







#### **Course Report on**

## **International Programme on**

"Business Plan Development for Agri Business Enterprise for the Cooperatives and Rural Financing Institutions"

(5 – 9 December 2022 Online and 12 – 17 December 2022
Offline at VAMNICOM campus)"
(CICTAB-MOC-VAMNICOM-LJ University)

# Centre for International Cooperation and Training in Agricultural Banking

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Website: www.cictab.org

### **Background**

Agri-business refers to business opportunities across value-chains of different agriculture produce from pre-production to market. Agribusiness sector having its genesis in agriculture presents a plethora of entrepreneurial opportunities for economic development of nations like India where Agriculture and its allied activities are major source of income for a sizeable proportion of the population. While the overall agriculture production is substantial in many developing countries, in the developing countries a vast majority of farmers earn a meager income due to limitation posed by average land holding or limited knowhow of market dynamics, inability to tap value addition opportunities etc. Multi-faceted efforts are made by various governments to uplift the income of farmers, but the farmers continue to remain under economic stress. Furthermore, many educated youth in developing countries are also struggling to find employment opportunity, the generation of which is becoming more and more difficult.

Agri-business sector is thriving all over the world with continuous rise in demand for value-added agriculture and food products with technology playing the key role of differentiator across all processes from the preproduction stage. This trend is likely to continue for long. With ample opportunities to generate wealth and employment, promoting agribusiness entrepreneurship emerges as good solution for well-being of farmers, cooperatives and for aspiring youth so that they contribute to the economic development and job creation.

#### **About CICTAB**

Centre for International Cooperation and Training in Agricultural Banking (CICTAB) was set up as a special initiative of FAO of United Nations and Ministry of Agriculture, Government of India way back in 1983. Currently, CICTAB has 39 Member institutions in SAARC region countries including India, Bangladesh, Nepal, Sri Lanka, Bhutan and Maldives. The centre is dedicated for the training in agricultural banking and other related areas in these member institutions. CICTAB through its member institutions promotes International cooperation in the establishment and expansion of facilities for training in agricultural banking & Facilitates exchange of experience and information on harnessing of National systems of finance and banking for agricultural and rural development.

## **About the Ministry of Cooperation**

The Ministry of Co-operation is a ministry under the Government of India which was formed in July 2021. The ministry provides a separate administrative, legal and policy framework for strengthening the cooperative movement in the country. The ministry's creation was announced on 6 July 2021 along with its vision statement of "Sahkar se samriddhi". Before the creation of this ministry, the objectives of this ministry were looked after by the Ministry of Agriculture.

The ministry works in strengthening co-operatives at the grassroot level, working to streamline processes for 'Ease of doing business' for co-operatives and enabling the development of Multi-State Co-operatives (MSCS).

#### **About VAMNICOM**

Vaikunth Mehta National Institute of Cooperative Management is a premier National Institute under the Ministry Of Cooperation, Govt of India. It was conceived as an intellectual nerve centre for the co-operative movement. It caters to management development through training, education, research and consultancy needs of various co-operative organizations, government departments and other national bodies.

