



Samunnati

Invested in Your Growth



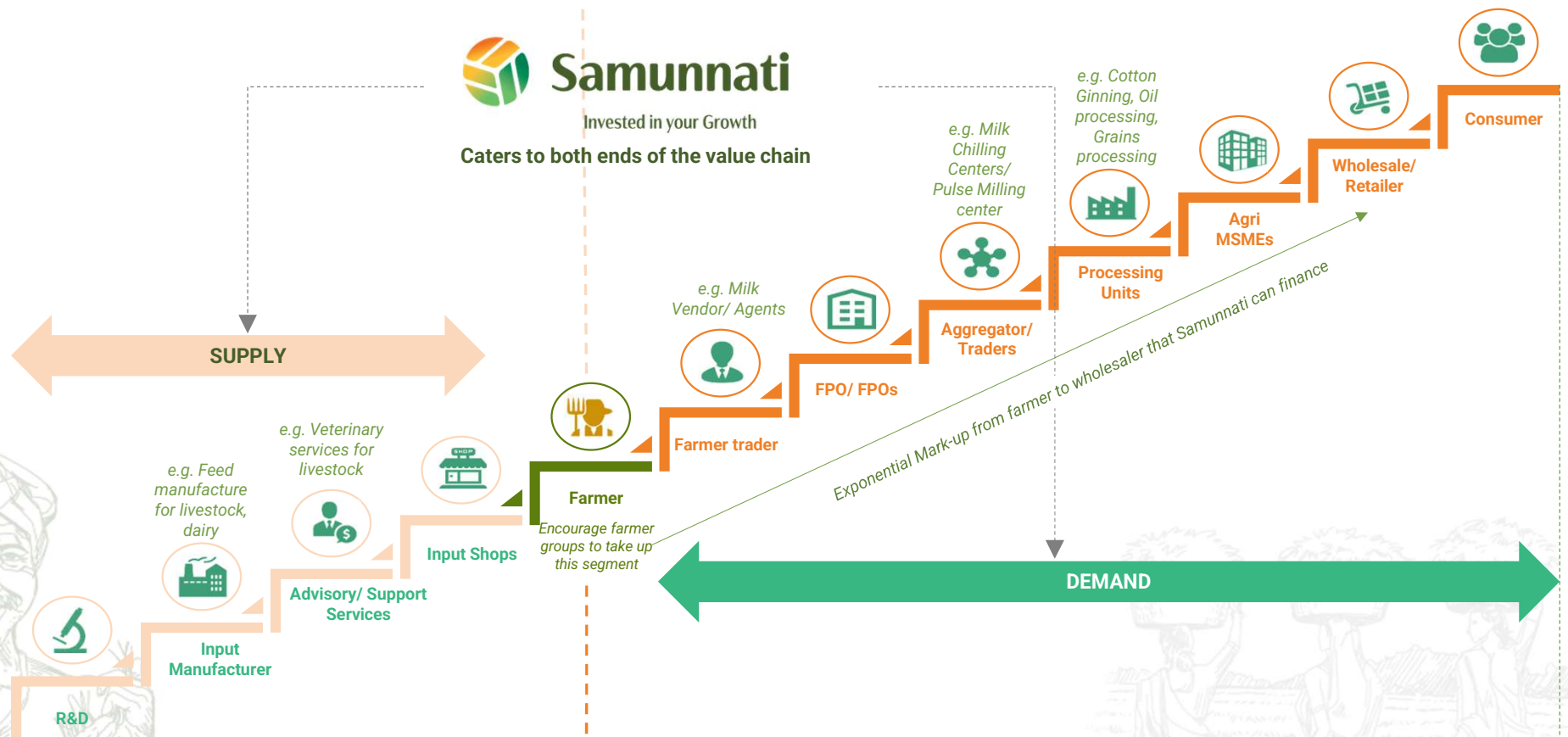
WE FIND SOLUTIONS



Make Markets work for the small holder farmers

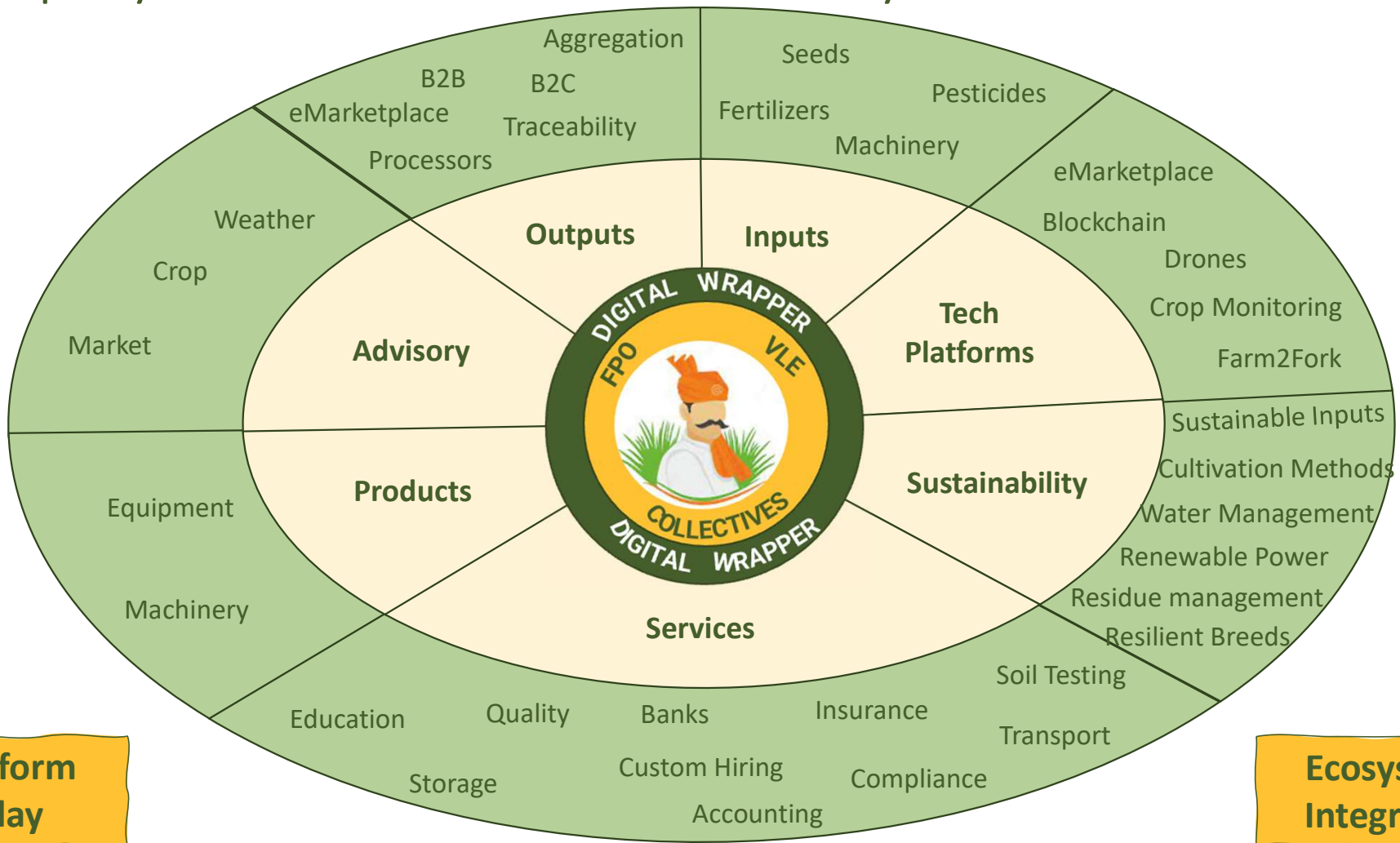
MAGNET Project

Working across the value chain



We work on the demand side to create a pull for the supply side

Simplify & Harmonize the Journey for the Farmer



Samunnati's approach to FPOs: Value Chain Continuum



Engaging with FPOs across the value chain covering both Financial and Non-Financial needs



Financial Solutions:
Input loan & Output Loan



Input Stocking & Procurement
Margin for FPOs



Catalytic Infrastructure & Value Addition



Economies of Scale: Consolidation,
Processing, Storage



Comprehensive Engagement



FPO Gateway
Paycard Solutions
Insurance Products



Market Linkage Solutions



Access to institutional buyers
Better returns



Advisory & Capacity Building



FPO next
Institutional Development Framework
FPO Grading Tool

Samunnati – AMLA Framework



A – Aggregation

ML – Market Linkages

A – Advisory Services

With working capital finance at the core

Samunnati's first-of-its-kind holistic value chain finance approach focuses on the power of aggregation, market linkages, and investing in relevant technology and skills for FPOs (Farmer Producer Organisations) and Agri Enterprises.



