **Establishment of an Online Tourism Platform**

The State has varied tourist activities in areas like trekking and mountaineering, angling, river rafting, skiing, jungle safaris, health and wellness tourism, religious tourism, wildlife and leisure tourism among others. Besides traditional Hotel sector, the State has seen evolution of homestays (including remote rural locations) and camping sites. The last few years have also seen availability of trained guides for trekking, skiing, bird watching, rafting, camping and other adventure sports and the institutes at Uttarkashi and Auli have contributed to the same.

These guides are a valuable resource but are scattered and the situation is not advantageous either for the guides themselves or the prospective clients. The availability of tourist services in different areas and their quality assurance as a single package based on individual tourist requirements is not available. Today's tourist looks for a mixed bag of experiences combining two or more activities in the same trip. For this purpose, a single window service is not available for linking the dots at different places.

The proposed tourism platform to be hosted through a private initiative would address many of the issues and provide a seamless service to boost tourism through a one stop solution for different activities and manage bookings for accommodation, transport, guide services, etc.

#### **Digital Applications in Agriculture**

Pest surveillance through IT enabled applications which capture images of insect pest through miniature cameras and transmit the images to understand the critical threshold levels and give advisories for spraying and other forms of control. The traditional manual system of pest surveillance is not effective on account of non-availability of manpower, travel support and drudgery involved. The physical effort involved particularly in the hill areas is challenging.

Smart irrigation systems are another application wherein sensor based automated irrigation systems could be showcased. This would be of significance particularly in high value crops where moisture constraints at critical stages affects the yield and quality. This would also lay the future course for sensitising people about water conservation.

Digital extension for reaching out to farmers would be an effective tool in the backdrop of current digital revolution and penetration of many channels right upto the rural households. The traditional extension system has gone into disuse over a period of time and manpower constraints are a reality. The technologies for production and processing are undergoing rapid changes and dissemination of new content through digital means needs to be accorded priority.

#### **Product Development from Farm based Raw Materials of Uttarakhand**

The low volumes make it difficult to compete with large scale producers of other States. The State also has some special kinds of crops not available elsewhere. Costly logistics from remote areas prevent profitable movement of perishables to the market. The solution for mitigating these problems lies in developing high quality final products for the urban consumers and to meet the evolving tastes. An initiative could be taken to take on board a set of culinary experts to work on recipes such as fruit preserves, vegetable preserves, beverages, dairy products, meat and fish products, healthy snacks, etc. The activity would start with market requirement with such experts would themselves be aware of and backend planning and development could be undertaken by working on the available produce. The recipes and processes could then be shared with the CBOs and individual entrepreneurs.

### **Product Development from Non-Farm based Raw Materials**

The State has non-farm based raw material like bamboo, grasses, tree bark, wildflowers, etc. These are already being converted into basic types of handicrafts but are unable to penetrate the high paying market for want of proper design elements. Besides, the opportunity of business of handicrafts in high end markets there is also a business case for souvenirs for lakhs of tourists who come for pilgrimage. At present the souvenirs are coming from outside the State.

The effort should be to design a range of good quality products and the design elements should showcase the culture and spirit of Uttarakhand.

This could be achieved by engaging leading institutes of design and fashion technology for product development and manufacturing processes which should then be transferred to the entrepreneurs and groups in the State.

### **Use of Drones**

The State could facilitate and promote drone-based activities by undertaking the following initiatives: (i) Preparation of a drone policy in the State; (ii) Setting up a training mechanism for licensing of drone operators; and (iii) Provide support to entrepreneurs / companies willing to provide drone services in the State.

Keeping in view the challenging geography of Uttarakhand, drones could be used for activities like ferrying medicines and critical essentials across inaccessible terrain, spraying of crops, transportation of high value items, monitoring during rescue and relief operations, assessing crop production and crop damage.

## Appendix 5

### Project cost and financing

#### Summary tables

#### Financing plan

India - State of Uttarakhand  
Rural Enterprise Acceleration Project (REAP)  
Financing Plan

	(US\$ '000)				(Local '000)			
	Foreign	Local	Total	Percent	Foreign	Local	Total	Percent
The Government - UK	-	24,047	24,047	6.4	-	1,767,436	1,767,436	6.4
Convergence	-	47,668	47,668	12.6	-	3,503,579	3,503,579	12.6
IFAD	-	104,988	104,988	27.8	-	7,716,604	7,716,604	27.8
UPASAC	-	264	264	0.1	-	19,430	19,430	0.1
Banks	-	185,767	185,767	49.1	-	13,653,860	13,653,860	49.1
Beneficiaries	-	14,511	14,511	3.8	-	1,066,548	1,066,548	3.8
Private Sector	-	804	804	0.2	-	59,119	59,119	0.2
<b>Total</b>	-	<b>378,049</b>	<b>378,049</b>	<b>100.0</b>	-	<b>27,786,576</b>	<b>27,786,576</b>	<b>100.0</b>

#### Disbursement Accounts by Financiers

India - State of Uttarakhand  
Rural Enterprise Acceleration Project (REAP)  
Disbursement Accounts by Financiers

	(US\$ '000)																		
	The Government - UK		Convergence		IFAD		UPASAC		Banks		Beneficiaries		Private Sector		Total		For. Exch.	Local (Excl. Taxes)	Duties & Taxes
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%			
1. Training	530	3.2	8,961	54.0	7,117	42.9	-	-	-	-	-	-	-	-	16,608	4.4	-	16,325	283
2. Consultancies, studies & TA	4,605	28.9	-	-	11,325	71.1	-	-	-	-	-	-	-	-	15,930	4.2	-	13,710	2,221
3. Goods, Services and Inputs	5,598	10.3	15,817	29.0	26,864	49.3	-	-	1,791	3.3	3,670	6.7	804	1.5	54,543	14.4	-	51,195	3,348
4. Grants and Subsidies	5,092	8.1	5,890	9.4	36,005	57.3	-	-	4,987	7.9	10,841	17.3	-	-	62,815	16.6	-	60,541	2,275
5. Salaries and allowances	6,936	30.5	-	-	15,784	69.5	-	-	-	-	-	-	-	-	22,720	6.0	-	22,720	-
6. Operating costs	1,286	17.9	-	-	5,650	78.5	264	3.7	-	-	-	-	-	-	7,200	1.9	-	7,200	-
7. Credit and Guarantee Funds	-	-	17,000	8.6	2,243	1.1	-	-	178,989	90.3	-	-	-	-	198,232	52.4	-	198,232	-
<b>Total PROJECT COSTS</b>	<b>24,047</b>	<b>6.4</b>	<b>47,668</b>	<b>12.6</b>	<b>104,988</b>	<b>27.8</b>	<b>264</b>	<b>0.1</b>	<b>185,767</b>	<b>49.1</b>	<b>14,511</b>	<b>3.8</b>	<b>804</b>	<b>0.2</b>	<b>378,049</b>	<b>100.0</b>	-	<b>369,922</b>	<b>8,126</b>

## Components by Financiers

India - State of Uttarakhand  
Rural Enterprise Acceleration Project (REAP)  
Components by Financiers

	(US\$ '000)																For. Exch.	Local (Excl. Taxes)	Duties & Taxes
	The Government - UK		Convergence		IFAD		UPASAC		Banks		Beneficiaries		Private Sector		Total				
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%			
<b>A. Inclusive cluster development</b>																			
1. Livelihoods diversification and enterprise development	4,518	5.5	30,668	37.6	35,611	43.7	-	-	4,987	6.1	5,766	7.1	-	-	81,550	21.6	-	79,263	2,287
2. Institutional strengthening of CBOs and partnerships	5,938	13.3	-	-	29,707	66.8	-	-	-	-	8,745	19.7	94	0.2	44,485	11.8	-	41,904	2,580
<b>Subtotal</b>	10,457	8.3	30,668	24.3	65,318	51.8	-	-	4,987	4.0	14,511	11.5	94	0.1	126,035	33.3	-	121,167	4,868
<b>B. Ecosystem for enterprise development</b>																			
1. Support services and market infrastructure	4,316	24.5	-	-	10,850	61.5	-	-	1,775	10.1	-	-	710	4.0	17,652	4.7	-	14,959	2,693
2. Support to financial services	571	0.3	17,000	8.4	5,869	2.9	264	0.1	179,004	88.3	-	-	-	-	202,709	53.6	-	202,704	5
<b>Subtotal</b>	4,887	2.2	17,000	7.7	16,720	7.6	264	0.1	180,780	82.0	-	-	710	0.3	220,361	58.3	-	217,663	2,698
<b>C. Project Management, Knowledge management and M&amp;E</b>																			
Project Management	8,127	28.5	-	-	20,362	71.5	-	-	-	-	-	-	-	-	28,489	7.5	-	28,183	305
M&E and Knowledge management	576	18.2	-	-	2,588	81.8	-	-	-	-	-	-	-	-	3,164	0.8	-	2,908	256
<b>Subtotal</b>	8,703	27.5	-	-	22,950	72.5	-	-	-	-	-	-	-	-	31,653	8.4	-	31,092	561
<b>Total PROJECT COSTS</b>	24,047	6.4	47,668	12.6	104,988	27.8	264	0.1	185,767	49.1	14,511	3.8	804	0.2	378,049	100.0	-	369,922	8,126

## Expenditure accounts by financiers

India - State of Uttarakhand  
Rural Enterprise Acceleration Project (REAP)  
Expenditure Accounts by Financiers

	(US\$ '000)																For. Exch.	Local (Excl. Taxes)	Duties & Taxes	
	The Government - UK		Convergence		IFAD		UPASAC		Banks		Beneficiaries		Private Sector		Total					
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%				
<b>I. Investment Costs</b>																				
A. Training	530	3.3	8,961	55.3	6,699	41.4	-	-	-	-	-	-	-	-	16,190	4.3	-	15,907	283	
B. Consultancies, studies & TA	4,605	28.2	-	-	11,743	71.8	-	-	-	-	-	-	-	-	16,348	4.3	-	14,128	2,221	
C. Goods, Services and Inputs	5,598	10.3	15,817	29.0	26,864	49.3	-	-	1,791	3.3	3,670	6.7	804	1.5	54,543	14.4	-	51,195	3,348	
D. Grants and Subsidies	5,092	8.1	5,890	9.4	36,005	57.3	-	-	4,987	7.9	10,841	17.3	-	-	62,815	16.6	-	60,541	2,275	
E. Credit and Guarantee Funds	-	-	17,000	8.6	2,243	1.1	-	-	178,989	90.3	-	-	-	-	198,232	52.4	-	198,232	-	
<b>Total Investment Costs</b>	15,825	4.5	47,668	13.7	83,554	24.0	-	-	185,767	53.4	14,511	4.2	804	0.2	348,128	92.1	-	340,002	8,126	
<b>II. Recurrent Costs</b>																				
A. Salaries and Allowances	6,936	30.5	-	-	15,784	69.5	-	-	-	-	-	-	-	-	22,720	6.0	-	22,720	-	
B. Operating Cost	1,286	17.9	-	-	5,650	78.5	264	3.7	-	-	-	-	-	-	7,200	1.9	-	7,200	-	
<b>Total Recurrent Costs</b>	8,222	27.5	-	-	21,434	71.6	264	0.9	-	-	-	-	-	-	29,920	7.9	-	29,920	-	
<b>Total PROJECT COSTS</b>	24,047	6.4	47,668	12.6	104,988	27.8	264	0.1	185,767	49.1	14,511	3.8	804	0.2	378,049	100.0	-	369,922	8,126	