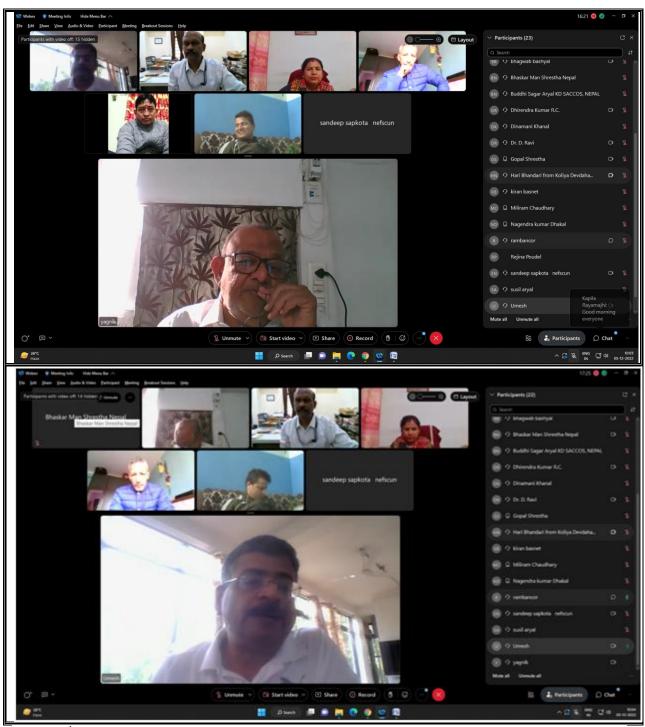
## **About LJ University**

LJ Group of Institutes is managed by Lok Jagruti Kendra (LJK), a Charitable Trust and a Registered Society established in1980. It was envisioned as "a key player in education and social development by promoting and nurturing creativity, scholarship, innovation and excellence through a chain of quality institutes." LJK's mission has been "to establish and manage institutions with an environment in which new ideas, delivery strategies and scholarship flourish and from where leaders and innovators of tomorrow shall emerge."

## **About the Programme**

The International Programme on International Training Programme on "Business Plan Development for Agri Business Enterprise for the Cooperatives and Rural Financing Institutions" during 5 – 9 December 2022 online mode on Cisco WebEx platform and 12 – 17 December 2022 at VAMNICOM campus.

On 5<sup>th</sup> December 2022 Dr D Ravi, Consultant, CICTAB & Jt. Programme Director, VAMNICOM inaugurated the program on online platform in presence of Prof. Jignasu Yagnik, LJ University, Ahmedabad, Prof. Pranav Desai, LJ University, Ahmedabad & CICTAB team. Dr. D. Ravi the brief outline of the programme and set the climate. Prof. Jignasu Yagnik and Prof. Pranav Desai shared the idea behind the conduct of programme with participants.



On 12<sup>st</sup> December participants reported physically at VAMNICOM campus. Dr D Ravi, Consultant, CICTAB & Jt. Programme Director, VAMNICOM interacted with participants in presence of Prof. Jignasu Yagnik, LJ

University, Ahmedabad, Prof. Pranav Desai, LJ University, Ahmedabad & CICTAB team.

He discussed with participants about the learning of online sessions conducted between 12 – 17 December 2022.





A total of 30 participants have attended the programme from two countries viz,. Nepal (22) representing Nepal Federation of Savings and Credit Cooperative Unions Ltd. (NEFSCUN) (11), RMDC Laghubittiya Bittiya Sanstha Ltd. (2), Nepal Rashtra Bank NRB (4), National Cooperative Bank Ltd NCBL (5) and India (8) representing National Cooperative Union of India (NCUI)

For detailed List of Participants refer Annexure A.

## **Objective of the Programme**

The programme is proposed to be conducted with the following objectives:

- 1. To provide insights into basics of Agri-Business Entrepreneurship and expose the participants to various business opportunities in the sector.
- 2. To Explain concepts of business opportunity identification, estimation of demand and developing a market plan
- 3. Provide clarity on different constituents of a Business Plan
- 4. To provide inputs for preparing a business plan of the project opted by the learner so that he can venture into agri-business in a systematic manner

## **Duration the Programme**

This programme is offered in 60 sessions in 13 days from 17 - 22 October, 2022 Online and 1 - 7 November, 2022 at VAMNICOM campus, Pune, Maharashtra, India

## **Coverage Content**

Week	Introduction of programme, objectives		
Module 1 (Online) 3 days	Significance of entrepreneurship in economic development and importance of Startups in Agribusiness  Concept of entrepreneurship and Role of Banks and Cooperatives in Promoting it  Agri-business Value Chain  Opportunities across Agri-Business Value Chain From		
	Inputs to Consumption stages		
Module 2 (Online) 3 Days	Idea generation techniques and Methodology of product identification  Product Identification /development process based in idea selected		
	Market Demand Estimation  Technical Analysis  Elements of Business Plan		
	Inventory of information to carry along Before Coming to Pune for Preparing Business Plan		
Module 3	Preparing a Business Plan of the Product Identified		
(In person at Pune ) 7 Days	Presenting the business plan		

