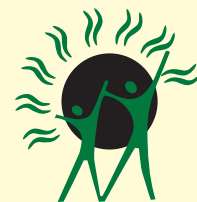


Agri-Clinics and Agri-Business Centres

Success Stories of Agripreneurs



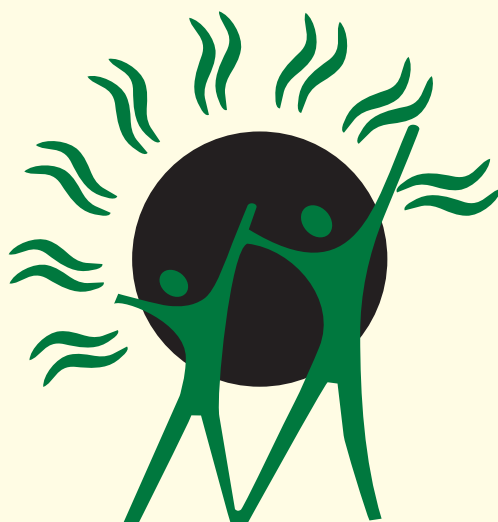
National Institute of Agricultural Extension Management

(An Organization of Ministry of Agriculture, Govt. of India)

Rajendranagar, Hyderabad-500030

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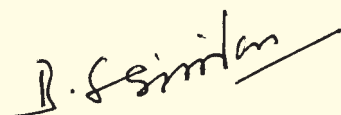
Foreword

Central Sector Scheme of Agri-Clinics and Agri-Business Centres (AC&ABC) was launched on 9th April, 2002 with an objective to supplement the efforts of public extension by facilitating qualified Agricultural professionals to set up Agri-ventures that can deliver value-added extension advisory services to farmers at their door step, besides providing self-employment opportunities to Agripreneurs.

National Institute of Agricultural Extension Management (MANAGE) is the Nodal Implementing Agency for training these agricultural professionals and offering handholding support to establish Agriventures in partnership with 108 Nodal Training Institutions (NTIs) spread across the country. Those trained under this scheme are eligible for startup loans from Scheduled Banks and subsidy from NABARD. Agricultural Technology Management Agencies (ATMAs) at district level are mandated to make use of the services of established Agripreneurs in providing value-added extension services to farmers on Public Private Partnership mode.

At present, more than 16,000 Agri-ventures have been established by Agripreneurs trained under this Scheme. Many success stories of Agripreneurs have been reported from different Sectors and States signifying their growing importance in Agricultural Extension and their national presence. These success stories have been circulated among stakeholders through monthly e-Bulletin 'Agripreneur' of MANAGE. This book is a compilation of some handpicked success stories. I am sure this will enhance the awareness of the stakeholders such as State Agricultural Universities, Banks, NABARD, Krishi Vigyan Kendras (KVKs) and ATMAs about the potential of AC&ABC Scheme in strengthening Agricultural Extension.

I trust that this book would inspire many more budding agricultural professionals and help them in building a wonderful career for themselves. I also take this opportunity to congratulate all the Agripreneurs who have been working tirelessly for achieving the objective of "Better farming by every farmer".



B. Srinivas, IAS
Director General, MANAGE

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Apple Doctor from Kashmir Valley

The difficult times in Kashmir valley could not deter the entrepreneurial spirit of committed individuals like Mr. Ishfaq Bukhari who took life as a challenge to face all odds in order to restore the economic liberty for himself and his fellow beings. Mr. Bukhari has worked relentlessly to establish his venture in Srinagar by harnessing the potential of Agriculture Mr. Bukhari has completed the AC&ABC training at Indian Society of Agri-Business Professionals [ISAP], Srinagar, during December, 2012. He states, “I decided to open an Agri-Clinic to help the farming community besides creating a good business opportunity for myself. Since J&K is an agrarian state, mostly fruit crops are grown here, especially Apple, which needs many sprays of pesticides besides several doses of different fertilizers. I quite often used to see farmers spraying pesticides, applying fertilizers and using seeds recommended by local Agri-input dealers. In majority of the cases, I have seen indiscriminate use of inputs”. Mr. Bukhari belongs to the rural area of Baramulla district and understands the problems faced by the farmers.

During the initial phase of his project, he moved from door to door to motivate the farmers to join with him. As an extension activity, he recommends right doses of pesticides, fertilizers, seeds and other inputs so that the farmers can grow their crop profitably and in a sustainable manner. Mr. Bukhari mobilized almost 500 farmers and has tried to bring them under one association, “Apple Planet Agri-Clinics”. It is a first of its kind organization



in the district. Mr. Bukhari is also taking consultancy support from Agri-scientists/officers for the benefit of farmers. Along with a pesticide shop, this consultancy business has increased the turnover tremendously, along with the feeling of contentment for giving social good. The range of services starts with crop planning activities for farmers. First, the available land with the farmers is categorized into three parts – orchard, irrigated and rain-fed. Then, suitable crop is suggested under each land category. For example, earlier the farmers used to grow Maize in Apple orchard, but it increased the incidence of scab due to high moisture conservation. Mr. Bukhari has suggested growing of legumes instead of Maize in Apple orchard. This adoption not only reduces the scab incidence, but also increases the Nitrogen content of the soil. Another recent intervention that has helped farmers economically was the suggestion of application of systemic fungicide, instead of contact fungicide. For all these services, the farmers need to pay Rs.500/- month, irrespective of the size of their land holding.

Shri Ishfaq Bukhari

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Fishing for Pengba in Manipur

In the olden days there was a belief in Manipur that if kings consume Pengba fish before setting out for battle, they would win the war. After returning victorious from the war, kings used to consume the delicious Pengba fish again. Presently, in Manipur, pengba is approved as state fish. However, over the years, the delicious species Pengba, sadly, is on the verge of extinction. Here is a story of one of the most successful Agripreneurs from Manipur, Shri Soibam Suruchandra Singh who has done pioneering work in conserving the endangered fish species-pengba, from extinction.

Shri Soibam S. Singh, a post graduate diploma holder in fishery science, has opted for self employment through integrated organic fish farming instead of settling down in a job. He has done tremendous work in integrating fish farming with Piggery and Dairy farming, through which he enhanced fish production by adopting the latest scientific techniques of pisciculture. Mr. Singh is also the Secretary of High Tech Integrated Fish Farming Society of Manipur. He has chosen conserving the rare species of Pengba fish as his Goal.

For doing the business more professionally, Shri Singh joined the 2-month training program of AC&ABC at the Institute of Cooperative Management, Imphal, Manipur. Shri Singh says that he was immensely benefited by the rich course content of the AC&ABC Training Modules for expanding his fish farming business.

To realize his objective, Shri Singh has started Semi Intensive Composite Fish farming by culturing 5 compatible, mutually complimentary fresh water species viz. Rohu, Catla, Pengba, Nagton and Ngakra. By adopting the latest scientific techniques of fish culture with schedules of feeding and hygienic water conditioning, Shri Singh achieved quality fish production. Further, Shri Singh has started breeding, propagation and culture of Pengba with other carps for increasing productivity and profitability of rural fish farmers, and provided them disease-free and healthy fish fingerlings of Pengba. For such outstanding work, Shri Singh has been recognized by the fish farmers as the pioneer and leading producer of Pengba (O.belangeri) in Manipur State.



Services Offered by Shri Suruchandra Singh are as follows:

- Provides disease-free and healthy fish carp seed of Pengba species.
- Imparts short term training to fish farmers in three districts of Manipur in breeding techniques of Pengba fish and other species.
- Offers consultancy on designing fishponds.

- Provides technical knowledge for pre and post Stocking Management.
- Creates awareness about fish diseases and their control measures.
- Reaches out to remote fish farmers through TV, Radio and articles in Newspapers for disseminating the latest knowledge on fish farming.
- To reach out to wider range of professionals interested in improving Pisciculture, Shri Singh has also published a book titled “An Innovative Technology of Semi Intensive Fish farming” in English and Manipuri languages.

Shri Singh’s initiatives benefited 1000 fish farmers from 15 villages in 3 districts of Manipur. Through fish farming demonstration programs, under the Central Institute of Fisheries Education, Mumbai, 50,000 fish fingerlings and more than 2 lakhs of fish seed (Fry Stage) were distributed to poor fish farmers in different parts of Manipur State such as Thoubal, Bishnupur, Mayang, Wabgai etc.

Impact of these extension initiatives was noticed in increased rearing capacity of Pengba from 8000 fingerlings per hectare to 20000 fingerlings, and increased fish yield from 3 tons per hectare to 7 tons per hectare. Shri Singh achieved an annual average turnover of Rs. 1.25 crores with net income of Rs. 18 lakhs per annum. Shri Singh’s initiatives have generated direct rural employment to 100 members and provided indirect employment opportunities to about 500 members.



Vision for the Future:

- Shri Singh wishes to establish breeding centers for multiplication of Pengba fish to conserve the species from extinction.
- Creating awareness among all the fish farmers in the region regarding integrated fish farming with cattle, duck, pig farming to reduce the input costs.
- Constructing 2 storage godowns with scientific storage facilities for storing of Inputs and Outputs of fish farming.

Shri Soibam Suruchandra Singh

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Reaching Mass through MASS

Shri Vijay Bharath, founder of 'Mobile Agricultural School & Services'(MASS), provides a platform to farmers of remote villages in Jharkhand and Bihar in accessing, understanding and adopting modern methods of Agriculture and using inputs which will take them one rung above on the ladder of agro-economic development. All this is done by providing services to farmers at their door steps in their villages, thanks to the conceptualization and efforts put in by Shri Vijay Bharath, an Agripreneur trained by "Society for Rural Industrialization" Ranchi, under AC&ABC



Scheme. Shri Bharath has adopted an innovative method of reaching the farmers in their villages by introducing a mobile bus Service popularly called MASS, which is literally an Agri services and training centre on wheels.

MASS provides following services to farmers in remote villages in Jharkhand and Bihar.

- The Bus, equipped with audio visual aids such as projector, screen, laptop, electronic board, internet and CDs on packages and practices of local crops, moves from village to village.
- The electronic devices in the bus have in-built training inputs covering the information about the latest farm technologies and market information on prices of different Agri commodities.
- Training programs cover thrust areas such as organic farming, vermi compost, cultivation of medicinal plants and floriculture.
- Training can be imparted to about 50 farmers sitting in the vehicle in one session.
- MASS provides current market rates of different agricultural commodities in different cities to farmers through internet.
- The bus carries Agri inputs such as seeds, fertilizers, pesticides for sale to the farmers at cheaper costs compared to those in local market.
- Shri Bharath provides on-farm services such as soil testing, and also offers solutions to a variety of field problems faced by the farmers.

In view of his thrust, commitment and outreach, Shri Bharath has become a strategic partner to many govt./semi govt. agencies such as ATMA and Birsa Agriculture University in their Agri extension related activities. Under the initiative, 46850 farmers have been trained in the States of Jharkhand and Bihar. Agricultural films benefiting the farmers have been developed for organizations such as ATMA, Birsa Agriculture University and Departments of Agriculture in Jharkhand and Bihar

The Indian Society of Extension Education recognized Shri Bharath's innovative approach in the year 2008 and presented him with a National award. His innovative and unique approach through MASS has figured several times in electronic and print media such as ETV, Doordarshan, Agriculture Today, Deccan Herald etc.,



Shri Bharath has provided employment to 11 persons on full time basis out of which 7 are technical and rest are non technical. Shri Bharath informs that from all the activities he earns a net income of Rs. 35000 - 40000 per month. Thus, the success story of Shri Vijay Bharath has demonstrated that an individual's latent entrepreneurial potential can convert dreams of farmers into reality.

Shri Vijay Bharath

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Xcell Dairy

“Courage should not be in muscles” says Dr. Gajendrakumar Kantilal Bamanian, a 33-year old Veterinary Doctor with MBA degree in International Agribusiness Management and ten years of working experience. Driven by passion to work in Dairy and for the betterment of Dairy farmers, he left his job and joined AC&ABC training program at International School for Public Leadership (ISPL), Ahmedabad.

He is committed to develop his business in rural areas, where the necessity of Veterinary services is more compared to that in urban areas. After completion of the training, he selected Gujarat, his native State, for establishing his venture. Dr. Bamanian says, “I worked ten years in Uttar Pradesh and learnt about dairy management. Nevertheless, I wanted to start my business in my native State”.

Investing his own capital, in addition to a loan of Rs. 20 lakhs received from Dena Bank, Godhra, Gujarat, Dr. Bamanian registered his firm as “Xcell Breeding and Livestock Services pvt. ltd.” Dr. Bamanian developed a software to monitor the breeding services provided to dairies. He maintains a database of villages with dairy farmers and cattle. All the infrastructure required for Livestock breeding services has been installed along with a full-fledged Laboratory. Dr. Bamanian has provided jobs to twenty two qualified professionals.

He is providing the following services to farmers:

- Cattle Artificial Insemination (AI) Program: Semen sales, Cattle sourcing, Cattle sale, Herd recording, Artificial Breeding merchandise and Cattle breeding advice.



- Sale of bovine semen, specifically for Murrah, HF and Sahiwal. The firm has national recognition in this area.
- Herd Testing Services.
- Supply of AI accessories like tags, sheath, gloves and other farm products.
- Advises in selection of Dairy bulls, heifers and cows.
- Offers complete consultancy on establishment of Scientific Dairy farms
- Breeding services in Gujarat and Western UP, with head office in Ahmedabad.



Shri Devendra Singh S/o Gurmej Singh, from Mathurapur More village, Chandanpura Post, Najibabbad Tehsil, Bijnore District, says that natural services was the common practice for conceiving cattle during the earlier days. It was very difficult to take animals for mating purpose from one place to another. Further, the percentage of conception was very less and calving period was 2-3 years. Now, they can avail the Artificial Insemination (AI) services with quality breed semen on a single call at an affordable charge i.e. Rs. 100/- per AI. Due to quality AI services, and guidance on animal health and fodder management, by Xcell, the milk yield has increased considerably.



He has recruited 300 AITs (Artificial Insemination Technicians) to administer timely AI services at the doorstep of farmers. He has introduced an innovative idea of updating AI services on daily basis through mobile for monitoring purpose. At present he is providing extension services to 3000 villages covering 30,000 Dairy farmers. Annual turnover of the firm is Rs. 2 Crores. Dr. Bamanian says, "Nothing is impossible. With ordinary efforts, in an innovative way, you can get extra ordinary results and this is the magic of life".

Dr. Gajendrakumar K. Bamanian

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Ocean of Honey

Life is sweet for Shri. Uday Veer Singh Rana, 43, hailing from Karnal district, Haryana, who quit his sales executive job and joined the 2-month residential training programme of AC&ABC at Indian Society of Agribusiness Professionals (ISAP), Haryana. During the training, his search for a sustainable Agriventure stopped at an established Apiary wherein, he observed a scientific procedure of honey processing and his interest was triggered. Investing his own capital of Rs. 20 lakhs, he registered the honey processing unit by the name of Ocean Foods. The capacity of the honey processing unit is around 150 kg per day. Shri Rana started procuring and processing honey, flower-wise. Subsequently, the processed honey was catalogued by different brand names i.e. Mustard honey, Litchi honey, Neem honey, Sunflower honey etc. The processing unit is having good storage facility and skilled labour are engaged in bottling, packing, labeling etc. Shri Rana



says that he is expanding his business according to the availability of flowers in the state; Mustard flower raw honey is procured from Kashmir, Sunflower honey from Punjab, Litchi honey from Dehradun and Neem raw honey from other States. Door-to-door delivery is the basic marketing strategy worked out for promotion of his honey brand. His firm has recruited 20 sales executives. They are individually contacting the traders, farmers and shop keepers either for procurement or sale of honey. Sales executives are taking online orders and providing door delivery. This strategy has resulted in establishment of the brand and

market where middle men are eliminated. He has individual contract with Bee keepers. In the first year itself, he processed about 40 tons of honey.

Shri. Sukhadeo Singh, 52, a farmer from Jamunanagar, Haryana, is one of the beneficiaries of Ocean Foods. He is selling raw honey to the firm. He says that Ocean foods is giving ready cash and good price for his product, whereas earlier traders used to procure raw honey from him at offhand prices. At present 1000 farmers are regular clients of the firm.



The processed honey is sold in Bihar, Madhya Pradesh, Uttar Pradesh, Haryana, Punjab and other States. Creamy mustard honey is more in demand in the market for the bakery industry. In the first year itself, the sale was Rs. 80 lakhs with a net profit of Rs. 15 lakhs. In order to export honey, Shri Rana has applied to AGMARK for obtaining certification. While narrating his success story, he emphasized that scientific training, financial and market support to beekeepers could create a million-dollar business and huge job opportunities alleviating poverty.