## Component project cost summary

### India - State of Uttarakhand Rural Enterprise Acceleration Project (REAP) Components Project Cost Summary

	(Local '000)			(US\$ '000)			% Foreign Exchange	% Total Base Costs
	Local	Foreign	Total	Local	Foreign	Total		
<b>A. Inclusive cluster development</b>								
1. Livelihoods diversification and enterprise development	5,367,640	-	5,367,640	73,029	-	73,029	-	20
2. Institutional strengthening of CBOs and partnerships	2,827,740	-	2,827,740	38,473	-	38,473	-	11
<b>Subtotal</b>	8,195,380	-	8,195,380	111,502	-	111,502	-	31
<b>B. Ecosystem for enterprise development</b>								
1. Support services and market infrastructure	1,148,003	-	1,148,003	15,619	-	15,619	-	4
2. Support to financial services	14,848,985	-	14,848,985	202,027	-	202,027	-	57
<b>Subtotal</b>	15,996,988	-	15,996,988	217,646	-	217,646	-	61
<b>C. Project Management, Knowledge management and M&amp;E</b>								
Project Management	1,880,130	-	1,880,130	25,580	-	25,580	-	7
M&E and Knowledge management	203,545	-	203,545	2,769	-	2,769	-	1
<b>Subtotal</b>	2,083,675	-	2,083,675	28,349	-	28,349	-	8
<b>Total BASELINE COSTS</b>	26,276,043	-	26,276,043	357,497	-	357,497	-	100
Physical Contingencies	389,371	-	389,371	5,298	-	5,298	-	1
Price Contingencies	1,121,162	-	1,121,162	15,254	-	15,254	-	4
<b>Total PROJECT COSTS</b>	27,786,576	-	27,786,576	378,049	-	378,049	-	106

## Expenditure accounts by components

### India - State of Uttarakhand Rural Enterprise Acceleration Project (REAP) Expenditure Accounts by Components - Totals Including Contingencies (US\$ '000)

	Inclusive cluster development		Ecosystem for enterprise development		Project Management, Knowledge management and M&E		Total
	Livelihoods diversification and enterprise development	Institutional strengthening of CBOs and partnerships	Support services and market infrastructure	Support to financial services	Project Management	M&E and Knowledge management	
<b>I. Investment Costs</b>							
A. Training	12,666	1,141	225	842	-	1,317	16,190
B. Consultancies, studies & TA	1,748	3,047	9,951	164	371	1,067	16,348
C. Goods, Services and Inputs	43,306	1,023	7,476	328	1,630	780	54,543
D. Grants and Subsidies	23,830	38,986	-	-	-	-	62,815
E. Credit and Guarantee Funds	-	-	-	198,232	-	-	198,232
<b>Total Investment Costs</b>	81,550	44,197	17,652	199,565	2,001	3,164	348,128
<b>II. Recurrent Costs</b>							
A. Salaries and Allowances	-	-	-	-	22,720	-	22,720
B. Operating Cost	-	288	-	3,144	3,768	-	7,200
<b>Total Recurrent Costs</b>	-	288	-	3,144	26,488	-	29,920
<b>Total PROJECT COSTS</b>	81,550	44,485	17,652	202,709	28,489	3,164	378,049
Taxes	2,287	2,580	2,693	5	305	256	8,126
Foreign Exchange	-	-	-	-	-	-	-

## Project components by year –total including contingencies

India - State of Uttarakhand

Rural Enterprise Acceleration Project (REAP)

Project Components by Year -- Totals Including Contingencies

	Totals Including Contingencies (US\$ '000)							Total
	2022	2023	2024	2025	2026	2027	2028	
<b>A. Inclusive cluster development</b>								
1. Livelihoods diversification and enterprise development	10,218	29,645	22,935	10,066	8,333	233	120	81,550
2. Institutional strengthening of CBOs and partnerships	1,909	10,925	9,798	6,197	12,234	2,245	1,178	44,485
<b>Subtotal</b>	12,127	40,570	32,732	16,263	20,566	2,478	1,298	126,035
<b>B. Ecosystem for enterprise development</b>								
1. Support services and market infrastructure	742	4,063	4,884	3,834	1,908	1,587	634	17,652
2. Support to financial services	33,917	31,370	41,933	44,446	38,053	6,149	6,841	202,709
<b>Subtotal</b>	34,659	35,433	46,817	48,280	39,961	7,736	7,475	220,361
<b>C. Project Management, Knowledge management and M&amp;E</b>								
Project Management	5,331	4,031	4,155	3,690	3,805	3,931	3,547	28,489
M&E and Knowledge management	423	719	568	544	396	442	72	3,164
<b>Subtotal</b>	5,754	4,750	4,722	4,234	4,201	4,373	3,619	31,653
<b>Total PROJECT COSTS</b>	52,539	80,753	84,272	68,777	64,729	14,587	12,392	378,049

## Detailed cost tables

### Table 1.1: Livelihoods Development and Enterprise Development (A)

India - State of Uttarakhand																				
Rural Enterprise Acceleration Project (REAP)																				
Table 1.1.1. Livelihoods diversification and enterprise development [A]																				
Detailed Costs																				
Unit	Quantities								Unit Cost (Local '000)	Totals Including Contingencies (Local '000)										
	2022	2023	2024	2025	2026	2027	2028	Total		2022	2023	2024	2025	2026	2027	2028	Total	Disb. Acct.	Fin. Rule	
<b>I. Investment Costs</b>																				
<b>A. Adoption of CSA Practices (Base Curriculum): Master Trainers</b>																				
1. Training of Core Team of Trainers for CSA /a	Persons	-	75	75	-	-	-	-	150	15	-	1,229	1,269	-	-	-	2,498	TRAINING_DA	IFAD ( 90%)	
2. Preparing training materials	Lump sum	-	-	-	-	-	-	-	-	-	-	399	-	-	-	-	399	CONSULTANCIES_DA	IFAD ( 70%)	
3. Videos and Extension materials	lumpsum	-	-	-	-	-	-	-	-	-	51	105	108	-	-	-	264	CONSULTANCIES_DA	IFAD ( 70%)	
4. Farmer Training /b	sessions	601	601	-	-	-	-	-	1,202	25	15,884	16,408	-	-	-	-	32,292	TRAINING_DA	IFAD ( 90%)	
5. CSA seed purchase /c	per CLF	601	601	-	-	-	-	-	1,202	600	381,212	393,792	-	-	-	-	775,004	GOODS_DA	IFAD ( 65%), BEN(25%)	
6. Establishment of Demonstrations /d	Demos	-	1,000	1,000	1,000	-	-	-	3,000	10	-	10,920	11,281	11,653	-	-	33,854	TRAINING_DA	IFAD ( 90%)	
7. Drudgery reduction tools-FMB /e	per CLF	60	25	-	-	-	-	-	85	1,000	74,847	32,215	-	-	-	-	107,062	GOODS_DA	IFAD ( 15%),CONVERG(80%),BEN(5%)	
8. Drudgery reduction tools /f	per VO	500	1,500	-	-	-	-	-	2,000	50	31,186	96,646	-	-	-	-	127,832	GOODS_DA	IFAD ( 80%),BEN(20%)	
<b>Subtotal</b>											503,180	551,714	12,658	11,653	-	-	1,079,205			
<b>B. Livelihood Assistance</b>																				
<b>1. Ultra Poor Package</b>																				
Income generating activities /g	HH	1,000	3,000	3,000	1,500	1,500	-	-	10,000	35	37,001	114,665	118,449	61,179	63,198	-	-	394,491	GRANTS_DA	IFAD ( 100%)
Sensitization of LC Staff to work with Ultra Poor	LC Staff	159	141	140	-	-	-	-	440	1	168	154	158	-	-	-	480	TRAINING_DA	IFAD ( 100%)	
<b>Subtotal</b>											37,169	114,819	118,607	61,179	63,198	-	-	394,971		
<b>2. Livestock production (SLRM area HHs)</b>																				
Pashu Sakhi /h	Number	800	800	800	-	-	-	-	2,400	30	25,372	26,209	27,074	-	-	-	78,655	TRAINING_DA	IFAD ( 90%)	
Smartphone with kit /i	Number	800	800	800	-	-	-	-	2,400	25	21,143	21,841	22,562	-	-	-	65,546	GOODS_DA	IFAD ( 100%)	
Fodder training material preparation /j	lumpsum	1	1	-	-	-	-	-	2	275	291	300	-	-	-	-	591	CONSULTANCIES_DA	IFAD ( 90%)	
Fodder training /k	sessions	75	75	-	-	-	-	-	150	15	1,189	1,229	-	-	-	-	2,418	TRAINING_DA	IFAD ( 90%)	
Farmer training on Fodder /l	sessions	50	200	300	-	-	-	-	550	25	1,321	5,460	8,461	-	-	-	15,242	TRAINING_DA	IFAD ( 90%)	
Fodder seed purchase /m	Number	601	601	-	-	-	-	-	1,202	175	111,187	114,856	-	-	-	-	226,043	GOODS_DA	IFAD ( 70%),BEN(20%)	
Silage training	sessions	50	251	300	-	-	-	-	601	25	1,321	6,853	8,461	-	-	-	16,635	TRAINING_DA	IFAD ( 90%)	
Silage bags /n	Number	50	251	300	-	-	-	-	601	200	10,572	54,821	67,685	-	-	-	133,077	GOODS_DA	IFAD ( 100%)	
<b>Subtotal</b>											172,396	231,568	134,242	-	-	-	538,207			
<b>3. Training input from convergence</b>																				
Small Dairy Unit	HH	-	20,000	20,000	-	-	-	-	40,000	5	-	109,205	112,808	-	-	-	222,013	GRANTS_DA	CONVERG ( 100%)	
Small Poultry Unit	HH	-	7,000	7,000	-	-	-	-	14,000	5	-	38,222	39,483	-	-	-	77,705	GRANTS_DA	CONVERG ( 100%)	
Small Cotery Unit	HH	-	12,000	12,000	-	-	-	-	24,000	5	-	65,523	67,685	-	-	-	133,208	GRANTS_DA	CONVERG ( 100%)	
<b>Subtotal</b>											-	212,949	219,976	-	-	-	432,925			
<b>4. Farm based enterprise /o</b>																				
Mico-irrigation based crop production	HH	10	50	50	-	-	-	-	110	50	529	2,730	2,820	-	-	-	6,079	GRANTS_DA	IFAD ( 30%),BEN ( 20%), BANKS ( 50%)	
Mother Units-Backyard poultry	HH	10	50	50	-	-	-	-	110	75	793	4,095	4,230	-	-	-	9,118	GRANTS_DA	IFAD ( 30%),BEN ( 20%), BANKS ( 50%)	
Goat units /p	HH	50	100	100	-	-	-	-	250	65	3,436	7,098	7,333	-	-	-	17,867	GRANTS_DA	IFAD ( 30%),BEN ( 20%), BANKS ( 50%)	
Backyard poultry /q	HH	100	200	200	-	-	-	-	500	10	1,057	2,184	2,256	-	-	-	5,497	GRANTS_DA	IFAD ( 30%),BEN ( 20%), BANKS ( 50%)	
Bee keeping	HH	500	1,000	1,000	-	-	-	-	2,500	5	2,643	5,460	5,640	-	-	-	13,744	GRANTS_DA	IFAD ( 30%),BEN ( 20%), BANKS ( 50%)	
Bee breeding /r	HH	10	40	-	-	-	-	-	50	50	529	2,184	-	-	-	-	2,713	GRANTS_DA	IFAD ( 30%),BEN ( 20%), BANKS ( 50%)	
Other farm enterprise /s	HH	50	75	75	-	-	-	-	200	100	5,286	8,190	8,461	-	-	-	21,937	GRANTS_DA	IFAD ( 30%),BEN ( 20%), BANKS ( 50%)	
Minor and Micro Irrigation - Convergence /t	Lump sum	-	-	-	-	-	-	-	-	-	259,361	267,920	276,761	285,894	-	-	1,089,937	GOODS_DA	CONVERG ( 100%)	
<b>Subtotal</b>											14,272	291,303	298,660	276,761	285,894	-	-	1,166,891		