## **Coverage of the Programme**

The training programme was for Senior Executives / Officers of Banks and Financial Institutions, Departments of CICTAB member Institutions. The 6-day long programme comprised of 50 sessions of 1 hour duration each on the following broad topics:

- Introduction and Inauguration
- Programme Briefing
- Familiarization with Participants
- Introduction to Agribusiness
- Introduction to Entrepreneurship
- ❖ Agr-business Value Chain-1
- Psychometric Assessment and Personal SWOT
- Determinants of Entrepreneurial Success
- Business Opportunity Identification
- Creativity and Innovation
- Importance of Entrepreneurship for Economic Development
- ❖ Agribusiness Science and Research
- Entrepreneurial Competencies
- Business Ideation Business Model Canvas
- Barriers and Driver of Entrepreneurship
- Agri processing Sector
- ❖ Agriculture and Agri-business Value Chains
- New Product Development
- Technology in Agri-business
- Planning and Establishing a Business
- Business Development Process
- Presentation of Business Model
- Market Analysis of Business Plans
- Preparation of Marketing Plan
- Technical Analysis of Business Plans
- Environment Impact
- Preparation of Technical Plan
- Investment of cost Estimation
- Sources of Finance
- Projected Financial Statements
- Indicators of Financial Performance
- Investment Decisions
- Developing Financial
- Finalizing and Preparation of Business Plans

On the basis of above sessions participants have to prepare their valid business plan and present it to the Programme officer along with Prof. Jignasu Yagnik, LJ University, Ahmedabad, Prof. Pranav Desai, LJ University, Ahmedabad.

Business plan presentations were conducted on 17<sup>th</sup> January 2022 through online mode.

A one day **field visit** on 16<sup>th</sup> Dec 2022 to Krishi Vigyan Kendra, Baramati was planned to witness and understand the implantation and application of

#### the classroom sessions:

A pool of experts from subject matter experts from different fields, with use of suitable teaching techniques and with intensive involvement of participants. Dr D Ravi Faculty, VAMNICOM & Consultant, CICTAB moderated the Business plan presentations.

#### Detailed List of Faculty/Resource Persons involved in the program :

- ❖ Dr. Hema Yadav, Director, CICTAB & VAMNICOM
- Dr. D. Ravi, Consultant, CICTAB
- Prof. Jignasu Yagnik, LJ University, Ahmedabad
- Prof. Pranav Desai, LJ University, Ahmedabad
- ❖ Prof. Umesh Menon, LJ University, Ahmedabad