Shri Uday Veer Singh Rana

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Linking Farmers to Bhakthi Services

“Assured market, higher returns, timely supply of inputs and low risk factors are the strengths of Contract Farming which can benefit small and marginal land holders”, says Shri. Channakesava K.N. Sharma, an Agriculture Post Graduate engaged in contract farming of Gherkin crop. Contract farming enables farmers, access to technology, credit and marketing”, says Shri Channakesava, former State Head of ITC located at Mysore. He is covering 1000 farmers in Andhra Pradesh, Karnataka and Tamil Nadu. With his experience in ITC in Contract farming, Shri. Sharma wanted to start his own Agriventure. In the year 2009, he left the job and joined the two-month free residential training program under AC&ABC Scheme at M/s. Terra-Firma Bio Technologies Ltd., Bangalore. After successful completion of the training, he registered his



firm as “Bhakthi Agri Services” and submitted a project proposal of Rs.17 lakhs to Corporation Bank, RPC layout branch, Bangalore. The same year, the loan got sanctioned and NABARD also offered 36% subsidy. Subsequently, Shri Sharma started mobilizing farmers by conducting series of meetings and training courses. Initially, he covered the farmers of Karnataka.

In the first year, he covered 25 acres of assured area under Gherkin crop and earned Rs.25 lakhs as net profit. His confidence increased and he dreamt of a bigger project. The second year onwards, he worked out a meticulous Gherkin crop calendar with planned labour management resulting in good profit. At present, “Bhakthi Agri Services” is covering farmers from 80-100 villages in A.P., Karnataka and Tamil Nadu. The legal contracts with the farmers are very transparent. After signing the Memorandum of Agreement (MoA) in contract farming, farmers first availed the identity card, pass book and diary for recording the details of availed inputs and financial transactions. Gherkin is a labour intensive crop, which requires labour through out its cultivation period. The major labour requirement is during harvesting period, which starts from 30th day after sowing and lasts up to 60 days. So he has recruited almost 500 skilled staff for looking after 1000 acres. These skilled workers are providing timely technical guidance, good quality seeds, fertilizers, pesticides etc., to the registered farmers of the firm. Shri. Sharma says, “100% Buyback with prefixed price through contract farming is the mantra of success to both the



The registered farmers of “Bhakthi Agri Services”, engaged in contract farming expressed that the “income of the family has increased after undertaking the cultivation of gherkin and they could acquire assets and enjoy better living standards”.



partners i.e. Company and farmer. A farmer can get net profit of Rs.60,000 to Rs. One lakh within a span of forty to sixty days.

The vision of the firm is to expand the business in Contract farming by including crops like Cherry Tomato, Red and Yellow chilly and other exotic crops. The firm’s annual turnover is Rs.1.50 to 3 Crores. Shri C.K.N. Sharma appeals to young Agripreneurs to join hands with “Bhakthi Agri services” and master the management of Contract farming. He strongly believes that “Belief in the instinct leads to success”.

Shri Channakeshava Sharma

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Garden Man of Madurai

Shri Innasimuthu came to Madurai first time after completing his Diploma in Agricultural Science in 1991 with loads of dreams. Unable to settle in a regular job, he started his career in a small way as a self-employed gardener. "I used to hire a spade on rental basis and visit door-to-door in K. Pudur & Athikulam residential areas, offering my services in gardening. I could initially convince only three out of 20 houses", says Shri Innasimuthu. Slowly, the number increased. In the year 1994, he launched his own firm Green Madurai Nursery Garden after purchasing a small piece of land, and recruited 10 skilled workers for assistance. Amidst this growing business, Shri. Innasimutthu felt the need for more knowledge on entrepreneurial planning & business networking. During this period, he came to know about AC&ABC Scheme. He qualified in the screening test at Voluntary Association for People Services (VAPS) Madurai, and joined the course in March, 2010. After completing the course, he established an Agri-venture named Green Madurai firm with the hand-holding support from the Nodal Training Institute and obtained loan of



Rs. 20 lakhs in March, 2013 from Syndicate Bank, Madurai Main Branch, along with 36% subsidy from NABARD. Green Madurai firm is raising a wide variety of plant saplings and selling suitable bio-manure. The firm also provides consultancy on landscaping and gardening and is equipped with soil testing lab for testing soil fertility & water quality standards. It is also promoting eco-friendly solar technology. The firm is a leading landscaper, provides attractive water fountains, apart from delivering

ornamental gardening services to residential areas, industries, Govt. Offices, river beds, public parks, educational institutions in Tamil Nadu. The firm provides Horticulture-Terrace gardening / home gardening services to 1500 residential houses, 180 corporates, apart from developing farm houses and offering maintenance services covering 480 progressive farmers. The firm mainly covers Madurai, Dindigul, Virudhunagar, Sivagangai and parts of Erode District and the services have extended up to Chennai & Thiruvananthapuram. His free services on garden layout / landscaping & maintenance work extend up to 40 Educational Institutions, in the above mentioned districts. He has created meadows in the entire "Vaigai" river banks lying within Madurai Corporation limits transforming Madurai City as Garden City. Green Madurai's annual turnover now crosses Rs. 45-50 lakhs with an annual profit of Rs. 15 lakhs. The Firm also generated direct employment to nearly 100 persons and indirectly to 450 persons. Nineteen skilled workers from his firm are offering Horti/ Agri Services throughout Tamil Nadu. His outstanding achievement was published in almost all local Print & Electronic Media. The Syndicate Bank, rewarded him with 'Best Customer Award' acknowledging his services. The Madurai district ATMA has selected the Green Madurai firm for undertaking the job of distribution of one-day old chicks of Giri Raja poultry breeds and honey-bee boxes to 39 village households in Kottampatty block.

Shri S. Innasimuthu

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Beekeeping to Api-therapy

"In 2009, I produced 21 quintals of honey and sold at the rate of Rs.140/kg. This translates into a net profit of Rs.80/kg as the total cost to produce 1 kg of raw honey was Rs.60. It boosted my confidence and encouraged me to continue to pursue Bee keeping," says Shri Rishi Ram Parashar, a Bee keeper and an Agriculture graduate, from Barna district, Kurukshetra, Haryana. Prior to Bee keeping, he was a marketing executive in a pharmaceutical company for 15 years. Extensive travelling as Marketing Executive kept him away from his family thus prompting him to search for a new profession. In 2007, he joined the Agripreneurship development program organized by Indian Society of Agribusiness Professionals (ISAP), Karnal, Haryana, under the AC&ABC Scheme. During the training, he visited an Apiary in Karnal and was impressed by the activities and benefits of Bee Keeping. He sensed that, his search for a new profession had ended at that point and acquainted himself with all the technical know-how of Apiary. After training, he prepared a Detailed Project Report (DPR) worth Rs.10 lakhs and launched M/s Parashar Bee farm in Karnal. He invested his own capital of Rs.5 lakhs and for the balance, he applied for a loan to Oriental Bank of Commerce, Dhand district, Haryana. He had purchased an initial lot of 50 Bee hives and set up a honey production unit and sale points in his farm. Within the same year, his loan got sanctioned for Rs.5 lakhs, prompting him to purchase another set of 100 Bee hives. During the first year itself, he had harvested 450 kgs of honey, and each kg of raw honey was sold @ Rs.120/kg thus earning a handsome profit. In the year 2011, around 270 Bee colonies were lost due to floods in Karnal district. However, without losing hope, he took it as a challenge and continued Bee Keeping. Shri Parashar says, "Bee keeping is mainly based on natural elements such as flowers, climate and Bees per unit area. It is a migratory business". Hence, by knowing flowering season in different states, he re-locates the bee hives from place to place. Every year, he relocates the bee hives to Kota, Rajasthan in December, to Hoshiarpur, Punjab in March and to Jammu and Kashmir & Aligarh in August. "Honey is a real commodity, can be easily stored and doesn't get spoiled immediately after harvest, thus making transportation and selling almost effortless" says Shri Parashar. Enriched with pharmaceutical experience, he wants to blend Apiary with health care as Honey has good medicinal value. He himself experienced positive impact of honey in curing ulcers and diabetes. Hence, his future vision is to start an Api-therapy center in his Bee farm and to provide services for the betterment of mankind. He is also planning to establish honey processing plants for production of by-products like Bee pollen, Propolis, Royal Jelly, Bee Venom and wax, which can be used in candle and soap industries. M/s Parashar Bee firm is getting popular day-by-day in Karnal district. Shri Parashar is conducting training on Apiary and educating fellow farmers to start Bee keeping venture. He has trained around 50 farmers in his own district and motivated them to start Bee keeping at a small level. He recruited eight full-time skilled workers and the Annual turnover of his firm touched Rs.20 lakhs.



Shri Rishi Ram Parashar

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Feeding Agriculture with Poultry Compost

Haritam Horti Agri-Clinic was established in Vijayawada city by Shri R. Suresh Kumar in 2003. The clinic provides technical support to farmers of Krishna, Guntur and West Godavari districts in soil and water testing and agronomical practices besides promoting bio-pesticides at a reasonable cost. Shri Suresh Kumar has also developed a technology of aerobic fermentation of poultry litter with a selective microbial culture. The poultry compost produced by Haritam Horti Clinic, when tried on all crops, was found to be giving better results than other compost in use. "Through constant use of poultry compost for two years in paddy, the NPK chemical fertilizers can be stopped from the 3rd season. The yield is on par with the NPK-used field with a comparatively low pest incidence. The quality of the produce is also good" says a farmer Shri Y.S.S. Mukharjee. "The whole compost process takes 25 to 30 days. Recognizing the use of this technology, NABARD granted funds to establish a microbial lab for production of compost culture under Rural Innovation Fund Scheme, and Commercial Production began in 2012" said Shri Suresh Kumar. Many



agriculturists and poultry farmers using compost culture are now producing their own compost at a cost of about Rs. 1,500 per ton. "A kilogram of compost culture requires a ton of poultry litter. The poultry compost application has also reduced the use of chemical fertilizers by more than 25%," he observes. "The microbial culture, when tried in poultry litter, has effectively reduced one of the major problems of bad odour of litter in layer bird sheds," says Shri Ramesh Babu, a poultry consultant. A number of poultry farmers are using it in their poultry sheds in Krishna and West Godavari districts.

Driven by a passion to make a difference in his own small way, Agriculture professional Shri R. Suresh Kumar's favourite pastime of tinkering with test tubes and bio-waste materials in his tiny lab at Haritham Horti & Agri Clinic in Vijayawada city led to a significant breakthrough in

keratin extraction in his clinic. Shri Kumar developed a technology for extraction of keratin protein from human hair and bird feathers, which could save the municipal authorities from problems of disposal of such waste that poses a huge environmental problem. He has now embarked on a mission to popularize this affordable technology. A protein formulation developed for farm sector using these two as a raw material has given striking results in improving plant metabolism and farm yield. The product has been in use since 2008 on all crops, and cultivators are happily repeating its use on their farms. "The foliar spray of this product on crops showed an increase in leaf size and thickness besides lending the leaf a glossy touch. There are a number of auxiliary buds resulting in additional side barnacles. Even the size of the flowers is comparatively large. The presence of cystein amino acid, the main supplier of organic sulphur, has enhanced the quality of the produce," says Shri V. Venkata Rao, former SBI Chief manager, Sathenapalli branch in Guntur district, who is into organic farming now. Shri Suresh Kumar's find has been successfully tried on cotton, chillies and paddy crops.



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Bringing tears of joy for Oddanchatram Onion Growers

“During my service tenure, I witnessed fake inputs constantly being supplied through the greedy private companies and seed dealers. I wanted to contribute my research experience by providing quality seed varieties in original and pure form to the farming community. I always wanted to be a researcher-cum-Agripreneur; but due to various family responsibilities, I had not been able to take the risk,” says Agripreneur Shri K. Parmeshwaram, a retired Agriculturist. In the year 2010, after taking voluntarily Retirement from National Horticultural Research and Development Foundation, Tamil Nadu, Shri P. Parmeshwaram has returned to his native place Oddanchatram in Dindigul district of Tamil Nadu and started research on Onion, Chilli and Drumstick crops. Initially, he started his research for developing a new variety of Onion. He used to spend most of his time in the farm, planning to convert his field into a demonstration plot for all types of vegetables. Subsequently, he started giving suggestions on scientific cultivation of vegetables to his neighboring farmers. The farmers found the new techniques resulting in better outcomes and started availing consultancy by paying some amount to Shri Parmeshwaram.



Intending to bring professionalism in consultancy services, he realized that he was lacking in business skills and started searching alternate schools for acquiring such skills. He came across the advertisement for AC & ABC training by Voluntary Association of Peoples Services, (VAPS), Madurai, Tamil Nadu. He was inspired by the benefits of the scheme, attended the program and successfully completed it. After completion of the training, he registered his small shop as a firm named KR Agro Farm Consultancy Services. He started conducting training on scientific

Shri S. Suresh, S/o Subramanian is a resident of Kallakinaru Pudhur, Palladam-Via-Tiruppur district, Tamil Nadu. He has purchased the SRIKA-1 onion seeds from KR Agro Farm & Consultancy Services. In the Kharif season of 2013, he had sown the seeds under the scientific guidance of Shri Parmeshwaram. He got record breaking yield i.e. 10,000 Kg/acre (10 ton/acre). Shri Suresh got a net profit of Rs. 5,00,000 from one acre. He is praising the efforts and services provided by KR Agro Farm. RAJ TV, a local news Channel, interviewed the farmer and telecasted the success story throughout the state. The Tamil Monthly Bulletin Pasumai Vikatan, published exclusively for the farming community, also published the article on SRIKA-1 onion variety on 25.11.2013. The SRIKA-1 Onion variety is getting popular day by day in Tamil Nadu.



cultivation of vegetable crops and continued his research too. "The small onion variety (Sambhar Onion) is famous in Tamil Nadu and the area which I have selected for Onion research is the main Onion growing area. The prices of small onion may bring tears to the consumers but the farmers, who are engaged in cultivation of the crop in the district, are making handsome profits as the price of Onion has always been high in the last three to five years." Shri Parmeshwaram explained the reason behind the selection of Onion crop. The three year's research efforts resulted in a new variety named SRIKA-1 which is bi-seasonal and can produce yield up to 10 tons/acre.

Major activities of the KR Agro Farm are:

- Seed Production and multiplication of Onion, Drumstick and Cluster bean
- Supply of Quality inputs such as Seeds, Fertilizers and Plant Protection Chemicals
- Consultancy on Crop Production Technology

The seed varieties and inputs supplied through KR Agro Farm are getting popular day by day. Pre-season meetings, field visits, field days are the keys for their success in having constant demand from farmers. More than 2500 farmers from 50 villages are regular customers of the firm. The annual turnover of the firm is Rs.One Crore. Four skilled people are full time employees of the firm.

Shri K. Parmeshwaram

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Mainstreaming Green Journalism in Rural Areas

“Being a Master in Agricultural Science & Journalism, I know that electronic media is playing a very important role in dissemination of agricultural information; it is reaching a wide range of audience at a very fast rate; it serves as a veritable instrument not only for information dissemination but also for stimulating farmers’ interest in new ideas and practices in agriculture.” says Shri Jagdish Dhanani, 49, resident of Gandhi nagar, Gujarat. In the year 2005, he started his career in production of Video films on Agriculture. He took his first assignment from AgriLand Biotech Pvt. Ltd, Gujarat for production of a documentary film on Organic farming and Pest



management and successfully completed the same with sufficient profit. This increased his confidence and prompted him to take more assignments from different companies and organizations. Thus, he became the bread winner of the family. After realizing the benefits of the AC&ABC scheme, he joined the 60-day residential training course at International School for Public Leadership (ISPL), Ahmedabad, to develop his entrepreneurship skills and to expand his business. During the training, he visited a number of established Agriventures and developed a wide range

of business skills. “The concept of Digital AgriMedia is to educate the farming community with the help of e-literature i.e. AgriMedia Films, mass media support to organizations working with the Agriculture sector. Till date, we have not taken any loans/subsidy/financial support from any one. All this is happening by way of the mutual support of the farming community, my firm and other Agricultural organizations” says Shri Jagdish. His efforts are reaping fruits, with more than 200 agricultural companies becoming regular clients of Digital-AgriMedia.

The major activities of Digital-AgriMedia are divided into the following three categories:

1. Digital AgriMedia: Professional Services (Commercial)

- Documentary film, short films, corporate films: More than 235
- Advertisement, jingle, quickie and its creation: More than 300
- Ad agency for Electronic Media: ETV, TV9, VTV, DD, GTPL and telecast.
- Ad agency for Print Media: Divya Bhaskar, Sandesh, Gujarat Samachar etc.
- Ad agency for Radio: Akashwani, My FM, Radio City, Radio Mirchi etc.