India - State of Uttarakhand																					
Rural Enterprise Acceleration Project (REAP)																					
Table 1.1.1. Livelihoods diversification and enterprise development [A]																					
Detailed Costs																					
Detailed Costs	Unit	Quantities							Unit Cost (Local '000)	Totals Including Contingencies (Local '000)							Disb. Acct.	Fin. Rule			
		2022	2023	2024	2025	2026	2027	2028		Total	2022	2023	2024	2025	2026	2027			2028	Total	
<b>5. Off farm nano and micro enterprises</b>																					
Retail shops	Units	-	50	80	-	-	-	-	130	75	-	4,832	7,987	-	-	-	-	12,819	GRANTS_DA	IFAD ( 30% ),BANKS (50%),BEN ( 20% )	
Repair shops	Units	-	30	35	-	-	-	-	65	75	-	2,899	3,494	-	-	-	-	6,394	GRANTS_DA	IFAD ( 30% ), BEN ( 70% )	
Carpentry Units	Units	-	30	35	-	-	-	-	65	75	-	2,899	3,494	-	-	-	-	6,394	GRANTS_DA	IFAD ( 30% ), BANKS(50%),BEN ( 20% )	
Beauty parlours/Saloons	Units	-	30	35	-	-	-	-	65	75	-	2,899	3,494	-	-	-	-	6,394	GRANTS_DA	IFAD ( 30% ), BANKS(50%),BEN ( 20% )	
Micro-flour mill	Units	-	30	35	-	-	-	-	65	75	-	2,899	3,494	-	-	-	-	6,394	GRANTS_DA	IFAD ( 30% ), BANKS(50%),BEN ( 20% )	
Micro-food processing	Units	-	30	35	-	-	-	-	65	75	-	2,899	3,494	-	-	-	-	6,394	GRANTS_DA	IFAD ( 30% ), BANKS(50%),BEN ( 20% )	
Other non-farm enterprise	Units	100	125	125	-	-	-	-	350	100	12,474	16,108	16,639	-	-	-	-	45,221	GRANTS_DA	IFAD ( 30% ), BANKS(50%),BEN ( 20% )	
<b>Subtotal</b>											12,474	35,437	42,097	-	-	-	-	90,009			
<b>Subtotal</b>											236,311	886,077	813,583	337,940	349,092	-	-	-	2,623,002		
<b>C. Management Consultancy</b>																					
1. MCF Support /u	Lump Sum										5,829	12,044	12,441	12,852	13,276	13,714	7,083	77,238	CONSULTANCIES_DA	IFAD ( 70% )	
2. Management fee for MCF	Lump Sum										1,457	3,011	3,110	3,213	3,319	3,428	1,771	19,310	CONSULTANCIES_DA	IFAD ( 70% )	
<b>Subtotal</b>											7,287	15,054	15,551	16,064	16,595	17,142	8,854	96,548			
<b>Total</b>											746,778	1,452,845	841,792	365,658	365,687	17,142	8,854	3,798,755			

la Training a core team of trainers-150 persons from staff of Project and Line Departments  
 lb LC/CLF/Progressive farmer trainings  
 lc estimate based on provision of seeds valued Rs 1000 per HH for 600 HHs per CLF  
 ld to be integrated with CSA seed revolving fund establishment  
 le FMB to be established with SMAM support  
 lf Light tools such as wheel barrow, weeders and seeders etc are provided to VOs for farmers to use.  
 lg Small goat unit, 2 dairy, poultry, small retail shops etc  
 lh 15 days residential training with certification and linkage to A-Help  
 li Smartphone with a kit containing essential tools and medicines  
 lj Training materials for district level staff and training materials for farmers including vide clips  
 lk training of core team of trainers  
 ll training of core team of trainers  
 lm purchase of fodder seeds  
 ln silage bags for household level silage making  
 lo Small goat unit, 2 dairy, poultry, small retail shops etc  
 lp 10+1 Units  
 lq 25 birds unit  
 lr to persons trained in bee breeding  
 ls This will cover other farm based activities including cuniculture (rabbit farming).  
 lt Irrigation support for about 10,000 farmer households  
 lu Consultants (PIM has the details)

**Table 1.2: Livelihoods Development and Enterprise Development (B)**

India - State of Uttarakhand																			
Rural Enterprise Acceleration Project (REAP)																			
Table 1.1.2. Livelihoods diversification and enterprise developmen																			
Detailed Costs																			
	Unit	2022	2023	2024	Quantities				Total	Unit Cost (Local '000)	Totals Including Contingencies (Local '000)							Disb. Acct.	Fin. Rule
					2025	2026	2027	2028			2022	2023	2024	2025	2026	2027	2028		
<b>I. Investment Costs</b>																			
<b>A. Training and Facilitation for Value chain enterprises</b>																			
<b>1. Stand alone training</b>																			
Nursery Management /a	Sessions	-	3	3	-	-	-	-	6	15	-	49	51	-	-	-	100	TRAINING_DA	IFAD ( 100%)
Mushroom Production /b	Sessions	-	50	50	-	-	-	-	100	10	-	546	564	-	-	-	1,110	TRAINING_DA	IFAD ( 100%)
Beekeeping /c	Sessions	-	500	500	100	-	-	-	1,100	6	-	3,276	3,384	699	-	-	7,360	TRAINING_DA	IFAD ( 100%)
Bee Breeders Training /d	Sessions	-	25	-	-	-	-	-	25	50	-	1,365	-	-	-	-	1,365	TRAINING_DA	IFAD ( 100%)
Food Preparation, Handling & Hygiene /e	Sessions	-	25	25	-	-	-	-	50	10	-	273	282	-	-	-	555	TRAINING_DA	IFAD ( 100%)
Front Line Sales Staff /f	Sessions	-	50	50	-	-	-	-	100	10	-	546	564	-	-	-	1,110	TRAINING_DA	IFAD ( 100%)
Milk Processing /g	Sessions	-	150	150	-	-	-	-	300	15	-	2,457	2,538	-	-	-	4,995	TRAINING_DA	IFAD ( 100%)
other training /h	Sessions	-	150	150	-	-	-	-	300	15	-	2,457	2,538	-	-	-	4,995	TRAINING_DA	IFAD ( 100%)
<b>Subtotal</b>												10,970	9,921	699	-	-	21,590		
<b>2. Skill training - convergence with DDU-GKY / RSETI</b>																			
Non-Agriculture Training /i	Persons	-	4,000	4,000	4,000	4,000	-	-	16,000	8	-	32,761	33,843	34,959	36,113	-	137,676	TRAINING_DA	CONVERG ( 100%)
Youth employment oriented training	Persons	-	2,500	2,500	2,500	2,500	-	-	10,000	20	-	54,602	56,404	58,266	60,188	-	229,460	TRAINING_DA	CONVERG ( 100%)
Youth artisanal training /j	Persons	-	2,500	2,500	2,500	2,500	-	-	10,000	15	-	40,952	42,303	43,699	45,141	-	172,095	TRAINING_DA	CONVERG ( 100%)
Apprenticeship Training	Persons	-	250	500	250	-	-	-	1,000	40	-	10,920	22,562	11,653	-	-	45,135	TRAINING_DA	IFAD ( 100%)
Training for Micro Entrepreneurs /k	Persons	-	500	1,700	4,000	4,000	-	-	10,200	10	-	5,460	19,177	46,612	48,151	-	119,401	TRAINING_DA	CONVERG ( 100%)
<b>Subtotal</b>												144,696	174,289	195,190	189,593	-	703,768		
<b>3. TA and Exposure visits</b>																			
Exposure Visits - Domestic /l	persons	10	25	25	-	-	-	-	60	100	1,057	2,730	2,820	-	-	-	6,607	TRAINING_DA	IFAD ( 100%)
Exposure Visits - International /m	person	-	10	10	10	-	-	-	30	500	-	5,460	5,640	5,827	-	-	16,927	TRAINING_DA	IFAD ( 100%)
Consultants /n	personmonths	6	12	12	12	12	-	-	54	500	3,171	6,552	6,769	6,992	7,223	-	30,707	TRAINING_DA	IFAD ( 100%)
<b>Subtotal</b>											4,229	14,743	15,229	12,818	7,223	-	54,241		
<b>Subtotal</b>											4,229	170,408	199,440	208,707	196,816	-	779,599		
<b>B. DEPARTMENTAL PROPOSALS OF LIVESTOCK AND CROPS</b>	Lump Sum										-	323,896	334,584	-	-	-	658,480	GOODS_DA	IFAD ( 80%)
<b>C. Value chain - Agriculture and Horticulture</b>																			
<b>1. Private Sector Individual and Companies /p</b>																			
Sorting, Grading, Milling	Units	-	5	5	-	-	-	-	10	3,500	-	19,111	19,741	-	-	-	38,852	GRANTS_DA	IFAD ( 25%), BANKS ( 50%), BEN ( 25%)
Packhouse	Units	-	15	10	-	-	-	-	25	3,500	-	57,332	39,483	-	-	-	96,815	GRANTS_DA	IFAD ( 25%), BANKS ( 50%), BEN ( 25%)
Small Rice Mill	Units	-	6	3	-	-	-	-	9	4,000	-	26,209	13,537	-	-	-	39,746	GRANTS_DA	IFAD ( 25%), BANKS ( 50%), BEN ( 25%)
Small Oil Extraction Unit	Units	-	5	5	-	-	-	-	10	2,700	-	14,743	15,229	-	-	-	29,972	GRANTS_DA	IFAD ( 25%), BANKS ( 50%), BEN ( 25%)
Food Processing Unit	Units	-	2	-	-	-	-	-	2	8,700	-	19,002	-	-	-	-	19,002	GRANTS_DA	IFAD ( 25%), BANKS ( 50%), BEN ( 25%)
Modern Nursery	Units	-	3	-	-	-	-	-	3	2,500	-	8,190	-	-	-	-	8,190	GRANTS_DA	IFAD ( 25%), BANKS ( 50%), BEN ( 25%)
Retail Outlet	Units	-	5	5	-	-	-	-	10	1,000	-	5,460	5,640	-	-	-	11,101	GRANTS_DA	IFAD ( 25%), BANKS ( 50%), BEN ( 25%)
Mushroom - Large Unit	Units	-	-	2	-	-	-	-	2	5,000	-	-	11,281	-	-	-	11,281	GRANTS_DA	IFAD ( 25%), BANKS ( 50%), BEN ( 25%)
Ginger Handling Facilities	Units	-	5	5	-	-	-	-	10	3,200	-	17,473	18,049	-	-	-	35,522	GRANTS_DA	IFAD ( 25%), BANKS ( 50%), BEN ( 25%)
Turmeric Handling Facilities	Units	-	5	-	-	-	-	-	5	1,500	-	8,190	-	-	-	-	8,190	GRANTS_DA	IFAD ( 25%), BANKS ( 50%), BEN ( 25%)
Other Enterprises /q	Units	-	5	-	-	-	-	-	5	1,500	-	8,190	-	-	-	-	8,190	GRANTS_DA	IFAD ( 25%), BANKS ( 50%), BEN ( 25%)
<b>Subtotal</b>											-	183,901	122,961	-	-	-	306,862		