#### For detailed Programme Schedule refer Annexure B.

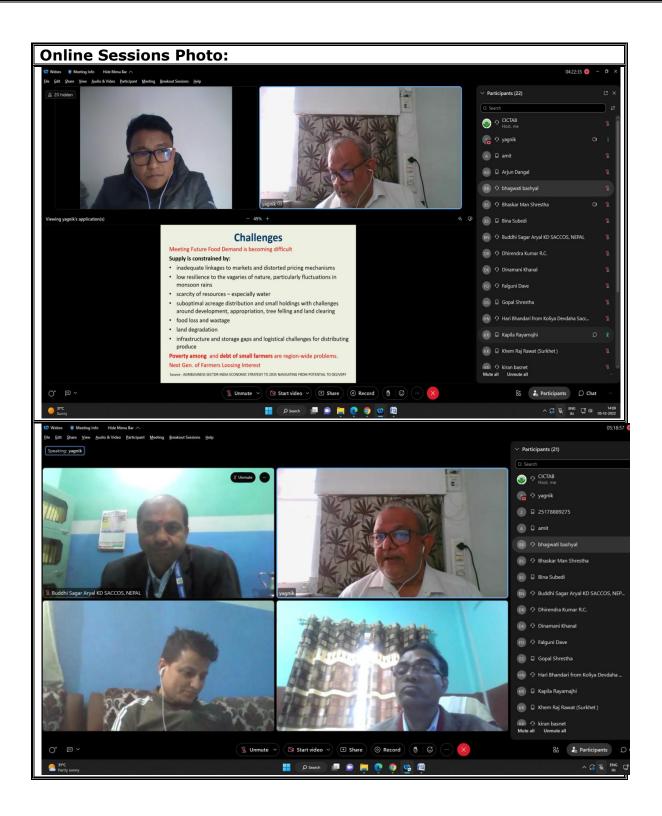
**Programme Content** 

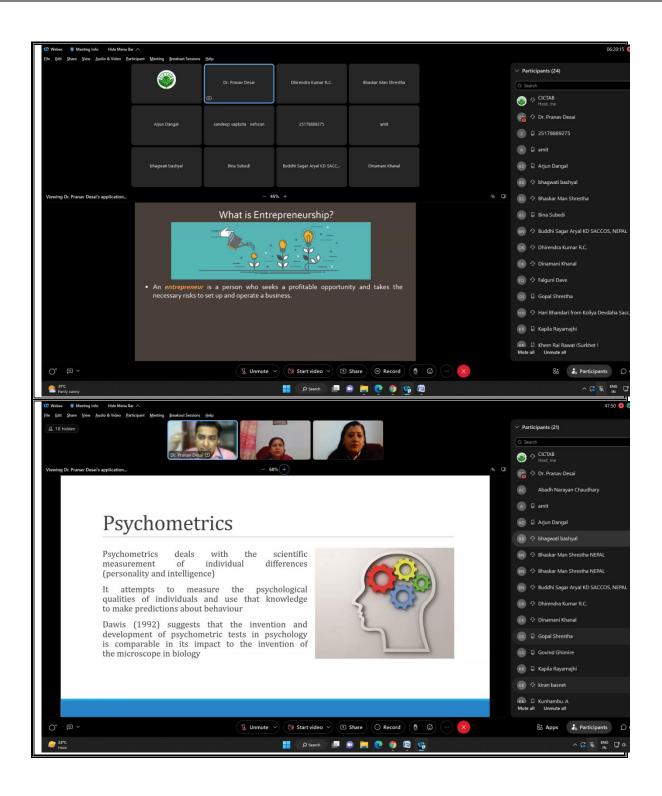
#### Sessions (Online)

In online sessions experts from LJ University covered the topics regarding the Introduction to agribusiness, introduction to entrepreneurship, agr-business Value Chain, psychometric assessment and personal SWOT, determinants of entrepreneurial success, business opportunity identification, creativity and innovation, importance of entrepreneurship for economic development, agribusiness science and research, entrepreneurial competencies, business ideation - business model canvas, barriers and driver of entrepreneurship, agri processing sector, agriculture and agribusiness value chains, new product development, technology in agribusiness, planning and establishing a business.

So that the participants get the idea about starting the new business. Prof. Yagnic interacted with the participants and get information from them that what side business their organizations are running, which crops are taken in their villages. What type of products are in demand in their area etc.

On basis of information received by the participants faculties suggested the best possible business opportunities to them. And aske participants to select one business idea and prepare the valid business plan.





When the participants reached for physical classes, they came with their respective business plans. Keeping in mind the business plans of participants experts discussed about the business development process, presentation of business model, market analysis of business plans, preparation of marketing plan, technical analysis of business plans, environment impact, preparation of technical plan, investment of cost estimation, projected financial statements, indicators of financial performance, investment descions, developing financial.

Experts discussed with the participants one by one regarding their business plan and with help of above technical analysis checked the authentications of the business plan.

Business plan presentations were conducted on  $17^{\text{th}}$  January 2023 by online mode on Cisco WebEx platform.









## **Field Visit**

Dr. D. Ravi, Consultant, CICTAB assisted the study visit of participants on  $16^{th}$  Dec 2022 to Krishi Vigyan Kendra, Baramati. Mr. Godase, Subject Matter Specialist welcomed all the participants at KVK. He given the brief overview of the KVK and shown video clip about the KVK.