2. Digital AgriMedia: Farmer Services (Non-Commercial)

- Educational Films i.e. AgriMedia Films as e-literature: More than 100 films in Gujarati and more than 25 films in Hindi.
- E-Technology Packages i.e. technical films for ATMA Gujarat : More than 110

3. Digital AgriMedia : A profile

- Technical team for film production – agricultural specialists & journalists.
- More than 250 companies / organizations as clientele.
- Received the FAI National award for GGRC film on drip irrigation.



Shri Jagdish said while sharing his experiences that, “the Video on agricultural practices looks very real and excites the farmers; they are very attentive in capturing and noting every action. We know that we are working predominantly for illiterates; consequently, we use high resolution photo quality to convince them with images than with words. As the videos are made in local and Hindi languages, the outreach is higher.” On norm of social responsibility, Digital Agri Media sponsored an Agriculture Tele-serial “Samruddhi Tapke Tipe Tipe” which is telecast in Gujarati on Door Darshan Girnar, Gujarat, from 6.30 PM to 7.00 PM on every Sunday and Monday.



ગાંધીનગરની વિશ્વાસપાત્ર એડવર્ટાઇઝિંગ કંપની

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As on today, Digital Agri Media services has reached 50,000 villages and benefited 3,65,000 farmers. The firm is having an annual turnover of Rs.1.20 Crore and has 7 skilled people hired on their pay roll. The future vision of the firm is to tie up with GOI, GOG, SAUs, NGOs and private companies in strengthening E-extension and E- literature to bring the latest hi-tech information on agriculture to the doorstep of the farming community.

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An Ecopreneur – Economy while Sustaining Ecology

“Innovation is the specific instrument of entrepreneurship. The act endows resources with a new capacity to create wealth,” said by Peter Drucker, Author and Management Consultant. The quote comes true by the determination of Shri Ramchandra Appari displayed through his Agriventure “Green Morning Horticulture Services Pvt. Ltd.” Mr. Ramchandra Appari (35) has exemplified the unification of innovative ideas in the traditional method of landscaping with an objective to bring modern Agriculture into the corporate sector and earning millions by paving the transformation in traditional landscaping. He says, “Rome was not built in a day”; likewise he took 6 years to start his Agriventure and reap success. Though he completed Masters in both Entomology and Agri-business Management, his interest took the entrepreneurship route for the first time when he attended the 60-day AC&ABC training at Participatory Rural Development



Initiatives (PRDIS) training institute, Hyderabad. After completion of AC&ABC training, due to lack of finance, he joined Future General Life Insurance company as a Branch Manager at Hyderabad in 2009; but the motivation and the bug of entrepreneurship inducted by PRDIS-Hyderabad was still lingering in his mind. Every day, after office hours, he used to survey clients, friends, relatives and filled up around 500 questionnaires before he started his venture. He accomplished an extensive market survey with a foolproof frame work of Agriventure and left the job. In the year 2010, he launched an Agriventure in name of “Green Morning Horticulture Services Pvt. Ltd.”. Initially, he gathered a good team of experts and offered them equal partnership by offering share. All the experts had rich experience in horticulture services. Innovative Landscaping found a favourable demand in the market. They transformed landscaping with new concepts like Old Tree plantation, Vertical Gardening, Organic potted vegetable gardens etc., wherein they found less competition but huge profit. The concept gradually became popular in the corporate sector and a small innovation became a big business model. Client-trust is the Mantra of the successful venture. Green morning team followed this Mantra and has achieved spotless record of delivery of services and consistent record of getting over 60% of repeat business from customers. His list of corporate customers comprises of Indian Army, Metro-Rail-Hyderabad, CMC Ltd., Mylan, NCC

Ltd., APIIC, Sancta Maria ,NOVOTEL, Salz, CDRI etc. The services of Green morning Agriventure include:

- Landscape Designing & Development
- Vertical & Terrace Gardens
- Tree transplantation
- Plant Rentals
- Agri and Horticulture Consultancy
- Vermi-compost sale



Green Morning Firm is continuously providing consultancy to farming communities through Haritha Nursery. The Nursery's priority has been to grow indigenous, tropical, ornamental fruit trees, shrubs and climbers to replace the large numbers chopped down in Hyderabad City and surrounding areas. Rejuvenation of old trees is one of the major activities of the firm which helps to save the ecology. The staff members are well trained and always ready to give advice on how and where to plant trees. The nursery uses its own Vermin-compost and also makes it available for sale. Tropical fruits and ornamental plants are sold at a discount or donated to help conservation efforts in the area. Green Morning firm has an annual turnover of Rs.10 Crore from Horticulture consultancy services. A total of 12 trained staff are enrolled on their pay roll. Shri Ramchandra Appari says "The vision of the Green Morning firm is to encourage and empower the farming community towards hi-tech urban Agriculture."

Shri Ramchandra Appari

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“Green Gold” Bamboo: A revolution in making

Bamboo has been recognized as the fastest growing plant species in the world with very favorable characteristics for gasification and for the synthesis of gasoline and diesel. Bamboo has a number of desirable fuel characteristics such as low ash content and alkali index. Its heating value is higher than most agricultural residues, grasses and straw. Besides, bamboo has high biomass productivity, and is considered as the best amongst other known biomass resources. “Ishwar Agri-Business and Energy Solutions” is an Agriventure providing consultancy on scientific cultivation of Bamboo - the Green Gold, with an objective to promote Bamboo cultivation in the tropical region of Kolhapur district, Maharashtra.

Shri Arun Ishwar Wandre, the founder of the firm, is a 42-year old agriculture graduate. Soon after completion of his graduation, he was engaged in traditional agriculture . The major



crops were Sugarcane, Jowar, Chilies etc. Shri Wandre felt “Traditional cultivation system did not meet day-to-day expenses, and farming was always in loss due to constant fluctuation in the market”. Under such circumstances, he decided to engage himself in scientific agriculture with market-led enterprise. Being an agriculture graduate, he had the knowledge of farming but he was looking for a platform to mix knowledge with business management skills. Fortunately, he came across the advertisement inviting agricultural professionals for training under the AC&ABC Scheme

In the year 2011, he succeeded in the screening test and attended the 60-day AC&ABC residential training at Krishna Valley Advanced Agriculture Foundation in Sangli, Maharashtra. Shri. Wandre says, that AC&ABC training helped him in developing skills in business management, market survey, costing & accounting, communication, risk taking ability etc. Apart from this, he stressed that field visits to established Agriventures motivated him to become an entrepreneur and provide services to the farming community. After successful completion of the AC&ABC training, Shri Wandre decided to change the traditional cropping system and searched for alternative crops. After studying a variety of options, he zeroed in on Bamboo. He was convinced that Bamboo would be the most suitable crop in waste lands. He surveyed the market and studied the ecological situation of Kolhapur district. Subsequently, he prepared a Bamboo demonstration plot on his 10 acre land and registered his firm “Ishwar Agri-Business and Energy Solutions”. Initially, he took initiative to gather a small group of farmers and made them aware about bamboo cultivation. Sensitizing farmers on Bamboo cultivation was not an easy task; he conducted a series of farmers’



meets and exposure visits to make them realize the importance of Bamboo cultivation and its Bio-energy potential. “Ishwar Agri-Business and Energy Solutions” is providing consultancy on scientific package of practices on Bamboo cultivation and tissue culture of bamboo sapling, helping farmers to avail subsidized drip irrigation system from line departments, facilitating tie-up with industries for buy-back arrangement etc. Salinity is a problem in Kolhapur district; hence farmers started consulting Shri Wandre for reclaiming their waste lands. The endless efforts reaped the fruits of success; more than 100 farmers have become regular customers of “Ishwar Agri Business & Energy Solutions” are cultivating bamboo on their waste land. The firm is getting bigger day-by-day with limited man power. The annual turn over of the firm is Rs.10 lakhs. Shri Wandre appeals to the farming community to cultivate Bamboo for assured source of earning from their waste lands.

Economics of Bamboo Cultivation (1000 plants / acre)

Name of the Farmer	No. of Acres	Yield (tons)	Carbon Sequestration	Bio-Energy Generation
Shri Sanjay Raghunath Khot	1.5	60	126 tons	48 Mw/hr
Shri Krishnabai Tukaram Patil	1.0	40	84 tons	32 Mw/hr
Shri Sanjay Anna saheb Padwal	1.0	40	84 tons	32 Mw/hr
Shri Arjun Yeshwant More	1.0	40	84 tons	32 Mw/hr
Shri Sandeep Chopde	2.5	100	210 tons	168 Mw/hr

Above Table reveals that farmers made massive earnings by cultivating Bamboo and also, tons of carbon Sequestration.

Shri Sanjay Khot, a Sugarcane grower, resident of Ichalkaranji village, Taluk Katkanangle, District Kolhapur says “Sugarcane is a tropical perennial crop and requires more fertilizer and water. With indiscriminate use of fertilizer and water, my 1.5 acre land became saline and pH was 8.20. I consulted Ishwar firm and was advised to cultivate Bamboo on my land. I followed their advice and felt happy as my waste land was reclaimed into green land. Subsequently it will be providing me risk-free return from Bamboo yield.”



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Smart Farming with Farm Mechanization

While efforts such as introduction of high yielding varieties and expansion of irrigated area have played a crucial role in achieving the goal of food self sufficiency in the past, rapidly growing demand for food has brought the need for building efficiencies in Agriculture to the forefront. Towards this objective, the government is indeed coming up with innovative schemes for replacing the traditional inefficient agricultural tools with efficient mechanized cultivation to facilitate timely, precise and scientific farm operations, increasing farm input and labor use efficiency. The Ministry of Agriculture launched the Agri - Clinics and Agri-Business Centers Scheme, wherein the Agri business centres are the commercial units of agri-ventures established by trained Agriculture



Professionals. Such ventures also include maintenance and custom hiring of farm equipment, sale of inputs and other services in Agriculture and allied areas. VARSHA Associates is one such Agri business center established at Kelgote Industrial area, Chitradurga district, Karnataka State, effortlessly working for the promotion of farm mechanization in the agriculture sector. Shri S. V. Raju, founder of the firm is an agriculture graduate aged 42 years. Soon after completion of his graduation he started his career as a trader of Micro-

Irrigation Equipments in his own district. While trading ,he found it difficult to cater to the market demand, and realized that he needed entrepreneurship skills. He also wanted to develop more expertise in expansion of his business. On the other hand ,he was also in search of credit support. Shri S. V. Raju and his friend-cum-partner Shri Venkatesh Naik started searching for a business school which could enrich them in business skills. They underwent training at M/s. Terra-Firma Bio Technology, Bangalore and went through the 60 days residential training in the year 2006. During the course of training they were exposed to a variety of skills ranging from personality development to financial management of various Agri-business ventures. After the training, they surveyed the market and prepared a project proposal for Rs.50 lakhs which they submitted for loan. The loan was sanctioned by the State Bank of India, Chitradurga branch, Karnataka State and NABARD offered 25% subsidy. Since then, they have been working tirelessly to make their dreams a reality, comforted in the knowledge that all the hard work they have put in, is going to pay off



Mini Tiller



Gx35 Motor Engine



Harvester

one day. As a result of their passion and appreciable hard work, their business is growing bigger and bigger day by day. Today, VARSHA Associates is one of the known firms for manufacturing and trading of exclusive range of farm machineries in the field of Agriculture, Construction and Industrial usage. The firm has been manufacturing and trading the comprehensive range of tractor drawn, bullock drawn equipment required for hi-tech agriculture and certified by an ISO 9001. Equipment is categorized viz. Tillage equipment, Sowing and Planting Implement, Inter-cultivation Equipment, Irrigation Equipment, Plant Protection, Equipment, Harvesting Machines, Post Harvest Machineries and Processing Equipment, Equipments for General purposes etc. "Being an Agricultural Engineer, my dream was to service the farming community by providing innovative techniques to reduce drudgery through smarter farming. Today, farmers are benefited by purchasing subsidized VARSHA brand machinery from the Agriculture and line departments in Karnataka State," says Shri Venkatesh Naik partner of VARSHA Associates. At the moment, the firm is having a dealer network in Karnataka, Tamil Nadu, Kerala, Goa & planning to expand their activities to all other states of India.

Under the norms of corporate social responsibility, VARSHA associates have provided free consultancy to the needy farmers. The firm is running a training center for economically backward and unemployed youth, endowing them with free education on automation of hi-tech farm-machinery and encouraging them in improving their self-employment opportunities. Around 20,000 farmers have benefited and have become regular customers of the Associates.

Shri S. Shankarappa is a resident of Chikkajala village, Bangalore urban, Karnataka State. He participated in a live demonstration of farm equipments organized by VARSHA firm on his neighbor's field and was impressed by observing the multi uses of a Rotovator. He purchased a Rotovator on subsidized rate for tillage operations and uses it for ploughing, harrowing, leveling, seed bed preparation, removal of clods, stubbles and pulverizing the soil. He hired one labour and was able to complete an area of 0.34-0.37 ha/hour. He says farming was never as smart as it is today.



The firm has hired a total of 60 permanent employees on their pay rolls. The annual turnover of VARSHA Associates is around Rs.50 Crores.

Shri S. V. Raju says "The world's biggest power is the youth and we have to tap the power for the betterment of the farming community"; so he appeals to enterprising agripreneurs either to establish or join hands with their franchisee for promotion of a wide range of farm products (VARSHA Brand) in all states of India.

Shri S.V. Raju & Shri Venkatesh Naik

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Innovation Led Agri-Business by Agri lady

Ms. M. Sarita Reddy has established her company, “Navaratna Crop Science Pvt. Ltd.” in Hyderabad which deals with Bio-fertilizers and micro nutrients. She attributes her success to her independent spirit of decision making with accountability. She thinks that some people have an inbuilt quality to work independently and that inclination surfaces to opt for entrepreneurship. Post B.Sc. (Ag), she worked in Nandan Biofarms (in the area of biofuels) and has learnt different business skills like operations management, financial management, franchisee management, marketing management which are helping in her own business. She maintains continuous contact with farmers and personally monitors the field trails. Recently, her company launched a plant probiotic, named Bhoojeevan, which has become very popular among the Ridge-gourd farmers as



it reduces flower drop and maintains right male female flower ratio that is very important for fruit set. Her company has products that range from Bio-fertilizers to Micro-nutrients. She attributed her success to the ongoing R&D focus by her company and strong farmer orientation by all team members. Presently, she has engaged 40 people in her team from production to marketing. Her unit has received license for manufacturing of micronutrients & bio-fertilizers. Currently, her products are available in Andhra Pradesh, Karnataka, Tamil Nadu and parts of Maharashtra. She uses farm demonstration – both result & method - to promote her produce, as farmers believe in the efficacy of a product only after seeing the benefits (yield or quality produce) after using the product. She feels that private extension should reach grass-roots level and farmers should get best products that are environmentally friendly and ecologically sustainable. She opines that a part of this extension effort should be subsidized for MSMEs as some times it becomes difficult for them to compete with companies.