**Table 1.3: Institutional Strengthening of CBOs and partnerships**

India - State of Uttarakhand																					
Rural Enterprise Acceleration Project (REAP)																					
Table 1.2. Institutional strengthening of CBOs and partnerships																					
Detailed Costs																					
Unit	Quantities								Unit Cost (Local '000)	Totals Including Contingencies (Local '000)								Disb. Acct.	Fin. Rule		
	2022	2023	2024	2025	2026	2027	2028	Total		2022	2023	2024	2025	2026	2027	2028	Total				
<b>I. Investment Costs</b>																					
<b>A. Institutional Support</b>																					
<b>1. Technical Assistance for FPOs Formation, Market Linkages and Capacity Building of LCs and FPOs Directors</b>																					
Business Development and Establishing Market Linkages - Pvt sector service provider /a	FPO	-	15	20	15	-	-	-	50	500	-	9,427	12,984	10,059	-	-	-	32,470	CONSULTANCIES_DA	IFAD (70%)	
Staff cost of Marketing expert to FPOs for beyond 3 years /b	FPO	-	-	-	-	22	45	73	140	200	-	-	-	-	6,096	12,881	21,585	40,562	CONSULTANCIES_DA	IFAD (70%)	
Technical Assistance for capacity building of FPOs /c	Training	-	15	20	15	-	-	-	50	200	-	3,771	5,194	4,024	-	-	-	12,988	CONSULTANCIES_DA	IFAD (70%)	
Technical Assistance for capacity Building including Training cost of LCs /d	Training	-	100	180	100	-	-	-	380	150	-	18,854	35,056	20,118	-	-	-	74,028	CONSULTANCIES_DA	IFAD (70%)	
Training of district, block staff of USRLM on transforming CLF as LCs /e	Training	5	5	5	-	-	-	-	15	150	913	943	974	-	-	-	-	2,829	TRAINING_DA	IFAD (100%)	
International TA on Co operative as Business curriculum	Lump sum	-	-	-	-	-	-	-	-	-	-	1,257	1,298	-	-	-	-	2,555	CONSULTANCIES_DA	IFAD (70%)	
Training of trainers Course on cooperative as business for district staff and TA staff /f	Training	-	1	1	-	-	-	-	2	400	-	503	519	-	-	-	-	1,022	TRAINING_DA	IFAD (100%)	
<b>Subtotal</b>											913	34,753	56,025	34,201	6,096	12,881	21,585	166,455			
2. Software for business and inventory tracking	FPO/LC	161	479	-	-	-	-	-	640	40	7,836	24,082	-	-	-	-	-	31,918	GOODS_DA	IFAD (80%)	
3. FPO- office equipment (one time) /g	FPO	-	15	20	15	-	-	-	50	400	-	7,541	10,387	8,047	-	-	-	25,976	GOODS_DA	IFAD (80%), BEN (20%)	
<b>4. Incentives to ILSP LCs against Sales Turn over</b>																					
Incentives to ILSP LCs for 1st 2 Year (for 5 years Plus LCs) /h	LC	67	67	-	-	-	-	-	134	300	21,453	22,161	-	-	-	-	-	43,614	GRANTS_DA	IFAD (90%)	
Incentives to ILSP LCs for 3 Years (for 3 Years plus LCs) /i	LC	94	94	94	-	-	-	-	282	300	30,099	31,092	32,118	-	-	-	-	93,308	GRANTS_DA	IFAD (90%)	
<b>Subtotal</b>											51,552	53,253	32,118	-	-	-	-	136,923			
5. USRLM CLF LC - Business Plan Support /j	CLF	-	159	141	140	-	-	-	440	500	-	87,652	80,295	82,356	-	-	-	250,303	GRANTS_DA	IFAD (80%), BEN (20%)	
<b>6. USRLM-CLF-LC Staff support</b>																					
USRLM CLF salary Support for 3 Years /k	CLF	159	300	440	281	140	-	-	1,320	450	75,640	147,426	223,361	147,354	75,837	-	-	669,617	GRANTS_DA	IFAD (80%)	
USRLM CLF Salary Support for Next 2 Years /l	CLF	-	-	-	159	300	281	140	880	250	-	-	-	46,321	90,282	87,355	44,958	268,917	GRANTS_DA	IFAD (80%)	
<b>Subtotal</b>											75,640	147,426	223,361	193,675	166,120	87,355	44,958	938,535			
<b>7. FPOs Operational Expenses</b>																					
FPO-Staff costs first three years /m	FPO	-	15	35	50	35	15	-	150	700	-	11,466	27,638	40,786	29,492	13,057	-	122,439	GRANTS_DA	IFAD (80%), BEN (20%)	
FPO-Staff costs last two years /n	FPO	-	-	-	15	35	35	15	100	700	-	-	-	12,236	29,492	30,466	13,488	85,681	GRANTS_DA	IFAD (80%), BEN (20%)	
FPO-Operating costs first three years /o	FPO	-	15	35	50	35	15	-	150	300	-	4,914	11,845	17,480	12,640	5,596	-	52,474	GRANTS_DA	IFAD (80%), BEN (20%)	
<b>Subtotal</b>											-	16,381	39,483	70,501	71,624	49,118	13,488	260,594			
8. Revolving Corpus Support to FPOs for Business Operations as working Capital /p	FPO	-	15	20	15	-	-	-	50	1,000	-	16,538	22,779	17,648	-	-	-	56,965	GRANTS_DA	IFAD (90%)	
<b>9. Grading of FPOs and LCs</b>																					
FPOs Grading Assessments /q	FPO	-	-	35	50	50	50	50	235	15	-	-	682	1,006	1,039	1,073	1,109	4,909	CONSULTANCIES_DA	IFAD (70%)	
LCs/CLF-LC Grading Assessments for alternative year /r	LC/CLF	-	320	141	320	141	320	141	1,383	10	-	4,022	1,831	4,292	1,954	4,580	2,085	18,763	CONSULTANCIES_DA	IFAD (70%)	
<b>Subtotal</b>											-	4,022	2,512	5,298	2,993	5,653	3,193	23,672			
<b>10. Share capital Mobilisation</b>																					
Mobilising First round of Share capital /s	Member	-	300,000	160,000	-	-	-	-	460,000	1	-	377,071	207,741	-	-	-	-	584,812	GRANTS_DA	IFAD (50%), BEN (50%)	
Mobilising Second round of Share capital /t	Member	-	-	-	-	460,000	-	-	460,000	1	-	-	-	-	637,325	-	-	637,325	GRANTS_DA	IFAD (50%), BEN (50%)	
<b>Subtotal</b>											-	377,071	207,741	-	637,325	-	-	1,222,137			
<b>11. AGM, Audits and training/Learnings and campaign</b>																					
Conducting a Communication Campaign for women and youth /u	FPO	-	44	30	21	-	-	-	95	100	-	5,530	3,895	2,817	-	-	-	12,242	TRAINING_DA	IFAD (100%)	
AGM and Audit support to FPO for 3 Years /v	FPO	-	44	74	95	51	21	-	285	50	-	2,765	4,804	6,371	3,533	1,503	-	18,976	TRAINING_DA	IFAD (100%)	
Training and Learning Routes for FPOs /w	FPO	-	15	20	15	-	-	-	50	500	-	9,427	12,984	10,059	-	-	-	32,470	TRAINING_DA	IFAD (100%)	
LC learning route for CLFs to ILSP area /x	CLF	-	40	40	40	40	-	-	160	50	-	2,514	2,597	2,682	2,771	-	-	10,564	TRAINING_DA	IFAD (100%)	
<b>Subtotal</b>											-	20,236	24,280	21,929	6,304	1,503	-	74,252			
<b>Subtotal</b>											135,940	788,957	698,980	433,655	890,461	156,510	83,225	3,187,728			

India - State of Uttarakhand																				
Rural Enterprise Acceleration Project (REAP)																				
Table 1.2. Institutional strengthening of CBOs and partnerships																				
Detailed Costs																				
Unit	Quantiles								Unit Cost (Local '000)	Totals Including Contingencies (Local '000)								Disb. Acct.	Fin. Rule	
	2022	2023	2024	2025	2026	2027	2028	Total		2022	2023	2024	2025	2026	2027	2028	Total			
<b>B. Facilitation of Private Sector Engagement</b>																				
<b>1. Private sector collaboration</b>																				
Round Table Discussions	1	2	2	2	2	3	-	12	200	211	437	451	466	482	746	-	2,793	TRAINING_DA	IFAD ( 100% )	
Exposure visits for the Private Sector /y	1	3	3	3	3	-	-	13	200	211	655	677	699	722	-	-	2,965	TRAINING_DA	IFAD ( 100% )	
Productive Alliances with Pvt Sector	-	-	1	1	1	1	-	4	3,650	-	-	4,118	4,253	4,394	4,539	-	17,303	GOODS_DA	IFAD ( 60% ), PVT ( 40% )	
Brand assessment and promotion	0.25	0.5	1	1	-	-	-	2.75	4,500	1,189	2,457	5,076	5,244	-	-	-	13,967	CONSULTANCIES_DA	IFAD ( 100% )	
Preparation of business plan and strategy for HILANS	-	1	1	1	-	-	-	3	7,000	-	7,644	7,897	8,157	-	-	-	23,698	CONSULTANCIES_DA	IFAD ( 100% )	
<b>Subtotal</b>										1,612	11,193	18,219	18,820	5,598	5,285	-	60,726			
<b>Total Investment Costs</b>										137,552	800,150	717,198	452,475	896,059	161,795	83,225	3,248,454			
<b>II. Recurrent Costs</b>																				
<b>A. TA DA support for USRLM Field Staff</b>																				
District Thematic Expert	Person-Months	156	156	156	156	156	156	156	1,092	2	330	341	352	364	376	388	401	2,550	OPERATING_DA	IFAD ( 80% )
Block Level Managers	Person-Months	1,140	1,140	1,140	1,140	1,140	1,140	1,140	7,980	1	1,205	1,245	1,286	1,328	1,372	1,418	1,464	9,319	OPERATING_DA	IFAD ( 80% )
Area Coordinator	Person-Months	1,140	1,140	1,140	1,140	1,140	1,140	1,140	7,980	1	1,205	1,245	1,286	1,328	1,372	1,418	1,464	9,319	OPERATING_DA	IFAD ( 80% )
<b>Total Recurrent Costs</b>										2,740	2,831	2,924	3,020	3,120	3,223	3,329	21,188			
<b>Total</b>										140,292	802,981	720,122	455,496	899,179	165,018	86,554	3,269,642			
la Engagement of SPs/Consultants for market linkage establishment lb Engagement of SPs/Consultants for market linkages lc Engagement of SPs/Consultants for building capacity of FPOs ld Governance strengthening, VC Business Planning and Market & supply chain Magt and finance & accounting. 1 training / subject for 30 members - Board & staff of 6-7 LCs @ Block Level by Tech Expert le 3 day training to two persons from each block and two persons from each district and state teams of USRLM to be provided orientation training by UGVS staff lf Training of 26 persons 13 district staff and 13 Technical assistance staff who in turn will train FPO Board and staff lg Computer, Furniture, fixture, Almita, chair and Table, scanner, Inverter etc lh based on the criteria developed by REAP in concurrence with IFAD li based on the criteria developed by REAP in concurrence with IFAD lj Working capital support based on business plans prepared lk Rs 15000/Month for Business Promoter and Rs 10000/month for two Producer Group Mobilisers. Accounts and data entry operator, stationary and office rent will be through USRLM start up/establishment cost. ll 50% cost will be financed by CLF-LC, 4th year onwards lm Costs of salary of 3 staff in each FPO (CEO, Business Development Facilitator and Accountant) and operational expenditure for rent, stationery, travelling ln 50% of costs given as incentives based on sales volumes achieved. lo Office Rent, Stationery expenses, Electricity, communication and BoD Meeting etc. lp FPO will submit a business Plan to get this support. lq Two grading in six years by individual consultants lr Alternative Grading of LCs/CLFs ls LC/CLF -LC will collect from members and retain 50% and 50% deposit to FPOs thru LC/CLF Account. lt Second round of mobilisation; LC/CLF -LC will collect from members and retain 50% and 50% deposit to FPOs thru LC/CLF Account. lu Campaign and workshops for Mobilising youth and women for entrepreneurship at block level. lv For annual audit and legal compliances lw Training cum exposure visit within India to demonstrate successful enterprise model of FPOs for BoD/Members of LCs/CLFs/FPOs lx Per 30 participants;40 events per year; for first 4 years ly Private sector will be taken to the production bases																				