He explained that Krishi Vigyan Kendra (Farmers Science center), Baramati was established on 1st August 1992 under the affiliation ICAR. From 1992 to 2008, the

operational area of KVK was whole Pune district, but after the establishment of new KVK in the Pune district, the operational area is reduced to the 7 tehsils of Pune district. Krishi Vigyan Kendra, Baramati is Model, Hi-tech & National Award winning KVK of India working for farming community since 24 years for the development of sustainable agriculture. The aim of Krishi Vigyan Kendra is to reduce the time lag between the technology transfer from research institutions to the farmers field for increasing production, productivity and income from the agriculture and allied sectors on a sustained basis.



Dr. D. A. Shinde. Senior Scientist and Head, KVK briefed about the technologies implemented at KVK bBaramati. How KVK is facilitating the farmers as knowledge centre. Farmers can directly contact to expers of KVK for any support.





Facilities / Infrastructures available at KVK Baramati are: 1. Administrative Building 2. Agricultural Technology Information centre (ATIC). 3. Conference Hall 4. Audio Visual Training hall, 5. Demonstration plots 6. Hi-tech green house poly house 7. Plant health clinics & Bio-control laboratory 8. Soil, water, leaf & pitiol testing laboratory 9. Grading and packing unit 10. Apiary unit 11. Water storage tank with solar motor 12. Automated fertigation unit 13. Farmers hostel 14. Loose housing Dairy farm 15. Poultry Hatchery 16. Goat & Sheep unit 17. Silage demonstration unit 18. Integrated Fish & poultry unit 19. Fish Hatchery 20. Agri & Echo tourism

21. Indo-Dutch project for hi-tech farming 22. Hydro phonic unit 23. Nursery 24. Wind solar hybrid system for electricity generation 22. Farmers visit planning.

New Facilities of our KVK are inaugurated by Hon. President of India and The Centre of Excellence for Vegetables; An Indo-Dutch project is inaugurated by Hon. Prime Minister of India during past year. In this project in addition to training and demonstration they are providing disease free quality planting materials to farmers. In addition to this Bee Connect: A project in collaboration with ICAR, New Delhi & Crop Life India for the Awareness in farming community for Honey bee & pollinators through the mobile app Madhu Sandesh is also implemented by KVK, to make them aware regarding safer use of Pesticides.







#### **Valedictory Session**

Valedictory Session of the training programme concluded in presence of Dr D Ravi, Consultant, CICTAB & Joint Programme Director, VAMNICOM.

Participants representing the different member institutions hared their action plan.

The international programme was lauded by all the participants as well as the resource persons. The participants were quite interactive and shared their own ideas and queries regarding application financial technology in agricultural cooperatives & rural financing institutions enhancing the overall learning of all the participants making the programme successful. The programme was well appreciated by the participants in the feedback session as well. Certificate distribution was headed by Dr. D. Ravi, Programme Director and Ms. Kalyani, Programme Officer.











#### CENTRE FOR INTERNATIONAL COOPERATION AND TRAINING IN AGRICULTURAL BANKING

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## **CICTAB Secretariat**

- 1. Dr. Hema Yadav, Director
- 2. Dr. D. Ravi, Consultant
- 3. Mr. Sujit Kundu, Accounts Officer
- 4. Ms Kalyani Sahoo, Programme officer
- 5. Ms. Smita Kadam, Research Associate
- 6. Mrs Usha Kulkarni, Stenographer
- 7. Mr. S.S. Shivade , Jr. Clerk
- 8. Mr. J.B. Gaikwad, Asst. Accountant
- 9. Mr Shivsagar Patil, Jr. Clerk
- 10.Mr. Suresh Salvi, MTS
- 11.Mr. Nitin Koli, MTS

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#### **International Programme on**

"Business Plan Development for Agri Business Enterprise for the Cooperatives and Rural Financing Institutions"
(5 – 9 December 2022 Online and 12 – 17 December 2022 Offline at VAMNICOM