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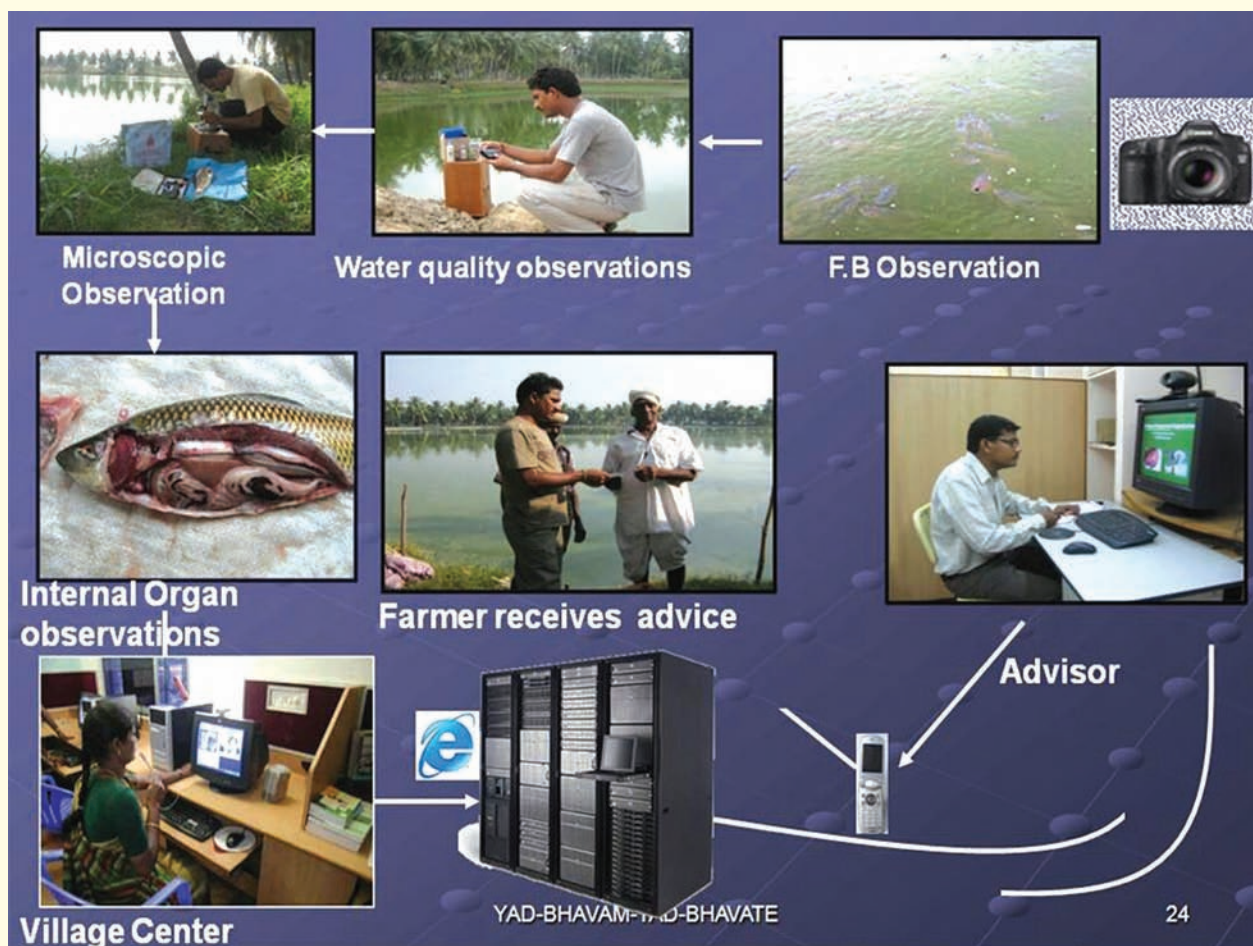
ICT-led Aqua Extension

Shaik Akbar Ali is an Aquapreneur with a difference. His interest and passion, coupled with efforts in promoting best practices in Aquaculture have benefited more than 2000 farmers within a Water Spread Area (WSA) of 35,000 acres in Andhra Pradesh, Karnataka and Odisha. Shri Shaik Akbar Ali graduated from College of Fisheries, Muthukur, Nellore District in Andhra Pradesh. He has undergone AC&ABC training at Bojja Venkata Reddy Agricultural Foundation, Nandyal, in 2010, with an intention to acquire entrepreneurial skills for enhancing production and income in Aquaculture. He started an Aquaculture consultancy firm viz. 'Information and Inputs for Sustainable Aquaculture' (IIFSA) at Akiveedu village, West Godavari district, Andhra Pradesh, with an objective to provide advisory and laboratory services covering all Aquacultural activities for sustainable fish farming. With his professional knowledge and entrepreneurial skills acquired during AC&ABC training, Mr. Akbar Ali is delivering the following services in Aquaculture through his consultancy firm, IIFSA.



- ❖ Pond to Lab to Pond service in which, field agents collect fortnightly Aqua samples for testing in the lab. After detailed analysis in the lab, advice is given through phone or print. This advice is also recorded in the data base.
- ❖ Farmer-wise farm record books are maintained.
- ❖ IT based services with the application of Tele Aqua Software by which fish farmers can get advice at their location itself and also get all updated information about Aquaculture practices.
- ❖ Emergency Management Information Service (EMI).
- ❖ Under this service, the fish farmer, whose ponds are affected by any disease, makes a phone call which is received and stored in the computer system. This information is then passed on to field expert, who immediately visits the infected pond on a motor cycle and tests water for parameters like dissolved oxygen, pH, salinity, temperature etc. at the pond itself, and for the remaining analysis brings the samples of water, plankton, soil to the laboratory. After the diagnosis, based on lab analysis, the fish farmer gets the advice on telephone/mobile.
- ❖ Sale and procurement of all types of fish pond inputs and outputs.

- ❖ Evaluation of ongoing Aquaculture projects for enhancement and optimization of general operations and management.
- ❖ Consultancy services in proper selection of cultivable species for monoculture or polyculture, development of low cost Aquaculture systems from excavated ponds and in identification, treatment and control of Aquaculture diseases.



The firm covers 2000 farmers under consultancy and lab services covering more than 50 villages. Currently, the annual turnover of the Firm is Rs.64 lakhs with net income of Rs.12 lakhs. Employment has been created for 8 Skilled workers directly and 25 people indirectly. Shri Akbar Ali envisions to open similar Service Centers across the country with the association of International Institute of Information Technology and involvement of State Governments, on a PPP mode. His objective is to create awareness about the importance of fisheries in the National economy, human nutrition and application of technology tools for nurturing sustainable business models in Aquaculture.

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Blending Social Cause with pro-Nature Agripreneurship

Shri Dilip Bisen of Raipur has embarked on a noble cause of preventing cattle slaughter. He is promoting utilization of cow urine and dung for producing organic manure and bio-pesticides. Shri Bisen thought that if the cattle owners are made aware of the natural medicinal properties of cattle bio waste (dung and urine), they would not send the aged cows and other cattle to slaughter houses.

Shri. Bisen, a post graduate in Entomology with 22 years of experience in plant protection techniques, was trained by Indira Gandhi Krishi Vishwavidyalaya (IGKV) Raipur under AC&ABC scheme during 2008-09. While working with agri-business companies, he realized the harmful effects of indiscriminate use of fertilisers and pesticides, which unnecessarily increases the cost of cultivation while eroding soil fertility. Through various campaigns and Gram Sabhas in about 40 villages spread over 5 districts in the state of Chattisgarh, he created awareness among farmers on non-chemical techniques of plant protection and organic methods of fertilising the soil. His commitment for promoting organic farming, especially using cattle dung and urine, which has rich medicinal and pesticidal properties, started yielding results.



His basic Agri-extension work revolves around teaching the farmers about the following organic farming techniques:

- Control of insect pests by Light traps
- Methods of production of organic manure and fertilisers by using cow dung and urine and Neem leaves
- Techniques of conservation and culturing of beneficial bacteria and fungi in the soil
- Techniques of enriching soil micro nutrients by vermi-composting

Shri Bisen was sanctioned composite loan of Rs.20 lakhs by Punjab National Bank, Pochipedi branch, for his venture, M/s. Om Sai Agri-Clinic and Agri-Business Centre. NABARD, Raipur, has also released subsidy amount of Rs.7.20 lakhs. At present his turn over is Rs.20 lakhs per year with net income of Rs.6 lakhs per year. He has provided employment to 10 skilled workers directly and benefited 30 indirectly. Shri Bisen, with the support of Banks, NABARD and State Government, wishes to produce a unique branded and registered organic product which he would like to promote through Gram Panchayats. He is confident that, the success of this project will improve Rural Indian Economy.

Shri Dilip Bisen

M/s. Om Sai Agri-Clinic and Agri-Business Centre

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Sow Good Seed, Reap Good Harvest

“Quality seed is the first crucial step; its suitability to the location and its quality play a major role in crop productivity” says Shri. Shrishal Somapur who hails from Bijapur District of Karnataka. Born in an agricultural family, he completed his graduation in Agriculture from the University of Agricultural Sciences, Dharwad, in the year 1990. Later he joined Indo American Hybrid seeds



(India) Pvt. Ltd. in the seed production wing, and worked in various parts of the country such as Karnataka, Madhya Pradesh, Uttar Pradesh, Gujarat and Andhra Pradesh, where he was in-charge of seed production for 15 years. He practically worked with field crops and horticultural crops in production of open pollinated and hybrid seeds. With his efforts, he rose to the level of a Manager and received the best performance award in his previous assignment. He was inspired by the AC&ABC Scheme and underwent training at the Centre for Entrepreneurship Development (CED), Hyderabad. Later he resigned his job and started a

Seed production unit under the name Maxima Seeds – Seeds for Better Future, which is equipped with sophisticated Research and Development facilities in a 10 acre farm, processing and packing facilities such as Grader, Gravity Separator, De-stoner, Treater, automatic weighing and bagging unit, with 9000 sft. storage facility on NH -7 bypass Road at Shadnagar, Mahaboobnagar district, Andhra Pradesh. Services provided by Maxima Seeds are:

- Open pollinated and Hybrid seed production of vegetables and field crops
- Method demonstrations on new varieties and cultural practices for farmers
- Regular field visits to deliver timely technical advice to the needy farmers
- Advisory services on plant protection measures and best practices in field crops and horticultural crops
- Advisory services on market linkages.

He has provided employment to 30 skilled and unskilled workers. Maxima seeds is extending its services to more than 1000 farmers in 100 villages and has a turnover of Rs.1.2 Crores and a net profit of Rs.20 Lakhs. Maxima Seeds received loan from Canara Bank. Shri Shrishal would like to expand his venture towards bio-pesticides which is the next crucial step to take care of sustainable agriculture.



Shri Shrishal Somapur

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Lady Plant Doctor of Rahuri

Ms. Kavita D. Bidwe is a determined lady Agripreneur from Maharashtra who has made a dent in agricultural extension with her hard work. She graduated in Agriculture from Mahatma Phule Krishi Vidyapeeth, Rahuri, Maharashtra in the year 2005. During graduation itself she was passionate about working with farmers directly. She took up the responsibilities of her family after the unexpected demise of her father, by establishing her own Agri-input supply centre. She was encouraged by the Agri Clinics & Agri Business centres (AC&ABC) Scheme and underwent training at KVK, Babhaleshwar. KVK provided her a broad vision about Agri clinic services, other allied activities and entrepreneurial skills. After completion of AC&ABC training, she started her own unit in 2005, which delivers the following services:



- Provides various Agri inputs at farm gate.
- Library services to farmers, by making available monthly bulletins and Agri related information in local language at a fee of Rs.50.
- Collects water and leaf samples from farmers, gets them analyzed at agricultural university and provides recommendations based on lab reports.
- Mobile soil testing kit for on-site recommendations.
- Formed and is guiding Self Help Groups and Farmers' Clubs.
- Conducts training to farmers.

Recently, she opened another unit of Agro Service Centre and created gainful employment on regular basis for two persons. She also provides useful tips to entrepreneurs on maintenance, management and marketing of agricultural inputs. She is covering 450 farmers in Rahuri Taluka and has an annual turn over of Rs. 40 lakhs. She wants to expand her business by providing clinical services like soil and water testing, diagnostic services and farmers' training school. She opined that AC&ABC training showed her the way to set up her own venture and the Refresher Training Programme at Sangli provided her broad vision to expand her business.

Ms. Kavita Dattatraya Bidwe

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Greening the Houses for Horticulture

Green house technology is one opportunity where the micro climate of the unit can be regulated to obtain maximum yield with good quality produce and even breaking the seasonality. Shri Chandrabanu developed keen interest in hi-tech horticulture particularly in Green house technology. As a post graduate in Agricultural Science, he learnt the art and science of Green House Farming. He joined the AC&ABC training at University of Agricultural Sciences, Bengaluru and decided to become an Agripreneur in the area of Poly-house construction, by learning, understanding, appreciating and using this technology in farming. In addition, the activities of National Horticulture Mission, National Horticulture Board and State Horticulture Department facilitated him to develop deep interest and provided opportunity to excel in this area. As a visionary entrepreneur, he supported establishment of number of business enterprises. During the past 5 years, he has completed construction of 100 acres of Poly-houses and Shade-nets too.



Services provided by Shri S. Chandrabanu are:

- Construction of Poly-house for high value crops such as Gerbera, Carnation, coloured Capsicum and high-tech nursery.
- Construction of moist chambers.
- Construction of Shade-net house for cultivation of vegetables and nurseries.
- Supply of plant material for green house cultivation crops such as Carnation, Gerbera, Anthurium and coloured Capsicum.
- Supply of greenhouse materials like Poly-film, Shade-net and Aluminum springs.
- Consultancy services.

He has employed sixty people and trained them in all activities of Poly-house construction. After construction of Poly-houses, he tied up with farmers in developing the market linkages for their produce. His annual income started with Rs. 5 lakhs per annum and reached Rs. 20 lakh with an annual turnover of Rs. 4 Crores. He opined that AC&ABC Training ignited his Agri business potential and enabled him to contribute his bit for promotion of Green House Technology among potential farmers.

Shri S. Chandrabanu

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Retired but not Tired

Shri Siva Mahalingam, with rich experience in the State Agriculture Department and Indian Overseas Bank, joined the army of Agripreneurs and is serving Tamil Nadu farmers in a unique way i.e. mechanization of agriculture. He graduated in Agriculture in the year 1968 and started his career in the State Department of Agriculture as an extension officer. Meanwhile, he pursued his post-graduation in Horticulture in 1973 and joined Indian Overseas Bank where he retired as an Assistant General Manager. He established Maruthi Agri-Clinic and Agro Service Center after his retirement and underwent AC&ABC training at Voluntary Association for People Service (VAPS), Madurai. Later, he has taken multi-dimensional approach in extension services such as trainings, consultancy, awareness campaigns, field days and crop insurance services.



Services provided by Maruthi Agri-Clinic and Agro service Center are:

- Agri - Horti consultancy services.
- Training to women Self Help Groups on power tiller and paddy transplanter operations.
- Authorized agency to provide services under National Agriculture Insurance Scheme (NAIS) for all notified crops namely Paddy, Sugar cane, Pulses and Ground nut.
- Seasonal awareness campaigns in nearby 10 villages on Government schemes and latest Agro-Technology by name "Marching towards villages" in association with Rotary Club of Mannai.
- Custom hiring of agricultural implements and machinery, sale of recommended Agri inputs.
- Authorized distributor/dealer for the sales/services and spares for Tractors, Rotavators, Power Tillers, Rice Planters and Irrigation pipes.

With his enormous exposure in various fields, AC&ABC trainees of VAPS were gifted to learn from his experiences as a resource person. He is the Project Consultant for Indowind India Ltd, organic farm at Kanyakumari in 500 Acres, Aravind Fish Farm & Hatchery, Fish feed unit in 60 acres, stall fed Goat rearing of (100+5) S.R.Goat farms at Thirumakottai. He is covering the entire 10 blocks of Thiruvur District, 195 villages and 2536 farmers with average annual turnover of Rs. 5 Crores. In his words – "I always follow the golden words of Mahatma Gandhiji. We prosper when Villages Prosper". As the son of the soil, I would like to continue my services to the Indian farming community till my last breath.

Shri Siva Mahalingam

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Integration in Farming

Shri Dinesh Kumar Rajwar, with his lauded approach of Integrated farming, has been contributing his part to encounter malnutrition and ensuring food security, which are major challenges today. Shri Dinesh Kumar Rajwar did M.Sc. (Horticulture) in 1999 from Birsa Agricultural University, Ranchi, Jharkhand. After his post-graduation, he worked as a Horticulture Supervisor in “Indian School of Mines”, Dhanbad for an year and as a Project Manager in “SUPPORT”, an NGO, for 4 years. During this period, he realized the opportunities in Agri-Business and decided to quit the job to walk on his own path. He underwent training under the Agri-Clinics and Agri-Business Centres Scheme in Indian Society of Agribusiness Professionals (ISAP), Bokaro, in 2009. After the training, he established “Tongi Biotech Nursery” in Sirika colliery, Ramgarh District, Jharkhand, to serve the farming community with genuine plant material. Later he developed an integrated farming business model with partnership of five farmers, initially in Argada District. With his effort and rapport, the number surged to 12 partners and they earmarked 7.6 acres of land for these activities. They have started various components of integrated farming, by utilizing the available state government schemes, as indicated below:



- Developed nursery for horticultural plants in one hectare of land with the support of National Horticulture Mission.
- Constructed poly-house to produce Dutch roses, high-value vegetable seedlings and vegetables such as Capsicum and Gherkins.
- Constructed fish ponds for pisciculture with the support of the Department of Fisheries.
- Established vermi-compost unit with the support of the State Department of Horticulture.
- Started Duckery and Piggery with the support of ATMA.

He conducts training on integrated farming to improve awareness among the farmers. He also provides extension services and agricultural consultancy to the needy farmers. About 2000 farmers from the districts of Ramgarh, Hazaribagh and Bokaro were benefited. His turnover is Rs.20-30 lakhs with a net income of Rs.50,000 per month. In his words - “Integrated farming is a unique venture, where a by-product or waste of one system can be recycled effectively. It provides not only additional income from diversified harvests but also a cheap source of protein for the rural community. It opens many business options with reduced production cost.” He wishes to replicate this model all over the country.