**Table 2.1: Support services and market infrastructure**

India - State of Uttarakhand																			
Rural Enterprise Acceleration Project (REAP)																			
Table 2.1. Support services and market infrastructure																			
Detailed Costs																			
Unit	Quantities							Unit Cost (Local '000)	Totals Including Contingencies (Local '000)								Disb. Acct.	Fin. Rule	
	2022	2023	2024	2025	2026	2027	2028		Total	2022	2023	2024	2025	2026	2027	2028			Total
<b>I. Investment Costs</b>																			
<b>A. Market infrastructure</b>																			
<b>1. Construction of collection points and Agri service centres</b>																			
Design and Supervision	Lump sum									94						94	CONSULTANCIES_DA	IFAD ( 70%)	
Collection Centers /a	Units	175	175	175	-	-	-	525	300	67,652	69,885	72,191	-	-	-	209,728	GOODS_DA	IFAD ( 30%), BANKS ( 50%), PVT ( 20%)	
LC/CLF/Growth centres business analysis /b	Lump sum									2,220						2,220	CONSULTANCIES_DA	IFAD ( 70%)	
Agri-Service Centre /c	Units	25	25	-	-	-	-	50	1,500	48,323	49,918	42,110	-	-	-	98,241	GOODS_DA	IFAD ( 30%), BANKS ( 50%), PVT ( 20%)	
<b>Subtotal</b>										118,290	119,803	72,191	-	-	-	310,283			
<b>2. Multi stakeholder platforms for value chain actors</b>																			
National Level	Platforms	-	-	1	1	1	-	3	730	-	-	972	1,004	1,037	-	3,012	TRAINING_DA	IFAD ( 100%)	
State Level	Platforms	-	2	2	2	2	-	10	146	-	376	389	402	415	428	2,010	TRAINING_DA	IFAD ( 100%)	
Field Level	Platforms	-	285	285	285	285	-	1,140	7	-	2,681	2,769	2,861	2,955	-	11,266	TRAINING_DA	IFAD ( 100%)	
<b>Subtotal</b>										-	3,057	4,130	4,266	4,407	428	16,289			
<b>Subtotal</b>										-	121,347	123,932	76,457	4,407	428	326,572			
<b>B. Support services</b>																			
<b>1. Contracting service providers</b>																			
Enterprise Support through an agency /d	Lump sum									16,752	17,305	17,876	18,466	-	-	70,398	CONSULTANCIES_DA	IFAD ( 70%)	
SUPport for RBI/e	Lump sum									8,118	8,386	8,663	5,057	-	-	30,224	GOODS_DA	IFAD ( 80%)	
<b>Subtotal</b>										24,870	25,691	26,539	23,523	-	-	100,622			
<b>2. Value Chain Related Support</b>																			
Fresh Produce value chains related training through a technical agency /f	Lump sum									19,329	19,967	20,626	21,307	22,010	-	103,239	CONSULTANCIES_DA	IFAD ( 70%)	
Staples value chain related training through a technical agency /g	Lump sum									12,886	13,311	13,751	14,204	14,673	-	68,826	CONSULTANCIES_DA	IFAD ( 70%)	
Mountain Honey value chain related training through a technical agency /h	Lump sum									6,443	-	-	-	-	-	6,443	CONSULTANCIES_DA	IFAD ( 70%)	
<b>Subtotal</b>										38,658	33,278	34,377	35,511	36,683	-	178,508			
<b>Subtotal</b>										63,529	58,969	60,915	59,034	36,683	-	279,130			
<b>C. Entrepreneurship Incubation</b>																			
1. Business service provision /i	Lump sum	1	1	1	-	-	-	3	1,000	1,247	1,289	1,331	-	-	-	3,867	CONSULTANCIES_DA	IFAD ( 70%)	
2. Knowledge sharing & documentation	Lump sum									-	-	-	-	-	214	214	TRAINING_DA	IFAD ( 100%)	
<b>Subtotal</b>										1,247	1,289	1,331	-	-	214	4,081			
<b>D. Innovation Fund</b>																			
1. Innovation Support /j	Lump sum	1	2	4	3	-	-	10	12,000	14,969	30,927	63,895	49,502	-	-	159,293	GOODS_DA	IFAD ( 80%)	
<b>E. Introduction of ICT4D related innovations</b>																			
1. Digital farm advisory services on crop, weather, pests information etc. /k	Lump sum									-	26,623	20,626	-	-	-	47,249	GOODS_DA	IFAD ( 80%)	
2. E-business platforms /l	Lump sum									2,352	2,429	-	-	-	-	4,781	GOODS_DA	IFAD ( 80%)	
<b>Subtotal</b>										2,352	29,052	20,626	-	-	-	52,030			
<b>F. Management Consultancy</b>																			
MCF Support /m	Lump Sum									30,658	63,340	65,431	57,435	59,331	61,289	37,252	374,737	CONSULTANCIES_DA	IFAD ( 70%)
Management fee for MCF (PMU)	Lump Sum									2,051	4,238	4,377	4,522	4,671	4,825	2,492	27,176	CONSULTANCIES_DA	IFAD ( 70%)
Management fee for MCF (District)	Lump Sum									5,614	11,598	11,980	12,376	12,784	13,206	6,821	74,378	CONSULTANCIES_DA	IFAD ( 70%)
<b>Subtotal</b>										38,323	79,175	81,788	74,333	76,786	79,320	46,565	476,291		
<b>Total</b>										54,540	298,618	358,968	281,834	140,226	116,645	46,565	1,297,397		

<sup>a</sup> Operated at LC level

<sup>b</sup> RBI to undertake this study. Include LCs and CLFs with Growth centres. The study to comprise strengths and weaknesses of the LC, the business viability and future business plans

<sup>c</sup> Operated by the LCs

<sup>d</sup> Engagement agencies including SPMU of RBI to facilitate the entrepreneurs to access the technical, financial and business development support

<sup>e</sup> Establishment of RBI spokes

<sup>f</sup> Agency to work for 5 years on value chain for fresh produce

<sup>g</sup> Agency to work for 4 years on value chain for millets, pulses, oil seeds, cereals etc.

<sup>h</sup> Agency to work for 1 year on VC for honey to develop new POPs, protocols for certifications, grading standards, processing, packaging, storage, conduct market scanning & identify potential markets

<sup>i</sup> Support for engaging CAs, technical persons, SPMU of RBI, etc for supporting entrepreneurs

<sup>j</sup> Potential innovative technologies include: AI based image processing platforms for crop and farm management systems - see REAP PIM for details

<sup>k</sup> Could cover almost all farmer involved in production

<sup>l</sup> E-business platform (digitising the LC's/growth centres production and processing activities for effective market linkages)

<sup>m</sup> Consultants: (see PIM for the list)