## campus)

Sr. No.	Name & Designation of the participants	Address of organization	
	India		
1	Shri Arun P. Executive	<b>NCUI –</b> Esaf swasraya Multi State Agro Coop. Society Ltd., 1 <sup>st</sup> floor JSR Square Bldg., Ollukara, Thrissur	
2	Ms. Femina Kuriachan Executive	<b>NCUI –</b> Esaf swasraya Multi State Agro Coop. Society Ltd., 1 <sup>st</sup> floor JSR Square Bldg., Ollukara, Thrissur	
3	Ms. Falguni Dave Head HR Admin	NCUI - Gujarat State Women's SEWA Coop. Federation Ltd., 21/22, Goyal Tower, university Road, Near Jhanvi Restaurant, Ahmedabad – 380015	
4	Mr. Paresh B. Bambhaniy, Asstt. Marketing Manager,	NCUI - Gujarat State Women's SEWA Coop. Federation Ltd. Ahmedabad, Gujarat	
5	Mr. Rohit Kumar L. Kardani Manager	NCUI - The Gujarat State Co-Operative Agriculture & Rural Development Bank Ltd., Ahmedabad, Gujarat	
6	Kunhambu A SR ASST EXE (A/M)	NCUI - The CAMPCO Ltd., HEAD OFFICE, MANGALURU.	
7	Sandesh A.S SR ASST EXE (A/M)	NCUI - The CAMPCO Ltd., HEAD OFFICE, MANGALURU.	
8	Shri Muralidhar, Mission Executive, NonFarm Livelihoods Nepal	NIRD - NIRD, Hyderabad	
9	Mr. Dhirendra Kumar RC Assistant Director	NRB- Foreign Exchange Management Department	
10	Mr. Gopal Prasad Shrestha Assistant Director	NRB- Human Resource Management Department	
11	Mr. Bhaskar Man Shrestha Assistant Director	NRB- Microfinance Institution Supervision Department	
12	Mr. Amit Kumar Timalsena Assistant Director	NRB- Human Resource Management Department	
13	Kapila Rayamajhi Acharya Chhetri	NCBL - Paribesh SACCOS, Nepal	
14	Ms. Bhagwati Bashyal Chairman	NCBL – Ramban Savings and Credit Coop. Ltd., Manigram Area, Postal Office, Rupandehi	
15	Mr. Tara Pandey Manager	NCBL – Ramban Savings and Credit Coop. Ltd., Manigram Area, Postal Office, Rupandehi	

Sr.	Name & Designation of the	Address of organization	
No.	participants		
16	Ms. Kapila Rayamajhi Achary Chhetri	NCBL – Paribesh Saving & Credit Coop. Ltd., Manigram Area, Postal Office, Rupandehi	
17	Ms. Bina Kumari Chhetri	NCBL – Shentipi Women Savng & Credit Coop. Ltd., Manigram Area, Postal Office, Rupandehi	
18	Mr.Kiran Basnet Senior Manager	<b>RMDC -</b> Environment Development Co- Operative Organization Ltd. Surkhet, Nepal	
19	Mr. Mahendra Prasad Adhikari Technical Departrnent Head,	RMDC - Mechi Multiple Cooperative Ltd. Jhap4Nepal	
20	Mr. Abadh Kumar Thakur Senior Assistant	RMDC Laghubitta Bittiya sansttri rto- ffianau Nepal	
21	Sushil Aryal Senior Vice Chairman	NEFSCUN - Himchuli Saving and Credit Cooperative Ltd Haramtari, Gorkha	
22	Nagendra Kumar Dhakal Manager	NEFSCUN - Aathmauja Saving and Credit Cooperative Ltd Gauriganj-6 Jhapa	
23	Govind Prasad Ghimire Marketing Executive	NEFSCUN - Aathmauja Saving and Credit Cooperative Ltd Gauriganj-6 Jhapa	
24	Arjun Dangal CEO	NEFSCUN - Aathmauja Saving and Credit Cooperative Ltd Gauriganj-6 Jhapa	
25	Buddhi Sagar Aryal Asst. Manager	<b>NEFSCUN –</b> Koliya Devadaha SACCOS, Rupamedhi, Lambini Province	
26	Awadha Narayan Chaudhary Board Member	NEFSCUN – Shree Jankalyan bachat tatha rin sahakari Sanstha Ltd., Duhabi, Sunsari	
27	Ghanashyam Chaudhary Accountant	<b>NEFSCUN –</b> Shree Jankalyan bachat tatha rin sahakari Sanstha Ltd., Duhabi, Sunsari	
28	Mili Ram Chaudhary Chairman	NEFSCUN - Shree Jankalyan bachat tatha rin sahakari Sanstha Ltd., Duhabi, Sunsari	
29	Hari Bhandari Board Member	<b>NEFSCUN</b> – Koliya Devadaha SACCOS, Rupamedhi, Lambini Province	
30	Khem Raj Rawat	NEFSCUN - Pipalbot Saving and Credit Cooperative Ltd Birendranagar-4, Surkhet	