Shri Dinesh Kumar Rajwar

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Agro house - Reaching the hearts of Gujarat farmers

Shri Ramesh M. Mehta, has been organizing agriculture exhibitions to provide information to farmers on Agriculture and allied areas. After completing B.Sc. (Agriculture), he underwent AC&ABC training at Entrepreneurship Development Institute of India at Bhat, Gandhinagar, Gujarat, in 2003. Out of his own interest, he has been traveling all over India to visit leading Agri exhibitions every year. He was motivated by the Vice Chancellor and Director of Extension, Sardarkrushinagar Dantiwada Agricultural University (SDAU), Gujarat, to conduct a national level Agri exhibition in Gujarat. He started Agro House in 2008 with a mission to provide information on Agriculture, Horticulture, Animal Husbandry and Forestry by organizing world class exhibitions, seminars, workshops and by publishing Agriculture books and video films.



Agro-House is involved in the following activities:

- Organizing national- level Agriculture exhibitions in Gujarat since 2008.
- Published Agro Diary in Gujarati language for the first time in 2010.
- Successfully organized Krishi Mela for western region, jointly with SDAU and Ministry of Agriculture Govt. of India (GoI) at Deesa in Gujarat.
- Conducted Krishi Mela & Rabi crop workshop 2008 at Bharuch with GoI & Government of Gujarat.
- Conducted Krishi Mela as part of Krushimahotsav -2009 and 2010.
- Organized Agri - Horti exhibition, in January 2012 at Gandhinagar
- Producing Agri films for State Department, Agricultural Technology Management Agencies (ATMAs) and private organizations. A total of 44 films have been produced till date.
- Agri books are being published in local language for the benefit of Gujarati farmers since 2010.

Shri Mehta's customer base is around One lakh farmers and 500 organizations dealing with Agriculture, and he has an annual turnover of Rs. 58 lakhs. His future plan is to use ICT in Agriculture and to provide latest technologies to the Agriculture Industry.

Shri Ramesh M. Mehta

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Karma Yogi demonstrating profitable Agriculture

Shri Thimmna Hegde who hails from an agricultural family, started a venture on integrated farming and is providing consultancy services to farmers. Shri Hegde did his B.Sc. (Agriculture) in the year 1991 at UAS, Bangalore. He identified problems responsible for low income levels in Agriculture such as non-availability of farm workers, inputs and technology in time and tried to address these issues in his profession. Later, Shri. Hegde underwent AC&ABC training at Terra Firma Bio Technologies Ltd., where he got a good exposure to Agriventures, hands on experience and preparation of bankable project reports. Soon after his training, he started a venture on integrated farming and consultancy services in the year 2009. He adopted inter-cropping of Arecanut, Coconut, Vegetables, Paddy and a Vermi-compost unit by utilizing the agricultural waste in his own land of 5 acres and developed it as a demonstration plot with mechanization, where labour usage is minimum.



Shri Thimmna Hegde offers the following services:

- Provides agricultural implements such as paddy transplanter, power weeder and advanced sprayers on hire.
- Provides high-value quality vegetable seedlings raised in his nursery.
- Supplies quality tissue culture banana plants and delivers need-based extension services on production and market linkages.
- Provides consultancy on organic farming and integrated farming.
- Conducts training on production aspects to increase the yield and post production aspects to minimize post-harvest losses, by which economic status of farmers can be improved.
- Conducts training on the potential of Agriculture for Youth to motivate them to take up Agriculture.

Though he was serving very limited number of farmers initially, now with his hard work and rapport with the farming community, the number has reached 350 farmers, covering approximately 25-30 villages. Employment opportunities have been created for 10 persons, who are independently extending services to farmers under his guidance. He obtained loan from Syndicate Bank with subsidy from NABARD. His annual turnover is Rs. 30 lakhs.

Sri Thimmanna Hegde's contribution attracted the following awards.

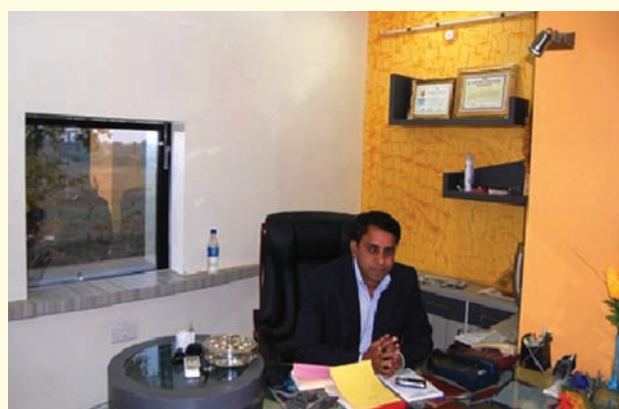
- Taluka best farmer award in the year 2010 by SAMETI, Karnataka.
- Progressive farmer award in the year 2011 by University of Agricultural Sciences (UAS), Bengaluru.
- Dr. Dwarakinath Award from the University of Agricultural Sciences, Bengaluru in the year 2012 for extension work .

Shri Thimmna Hegde

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‘Krishi Doot’ in Extension Service

Shri Prashant Manoharrao Madghe is a Graduate in Agriculture and has completed Agri clinics and Agribusiness training in the first batch (2007-08) at Krishi Vigyan Kendra, Durgapur (Badnera), Amravati, Maharashtra. After his graduation in Agriculture, he worked in Godrej Agrovet Pvt. Ltd. as a Senior Sales Officer for seven years during 1998 to 2005. Later he decided to start his own venture and started Innova Agrochemicals in Paratwada taluka in the year 2007. Through this company, he appointed twenty five rural youth and trained them to deliver extension services as 'Krishi Doot' among orange growers to increase orange productivity and to involve rural youth in Agriculture. Innova Agrochemicals' special focus is on Nutrient Management in orange cultivation. He provides consultancy to the orange growers in the areas of water, fertilizer, pest and disease management. He has a high-tech and modern Agri-clinics and Agri-business centre which is providing Agri inputs, agro consultancy and soil testing services. He gives recommendation of fertilizers on the basis of soil and leaf analysis.



Shri Madghe is offering following services

- Consultancy services in Agriculture.
- Imparts short term training and conducts seminars for the farmers.
- Creates awareness about traditional farming vs. scientific farming.
- Reaches out to remote farmers through field visits and newspaper articles.

Impact of these extension initiatives resulted in increased quality, productivity and improved economic status of orange growers. The productivity increased from 9 to 10 MT/Ha. He created employment for 45 people. Around 7000 farmers are benefited from Achalpur, Amravati and Akola districts in Maharashtra. His turnover is more than Rs. 5 Crores.

Madghe's vision includes expansion of his business in other cash crops, establishment of Plant Health Clinic for diagnosis of pests & diseases and nutritional deficiency of crops.

Shri Prashant M. Madghe

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Eco friendly Agribusiness Blooms in Himachal

Preserving the fertility of mother earth and protecting the environment are the most laudable objectives of our times. It is well known that excessive use of organo-phosphorous pesticides and chemical fertilizers, not only depletes soil fertility but also affects human health and Nature's EcoBalance. Dr. Brijesh Kamal, an Agripreneur from Himachal Pradesh is creating awareness about the virtues of organic farming by promoting Vermi - Composting methods among farmers.



Dr. Brijesh Kamal is a Ph.D. in Mycology and Plant Pathology from Dr.Y.S. Parmar University of Horticulture and Forestry, Solan. After completing training under AC&ABC Scheme from ISAP-Himachal in 2010, Dr. Kamal took up Agri Horti consultancy, established a Plant Clinic, with sale of agri inputs, including vermi compost. The unit is established at Yeshwanth Nagar of Sirmour District in Himachal Pradesh. Initially farmers were asked to register by paying just Rs.50 per annum to get consultancy on seeds, nursery management, plant protection and nutrient deficiency management. Within one year, more than 500 farmers were attracted to the Plant Clinic for agri inputs and familiarizing with vermi composting techniques. He has conducted several campaigns involving scientists and successful farmers to build up awareness among farmers about virtues of vermi-compost. He further motivated the farmers to construct vermin composting chambers by teaching scientific techniques of vermi compost production. He has also helped farmers in availing subsidy for vermi composting at Rs.30,000 per pit. This encouraged and attracted several farmers to join the initiative for producing vermi compost. With this huge support and encouragement received, Dr. Brijesh launched Vermi Compost Marketing Unit by registering with Himachal State Agri Department.

This unit is now engaged in the following activities:

- Farmers have been registered under green SIM cards where farmers get SMS messages on best practices of farming and new technologies in agri and allied activities.
- Farmers are shown video recordings of pest and plant disease management besides the techniques of vermi composting
- The unit buys back the vermi compost produced by registered farmers on pre-determined prices which are better than market prices

Dr. Brijesh has 5000 registered farmers in the districts of Simour, Kinnaur, Solan and Shimla in Himachal. The above-mentioned initiatives have generated employment to more than 500 farmers in various activities. Dr Brijesh has employed 12 skilled and 30 unskilled employees. Annual turnover of Dr. Brijesh is Rs.80 lakhs. With an annual expenditure of Rs.70 lakhs, he posts a net profit of Rs.10 lakhs per annum. Dr. Brijesh wishes to establish a Micro Biological-cum-Soil Testing laboratory to isolate, propagate and formulate local soil microbes such as Trichoderma, Nitrogen Fixing Bacteria etc. He also has a vision to replicate his model in other States of India, especially in Jammu and Kashmir and Uttarakhand. The combination of qualifications of Dr. Brijesh, his passion for eco friendly technologies, AC&ABC training, huge response from farmers, bank and departments resulted in blooming of an eco friendly agribusiness.

Dr. Brijesh Kamal

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Doctor for Dairy

Self employment by women Agripreneurs is a challenging task particularly in a state like Assam. Dr. (Mrs.) Nilbahar Begum, born and brought up in Nalbari, Assam, graduated in Veterinary Science from the College of Veterinary Sciences under Assam Agricultural University and married Dr. Zakir Hussain, who is also a veterinarian. Their burning desire to start their own business led them to the AC&ABC Training at ISAP, Guwahati . After training, they started “Vet Care” a veterinary clinic at Bongaigaon, extending indoor and outdoor services to animals, pets and birds. They later started a Dairy Farm at Bongaigaon initially with only five cows.

Dr. Begum is looking after all aspects of farm management, be it technical, production, marketing or finance. Her dedication and determination resulted in expansion of the Dairy Farm in a big way leading to increase of the farm capacity to 100 cattle, out of which 60 are milch cattle and 40 are heifers. The farm produces about 500 liters of milk daily and 15 employees are working regularly. The milk is being sold at the farm and also through a few outlets at Bongaigaon town;



they also process milk to produce curd and paneer as value added products, which enhances their income. The farm is well managed and has now become a model farm for dairy farmers and youth who opt for dairy farming. She could create employment for 15 people till now which is expected to increase in the near future. More than 200 farmers are covered with extension advisory and the total turnover has reached Rs.25 lakhs.

In her words, “It is a very delightful opportunity for me to share my feelings with everybody; I especially want to salute all the women entrepreneurs who suffer a lot to run a business successfully. To be successful, we should be determined and put in tremendous effort to maintain equilibrium between our family and business. Of course, we need the helping hand of our family members and all the people around us.” She is the inspiring force among women, who opt for self employment ventures.

Dr. (Mrs.) Nilbahar Begum

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Sailing from Cultivation to Consultancy

Shri Premchand Mahaveer Managave is guiding the farming community with new technologies for higher yield rather than continuing with conventional methods. Farmers' suicide was the main reason for him to take up Agriculture education. He completed M.Sc. Agriculture at Mahatma Phule Agricultural University in 1990 and worked as a Senior Research Associate at the College of Agriculture, Pune. He felt that, while there was a lot of research being carried out and a number of advanced technologies available in the universities, there was no proper channel to spread the said technologies and awareness to remote villages. Hence, he decided to take the lead



to become a model farmer in his surroundings. He underwent training under AC&ABC scheme at Krishna Valley Advanced Agri Foundation, Sangli, and decided to start greenhouse cultivation, which is a major solution to prevent crop losses due to natural calamities, to break the seasonality and to help increase the income during off-season. He started cultivation of Gerbera, colored Capsicum and Ginger and expanded his business from cultivation to consultancy services. He is covering about 1000 farmers under open field cultivation and 50 farmers under greenhouse cultivation, with a turnover of Rs. 25 lakhs.

As a great organizer, he is treasurer of "Flower Growers' Association" Maharashtra, which is working for the development of greenhouse farmers. He has received Baliraja Award from Ashirwad Krishi Vikas Seva Sangha, Korochi, Kolhapur district. He also received Hiroji Ulemale award from Baliraja Shikshan Sanstha and Vanrai, Amravati.

Shri Premchand Mahaveer Managave

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Ambulance for Animals

Dr. R. Ukani Jenish is from a farming family and did his B.V.Sc. from Anand Agricultural University with an objective to make a career in Dairy. He served in veterinary clinics for about two years and gained valuable first hand experience and later obtained M.V.Sc. from Navsari Agricultural University in the year 2011. He was trained under AC&ABC Scheme at the International School for Public Leadership (ISPL). During the training, he analysed the market opportunities and found that there were only three pet clinics and one animal beauty parlour in Rajkot. However, these were operating on a small scale and were treating dogs only. He discovered that there was no clinical facility for nearly 400 horses in and around Rajkot district. Moreover, there were no ambulance facilities with veterinary doctors at Rajkot. He started a Pet Clinic “Krishna Veterinary Hospital” at Rajkot in the year 2011 to fill the extension gap. The clinic has all sophisticated equipments such as Ultra Sonography and Radiography for diagnosis. Treatment is given to equines and dogs in the clinic. He performs major surgeries on Cattle and Buffaloes. Besides, he started a mobile clinic, which consists of a vehicle with a doctor, medicines and diagnosis kit, and moves to the farmer’s site for treatment. He is offering quality extension



services through the mobile clinic, in areas where government doctors cannot approach. He feels that AC&ABC training inputs have immensely helped him to establish his own clinic. He invested his own funds of Rs.7.6 lakhs and availed a loan of Rs.7.65 lakhs from the Bank of Baroda. He is covering around 500 farmers in and around Rajkot district. His annual turnover is Rs. 60 lakhs. He is planning to extend his services for other animals and animal feed sector. He advises the pet breeders on scientific methods and derives immense satisfaction through his profession of serving animals, who can not express their pain.

Dr. Ukani Jenish R

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Life saving Light of Jasmine Growers

Agriculture graduate from Annamalai Agricultural University – Shri K. Suresh Kumar, was like any other trainee in AC &ABC. Little could one imagine that he would one day exceed the boundaries of agribusiness by inventing an innovative device that would save hundreds of jasmine harvesters from fatal snake bites and probably death.

Soon after his graduation, Shri K. Suresh Kumar worked for 6 months as a Field Assistant in a private MNC company named Polenc Agro Chemicals drawing a salary of just Rs.1500 per month. He left the job as he did not like the type of job, which involved only marketing. Having given up the idea of a job, he started a small garment manufacturing unit at Trichi. This was an activity totally unconnected to his qualification. Even though he was successful in the garment



business, he felt guilty that despite being an agricultural professional, he was not contributing for the welfare of farmers. Around this time, he came to know about the AC&ABC Scheme, its advantages and about the training being provided through VAPS, Madurai. He then enrolled himself as a candidate with VAPS, Madurai, in the year 2007, and completed the 60-day training successfully. Suresh Kumar says that the training steered him to take up some innovative activity in the field of Agriculture. After the training, he started a unit on the name of his daughter “K.S. Lakshmi Agri Clinics and Agri Extension Centre”, at Trichi.

His look out for innovative ideas was initiated during the training period itself. In a meeting chaired by District Collector, Trichi, with Agriculture Department Officials and farmers as participants, Shri Suresh Kumar’s attention was drawn towards the plight of jasmine producers, especially the harvesters death due to snake bites. He was deeply moved by their problems and took upon himself the task of solving their problems.

It is well known that to fetch a better price, Jasmine has to be harvested during the previous night or early hours of the day (4:00 AM). However, the jasmine fields are infested with poisonous

snakes and, consequently, there is a great risk of snake bite during the night or during the wee hours. If harvesting is done during the day time to avoid the snakes, the flowers become unfit for marketing as they open up after sunrise. During a meeting, the District Collector and the Agriculture Department Officials urged Shri K. Suresh Kumar to develop some device to overcome the problem. Shri Suresh Kumar thought of a device which would be in the form of a head light without much weight and without batteries to avoid recurring cost to farmers.

Shri Suresh Kumar accepted the challenge and developed a rechargeable head light which was light weight with a large backup for recharge within an affordable price. He discussed with some of his friends who had done courses in Electronic Engineering. He initially tried 10 models and found that none was appropriate. After several trails, he developed and demonstrated a device to the officials and farmers. One unit of head light comprises of a helmet with a lamp, battery pack, charger and hip belt. The head light weighing 250 grams had special features such as energy saving, high luminance and light range of 10-15 meters. All concerned were satisfied with the device and the State Government approved it as a Model to be released to jasmine farmers. Cost of one unit as fixed by State Government is Rs.1540.