**Table 2.2: Support to financial services**

India - State of Uttarakhand																			
Rural Enterprise Acceleration Project (REAP)																			
Table 2.2. Rural financial services																			
Detailed Costs																			
Unit	Quantities							Unit Cost (Local '000)	Totals Including Contingencies (Local '000)							Disb. Acct.	Fin. Rule		
	2022	2023	2024	2025	2026	2027	2028		Total	2022	2023	2024	2025	2026	2027			2028	Total
<b>I. Investment Costs</b>																			
<b>A. Strengthening and capacity development of UPASAC</b>																			
1. Office Equipment /a	Lump sum	14	-	-	-	-	-	14	250	4,070	-	-	-	-	-	-	4,070	GOODS_DA	IFAD (80%)
<b>B. UPASAC Staff capacity building</b>																			
1. Orientation training for staff /b	Trainings	1	1	-	-	-	-	2	80	85	87	-	-	-	-	-	172	TRAINING_DA	IFAD (100%)
2. Training of trainers for RFC/ARFC on products /c	Trainings	1	1	1	-	-	-	3	80	85	87	90	-	-	-	-	262	TRAINING_DA	FAD (100%)
3. Enterprise financing /d	Trainings	-	1	1	1	-	-	3	500	-	546	564	583	-	-	-	1,693	TRAINING_DA	FAD (100%)
4. Cash flows and NPA management for enterprises and individuals /e	Trainings	-	1	1	1	-	-	3	800	-	874	902	932	-	-	-	2,708	TRAINING_DA	FAD (100%)
5. Digital financial services /f	Trainings	-	1	1	1	-	-	3	500	-	546	564	583	-	-	-	1,693	TRAINING_DA	FAD (100%)
6. Financing of livelihood collectives and FPOs /g	Trainings	-	1	1	-	-	-	2	500	-	546	564	-	-	-	-	1,110	TRAINING_DA	FAD (100%)
7. Exposure visit for UPASAC and Bank senior management staff /h	Visits	1	1	1	-	-	-	3	1,000	1,057	1,092	1,128	-	-	-	-	3,277	TRAINING_DA	IFAD (100%)
<b>Subtotal</b>										1,226	3,778	3,813	2,098	-	-	-	10,915		
<b>C. Product Development &amp; Software</b>																			
1. State level workshop with Banks and NBFCs /i	Lump sum	1	1	-	-	-	-	2	50	53	55	-	-	-	-	-	107	TRAINING_DA	IFAD (100%)
2. Training of branch staff of banks development of REAP related training materials /j	Lump sum	1	2	-	-	-	-	3	50	53	109	-	-	-	-	-	162	TRAINING_DA	IFAD (100%)
3. Coordination Meeting with bankers at block and district /k	Workshops	108	432	432	266	266	-	1,504	5	571	2,359	2,437	1,550	1,601	-	-	8,517	TRAINING_DA	FAD (100%)
4. Studies and pilots on products and processes - credit, insurance, risk comfort mechanism	Studies	-	2	1	1	-	-	4	2,000	-	4,368	2,256	2,331	-	-	-	8,955	TRAINING_DA	IFAD (100%)
5. Product development with Banks/insurance companies /l	Workshops	1	2	3	2	-	-	8	200	211	437	677	466	-	-	-	1,791	TRAINING_DA	FAD (100%)
<b>6. MIS and software</b>																			
Paperless MIS Software for tracking financial services at SHGs,PGs, LCs, FPOs /m	Lump sum									-	10,920	564	583	-	-	-	12,067	CONSULTANCIES_DA	IFAD (70%)
Tablets for LCs	LC	-	300	301	-	-	-	601	15	-	4,914	5,093	-	-	-	-	10,008	GOODS_DA	IFAD (80%)
<b>Subtotal</b>										888	23,162	11,027	4,929	1,601	-	-	41,608		
<b>Subtotal</b>										-	15,835	5,657	583	-	-	-	22,075		
<b>Subtotal</b>										888	23,162	11,027	4,929	1,601	-	-	41,608	CREDIT_DA	FAD (100%)
D. Risk comfort mechanism for financing nascent LCs/FPOs/ enterprises /n	Lump Sum									-	-	21,894	33,615	-	-	-	55,309	CREDIT_DA	FAD (100%)
<b>E. Capacity development of LCs, FPOs &amp; SHGs/PGs for savings, credit, insurance</b>																			
1. Orientation training to Bank Mitras /o	Training	16	24	-	-	-	-	40	90	1,537	2,382	-	-	-	-	-	3,918	TRAINING_DA	IFAD (100%)
2. Product literacy training (Banking / Insurance / Govt Schemes) /p	Training	16	24	24	24	-	-	88	90	1,537	2,382	2,460	2,541	-	-	-	8,920	TRAINING_DA	FAD (100%)
3. Training of LC/FPOs/CLF on Banking Products /q	Programme	-	10	28	28	14	-	80	100	-	1,103	3,189	3,294	1,701	-	-	9,287	TRAINING_DA	FAD (100%)
4. Training of LC on Insurance Claims Settlements /r	Programme	-	10	28	28	14	-	80	100	-	1,103	3,189	3,294	1,701	-	-	9,287	TRAINING_DA	IFAD (100%)
5. Promotional Expenses /s	Lump sums									1,067	1,103	1,139	-	-	-	-	3,309	GOODS_DA	IFAD (80%)
6. Task Based Payment for Bank Mitra /t	Lump sums	400	600	600	200	-	-	1,800	4	1,423	2,205	2,278	784	-	-	-	6,690	GOODS_DA	IFAD (100% FOR 2.66%,50%), BANKS (0% FOR 2.33%,50%)
<b>Subtotal</b>										5,564	10,276	12,255	9,914	3,403	-	-	41,412		
F. Matching grant / patient capital / micro equity Loan Support to Micro Enterprises /u	Lump sum									-	21,001	32,541	56,025	-	-	-	109,566	CREDIT_DA	IFAD (100%)
<b>G. Bank Loans to SHGs, Enterprises, LCs/FPOs /v</b>																			
1. SHG/PG/VPG credit linkages /w	Lump sum									2,449,500	904,778	1,536,630	1,645,130	1,536,630	330,000	393,000	8,795,668	CREDIT_DA	BANKS (100%)
2. Livestock loans through PGs/SHG /x	Lump sum									-	500,000	500,000	750,000	750,000	-	-	2,500,000	CREDIT_DA	BANKS (100%)
3. Individual enterprises /y	Lump sum									-	400,000	450,000	250,000	250,000	50,000	55,000	1,455,000	CREDIT_DA	BANKS (100%)
4. LCs - working capital /z	Lump sum									-	40,250	35,250	75,250	35,250	35,000	38,500	259,500	CREDIT_DA	BANKS (100%)
5. Working capital Loans to FPOs /aa	Lump sum									-	-	75,250	35,250	35,000	-	-	145,500	CREDIT_DA	BANKS (100%)
6. Community investment fund - Convergence	Lump sum									-	367,500	367,500	367,500	147,000	-	-	1,249,500	CREDIT_DA	CONVERG (100%)
<b>Subtotal</b>										2,449,500	2,212,528	2,964,630	3,123,130	2,753,880	415,000	486,500	14,405,168		
<b>Total Investment Costs</b>										2,461,249	2,270,745	3,045,960	3,229,710	2,758,884	415,000	486,500	14,668,048		

India - State of Uttarakhand																				
Rural Enterprise Acceleration Project (REAP)																				
Table 2.2. Rural financial services																				
Detailed Costs																				
Unit	Quantities								Unit Cost (Local '000)	Totals Including Contingencies (Local '000)								Disb. Acct.	Fin. Rule	
	2022	2023	2024	2025	2026	2027	2028	Total		2022	2023	2024	2025	2026	2027	2028	Total			
<b>II. Recurrent Costs</b>																				
<b>A. Staff Support at the Head Office</b>																				
Manager: Finance and Administration	Person month	12	12	12	12	12	12	-	72	105	1,281	1,323	1,367	1,412	1,458	1,507	-	8,347	OPERATING_DA	FAD ( 100%, 100%, 100%, 75%,50%,25% ), UPASAC (0% FOR 3, 25%, 50%, 25%)
Consultants on Banking	Person month	12	12	12	12	12	12	-	72	105	1,281	1,323	1,367	1,412	1,458	1,507	-	8,347	OPERATING_DA	FAD ( 100%, 100%, 100%, 75%,50%,25% ), UPASAC (0% FOR 3, 25%, 50%, 25%)
Consultant Insurance	Person month	-	3	3	3	-	-	-	9	75	-	236	244	252	-	-	-	732	OPERATING_DA	FAD ( 80% )
IT Consultant	Person month	3	3	3	-	-	-	-	9	75	229	236	244	-	-	-	-	709	OPERATING_DA	FAD ( 80% )
Consultants on Company Law Matters	Person month	3	3	3	3	3	3	-	18	50	152	158	163	168	174	179	-	994	OPERATING_DA	FAD ( 100%, 100%, 100%, 75%,50%,25% ), UPASAC (0% FOR 3, 25%, 50%, 25%)
Account Assistant	Person month	12	12	12	12	12	12	-	72	35	427	441	456	471	486	502	-	2,782	OPERATING_DA	FAD ( 80% )
MIS / IT	Person month	12	12	12	12	12	12	-	72	40	488	504	521	538	556	574	-	3,180	OPERATING_DA	FAD ( 80% )
Support Staff	Person month	12	12	12	12	12	12	-	72	240	2,928	3,024	3,124	3,227	3,334	3,444	-	19,080	OPERATING_DA	FAD ( 100%, 100%, 100%, 75%,50%,25% ), UPASAC (0% FOR 3, 25%, 50%, 25%)
<b>Subtotal</b>											6,785	7,245	7,484	7,479	7,466	7,712	-	44,172		
<b>B. Staff at the District Level</b>																				
Rural Finance Coordinators	Person month	156	156	156	156	156	156	-	936	40	6,343	6,552	6,769	6,992	7,223	7,461	-	41,339	OPERATING_DA	FAD ( 100%, 100%, 100%, 75%,50%,25% ), UPASAC (0% FOR 3, 25%, 50%, 25%)
Assistant Rural Finance Coordinators	Person month	156	156	156	156	156	156	-	936	32	5,074	5,242	5,415	5,593	5,778	5,969	-	33,071	OPERATING_DA	FAD ( 100%, 100%, 100%, 75%,50%,25% ), UPASAC (0% FOR 3, 25%, 50%, 25%)
Consultant - Credit Iib	Person month	-	130	130	130	130	-	520	15		-	2,048	2,115	2,185	2,257	-	-	8,605	OPERATING_DA	FAD ( 70% )
<b>Subtotal</b>											11,417	13,842	14,298	14,770	15,258	13,430	-	83,015		
<b>C. Office operational expenses</b>																				
Staff travelling allowances - HO and Districts /cc	Months	12	12	12	12	12	12	12	84	300	3,733	3,856	3,983	4,114	4,250	4,390	4,535	28,862	OPERATING_DA	FAD ( 80% )
Conveyance Allowance (HO & Districts) /dd	Months	12	12	12	12	12	12	12	84	420	5,226	5,398	5,576	5,760	5,950	6,147	6,350	40,407	OPERATING_DA	FAD ( 80% )
Office Operating Cost (HO & Districts) /ee	Months	12	12	12	12	12	12	12	84	360	4,479	4,627	4,780	4,937	5,100	5,269	5,442	34,634	OPERATING_DA	FAD ( 80% )
<b>Subtotal</b>											13,437	13,881	14,339	14,812	15,301	15,806	16,327	103,903		
<b>Total Recurrent Costs</b>											31,640	34,968	36,122	37,062	38,024	36,947	16,327	231,090		
<b>Total</b>											2,492,888	2,305,713	3,082,081	3,266,772	2,796,908	451,947	502,827	14,899,138		

- ia Purchasing of Laptops desktops printers,etc.for state and Districts
- ib Training to new staff on project orientation, in banking products and processes and MIS and Reports
- ic Training provided by bank, insurance agency to all RFCs and ARFCs
- id All district staff to be trained through external training institution- bank loan proposal development and analysis, micro equity, matching grant, patient capital financing.
- ie Enterprise cash flow management and avoiding NPAs/NPA management.
- if Training on digital financial services that UPASAC will facilitate for SHGs/PGs/LCs and also enterprises.
- ig Training to be provided by external agency on working capital financing, investment capital financing, risk analysis
- ih Exposure visit in India to study MAVIM model of Banking facilitator, SKDRDP as BC of banks for enterprise financing, Samunnati for FPO financing.
- iv UGVs and UPASAC to invite major banks in the state and also other lenders like Samunnati, FWFB, Ananya finance, Sub-K Basik Rangde(P2P) and others for forging partnerships.
- ij NABARD to provide training through its training institutions; banks to bear the cost of training, Curriculum/training material development support for financing a) SHGs, B) LCs/FPOs, C) enterprises
- ik Quarterly in initial two years and half yearly there after
- il Product adaptation/ development, roll out and need based trainings
- im Includes cost of initial scoping study, developing, testing and implementing software and also maintenance cost for initial two years.
- in Risk comfrot to be offered for first credit linkages from specialised financial institutions/ banks for first time borrowers of LCs, FPOs, youth led Enterprises. The amount of FLDG will be withdrawn and redeployed in project activities by 5th/6th year
- io 3 day orientation training
- ip 3 day training to 600 bank mitra to be trained who in turn will train the PGs/SHGs during group meetings. 25 persons in one batch 2 to 3 day training.
- iq Three day training on bank loan requirements, proposal preparation etc.,
- ir Training to staff of LCs/CLFs on insurance enrolment, claim settlement,
- is To disseminate information on financial product to the target beneficiaries through videos, voice messages, dramas, leaflets on savings, credit and insurance
- it BM CRP to be provided task based payment
- iu UGVs to enrol micro equity fund manager/ patient capital financing through banks for financing enterprises
- iv The credit is available for livestock production, agriculture production, other income generating activities and working capital loans to LC and FPOs
- iw 60% of 44,000 self help groups and 8,647 PGs/VPGs are assumed to be credit linked with cash credit limits set for 3 years. First linkage is Rs. 100000 and yearly enhancement taken as 30% as incremental loans.
- ix 20,000 household organised in Joint liability groups access credit for purchase of animals. Working capital accessed through PG/SHG
- iy 8000 micro enterprises to be financed with loans above Rs. 100,000. Includes term loan and working capital
- iz Working capital loans to LCs/CLF-LCs
- iaa Working capital cash credit limit set for FPOs which is enhanced based on requirements.
- ibb Consultants for vetting/backstopping proposals of larger enterprises, LCs, CLF-LCs, FPOs, need based at state/district
- icc Travelling & D.A allowances to all officers & employees
- idd Vehicle hiring for State Officials & RFC,s ( Max. 10 days per month per RFC/ Rs 30000.per month per RFC)



