

## "Fulora Foundation's Farmer Empowerment Program"

Aquaculture has been fastest growing food sector for over 25 Years, with an APR of 2.8% /Year. Aquaculture activities must not adversely affect the livelihood of the poor, and should produce affordable food. Today, India is pushing ahead with a Blue Revolution, the rapid increase of fish production in small ponds and water bodies, a boon to small farmers, the nation's nutrition and its gross domestic product.

Traditional Fish Culture	Intensive Fish Culture
<ul style="list-style-type: none"> <li>• Construction of Earthen Fish Pond where huge digging cost will be paid</li> </ul>	<ul style="list-style-type: none"> <li>• Portable Fish Tank which can be installed on surface so no need to dig the pond.</li> </ul>
<ul style="list-style-type: none"> <li>• It is expensive</li> </ul>	<ul style="list-style-type: none"> <li>• It is reasonable and can be afforded by small farmer.</li> </ul>
<ul style="list-style-type: none"> <li>• Maintenance of pond will be difficult.</li> </ul>	<ul style="list-style-type: none"> <li>• Easy to maintain.</li> </ul>
<ul style="list-style-type: none"> <li>• Time consuming.</li> </ul>	<ul style="list-style-type: none"> <li>• Easy to install.</li> </ul>
<ul style="list-style-type: none"> <li>• Manpower required.</li> </ul>	<ul style="list-style-type: none"> <li>• Farmers can solely manage.</li> </ul>
<ul style="list-style-type: none"> <li>• Mortality rate will be high.</li> </ul>	<ul style="list-style-type: none"> <li>• Less chances of mortality.</li> </ul>

### Intensive Fish Farming in portable fish tank with New edge Technology

#### Features:

- ✓ Fabric – Imported – 1800 GSM
- ✓ Capacity- 10000 litres.
- ✓ Drainage- Side/central can be customized on requirement.
- ✓ Fittings- Included (E.g. UPVC pipes, HDPE pipes, external ratchet tying system etc.)
- ✓ Life- 5 years and above
- ✓ Repairable at site. These tanks come with a self-repair kit which can be used in any uncertainty.



#### Benefits:

- ✓ Non Toxic – Tested (Approved all over in Asia).
- ✓ Reduced Fish Mortality.
- ✓ High Density of Fishes

Financials - (4 Months Culture Period)

Total fish seeds density	3000
Survival %	90%
Total Fishes	2,700
Harvest Size	500grams
Total Production (in Kg)	1,350kg
Sale (1350 Kg X 100rs Per Kg) (A)	1,35,000.00
<b><u>Production Cost</u></b>	
Seed Cost (3000 X Rs.2 Per Pc)	6,000.00
Feed Cost (1000 Kg X Rs.30 Per Kg)	30,000.00
Probiotics	5,000.00
Bank Instalment for 4 Months	15,488.00
Project management Consultancy Charges Per Tank in 120 Days cycle	20,000.00
<b>Total Production Cost (B)</b>	<b>76488.00</b>
<b>Profit Per Cycle (A – B)</b>	<b>58,512.00</b>
<b>Yearly Income to Farmers (3 Crops in a Year)</b>	<b>1,75,536</b>
Water Requirement in 120 Days cycle	20,000 Liter/-
Project management Consultancy Charges Per Tank in 120 Days cycle (3 visits in one cycle)	20,000/-

#### **Benefits of Technology to the Farmers:**

- Eco-friendly culture system.
- It reduces environment impact.
- Improves land and water use efficiency.
- Limited or zero water exchange.
- Higher productivity (it enhances survival rate, growth, performance, feed conversion in the culture system of fish.)
- Higher biosecurity.
- Reduces water pollution and the risk of introduction and spread of pathogens.
- Cost-effective feed production.
- It reduces utilization of protein rich feed and cost of standard feed.
- It reduces the pressure on capture fisheries i.e. use of cheaper food fish and trash fish fees formulation.

#### **Fulora Model**



Famers need to apply for Fulora farmer upliftment program  
 On the scrutiny of application Fulora will facilitate CSR Funds/ Mudra loan / Subsidies (if applicable) for farmer  
 Post fund receipt, project management consultancy firm through manufacturer/supplier will supply the portable tank and required seeds and feed to farmers.  
 Fulora being a non-profit organization will charge just a facilitation charges of Rs.10000 one time for enrolling in program.  
 All produce will be purchased from farmer at Pre-decided rate.  
 All payments to farmer will be deposited in loan account of the farmers directly by purchasing agency.

### Fulora Process

Step 1	Fulora will collect donation from Donors
Step 2	Fulora will Pay 15000 to Farm Setup Company as advance (margin Money of Farmer)
Step 3	Farm Setup Company will Give Turnkey Proforma Invoice on Farmers Name mentioning Advance received
Step 4	Farm Setup Company will Give Buyback Guarantee Letter to Bank and Farmer
Step 5	Loan will be processed in NABAD/SIDBI in 8 working days
Step 6	Payment will be transferred to Farm Setup Company from Loan by bank
Step 7	In 4th Month on Purchasing of Crop Farm Setup Company will pay money in respective loan account

<b>Capital Cost</b>	50,000 for tank and 24,000 for Air Blower Totaling to 74,000.
<b>Operational Cost</b>	6,000 for Seed, 30,000 for feed, 5000 for probiotic and 20,000 for project management totaling to 61,000.
<b>Total project Funding</b>	74,000+61,000=1,35,000
<b>Margin money</b>	Will be generated by Fulora from donation
<b>Loan to farmer</b>	1,20,000 for 3 years, i.e. 36 installments.
<b>EMI per Month*</b>	approximate Rs. 3872 per Month, (@ Interest Per Year -10% and processing fees 1%)

*\*EMI and Interest rates are only indicative bank to bank changes may vary*