Jasmine crop is cultivated in about 480 hectares by farmers in Trichi District of Tamilnadu State. Around 360 farmers were identified for giving the head light supplied by Shri .Suresh Kumar through his unit 'K. S. Lakshmi Agri Clinics and Agri Extension Centre'. Currently, the head lights to jasmine growers are supplied by his unit with subsidy support under National Horticultural Mission (NHM). Each farmer having One Ha land is supplied with 5 lights at a unit cost of Rs.1500 by NHM. The Remaining amount of Rs. 40 per set is to be borne by the farmer. So far, the unit has supplied 3200 head lights in Trichi and Madurai Districts. The unit has posted an average annual turnover of Rs. 23 lakhs with an average net profit at Rs. 4 Lakhs. He created direct employment to 4 technical and skilled persons, and his business activity generated indirect employment to more than 50 persons.

Sri Suresh Kumar's future plans are to extensively develop solar lights, some of which have been demonstrated recently in an exhibition, with an objective to further ease the problems of jasmine growers and harvesters.

Shri K. Suresh Kumar

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Seed to Seed

Coming from a middle class agricultural family in Kallah village of Taran Taran District of Punjab, Shri Jaswinder Singh Sandhu demonstrated that a humble beginning from a small village will not prevent any one with talent and will power from attaining the altar of success. Shri Sandhu, a post graduate in Agriculture from Khalsa college, Amritsar, probably would not have anticipated in the year 2007, when he completed training under the 'Agri Clinics and Agri Business Centres Scheme' and chose the business of seed production, that within a span of 3 years he would clock more than 200% success in such a highly technical and risky business, besides providing value added extension services to the farmers



After his post-graduation in Agriculture, like any other student at that stage, Shri Sandhu was at cross roads searching for his future career. He tried for employment in government but could not succeed. The idea of self-employment attracted him. To support his ideas, he had about 37 acres of his own family land, a PG degree in Agriculture, cooperation from his family and above all strong will power to be self-employed for doing something for the welfare of small and medium farmers. However, there was no clear-cut idea as to how to proceed and which business to choose. Options were many. Precisely at this time, he came to know through a banker friend about the AC&ABC training program and the incentives it offered, and decided to go for it. He had undergone the 2-month training through the Indian Society of Agribusiness Professionals (ISAP), Punjab. After the training, he selected Seed Production as he found that there was a mismatch between the need for quality seed for small and marginal farmers in his region and its timely availability.

Dealing with a highly technical input such as seed and mobilizing farmers were not easy tasks for Shri Sandhu. During the first year, he faced hurdles such as non-availability of Breeder and Foundation seed, scarcity of capital for setting up his own processing unit and need for a seed storage godown. Undaunted by these teething problems, he surged ahead with grit and determination in the year 2007. Fast forward 3 years i.e. by 2010, Shri Sandhu had a truly successful story to tell. Some of his remarkable achievements of which bear testimony to his hard work, talent and entrepreneurial potential taught by the AC&ABC training initiative, are indicated below:

- License from Government of Punjab for doing Seed Business in the name of 'Agri Care'.
- Procured Breeder Seed/Foundation seed of High yielding Wheat varieties from reputed organizations such as IARI, Punjab Agricultural University, GB Pant University etc.
- Organized 50 farmers in about 12 villages and got them registered with State Seed Authorities. These farmers now grow commercial seed on about 400 acres under the technical guidance of Shri Sandhu.
- Procures seed from registered farmers and processes the same in his own Seed Processing Plant, having a storage capacity of 1500 m. tons, set up at Jalandhar with an investment

of Rs. 15 lakhs. This plant is much talked about by farmers and seed dealers as one of the best processing plants in the region.

- Due to the quality and popularity of seeds produced by Shri Sandhu, the Seeds Division of M/s Mahindra & Mahindra purchased his seed and marketed it under their brand. This further helped in popularizing the image of 'Agri Care', the brand under which Shri Sandhu conducts the Seed business.



With all his hard work, technical and financial management, Shri Sandhu earns around Rs. 10.00 lakhs per annum. His venture has benefited 50 farmers and created direct employment for 4 people and indirect employment to about 25 agricultural labourers.

Thus, by opting for AC&ABC training and choosing to be self-employed, Shri Sandhu has every reason to be proud. His remarkable success in seed business is a role model for other agripreneurs to emulate and succeed.

Shri Jaswinder Singh Sandhu

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Silk thread which binds Manipur Farmers

Shri Wahengbam Ibotombi Singh, an exemplary agripreneur from Manipur, is a proud ambassador of Agri Clinics and Agri Business Centers Scheme. Though born and brought up in a poor Sericulturist family, due to his sheer ambition coupled with hard work, he metamorphosed himself into a powerful silk business man who is now in a position to shape, mould and contribute to the wellbeing of sericulture farmers, reelers and weavers of Manipur state. His successful journey from a lower middle class silk farmer's son to a proud owner of Sericulture potlam with a business turn over of more than Rs. 50 lakhs per annum is highly inspiring. After completing post graduation in sericulture from "Central Sericulture Research and Training Institute" in



Mysore along with a post graduate diploma in management from Indian Institute of Business Management, Patna, Shri Singh wanted to set up a sericulture farm at Motbung Senapati district in Manipur. But, he knew he lacked the business knowledge. As a happy coincidence during this time i.e. in the beginning of the year 2002, he came to know about the AC&ABC Scheme. Shri Singh says "This was the turning point. This gave an extra impetus, a spark to generate required energy to venture in to self employment and ultimately it opened a flood gate to successes". He promptly enrolled as a trainee with the Institute of Cooperative Management, Imphal (ICM), and successfully completed the 2-month training in 2003. This training equipped him to bridge the gap in his business knowledge and helped him to realize his dream of setting a sericulture potlam. As the AC&ABC Scheme was just shaping up during 2003, it was difficult for the then trainees to avail Bank loan. Consequently, Shri Singh invested his own capital and started Sericulture Potlam in the year 2003 at Imphal, Manipur. After three years, State Bank of India granted him a loan of Rs 4.50 lakhs. With this support, outreach of his activity has expanded and led to up-scaling of his business. The Potlam's sericulture activity revolves around rearers, reelers and weavers. The

silk worm rearers bring their cocoons to the Potlam Centre, which buys it and sells to the reelers. The reelers in turn sell the thread (raw silk) back to the potlam. Potlam further transacts with the weavers who convert it into final finished products. Potlam extends technical guidance to rearers, reelers and weavers, and ensures quality at every stage. Within a few years of existence, the Potlam has become a centre for consultancy, technology and extension with many self help groups, sericulturists and even government personnel visiting it for knowledge and advice.

The Sericulture Potlam covers 15 villages in Manipur in which 100 silkworm rearers are directly or indirectly net working, each earning on an average Rs. 20,000/annum as a part time activity. Further, 60 reelers of raw silk and about 20 weavers are also benefited, each earning on an average Rs. 60,000 per annum. Potlam's annual turn over is Rs. 45 to 50 lakhs with an annual profit of Rs. 6.00 lakhs.



Potlam generated direct rural employment to about 250 persons involved in silk worm rearing, reeling and weaving. Indirectly, the activities provide employment to more than 300 persons. Apart from training in traditional silk clothing, the Potlam promotes and encourages self help groups in reeling value-added by products such as cocoon garlands, flowers, gift items, badges etc. These products are very popular, especially with the tourists. It is a regular feature that almost all the agencies organizing handloom and handicraft exhibition in the state have made it a point to visit Sericulture Potlam. It is a matter of honour that the Industries Department of Manipur had selected Sericulture Potlam, managed by Shri Singh, for participation in the India International Trade fair, New Delhi, in the year 2008. Shri Singh has involved his wife Ms. Chabungam Mary Devi, who is also a post graduate in Sericulture and a trained Agripreneur. Yet another distinction of Shri Singh worth mentioning is that his grassroots work on Wetland Protection has been appreciated by World Bank. He also received an award in the Project "India Development Market Place".

Shri W. Ibotombi Singh

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SUN of the soil

Shri Veera Reddy, who hails from Karimnagar District of Telangana, is a rare individual who has achieved success in Agripreneurship by blending his talents with opportunities. Born in a family of farmers in Kachireddypally, a small village in Karimnagar, he has proved that backwardness of a place opens up more challenges and opportunities to people who have the will and vision to do extraordinary things. Fulfilling his own desires and aspirations of his parents, Shri Reddy graduated in Agriculture in 1970. After graduation, he joined Land Mortgage Bank (LMB) as a Technical Assistant.



After serving for a few years in LMB, Shri Reddy realized that by being in the job mode he could not serve the farming community as much as he wished to and was capable of. Therefore, he left the job to serve the larger interests of the farming community. He observed that even today the farmers have no access to basic inputs such as seeds and fertilizers. Further, due to small holdings they cannot afford to mechanize certain farm operations. He decided to dedicate himself to solving such problems by investing his own capital and experience. He started with organizing seed growers of Chillies and then moved on to oilseeds and pulses. He taught farmers the techniques of seed production. Being a licensed dealer, he facilitated supply of quality fertilizers and seeds. Working constantly with farmers and solving their problems, he became dear to them and evolved as a leader in his own way. He served as Sarpanch of Kachireddypally village for two terms.

Not contented with what he achieved, Shri .Reddy was constantly thinking of how to give a more professional business dimension to his ideas and how to expand his outreach to farmers. In the year 2007, he came to know about the AC&ABC Scheme and enrolled as a trainee with the Centre for Entrepreneurship Development (CED), a Hyderabad-based Nodal Training Institute. He underwent the 2-month training and emerged as a more determined professional and a confident person to conduct Agri business. Three years after completing the training, Shri Reddy's achievements are remarkable. To quote a few, he has:

- Organized about 200 seed growers of chillies, pulses and oilseeds spread over 20 villages to whom he offered technical advice and bought back the seed.
- Introduced a tall growing and high yielding Sesamum (til) variety called Swetha
- Offered on hire, farm machinery such as tractor-mounted spraying unit, tractor, rotary tiller, cultivator etc.
- Offered free technical advice on all crops to any farmer on cell phone. With all these business initiatives, Shri Reddy has reached out to about 400 farmers in 20 villages and achieved an annual turn over of Rs. 10 lakhs with gross profit of Rs 6 lakhs. He has employed five technical persons and ten casual labourers in seed production. To expand his business and reach out to more farmers, Shri Reddy has submitted a loan proposal for Rs. 32 lakhs to Corporation Bank, Karimnagar.

Recognizing his efforts in promoting scientific agriculture, the Regional Agricultural Research Station Palsa, Karimnagar District, has felicitated him. He is also the recipient of the award 'Best Advisor on Chillies' from Bayer India Ltd. This is the story of a multifaceted personality of Shri Reddy who is a farmer, agripreneur and a leader, whose life and achievements deserve to be complimented and to be emulated by other Agripreneurs.

Shri Veera Reddy

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Five Star Agripreneur

Shri Srinivas Anant Kher was born and brought up in a small village in the outskirts of Pune. Due to involvement of his parents in farming, Shri Srinivas developed special interest in Agriculture. The inclination to do something for the farming community led him to graduate in Agriculture. Like most of the Agriculture graduates, he joined a private company immediately after his graduation. During his stint in agriculture related companies for about 5 years, he gained the experience of working at grassroots level. His passion for doing something for the farming community rather than being contented with a job for himself raised the question “Why not become an entrepreneur?” That was the defining moment in his life. When he was looking for opportunities to realize his passion, he came to know about AC&ABC Scheme, MANAGE and MITCON. He joined the AC&ABC training program being offered by MITCON Consultancy Services in September, 2007, and found it quite useful. In his own words, the 2-month training



helped him to enhance his personality, shaped his attitude and imparted analytical and decision making abilities to operate in an un-organized Agri business arena, which he was to enter. The training process helped him to decide and chose hybrid exotic vegetable trade as a business activity. The reason for choosing this line of business was primarily the location of his village which was on the outskirts of Pune city. The target market being close, the problem of perishability of vegetables was taken care of by cold storage. There was still not much of competition in the exotic vegetables trading business. He could

see a win-win situation that his business could bring for the customers looking for healthy exotic vegetables as well as for the farmers looking for better prices. His family was supportive and the farmers readily accepted the idea. The list of exotic vegetables that he chose for his business is rather big and includes a variety of lettuces, broccoli, capsicum, red cabbage, and cherry tomato. Other than these, the most popular items are mushrooms and baby corns. He tied up some of the progressive farmers of western India to outstation buyers, and helped them in sourcing their requirements from Maharashtra. With his efforts, he could reach out to about 40 farmers from 7-8 villages in Pune, Nasik, Satara, Sangli and Ahmednagar who grow hybrid vegetables.

With all these efforts, Shri Srinivas has achieved an average annual turnover of Rs. 30 lakhs with annual profits at Rs. 4,50,000. His business has facilitated direct employment to 4 skilled people and generated indirect employment to more number of people like booking agents, hamals at transport points and woman farm labourers in the vegetable growing fields. For expansion of his business, he is trying to enter Konkan region of Maharashtra and other parts of the country where exotic vegetable production is possible. For the overall success achieved Shri Srinivas says “I am happy that I could achieve win-win situation that I desired for myself and the vegetable growers. For this, I am grateful to AC&ABC scheme, MANAGE and MITCON.”



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Silk Route of Manipur

For Ms. Chingangbam Tarunbala Devi, becoming an entrepreneur was accidental, and once she sensed the opportunity, it was not difficult to achieve success. With a PGD in sericulture, she started her career as a part-time lecturer. She used to teach students about silk worm rearing and silk yarn extraction from silk cocoons. During one of the practical sessions, two students made silk cloth with very beautiful designs. Impressed with the design, she showed the silk cloth to neighbours and friends who also liked the cloth and placed order for more clothes with different designs which prompted her to start her own business.

Initially, she started collecting silk cloth with varied designs from weavers and selling the same at her residence. As initial sales were encouraging, she started a small emporium in January 2009.



To enhance her knowledge and entrepreneurship skills, she attended the AC&ABC training program during January-March 2009. Subsequently, she envisioned expansion of her business and started collecting silk yarn/ cocoons from farmers, and supplying the same to weavers for production of silk cloth. The designs for the cloth are suggested by her as per customer requirements. She started her venture with an investment of Rs. 20,000 and within eight months the turnover has reached Rs. 1.5 lakhs. Presently, her venture offers direct and indirect employment to about 65 weavers and farmers.



Ms. Chingangbam Tarunbala Devi

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Pearl Spot of Kerala

Ms. Akhिलamole is a lady Aquapreneur with innovative ideas . After graduating in fisheries from Calicut University, she worked as an “Export Inspection Council “approved“ Quality Control Technologist” at Abad Fisheries, Munambam, Kochi. Later, she worked as an Extension Officer at Fisheries Department, Govt. of Kerala, where she had to interact with fishermen, Fisheries Department officials and marketing agencies. She realized that there were a number of opportunities in that area which made her take up an enterprise in fisheries.



She quit the job and started a venture in 2010 with a processing unit that produced value added products in vegetables, rice, wheat, fish, squid, prawn and beef. During this period, she realized that business in fisheries sector was very profitable and she underwent AC&ABC training at Kerala Agricultural University in 2011. She started a fish hatchery, trading of inputs required for Aquarium units such as Aquarium tanks, Aquatic ornamental plants, different breeds of ornamental fishes etc. Her fish hatchery venture was a big success and it gave her inspiration to expand her working zone in a big way.

She provides consultancy on fisheries, hatchery operations of fresh water & brackish water, marine fishes, prawns, shrimps and crabs. She also does water analysis, pond preparation, eradication of weed and predatory fishes, supply of suitable fish fingerlings, fish feed, checking of diseases, production aspects and market linkages. She is an expert in induced fish breeding. She monitors the ponds periodically and provides recommendations for better yield. She is offering consultancy to 650 farmers.

She imported Mono sex hybrid Tilapia and Pangasius sutchi, Red belly Natar, ornamental fishes and Milk Fish from Bangladesh for production in Kerala. She is cultivating Crabs in One hectare and Shrimps in 1.2 hectares. She is marketing around 10 to 15 tons of fish, crabs and prawns to marine product exporters, who export these to Japan, USA, Europe and south east Asia.

Indian Overseas Bank , Kodungallur Branch, sanctioned a loan of Rs.25 lakhs for her project. She has her own pond in which Pearl Spots are reared and 15 tanks with several varieties of ornamental fishes. She is one of the largest individual producer of the State Fish of Kerala i.e. Pearl spot (*Etioplus suratensis*). Her farm got the State award for maximum pearl spot fish production in 2012. She was recently invited to inaugurate an Aqua Film Festival organized by MES College, Kodungallur. Her annual turnover is Rs. 40 lakhs.