**Table 3.1: Project Management, KM and M&E**

India - State of Uttarakhand																				
Rural Enterprise Acceleration Project (REAP)																				
Table 3. Project Management, KM and Monitoring																				
Detailed Costs																				
Unit	Quantities								Unit Cost (Local '000)	Totals Including Contingencies (Local '000)								Other Accounts		
	2022	2023	2024	2025	2026	2027	2028	Total		2022	2023	2024	2025	2026	2027	2028	Total	Disb. Acct.	Fin. Rule	
<b>I. Investment Costs</b>																				
<b>A. Project Management</b>																				
<b>1. Vehicles Blocks</b>																				
Motorcycle	Units	190	-	-	-	-	-	-	190	80	18,961	-	-	-	-	-	-	18,961	GOODS_DA	IFAD ( 80%)
<b>2. Other equipment</b>																				
Video-conferencing facility - PMU and DMUs	Set	10	-	-	-	-	-	-	10	1,500	18,712	-	-	-	-	-	-	18,712	GOODS_DA	IFAD ( 80%)
<b>3. Office Equipment PMU</b>																				
Laptop computers	each	15	-	-	-	-	-	-	15	75	1,403	-	-	-	-	-	-	1,403	GOODS_DA	IFAD ( 80%)
Desktop computers	each	10	-	-	-	-	-	-	10	75	936	-	-	-	-	-	-	936	GOODS_DA	IFAD ( 80%)
Printers	each	8	-	-	-	-	-	-	8	10	100	-	-	-	-	-	-	100	GOODS_DA	IFAD ( 80%)
Printers with scanner	each	7	-	-	-	-	-	-	7	15	131	-	-	-	-	-	-	131	GOODS_DA	IFAD ( 80%)
Multi-function copier machines	each	1	-	-	1	-	-	-	2	150	187	-	-	206	-	-	-	393	GOODS_DA	IFAD ( 80%)
Other equipment	Lump sum	1	-	-	1	-	-	-	2	200	249	-	-	275	-	-	-	525	GOODS_DA	IFAD ( 80%)
Office furniture	Lump sum	1	1	-	-	-	-	-	2	500	624	644	-	-	-	-	-	1,268	GOODS_DA	IFAD ( 80%)
Computer Peripherals	Lump sum	1	-	-	-	-	-	-	1	200	249	-	-	-	-	-	-	249	GOODS_DA	IFAD ( 80%)
<b>Subtotal</b>											3,880	644	-	481	-	-	-	5,005		
<b>4. Office Equipment DPMU</b>																				
Laptop computers	units	104	-	-	-	-	-	-	104	75	9,730	-	-	-	-	-	-	9,730	GOODS_DA	IFAD ( 80%)
Desktop computers	sets	21	-	-	-	-	-	-	21	75	1,965	-	-	-	-	-	-	1,965	GOODS_DA	IFAD ( 80%)
Printers and Scanners	sets	104	-	-	-	-	-	-	104	10	1,297	-	-	-	-	-	-	1,297	GOODS_DA	IFAD ( 80%)
Photocopier /a	Number	4	-	-	-	-	-	-	4	150	748	-	-	-	-	-	-	748	GOODS_DA	IFAD ( 80%)
Other equipment	Lump sum	13	-	-	-	-	-	-	13	100	1,622	-	-	-	-	-	-	1,622	GOODS_DA	IFAD ( 80%)
Office furniture	Lump sum	13	-	-	-	-	-	-	13	200	3,243	-	-	-	-	-	-	3,243	GOODS_DA	IFAD ( 80%)
Computer Peripherals	Lump sum	13	-	-	-	-	-	-	13	200	3,243	-	-	-	-	-	-	3,243	GOODS_DA	IFAD ( 80%)
<b>Subtotal</b>											21,849	-	-	-	-	-	-	21,849		
<b>5. Office Equipment for Block Level Offices</b>																				
Laptop computers with accessories /b	units	95	-	-	-	-	-	-	95	75	8,888	-	-	-	-	-	-	8,888	GOODS_DA	IFAD ( 80%)
Office furniture	Lump sum	95	-	-	-	-	-	-	95	100	11,851	-	-	-	-	-	-	11,851	GOODS_DA	IFAD ( 80%)
<b>Subtotal</b>											20,739	-	-	-	-	-	-	20,739		
<b>6. Account &amp; Annual Audit</b>																				
Accounting software	Lump sum	1	-	-	-	-	-	-	1	1,000	1,247	-	-	-	-	-	-	1,247	GOODS_DA	IFAD ( 80%)
Annual license fee	Lump sum	15	15	15	15	15	15	15	105	30	561	580	599	619	639	660	682	4,341	GOODS_DA	IFAD ( 80%)
External Independent Audit	Lump sum	1	1	1	1	1	1	1	7	1,000	1,247	1,289	1,331	1,375	1,420	1,467	1,516	9,646	GOODS_DA	IFAD ( 80%)
Internal Audit- External	Lump sum	4	4	4	4	4	4	4	28	500	2,495	2,577	2,662	2,750	2,841	2,935	3,031	19,292	GOODS_DA	IFAD ( 80%)
<b>Subtotal</b>											5,551	4,446	4,592	4,744	4,901	5,062	5,229	34,525		
<b>Subtotal</b>											89,692	5,090	4,592	5,225	4,901	5,062	5,229	119,791		
<b>B. M&amp;E and Knowledge Management</b>																				
<b>1. Monitoring and Evaluation (M&amp;E): Equipment</b>																				
Laptop computers	each	2	-	-	-	-	-	-	2	100	249	-	-	-	-	-	-	249	GOODS_DA	IFAD ( 80%)
Printer and scanner	each	1	-	-	-	-	-	-	1	35	44	-	-	-	-	-	-	44	GOODS_DA	IFAD ( 80%)
Other equipments and software. /c	Lump sum	1	1	-	-	-	-	-	2	500	624	644	-	-	-	-	-	1,268	GOODS_DA	IFAD ( 80%)
<b>Subtotal</b>											917	644	-	-	-	-	-	1,561		
<b>2. Monitoring and Evaluation (M&amp;E): M&amp;E studies, work shops, s</b>																				
Baseline, mid-term and impact survey	Study	1	-	-	1	-	1	-	3	5,000	6,237	-	-	6,875	-	7,337	-	20,449	CONSULTANCIES_DA	IFAD ( 70%)
Annual Outcome Survey	Survey	-	1	1	1	1	1	1	6	1,500	-	1,933	1,997	2,063	2,131	2,201	2,274	12,597	CONSULTANCIES_DA	IFAD ( 70%)
Case studies, Climate impact assessment study, other studies	Studies	-	2	2	2	2	2	-	10	1,500	-	3,866	3,993	4,125	4,261	4,402	-	20,648	CONSULTANCIES_DA	IFAD ( 70%)
Project Reviews and workshops	Lump sum	1	1	1	1	1	1	2	8	1,000	1,247	1,289	1,331	1,375	1,420	1,467	3,031	11,162	CONSULTANCIES_DA	IFAD ( 70%)
<b>Subtotal</b>											7,485	7,087	7,321	14,438	7,812	15,407	5,305	64,856		