The AMLA Approach: FPO Engagement Plan

FPO Service Matrix

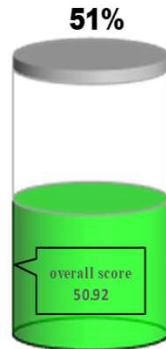


FPO BRIEF

Date of Survey	28/05/2019
Date of Registration	21/07/2016
State	Tamil nadu
District	Thiruvanamalai
Village	Ammapalayam
Contact Number	9942796507
Promoting Organisation	CIKS
Objectives of the FPO	Procurement and aggregation of inputs
Major Crops	Paddy -Groundnut, Jasmine
Alternative sources of income	Livestock ,Poultry , labour, Crop

Name of FPO:

Chengam Sustainable Agriculture Producer Company

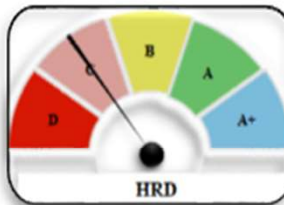
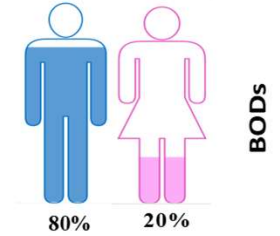
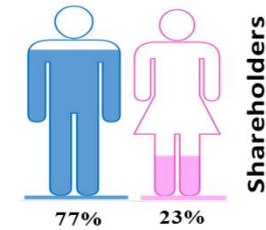


Ready To ENABLE

Recommendations

- 1.Enable social & financial systems& processes(100% documentation)
- 2.Business plan & vision for next five years.
- 3.Aggregation & procurement activities with 75% of active members.
- 4.Concept seeding on AMLA (Aggregation, Market linkage& Advisory services)

Samunnati
VALUE CHAIN FINANCE



Criteria	Maximum Score	Scored	%	Grade
Governance	20.00	13.17	66%	B
Outreach	10.00	4.17	42%	C
Compliances	20.00	16.83	84%	A
HRD	5.00	2.17	43%	C

Criteria	Maximum Score	Scored	%	Grade
Operations	15.00	2.83	19%	D
Technology and Services	7.50	3.33	44%	C
Accounts & Finance	15.00	7.50	50%	B
Socio, economic& Environmental impact	15.00	0.92	6%	C

Digitization

To help FPOs digitize their data for record management and better stakeholder management (Internal and External). Digitization helps to connect with ecosystem players and will help FPOs to make customized services available to their members



Capturing Member Details for Business Planning & Member Engagement

Profile Building, Storing documents, internal & external stakeholder management

Accounting Software for enhanced business efficiency

Credit facility for farmers to transact with FPO

Robot Calls for disseminating information to members

Periodical weather sent to farmers frequently

Our non-financial services to FPO's

- ❖ Leadership Development
- ❖ Business Plan & Financial Management
- ❖ Training and Financial Literacy
- ❖ Market Connect, awareness & Exposure visits
- ❖ Digitisation & Agtech connect
- ❖ Advance Farming / Climate Smart Agriculture

Product Details – FPO

- Minimum Loan Amount - 3 lacs
- Maximum Loan Amount – 3 crore
- Tenor – 12 to 36 months
- Repayment – Principal and Interest Monthly, Interest Monthly & Principal bullet
- FPO should have 2 crop cycle experience
- FPO to have 250 members.
- FPO should have all valid licenses



Samunnati Offerings to AE / VCO

Samunnati covers both financial and non-financial services for VCO like Market Linkage & other Value added services.

- Agri Receivable Finance – ARF 180 days
- Short Term Loan – 12 months
- Medium Term Loan – 36 months
- Long Term Loan – 60 months



Invoice Discounting for working capital requirement – Tenor 180 days



Value Addition: Consolidation, Processing, Storage



Economies of scale through bulk handling



Collective marketing to avail better returns

Product Details – VCO / AE

Minimum Loan Amount - 10 lacs

Maximum Loan Amount – 5 crore

Tenor – 12 to 60 months

Repayment – Principal and Interest Monthly, Interest Monthly & Principal bullet

- Constitution - Sole Proprietorship firm
- Partnership firm/ Limited Liability Partnership
- Association of Person
- Society/trust
- Public / Private limited

Farmer Network Team - MH

Sr. No.	Name of Team RM	Location	Districts covered
1)	Chandrakant Patil	Latur	Latur, Osmanabad, Solapur, Nanded, Parbhani
2)	Anil Nawale	Washim	Hingoli, Washim, Buldhana, Jalna
3)	Shamal Navghare	Nagpur	Gondia, Nagpur, Bhandara, Yavatmal, Wardha, Chandrapur, Amravati, Akola
4)	Snehal Sawant	Aurangabad	Aurangabad
5)	Tushar Garud	Jalgaon	Jalgaon, Dhule, Nandurbar
5)	Avinash Ekhande	Nashik	Nashik, Thane, Palghar
6)	Sachin Jaybhay	Ahmednagar	Ahmednagar, Beed
7)	Pratiksha Shinde	Pune	Pune, Satara, Raigad, Mumbai
8)	Sandeep Gunjate	Kolhapur	Sangli, Kolhapur, Ratnagiri,
9)	Dnyanesh Thorat	Aurangabad	Non financial resource Special Project (MAVIM, MagNET, BMGF)
10)	Roshan Mhatre	Pune	Cluster Manager
11)	Yadorao Padole	Aurangabad	Cluster Manager