Now, she has started integrated farming of Fish, Prawns, Crabs, Cow, Buffalos, Goat, Duck, Rabbit and Poultry, including supply of chicks. Her ambitious project is Home-Stay, where tourists can plan a holiday trip and farm tourism. The construction of Home-stay has already started. She is the inspiration and role model for women Agripreneurs in the country.

Ms. Akhिलamole

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Macro Dreams for Micro Nutrients

Ms. Nila is a post graduate in Agriculture Marketing Management. She completed her graduation in 1991 and post graduation in the year 1994 from Tamil Nadu Agricultural University, Coimbatore. In 1995, she joined a Pune-based private company “Trinidi Micro-Nutrients” at Pollachi as Manager. She married Shri. Mubarak Ali, a post graduate in Sociology working in



a private company at Chennai. Ms. Nila, along with her husband, worked in the company for 10 years at Pollachi and gained experience in production of micro-nutrients and marketing in Tamil Nadu. She was encouraged by the AC&ABC Scheme and underwent training with Centre for Agriculture and Rural Development Services, Tamil Nadu Agricultural University. This training program empowered her to expand the venture with the help of her husband. She started production of Micro-nutrients for crops like Coconut, Banana, Vegetables, Sugarcane, Turmeric,

Paddy etc., and supplying to farmers of that area with technical advice. She started an Agri-Clinic & Agri-Business Centre with the name of Rini Agro Chemicals, Pollachi, Tamilnadu. She has employed about 20 persons in her venture, both skilled and unskilled. Ms. Nila is educating 200-450 farmers in about 20 villages about micronutrient management for better production using TV, projector etc.,. She provides general consultancy to farmers free of cost and analysis of soil, water and leaf at nominal cost. She started the venture with a bank loan of Rs. 9.05 lakhs from Federal Bank and expanded her Agriventure. She is selling her products in more than 100 villages of Tamilnadu, Karnataka and Maharashtra. Her annual turnover has increased from Rs.50 lakhs to Rs.100 lakhs approximately after 2007.



Ms. Nila is an upcoming women entrepreneur with zeal and enthusiasm to help farmers. Her services are availed by all farmers, who have derived benefit by way of 20–30 % increase in income every year with her advice. Ms. Nila’s future vision includes, expansion of her activity in other districts of Tamil Nadu and neighbouring states of Karnataka and Maharashtra, providing value addition to the products of farmers with buy-back arrangement and to develop a good product of her own for control of leaf blight.

Ms. Nila

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Fish Fingerlings for All

An industrious entrepreneur Shri Ranjan Shaw's turnaround resulted in creation of a Rs. 33 lakh Fish Fingerling Production Unit with 25 employees at Guwahati, Assam. Ranjan Shaw, an established Agripreneur of the 1st batch of AC&ABC training, conducted by Assam Agricultural University, Jorhat, made up his mind to be in the business of fish fingerling production, which has good demand. Though he is an agricultural graduate, it wasn't easy for him to thrive without the technical know-how of fish fingerling production. Consequently, he approached a university scientist, who gladly supported him in acquiring the required technology and professionalism in fish fingerling production.

"Training program of AC&ABC has helped me in building up confidence, awareness, planning and preparing the project report, applying for bank loan and paved the way to start my own business" says Shri Ranjan Shaw.

He established fingerling rearing ponds in his 2-hectare land in the year 2006 in his home town Pacharia (Assam) and generated employment to 25 persons. He is presently attending to the fingerlings requirement of 25 villages having large number of fish growing farmers. During the process, Shri Rajan faced the challenge

of silting of the ponds. However, due to the potential market for the quality seedlings, he did not give up and rectified the problem by making technical corrections in the pond. Presently, he is drawing an annual net profit of around Rs. 3 lakhs from his Agriventure.



"I always believed in hard work and never thought of taking an easy way out." Hard work was certainly part of Ranjan's improbable personal turnaround. He recalls years of working in an MNC where he did not receive recognition. But AC&ABC training guided his entrepreneurial success as well as provided an early exposure to the burgeoning quality fish fingerlings production unit and also paved his way to bring his home town Pacharia into lime light. "I can serve my people now" proudly says Mr. Ranjan Shaw while thanking Ministry of Agriculture, Government of India, and MANAGE.

Shri Ranjan Shaw

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Gopala Mitra

Dr. Nareshkumar Kalabhai Savsani, an Agripreneur under the AC&ABC Scheme from Gujarat, has established “Hindustan Trading”, a Cattle feed Supply Unit & Veterinary Clinic, and is providing veterinary services in Rajkot area. Dr. Savsani, who holds a Bachelor’s degree in Veterinary Science and Animal Husbandry, underwent AC&ABC training at Shree Vivekanand Research and Training Institute, Mandvi, Kutch, Gujarat in 2008.



Through his Centre, Dr. Savsani is providing veterinary and artificial insemination services, covering nearly 50 villages and 4000 farmers. He established the enterprise on 4th August, 2008 with an investment of Rs. 15,00,000 which included a loan of Rs.5,00,000 from Saurashtra Gramin bank and his own capital of Rs.10,00,000. As on today, the annual turnover of the Centre is Rs.50,00,000 and Dr. Savsani is planning to expand the unit further.

Dr. Nareshkumar Kalabhai Savsani

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Pomegranate Viswa

“ Quality consultancy in Agriculture is emerging as an important need of farmers in villages and other Agricultural professionals who are engaged in farming, contract farming and Agri-firms”, says Shri Anil Deshmukh, 40, a Post Graduate in Agriculture from Wihirgaon, Tq-Akole, Ahmednagar District, Maharashtra. He worked in several Agri-Business companies dealing with pesticides and fertilizers as a marketing executive. Having come across several spurious Agricultural inputs and having understood their adverse impact on crops and farmers, Shri Deshmukh decided to start consultancy services to guide farmers to overcome such problems and joined AC&ABC training at Krishi Vigyan Kendra (PIRENS) Babhaleshwar, Maharashtra.



After completing the training, he registered a firm named ‘ Krishi Vishwa Biotech ’ by investing his own capital of Rs. 20 lakhs. He started manufacturing Bio-fertilizers like Azatobacter, Phosphate Solubilizing Bacteria, Azospirillum etc. Shri Deshmukh provides consultancy by personally visiting the farmer’s field thus establishing credible rapport with farmers besides earning good income and increasing confidence in his profession. He has worked out a systematic package of practices with organic methods to eradicate the Oily Spot disease in Pomegranate and this practice has become very popular among the farming community. Shri Deshmukh says "Concept selling of any product through personal visits gets better responses rather than any other publicity". More than 2000 farmers from 50 villages are availing consultancy services from Shri Deshmukh. The annual turnover of ‘ Krishi Vishwa Biotech ’ is Rs. 50 lakhs and six permanent Agricultural Graduates have been engaged in the firm. Having realized the growing demand of the farmers for personal visits, Shri Deshmukh has trained 10 more executives and appointed them at village level. The executives are visiting the farmer’s field and providing solutions to their queries through digital tablet.

Shri Balasaheb Namdeo Aswale, 58, hailing from Akole, Ahmednagar, says, “ I have a 3-hectare Pomegranate orchard. The condition of my orchard has improved after I availed consultancy from Shri Deshmukh. I am applying organic fertilizers, pesticides, growth promoters and drip irrigation. Due to judicious application of bio-fertilizers and irrigation, the fruit setting has improved and fruit dropping has completely stopped. Timely application of bio-pesticides has controlled the pests and diseases; increased the production of Pomegranate to 25 T/ha and increased the life span of the orchard to 8-10 years.



Shri Anil Deshmukh

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Super Food 'Spirulina' smiles

"Spirulina" is an aquatic micro-organism often referred to as algae that gets its name from its spiral shape. This simple organism has been around for millions of years, but is currently being hailed as the super food of the future because of its exceptional nutritional content" says Shri R. Balamurugan, 38, Agriculture Engineer. He further added that "Spirulina" is a better source of protein than beef and soybean. It is also one of the few non animal sources of vitamin B12, and contains twice the amount of B12 found in beef liver, which makes it an excellent addition to the vegetarian diet. In the year 2011, Shri .Balamurugan joined AC&ABC training course at Voluntary Association for People Services (VAPS), Puduchery. Being an Agriculture Engineer, he has decided to start a Custom Hiring Center. However, an exposure visit to a Spirulina farm fascinated him on the wonders of Spirulina and triggered in him deep interest in Spirulina cultivation. After completion of the training, he had surveyed the market on Spirulina marketing and attended a three-day training on Spirulina cultivation. Investing his own capital of Rs.1.25 lakhs, he registered his firm by the name of Pamban Spirulina Farm and started Spirulina cultivation on a small scale. In the first harvesting, he got a



net profit of Rs.50,000. Spirulina cultivation requires pure water with pH 8.5 to 11. Hence, he decided to construct a big cement tank attached with a water purifier. He submitted a project proposal of Rs.10 lakhs to Union Bank of India, Chidambaram branch, Tamil Nadu. The branch manager was impressed by this activity and sanctioned the loan and NABARD also released 36% subsidy. Shri Balamurugan says "Converting raw Spirulina into an edible product requires five steps i.e. Harvesting, Filtering, Pressing, Extrusion and Drying & Conditioning. All these steps are equally important to safe guard Spirulina from contamination". He has registered his products under the Food Safety and Standards Act of India (FSSAI), Government of India. Spirulina is a nutritional supplement food and will be able to cure a number of diseases. The beneficiaries of his products are 80 farmers from 10 villages. Likewise, it is also an important feed for Shrimp Culture, Poultry, Fish Farming & Dairy Farms. He is supplying Spirulina powder to Shrimp farms and



Fish farms. He is encouraging the neighboring farmers through training on Spirulina cultivation. He has recruited two technical assistants and his annual turnover is around Rs.5 lakhs. Shri Balamurgan says, "My vision is to train more and more farm youth on Spirulina cultivation and make the people aware about the super food, especially to those who are living below the poverty line and suffering from malnutrition. I want to make my India more healthy and wealthy".

Shri R. Balamurugan

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Green Films

An intuitive interest to try and prove some thing different guided Shri Bijulal to think about taking steps towards bridging the wide gap between agriculture sector and mass media. Bijulal, with a Masters Degree in Agriculture, had a dream of setting up an Agri Media Institution. His dream became a reality after knowing about the AC&ABC Scheme.

“The driving objective was to set up a model institution, set an example for the younger generation and deliver a set of services that would directly benefit the agriculture sector”, Bijulal said. The two-month training under the AC&ABC Scheme, provided at Vellayani Agriculture College, opened up a host of entrepreneurial opportunities before Bijulal. “It helped me to work out my own project by exploring the authenticity of a government project and flexibility of a private initiative at the same time”, he said. By the time the training was completed in February 2009, the blue print of the ‘Green Touch Farm Media and Support Service’ was ready. The objective of Green Touch is to enable those who work in Agriculture and Allied fields to make use of the latest advancements in ICT and media for the betterment of farmers.



Out of the total project cost of Rs. 25 lakhs, his own investment was Rs. 13 lakhs and Bank loan was Rs.12 lakhs. This is how the saga of Green Touch started. Despite being a recognized journalist in the field and a proficient script writer, camera man and director, Shri Bijulal roped in four professionals in the respective fields.

The major product of Green Touch is a monthly Digital Resource Volume (DRV), a holistic approach towards the subject and dissemination of information in a useful manner to the farmers and other stake holders in the field of agriculture. DRVs cover agriculture, animal husbandry, fisheries, co-operation, rural development, health and hygiene etc. The interactive DRVs would be useful, not only to the farmers, but also to extension functionaries, scientists, researchers, academicians, students, government agencies, banks, local bodies etc.

Another product is documenting farm-based scientific/technical/social projects under various agencies and broadcast/telecast the socially relevant extracts and findings in those initiatives on a regular basis.

They provide consultancy services to institutions for setting up their own media lab. Some of his customers are NABARD, South Malabar Grameen Bank, State Bank of Travancore etc.

Green Touch's committed efforts would help to disseminate the fruits of media and ICT to Agriculture and Allied sectors in a useful and effective manner. For realizing his dreams and vision, Bijulal is seeking the cooperation and assistance of all in this field.

Shri Bijulal

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Trailing Earthworms

Shri Kumar Purushottam hails from a remote village, Akbarpur in Nalanda district of Jharkhand. After graduating in Agriculture, he did M.Sc. in Animal Science from the University of Allahabad in the year 1999

and started his career in a leading NGO earning Rs. 15,000/- per month. After gaining grass roots level experience in the NGO sector, he thought of starting his own Agri business venture but was not sure about which activity to take up. At that juncture, he came to know about the AC&ABC Scheme and its prospects through Shri Om Prakash, Nodal Officer, ISAP, Jharkhand, and completed the AC&ABC training in March 2007.



During the course of training, he was exposed to a variety of skills ranging from personality development to financial management of various Agri business ventures. He also realized that consultancy in Vermi-composting activity was more relevant in terms of profitability and outreach, and further felt that promoting this activity would serve a noble cause of protecting the soil from the adverse effects of using inorganic fertilizers and pesticides. Subsequently, he established “Kumar Vermi-composting Production-cum-Training Center” with his own capital at Ormanjhi, Ranchi. Later on, he expanded the business by availing a loan of Rs. 10 lakhs from Punjab National Bank, Ranchi. Besides production of quality Vermin-compost, he also provides consultancy to about 1100 farmers in 30 Villages on quality production of Vermin-compost and its marketing strategies. He also provided consultancy to National Horticulture Mission (NHM) for a 50-acre plantation of Mango and Papaya involving 30 farmers. Now, his average annual turnover is around Rs. 8 lakhs . His unit employed 3 skilled persons and 5 unskilled labourers. He has been invited as a resource person to several training and promotional programs of ATMA, NGOs and State govt. Projects. As the State government declared Jharkhand as an Organic State, there will be a huge demand for Vermin-compost as it is the core input in promoting organic farming. Consequently, his success is now more assured and his effort serves the noble cause of protecting the mother earth. “Now I am fully satisfied with my work in terms of business and economics, and I am also having social recognition” says Shri Kumar Purushottam.

Shri Kumar Purushottam

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Taji Taji Subzi

“I walk farming, I talk farming and I breathe farming” says Shri K. Rangareddy a 52 year old agricultural graduate with 30 years of farming experience. After undergoing AC&ABC training in 2009 from PRIDS Hyderabad he started his own high tech farming and consultancy in February 2010 in his own farm of 20 acres near Gajwel, Medak district wherein he started high tech vegetable cultivation using pendals and shade nets. He was provided with a green bus (vegetable bus) mobile van with the help of which he transports vegetables to Rythu bazaar at Kukatpally on daily basis where he is provided with a shop. When the production is more, he sends to AP secretariat and other offices around where all employees buy fresh vegetables in the evening while leaving their office.



He also started providing consultancy services to farmers in fruit and vegetable cultivation covering about 4000 farmers in 65 villages in and around Gajwel. At present he is a full time consultant for a society of 10 farmers in 200 acres around Moinabad and Chevella Tq of Ranga Reddy district where Thailand variety of guava, dates and pomegranate crops are being cultivated using latest methods. Many farmers in and around the area visit his farm regularly to know the package of practices being followed by him. He has also started soil-less farming in a small way.

Further he has identified 18 youth who have passed tenth class and interested in farming but could not pursue further studies due to family problems. He is giving them one month free training



on various methods of vegetable cultivation using innovative techniques. He claims with pride that few of his students trained in the previous batch have joined as farm managers in some agri firms in the area. He is providing direct employment to about 20 people on his farm and the present turnover is about Rs. 55 lakhs per year with a net profit of about Rs. 12 lakhs per year.

As a successful Agripreneur, he was sanctioned a loan of Rs. 25 lakhs by Bank of Baroda for further expansion of his farming activities.

Shri K. Ranga Reddy

Red Gold Farms & Agri-Clinic, Chandapur (Village) Thoguta(Mandal) Medak, Telangana,
Mobile No. 09700860115 E-mail: krreddy28@yahoo.com

Taiwan Connections

Shri M. Nagaraju is an Agricultural Graduate and Post Graduate in Marketing and Sales Management. He worked in Seed Processing Companies and left his job and joined AC&ABC Training Programme at Participatory Rural Development Initiatives [PRDIS], Hyderabad in the year 2003.

He started Agri-Clinics and Agri-Business Centre in the name of Veeranjaneeya Agencies in Hyderabad in the year 2003 with an objective to provide Agricultural Extension Services to the farmers in the villages. In due course of time, he also established Varun Agri Biotech Company to provide training programmes to the farmers. Shri Nagaraju has provided jobs for eleven people.



He received a loan of Rs. 5 lakhs from Bank of Baroda for the Veeranjaneeya Agencies in November, 2004 and Rs.32 lakhs from Bank of Baroda under Varun Agri Biotech Company. The



present annual turnover under Veeranjaneeya Agencies is Rs.80 lakhs and Rs.60 lakhs from Varun Agri Biotech Company. The total annual income is Rs.12 lakhs. He is also guest faculty member to SAMETI, EEI, MANAGE and NIRD.