India - State of Uttarakhand																					
Rural Enterprise Acceleration Project (REAP)																					
Table 3. Project Management, KM and Monitoring																					
Detailed Costs										Totals Including Contingencies (Local '000)										Other Accounts	
Unit	Quantities							Total	Unit Cost (Local '000)	Totals Including Contingencies (Local '000)							Other Accounts				
	2022	2023	2024	2025	2026	2027	2028			2022	2023	2024	2025	2026	2027	2028	Total	Disb. Acct.	Fin. Rule		
<b>3. Knowledge Management (KM)</b>																					
Startup Workshop	Lump sum	1	-	-	-	-	-	1	1,500	1,586	-	-	-	-	-	-	1,586	TRAINING_DA	IFAD (100%)		
Sensitisation and Educational workshop	Each	6	-	-	-	-	-	6	300	1,903	-	-	-	-	-	-	1,903	TRAINING_DA	IFAD (100%)		
Gender, targeting and inclusion sensitization workshop	Workshop	20	40	40	-	-	-	100	150	3,171	6,552	6,769	-	-	-	-	16,492	TRAINING_DA	IFAD (100%)		
Annual Stakeholders Planning and Review Workshop	Lump sum	1	1	1	1	1	1	6	500	529	546	564	583	602	622	-	3,445	TRAINING_DA	IFAD (100%)		
SDG Labs	Each	-	5	5	3	-	-	13	1,000	-	5,460	5,640	3,496	-	-	-	14,597	TRAINING_DA	IFAD (100%)		
Thematic Studies	Each	3	5	2	-	-	-	10	300	951	1,638	677	-	-	-	-	3,266	CONSULTANCIES_DA	IFAD (80%)		
Communication Consultants	personmonths	3	6	6	6	-	-	21	200	634	1,310	1,354	1,398	-	-	-	4,697	CONSULTANCIES_DA	IFAD (80%)		
ICT Materials preparation and printing	Lump sum	1	1	1	1	1	1.1	6.1	800	846	874	902	932	963	1,094	-	5,611	CONSULTANCIES_DA	IFAD (80%)		
Communication Videos	Lump sum	1	1	1	1	1	1	6	500	529	546	564	583	602	622	-	3,445	GOODS_DA	IFAD (80%)		
Technical panel meeting for policy dialogue	Lump sum	-	2	2	2	2	-	8	200	-	437	451	466	482	-	-	1,836	TRAINING_DA	IFAD (100%)		
Provision for cloud-based subscription services & MIS Software /d	Service	-	1	-	-	-	-	1	9,915	-	10,828	-	-	-	-	-	10,828	GOODS_DA	IFAD (80%)		
Innovative use of social media	Media	1	2	2	2	2	1	10	3,617	3,824	7,900	8,161	8,430	8,709	4,498	-	41,523	GOODS_DA	IFAD (80%)		
Behavioral psychology interventions /e	Units	1	1	1	1	1	1	6	7,000	8,732	9,020	9,318	9,625	9,943	10,271	-	56,910	TRAINING_DA	IFAD (100%)		
<b>Subtotal</b>										22,705	45,112	34,400	25,514	21,300	17,107	-	166,138				
<b>Subtotal</b>										31,106	52,844	41,722	39,952	29,112	32,514	5,305	232,555				
<b>C. Personnel from Mgmt Consultancy Firm</b>																					
1. MCF Support/f	pers_month	6	12	12	12	12	12	6	72	220	1,647	3,402	3,514	3,630	3,750	3,874	2,001	21,817	CONSULTANCIES_DA	IFAD (70%)	
2. Management fee for MCF (PMU)(25%)	pers_month	0.5	1	1	1	1	1	0.5	6	660	412	850	879	908	937	968	500	5,454	CONSULTANCIES_DA	IFAD (70%)	
<b>Subtotal</b>											2,058	4,252	4,393	4,538	4,687	4,842	2,501	27,272			
<b>Total Investment Costs</b>											122,856	62,186	50,707	49,715	38,700	42,418	13,035	379,618			
<b>II. Recurrent Costs</b>																					
<b>A. Salaries and allowances</b>																					
<b>1. Project Management Unit Staff</b>																					
Chief Project Director	pers_month	12	12	12	12	12	12	84	200	2,440	2,520	2,603	2,689	2,778	2,870	2,964	18,864	SALARIES_DA	GOVT		
Project Director	pers_month	12	12	12	12	12	12	84	150	1,830	1,890	1,952	2,017	2,083	2,152	2,223	14,148	SALARIES_DA	GOVT		
Director Convergence	pers_month	12	12	12	12	12	12	84	140	1,708	1,764	1,822	1,882	1,945	2,009	2,075	13,205	SALARIES_DA	GOVT		
Director Finance	pers_month	12	12	12	12	12	12	84	140	1,708	1,764	1,822	1,882	1,945	2,009	2,075	13,205	SALARIES_DA	GOVT		
Director HR and Training	pers_month	12	12	12	12	12	12	84	150	1,830	1,890	1,952	2,017	2,083	2,152	2,223	14,148	SALARIES_DA	GOVT		
Director Operations	pers_month	12	12	12	12	12	12	84	160	1,952	2,016	2,083	2,151	2,222	2,296	2,371	15,091	SALARIES_DA	GOVT		
Director Enterprises	pers_month	12	12	12	12	12	12	84	160	1,952	2,016	2,083	2,151	2,222	2,296	2,371	15,091	SALARIES_DA	IFAD (80%)		
Finance Manager	pers_month	12	12	12	12	12	12	84	90	1,098	1,134	1,171	1,210	1,250	1,291	1,334	8,489	SALARIES_DA	GOVT		
Senior Procurement Specialist	pers_month	12	12	12	12	12	12	84	105	1,281	1,323	1,367	1,412	1,458	1,507	1,556	9,904	SALARIES_DA	IFAD (80%)		
Manager Institutions, Inclusion and Outreach	pers_month	12	12	12	12	12	12	84	105	1,281	1,323	1,367	1,412	1,458	1,507	1,556	9,904	SALARIES_DA	IFAD (80%)		
Manager M&E	pers_month	12	12	12	12	12	12	84	105	1,281	1,323	1,367	1,412	1,458	1,507	1,556	9,904	SALARIES_DA	IFAD (80%)		
Asst Manager Procurement	pers_month	12	12	12	12	12	12	84	80	976	1,008	1,041	1,076	1,111	1,148	1,186	7,546	SALARIES_DA	IFAD (80%)		
Asst. Manager Accounts	pers_month	12	12	12	12	12	12	84	50	610	630	651	672	694	717	741	4,716	SALARIES_DA	IFAD (80%)		
Associate, Climate Resilient Practices	pers_month	12	12	12	12	12	12	84	50	610	630	651	672	694	717	741	4,716	SALARIES_DA	IFAD (80%)		
Project Assistants	pers_month	132	132	132	132	132	132	924	35	4,696	4,851	5,011	5,177	5,347	5,524	5,706	36,313	SALARIES_DA	IFAD (80%)		
Drivers (existing vehicles)	pers_month	48	48	48	48	48	48	336	20	976	1,008	1,041	1,076	1,111	1,148	1,186	7,546	SALARIES_DA	IFAD (80%)		
Multi-Purpose Staff	pers_month	84	84	84	84	84	84	588	15	1,281	1,323	1,367	1,412	1,458	1,507	1,556	9,904	SALARIES_DA	IFAD (80%)		
<b>Subtotal</b>										27,506	28,414	29,352	30,320	31,321	32,355	33,422	212,691				
<b>2. District Management Staff- DMU</b>																					
District Project Manager	pers_month	156	156	156	156	156	156	1,092	105	16,650	17,200	17,767	18,354	18,959	19,585	20,231	128,747	SALARIES_DA	IFAD (80%)		
Asst Manager M&E	pers_month	156	156	156	156	156	156	1,092	50	7,929	8,190	8,461	8,740	9,028	9,326	9,634	61,308	SALARIES_DA	IFAD (80%)		
Asst Manager Livelihoods	pers_month	156	156	156	156	156	156	1,092	50	7,929	8,190	8,461	8,740	9,028	9,326	9,634	61,308	SALARIES_DA	IFAD (80%)		
Finance Manager	pers_month	156	156	156	156	156	156	1,092	50	7,929	8,190	8,461	8,740	9,028	9,326	9,634	61,308	SALARIES_DA	GOVT		
Asst Manager Institutions, Inclusion and Outreach	pers_month	156	156	156	156	156	156	1,092	50	7,929	8,190	8,461	8,740	9,028	9,326	9,634	61,308	SALARIES_DA	IFAD (80%)		
Asst. Manager Accounts	pers_month	156	156	156	156	156	156	1,092	50	7,929	8,190	8,461	8,740	9,028	9,326	9,634	61,308	SALARIES_DA	IFAD (80%)		
Asst. Manager Value chains	pers_month	156	156	156	156	156	156	1,092	50	7,929	8,190	8,461	8,740	9,028	9,326	9,634	61,308	SALARIES_DA	IFAD (80%)		
Asst. Manager Quality control	pers_month	156	156	156	156	156	156	1,092	50	7,929	8,190	8,461	8,740	9,028	9,326	9,634	61,308	SALARIES_DA	IFAD (80%)		
Asst. Manager Sales	pers_month	156	156	156	156	156	156	1,092	50	7,929	8,190	8,461	8,740	9,028	9,326	9,634	61,308	SALARIES_DA	IFAD (80%)		
Associate/YP for KM/IT	pers_month	156	156	156	156	156	156	1,092	50	7,929	8,190	8,461	8,740	9,028	9,326	9,634	61,308	SALARIES_DA	GOVT		
Project assistants	pers_month	312	312	312	312	312	312	2,184	25	7,929	8,190	8,461	8,740	9,028	9,326	9,634	61,308	SALARIES_DA	IFAD (80%)		
Multi-Purpose Staff	pers_month	312	312	312	312	312	312	2,184	15	4,757	4,914	5,076	5,244	5,417	5,596	5,780	36,785	SALARIES_DA	IFAD (80%)		
Drivers (existing vehicles)	pers_month	36	36	36	36	36	36	252	20	732	756	781	807	833	861	889	5,659	SALARIES_DA	IFAD (80%)		
<b>Subtotal</b>										101,426	104,773	108,231	111,803	115,492	119,303	123,240	784,269				

India - State of Uttarakhand																					
Rural Enterprise Acceleration Project (REAP)																					
Table 3. Project Management, KM and Monitoring																					
Detailed Costs																					
	Unit	Quantities								Unit Cost (Local '000)	Totals Including Contingencies (Local '000)								Other Accounts		
		2022	2023	2024	2025	2026	2027	2028	Total		2022	2023	2024	2025	2026	2027	2028	Total	Disb. Acct.	Fin. Rule	
<b>3. Block Staff</b>																					
Livelihood Coordinator (Small blocks)	pers_month	1,140	1,140	1,140	1,140	1,140	1,140	-	6,840	25	28,970	29,926	30,914	31,934	32,988	34,076	-	188,809	SALARIES_DA	IFAD ( 80%)	
Extension support (livestock/ agriculture) /g	pers_month	1,140	1,140	1,140	-	-	-	-	3,420	35	40,558	41,897	43,279	-	-	-	-	125,734	SALARIES_DA	IFAD ( 80%)	
M&E and Finance Assistant /h	pers_month	1,140	1,140	1,140	1,140	1,140	1,140	1,140	7,980	40	46,352	47,882	49,462	51,094	52,781	54,522	56,321	358,415	SALARIES_DA	IFAD ( 80%)	
<b>Subtotal</b>											115,881	119,705	123,655	83,028	85,768	88,599	56,321	672,958			
<b>Subtotal</b>											244,814	252,893	261,238	225,151	232,581	240,257	212,984	1,669,918			
<b>B. Operating costs</b>																					
<b>1. Operating costs - PMU</b>																					
Office set up cost	lumpsum	1	-	-	-	-	-	-	1	7,000	7,116	-	-	-	-	-	-	7,116	OPERATING_DA	IFAD ( 80%)	
Utilities	pers_month	12	12	12	12	12	12	12	84	100	1,220	1,260	1,302	1,345	1,389	1,435	1,482	9,432	OPERATING_DA	IFAD ( 80%)	
Office operating expenses	pers_month	12	12	12	12	12	12	12	84	300	3,659	3,780	3,905	4,034	4,167	4,304	4,446	28,296	OPERATING_DA	IFAD ( 80%)	
Vehicle hire	pers_month	12	12	12	12	12	12	12	84	200	2,440	2,520	2,603	2,689	2,778	2,870	2,964	18,864	OPERATING_DA	IFAD ( 80%)	
Fuel and vehicle maintenance	pers_month	12	12	12	12	12	12	12	84	50	610	630	651	672	694	717	741	4,716	OPERATING_DA	IFAD ( 80%)	
Travel allowances	pers_month	12	12	12	12	12	12	12	84	10	122	126	130	134	139	143	148	943	OPERATING_DA	IFAD ( 80%)	
Meetings and backstopping mission visits	pers_month	1	1	1	1	1	1	1	7	15	15	16	16	17	17	18	19	118	OPERATING_DA	IFAD ( 80%)	
Staff medical and group insurance Premium	pers_month	1	1	1	1	1	1	1	7	800	813	840	868	896	926	957	988	6,288	OPERATING_DA	IFAD ( 80%)	
<b>Subtotal</b>											15,995	9,172	9,475	9,787	10,110	10,444	10,789	75,772			
<b>2. Operating costs - DMU</b>																					
Office set up costs	per_district	13	-	-	-	-	-	-	13	1,150	15,197	-	-	-	-	-	-	15,197	OPERATING_DA	IFAD ( 80%)	
Utilities	pers_month	156	156	156	156	156	156	156	1,092	15	2,379	2,457	2,538	2,622	2,708	2,798	2,890	18,392	OPERATING_DA	IFAD ( 80%)	
Office operating expenses	pers_month	156	156	156	156	156	156	156	1,092	20	3,171	3,276	3,384	3,496	3,611	3,730	3,854	24,523	OPERATING_DA	IFAD ( 80%)	
Vehicle Hire	pers_month	156	156	156	156	156	156	156	1,092	50	7,929	8,190	8,461	8,740	9,028	9,326	9,634	61,308	OPERATING_DA	IFAD ( 80%)	
Travel allowances	pers_month	156	156	156	156	156	156	156	1,092	10	1,586	1,638	1,692	1,748	1,806	1,865	1,927	12,262	OPERATING_DA	IFAD ( 80%)	
Block staff fuel allowance and maintenance	pers_month	2,280	2,280	2,280	2,280	2,280	2,280	2,280	15,960	3	6,953	7,182	7,419	7,664	7,917	8,178	8,448	53,762	OPERATING_DA	IFAD ( 80%)	
Staff medical and group insurance Premium District & Blocks)	pers_month	1	1	1	1	1	1	1	7	2,000	2,033	2,102	2,169	2,241	2,315	2,391	2,470	15,720	OPERATING_DA	IFAD ( 80%)	
<b>Subtotal</b>											39,247	24,844	25,664	26,511	27,386	28,289	29,223	201,164			
<b>Subtotal</b>											55,242	34,016	35,139	36,298	37,496	38,734	40,012	276,936			
<b>Total Recurrent Costs</b>											300,056	286,909	296,377	261,450	270,078	278,990	252,996	1,946,855			
<b>Total</b>											422,912	349,095	347,084	311,165	308,778	321,408	266,031	2,326,473			

^a for only new districts

^b 1 Laptop per block will be provided

^c M&E tools, software and GPS etc.

^d Includes a provision for MIS software

^e Retreat with the participation of Behavioural psychology experts and Motivationla speakers

^f Consultants

^g Extension support (livestock/ agriculture as needed)

^h M&E Assitants will undertake monitoring of the accounting system of LC, CLF in addition regular M&E