#### **Annexure B**



# CENTRE FOR INTERNATIONAL COOPERATION AND TRAINING IN AGRICULTURAL BANKING

**International Programme on** 



(5 – 9 December 2022 Online and 12 – 17 December 2022 Offline at VAMNICOM campus)

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#### **TIME TABLE**

Day & Date	Time	Topic	Faculty / Resource Person
5/12/2022 Monday	9.00 am – 10.00am	Introduction and Inauguration	Dr. Hema Yadav Director, CICTAB & VAMNICOM Dr. D. Ravi Consultant, CICTAB
	10.00 am - 11.00 am	Programme Briefing	Prof. Jignasu Yagnik, LJ
	11.15 am - 12.15 pm	Familiarization with Participants	University, Ahmedabad
	1.15 pm - 2.15 pm	Introduction to Agribusiness	
	2.30 pm - 3.30 pm	Introduction to Entrepreneurship	
	3.45 pm – 4.45 pm	Agr-business Value Chain-1	
6/12/2022 Tuesday	10.00 am - 11.00 am 11.15 am - 12.15 pm	Psychometric Assessment and Personal SWOT	Prof. Pranav Desai, LJ
	1.15 pm - 2.15 pm	Determinants of Entrepreneurial Success	University, Ahmedabad
	2.30 pm - 3.30 pm	Business Opportunity Identification	
	3.45 pm – 4.45 pm	Creativity and Innovation	
7/12/2022 Wednesday	10.00 am - 11.00 am 11.15 am - 12.15 pm	Importance of Entrepreneurship for Economic Development	Prof. Jignasu Yagnik, LJ University, Ahmedabad
	1.15 pm - 2.15 pm	Agribusiness Science and Research	
	2.30 pm - 3.30 pm 3.45 pm - 4.45 pm	Entrepreneurial Competencies	Prof. Umesh Menon, LJ University, Ahmedabad
8/12/2022 Thursday	10.00 am - 11.00 am 11.15 am - 12.15 pm	Business Ideation - Business Model Canvas	Prof. Umesh Menon, LJ University, Ahmedabad
	1.15 pm - 2.15 pm	Barriers and Driver of Entrepreneurship	Prof. Jignasu Yagnik, LJ University, Ahmedabad
	2.30 pm - 3.30 pm	Agriprocessing Sector	
	3.45 pm – 4.45 pm	Agriculture and Agri-business Value Chains	Prof. Umesh Menon, LJ University, Ahmedabad
9/12/2022 Friday	10.00 am - 11.00 am 11.15 am - 12.15 pm	New Product Development	Prof. Jignasu Yagnik, LJ University, Ahmedabad
	1.15 pm - 2.15 pm	Technology in Agri-business	
	2.30 pm - 3.30 pm	Planning and Establishing a Business	Prof. Pranav Desai, LJ University, Ahmedabad
	3.45 pm - 4.45 pm	Wrapup of the Week	Prof. Jignasu Yagnik, LJ University, Ahmedabad