He is providing the following services to the farmers

- ◆ Marketing of Agri inputs, promoting micro irrigation and mulching sheets for soil and water conservation.
- ◆ Establishment of Poly houses and providing marketing linkages.
- ◆ Advisory services on protective cultivation and organic farming.
- ◆ Importing of seeds, mulching sheets and crop guards from Taiwanese company.
- ◆ Providing Consultancy services to 12,000 farmers.
- ◆ Established Farmers' training centres
- ◆ Popularizing musk melon and linking farmers to market

Shri M. Nagaraju

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Caretaker of Soil

Ms. S. Vanitha Jayanthi graduated in Agricultural Sciences from Annamalai University, Tamil Nadu in the year 1997. She worked for six years in various government departments and left the job for establishing her own business. She underwent the AC&ABC training from Voluntary Association of People Services [VAPS], Madurai, Tamil Nadu in the year 2008. She established an Agri-Clinic and Mini Soil Testing Laboratory in the year 2009 in Theni District, Tamil Nadu.

She was aware that the farmers of that area, despite their hard work, did not know how to determine the use of fertilizers in the right quality and quantity and manage the crop yield and therefore could not sustain. Moreover, there was no Soil Testing Lab in Theni District. At present, she is covering 60 villages.

She received a loan of Rs.5 lakhs from State Bank of India, Kanniyappa Sellaipatti branch, Theni district in the year 2009. Her sales turnover is Rs.50 lakhs and annual income is Rs.15 lakhs. She provided employment for 10 people.



She is providing the following services to farmers:

- ◆ Consultancy services to the farmers on Agriculture and Horticultural crops.
- ◆ Dealership of Drip irrigation equipments.
- ◆ Agricultural projects consultancy services
- ◆ Training to farmers.

Mrs. Vanitha Jayanthi

Soil Testing Laboratory Theni, Tamil Nadu.

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Make in India

Shri K. K. Subramani, 53 hails from Bommuru Agrahara , Srirangpatna Tq, Mandya district, Karnataka state, says that, "It is interesting and surprising that the Seventh largest and second highly populated country India imports around one ton of Papaya seeds from a Taiwan based company. The seeds are priced at Rs.300,000 per kg. The company knows what the Indian farmers are growing and eating. Based on their survey, they feel the pulse of Indian farmers and sell their seeds extensively. As an agriculture scientist, it made me think of challenging this competitor. We are losing a lot of money. Therefore I used my experiences to develop F-1 Red Dwarf Papaya seed to replace Taiwan variety of Papaya."



Shri Subramani worked for 20 years in a Government research station and private seed companies. Owing to passion to replace the Taiwan Papaya variety, Shri Subramani quit the job and returned to his native place and started farming scientifically. Two acres of land was tilled and kept available for Papaya research. Initial financial hiccups were of major concern to him as he did not save enough from his regular income. But his determination, grit and optimism towards research made him to believe that one day he would achieve his goal. During this period, Shri Subramani came across the advertisement call for Agri-entrepreneurship Development programme in local newspaper and was fascinated by the idea of supporting Agripreneurs. Immediately, he applied and joined at M/s. Terra-Firma Bio Technologies Ltd., Bengaluru. Throughout training, he interacted with many people from different spheres like Management experts, Bankers, Technical resource persons and successful Agripreneurs. He learnt about market survey, project preparation, record keeping, accounting etc. during the training. After successful completion of training, he registered his firm by name of AgriMaa Biosciences. Bank loan of Rs.4.50 lakhs was sanctioned from Canara Bank, Hi-tech branch JC Road, Bengaluru and NABARD offered him 36% of subsidy. With full enthusiasm, Shri Subramani started research and giving consultancy on scientific package of practices on commercial and horticulture crops. Time has come to reap the fruits. Shri Subramani developed the F1 Red Dwarf papaya variety which can challenge the Taiwan variety of Papaya.

Commercially, Shri Subramani is tied-up with many seed companies and getting contract for multiplications of the F1 Red dwarf Papaya seeds. Today, AgriMaa Biosciences is a well known name for complete scientific solutions of farming. Total 300 farmers from 60 villages are regular customers of the firm. The turnover of the AgriMaa Biosciences Agri-venture is Rs.90 lakhs, and 15 science graduates are recruited in the firm. Shri Subramani, extends his message to the fellow Agripreneurs "Take up any idea, get fully involved in it and keep doing it until you reach your goal."

The characteristics of the F1 Red Dwarf variety viz., height of the plant is 6 feet, yield is 25 to 30 Ton/Acre, and the average fruit weight is 1-1.5 kg, TSS is 12% Brix, Fruit colour is Orange-Yellowish, fruiting period starts from around 8 months after transplanting and continues up to 20 months, Plants are Hermaphrodite and female. Shri Subramani says that by following certain proper cultivation practices one can manage to get even seedless Papaya.

Shri Subramani K.K.

AgriMaa Biosciences, Sy.no.69 , Bommuru agrahara, Srirangpatna taluka, Mandya, Karnataka.
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Agripreneur Bangaya Crorepati

Shri Tulsidas H. Lungaria, 38 hailing from Junagadh, Gujarat has been motivating Agricultural professionals to attend the AC&ABC training programme and advising them to improve their business skills instead of opting for a Job. He is engaging the fellow Agripreneurs trained under AC&ABC in his company.

Shri Tulsidas is a Graduate in Agriculture Sciences from Collage of Agriculture, Junagadh, Gujarat. After graduation, he started his career as a sales executive and led a comfortable life. During this time, Shri Lungaria felt that, extensive travelling and monotonous sales created a discomfort growing within. He felt that his life has become a routine with no ambition and challenges. He started dreaming to have his own Agriventure. However, he felt the need to develop professionalism to run the business. During this time, he came to know about AC&ABC Scheme in the local



newspaper. In the year 2012, he joined the AC&ABC two month residential training course at the International School for Public Leadership (ISPL), Ahmedabad Gujarat. During the training, he learnt on accounting, DPR preparation and marketing. He got an opportunity to listen to lectures from many visiting experts from agri businesses. This training gave him confidence to start his own agriventure. Today, Shri Lungaria is running four Agri-companies by involving fellow Agripreneurs trained under AC&ABC. The details of the companies and their service areas are:

1. M/s. Avirat Cotton Industries Private limited, Gondal, Dist. Rajkot. - Trade Mark Registered -Avirat: The Company is looking after Cotton ginning and pressing with cotton seeds oil exploration and cotton seeds cake. The Annual turnover is Rs.60 Crores
2. M/s. Adventa Export Private limited, Ahmedabad - Trade Mark Registered: Adventa & POLO- The enterprise comprising import of Water Soluble Fertilizers, Plant growth

Shri Ashokbhai K. Tank (42) hails from Chiroda, Tq- Mendarda, District, Junagadh, and Mobile No. 09913956470. He says that, he visited the Plant growth regulator demonstration plot conducted on his neighbor field and was impressed by the results on Groundnut. "Next season, I had invited the Vimax executive and asked for the same on my own field. Under the technical guidance I followed the practices suggested by him in my 3 Ha. of Groundnut crop. The pod size was uniform and yield increased by 25%. Now I am regularly applying the plant growth regulator to get the good yield and profit".



promoter and Soil Conditioner like potassium Humate, Fulvic acids, and their supply in bulk throughout India. Similarly, Export of Agro- Commodities like Raw Cotton bales, Peanut kernel, Sesame seeds, Spices, Fresh fruit & vegetables like Onion, Potato, Banana and Pomegranates. Annual turnover is Rs.2 Crores

3. M/s. Reno Agri-genetics Private limited, Ahmedabad, Trade Mark Registered : Reno, Renoxy, annual turnover is Rs.5 crores. This company is involved in manufacturing and marketing of seeds like Castor, Peanut, Sesame, Onion, Guar, Pulses, wheat and vegetables.
4. M/S Vimax Crop Science Limited, Rajkot- Trade Mark Registered: Vimax - The business involved in manufacturing and marketing of Agro-Chemicals like Insecticides, Fungicides, Weedicides, Plant Growth Regulators and Micro nutrients etc. as well as Organic pesticides. The annual turnover is Rs.28 Crores.



Shri Lungaria says that under the head of Vimax Crop science limited, the company conducted more than 50,000 Agri-product demonstrations in seven States viz. Gujarat, Maharashtra, Madhya Pradesh, Chhattisgarh, Bihar, Jharkhand, West Bengal. He has recruited 120 employees and 20 employees are on contract basis. Thirty trainees are under apprenticeship as MDT (Market Development Trainee). He has kept ambitious target to reach One lakh farmers every year.

Shri Tulsidas Lungaria, Director

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Leading lady of Organic Agriculture

Ms. Sangeeta Deepak Sawalakhe completed Post Graduation in Agricultural Sciences and later underwent AC&ABC training from Krishi Vigyan Kendra [KVK], Durgapur, Amaravathi, Maharashtra and started Vidharbha Biotech Laboratory [VBL] for production of Bio pesticides and Bio fertilizers in the year 2008.

The Vidharbha Biotech Laboratory received ISO-9001-2008 certificate for the best quality products manufacturing and providing the marketing services. The organization also received “Maharashtra Udyogina Puraskar” Award from the Maharashtra State Government, UNESCO Linked Women’s Wing Award for providing farmers services in the rural areas.



Ms. Sangeeta Deepak Sawalakhe is working in 8 districts in Vidharbha region and has provided employment to 30 women. She availed a loan of Rs.34 lakhs from the State Bank of India, Yavatmal in the year 2010. The present sales turnover is Rs.70 lakhs and Annual income of Rs.40 lakhs.



She is providing the following services to farmers:

- ◆ Manufacturing and marketing of Bio fertilizers, Bio pesticides and Bio control agents.
- ◆ Consultancy services on Organic farming and training to farmers associations. As a result, 5000 women farmers converted to Organic farming.
- ◆ Providing trainings through Organic farmers school under ATMA.

Ms. Sangeeta Deepak Sawalakhe, M.Sc. Agri

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Indian Solutions for Indian Problems

Dr. Kishore Mathpati ,41 is a Veterinary practitioner hailing from Phaltan village, District Satara, Maharashtra State, He developed a module of scientific dairy management practices titled as 'Tota Mukta Gotha' meaning Loss Free Cowshed. Accredited for this innovation, Dr. Kishor Mathpati was honoured with 'Young Scientist Award" on 26th June, 2014 from Department of Agriculture, Government of Maharashtra.

Dr. Mathpati says that, now a days dairy business is not growing as per consumer demand and there is less milk production per cow. Currently, Cross breed cattle yield higher milk, however it is difficult to maintain them as draught animals. They are prone to diseases, and their lactation period reduces with each generation. Indeed, indigenous breeds are fully adapted to Indian climatic conditions, high yield milk and the bulls can be used



as draught animals. One cattle breed is Gir known for its high milk production potential, heavy built and docile temperament. Being a Veterinarian, I have decided to conserve the Gir cow with the concept of 'Tota Mukta Gotha'.

Dr. Mathpati , after completion of his study, started serving dairy farmers with the doorstep Artificial Insemination (AI) and other veterinary services. During this tenure ,he found that the dairy farmers are quitting the business because of less milk yield and high production cost. These hitches were of major concern to develop a series of scientific management practices for Animal Husbandry. Later, he developed a module and titled as 'Tota Mukta Gotha' wherein the practices comprising cow shed management, selection of indigenous breeds, fodder and feed management, clean milk production, timely vaccination etc. He started advising the dairy farmers on the same. However, despite an expert veterinarian, he strongly realized that, he was lacking in convincing skill and other managerial practices to get his concept popular among the dairy farmers.

It was during this period, Dr. Mathpati came to know about the Agri Clinics & Agri Business Centres scheme from his friends. Encouraged by the feedback of these programs from his friends Dr. Mathpati immediatly joined AC&ABC training at Krishi Vigyan Kendra Baramati, Satara-district, Maharashtra. For Dr. Mathpati, AC&ABC training was a real business school for developing his entrepreneurship skills, upgrading his expertise by visiting scientific dairy farms, improve managerial skills to sustain the ventures etc. He personally felt that ,Detailed Project Report Preparation and market survey are very important components of the training program.

Owing to passion for conservation of Gir cow, he registered his dairy training institute by name 'Krushna Dugdha Prashikshan Wa Sanshodhan Kendra, Phaltan' at Satara district. He has started conducting training cum consultancy on the concept of 'Tota Mukta Gotha'. Primarily, he

has enlisted the package of practices and grouped in three days training module viz. 1) scientific practices of Gir cow management. 2) Bankable project proposal preparation for dairy unit (Gir breed). 3) Management practices to increase the lactation period up to 3-5 years without use of concentrate feed to cow.

Shri Vijay Harilal Gawali (35), residing at Gawali wada, Phaltan, district Satara, says that this is his fourth generation to involve in dairy. They are practicing traditional dairy management practices and enduring with no profit, no loss. Once he visited 'Krushna Dugdha Prashikshan Wa Sanshodhan Kendra, Phaltan' institute and attended three days training. He started applying timely management practices by utilizing the available resources. He found that, clean milking, timely vaccination, mixture of green and dry fodder is helpful to increase the milk yield instead of investing more on feed and fodder. The milk yield of his Gir increased by 2-3 lit per day.



Dr. Mathpati trained 200 farmers from 10 villages in Satara district. After completion of training Dr. Mathpati is personally monitoring all the activities till the trainees start their own Dairy unit.

The institute is running with the help of two employees and annual turnover is Rs.10 lakhs. ATMA, Pune region and Abhinav Farmers Club, Pune have collaborated with the institute and conducting the training for dairy farmers under the supervision of Dr. Kishore Mathpati.

Dr. Kishore Mathpati,

'Krushna Dugdha Prashikshan Wa Sanshodhan Kendra, Phaltan' Satara district.

Mobile: 09421615847.

Agri-clinics and Agri-business Centres Scheme

Better farming by every farmer

Eligibility criteria	<ul style="list-style-type: none">❖ Graduates in Agriculture and Allied subjects from Universities recognized by ICAR / UGC, SAUs and of other Agencies approved by DAC, GoI.❖ Biological Science Graduates with Post-graduation in Agriculture & Allied subjects.❖ Degree courses recognized by UGC having more than 60% of the course in Agriculture and Allied subjects.❖ Diploma / Post Graduate Diploma courses with more than 60% of course content in Agriculture and Allied subjects, after B.Sc. with Biological sciences from recognized colleges and universities.❖ Agricultural Intermediate (i.e. plus two) with at least 55% marks.
Age	<ul style="list-style-type: none">❖ No Bar.
Training Period	<ul style="list-style-type: none">❖ Two months free residential programme.
Project Cost	<ul style="list-style-type: none">❖ Actual Total Project Cost.
Type of Projects	<ul style="list-style-type: none">❖ Individual or Group projects under Agriculture / Allied sectors.
Margin Money	<ul style="list-style-type: none">❖ No margin money upto Rs.5.00 Lakhs. 10-15% or as decided by the individual Banks.
Rate of Interest	<ul style="list-style-type: none">❖ As determined by Bank (Commercial Bank/ Private/ RRB/ Cooperative Bank).
Security	<ul style="list-style-type: none">❖ Collateral Security upto a loan amount of Rs.5.00 Lakhs waived.❖ Hypothecation of assets, mortgage of lands or third party guarantee.
Repayment period	<ul style="list-style-type: none">❖ 5 - 10 years depending on the project.
Handholding	<ul style="list-style-type: none">❖ Up to one year after completion of the training.
Eligibility of Subsidy	<ul style="list-style-type: none">❖ Total project cost upto Rs.20 Lakhs (Individual) and Rs.100 Lakhs (for a group of 5) is eligible for subsidy.❖ An additional limit of Rs.5.00 lakhs for subsidy purpose is also provided for extremely successful ventures.❖ Credit linked, composite and back ended subsidy with a lock in period of 3 years. Subsidy is linked to extension services to farmers; 36% for General category, 44% for Women, SC/ST & North Eastern & Hill States.
Project Activities	<ul style="list-style-type: none">❖ 32 Indicative Projects, any project which provides extension services to Farmers.
Linkages with ATMA	<ul style="list-style-type: none">❖ Minimum 10% of resources of ATMA to be utilized on extension activities through Non-Governmental Sector, including Agripreneurs.
Refresher Training programmes	<ul style="list-style-type: none">❖ Conducted for established Agripreneurs with minimum of 3 years experience for updating their knowledge in the chosen area of activity and to promote business links and Bank linkages.
Sensitization Programmes	<ul style="list-style-type: none">❖ For Bankers, by NABARD

Toll free Helpline: 1800 425 1556

Website: www.agriclinics.net