Day & Date	Time	Topic	Faculty / Resource Person
12/12/2022 Monday	10.00 am - 11.00 am	Business Development Process	Prof. Jignasu Yagnik, LJ University, Ahmedabad
	11.00 am - 11.15 am	Tea Break	
	11.15 am - 12.15 pm	Business Development Process	Prof. Jignasu Yagnik, LJ University, Ahmedabad
	12.15 pm -1.15 pm	Lunch	
	1.15 pm - 2.15 pm	Presentation of Business Model	Prof. Jignasu Yagnik, LJ University, Ahmedabad
	2.30 pm - 3.30 pm	Presentation of Business Model	
	3.30 pm – 3.15 pm	Tea Break	
	3.45 pm – 4.45 pm	Market Analysis of Business Plans	Prof. Umesh Menon, LJ University, Ahmedabad
	4.50 pm 5.50 pm	In class Practice	Prof. Jignasu Yagnik, LJ University, Ahmedabad
13/12/2022 Tuesday	10.00 am - 11.00 am	Market Analysis of Business Plans	Prof. Umesh Menon, LJ University, Ahmedabad
	11.00 am - 11.15 am	Tea Break	<b>5</b> 6 11 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
	11.15 am - 12.15 pm	Preparation of Marketing Plan	Prof. Umesh Menon, LJ University, Ahmedabad
	12.15 pm -1.15 pm	Lunch Break	
	1.15 pm - 2.15 pm	In class Practice	Prof. Umesh Menon, LJ
	2.30 pm - 3.30 pm	Technical Analysis of Business Plans	University, Ahmedabad
	3.30 pm - 3.15 pm	Tea Break	
	3.45 pm – 4.45 pm	Technical Analysis of Business Plans	Prof. Umesh Menon, LJ University, Ahmedabad
4445455	4.50 pm 5.50 pm	Environment Impact	
14/12/2022 Wednesday	10.00 am - 11.00 am	Preparation of Technical Plan	Prof. Umesh Menon, LJ University, Ahmedabad
	11.00 am - 11.15 am	Tea Break	
	11.15 am - 12.15 pm	Investment of cost Estimation	Prof. Umesh Menon, LJ University, Ahmedabad
	12.15 pm -1.15 pm	Lunch Break	
	1.15 pm - 2.15 pm	Investment of cost Estimation	Prof. Umesh Menon, LJ University, Ahmedabad
	2.30 pm - 3.30 pm	Sources of Finance	
	3.30 pm - 3.15 pm	Tea Break	Due f Harris Marian 13
	3.45 pm - 4.45 pm	Projected Financial Statements	Prof. Umesh Menon, LJ University, Ahmedabad
15/12/2022	4.50 pm 5.50 pm	In class Practice Exercise / Case Indicators of Financial	Prof. Jignasu Yagnik, LJ
Thursday	10.00 am - 11.00 am	Performance Tea Break	University, Ahmedabad
		Indicators of Financial	Prof. Jignasu Yagnik, LJ
	11.15 am - 12.15 pm	Performance	University, Ahmedabad
	12.15 pm -1.15 pm	Lunch	
	1.15 pm - 2.15 pm	Investment Descions	Prof. Jignasu Yagnik, LJ
	2.30 pm - 3.30 pm	Developing Financial	University, Ahmedabad
	3.30 pm - 3.15 pm	Tea Break	
	3.45 pm – 4.45 pm	In class Practic`e Exercise / Case	Prof. Jignasu Yagnik, LJ University, Ahmedabad

Day & Date	Time	Торіс	Faculty / Resource Person
16/12/2022 Friday	Field Visit to KVK Baramati		
17/12/2022 Saturday	10.00 am - 11.00 am	Finalizing and Preparation of Business Plans	Prof. Jignasu Yagnik, LJ University, Ahmedabad
	11.00 am - 11.15 am	Tea Break	
	11.15 am - 12.15 pm	Finalizing and Preparation of Business Plans	Prof. Jignasu Yagnik, LJ University, Ahmedabad
	12.15 pm -1.15 pm	Lunch Break	
	1.15 pm - 2.15 pm	Finalizing and	Prof. Jignasu Yagnik, LJ
	2.30 pm - 3.30 pm	Preparation of Business Plans	University, Ahmedabad
	3.30 pm - 3.15 pm	Tea Break	
	3.45 pm – 4.45 pm	Feedback and Valediction	Dr. Hema Yadav Director, CICTAB & VAMNICOM Dr. D. Ravi Consultant, CICTAB Prof. Jignasu Yagnik, LJ University, Ahmedabad

