

## Review Meeting of Tamil Nadu Coconut Producers Companies held at Chennai on 15<sup>th</sup> Sept. 2015

The second review meeting of Coconut Producers Companies in Tamil Nadu was held on 15th September 2015 in the Conference Hall of Directorate of Technical Education, Govt. of Tamil Nadu, Guindy, Chennai at 10.00 A.M.

The meeting was chaired by Mr. T.K. Jose, IAS Chairman, Coconut Development Board. Chairman, CEO and three active directors from each company attended the meeting. Besides, representative from the newly formed four CPCs (waiting for registration) also attended the meeting. The list of participants is given in annexure - I. The meeting started with the welcome note by Director, RO, Chennai followed by self introduction by all participants.



Chairman in his introductory speech mentioned the following points:

1. In India, coconut is commonly used for Tender coconut, Temple coconut, copra and coconut oil for edible and non edible purposes. In TN in few districts coconut oil is used for edible pupose. Value added products other than copra and coconut oil such as VCO, DC, Coconut milk, milk cream, milk powder, chips, ice cream etc are produced in a limited manner in India. Through CPCs we have to increase the percentage of coconut used for such value added products in a big way to ensure, a Fair, Reasonable and Steady Price to coconut. Demand for VCO, coconut milk and milk powder are growing in India and abroad in a big way.
2. Coimbatore district is the largest coconut producing district in the country. The average productivity of Coimbatore is much higher than the average productivity in Tamil Nadu. We have to start making value added products other than copra in the major coconut growing districts in TN urgently.
3. Previously Coconut was exported from many countries such as Sri Lanka, Indonesia. Now they are exporting value added products only; thereby ensuring better farm gate price to farmers.
4. Growth in the export of Virgin coconut oil in the first quarter of this FY is 586 % compared to the same period of previous FY. Now there are only few Virgin Coconut Oil manufacturers in India. Had there been more units, we could have exported more.
5. Coconut is now positioned as a product with lot of benefits to family health, nutrition and wellness. That is why APCC has taken the theme of "Coconut for Family Health, Nutrition and Wellness" as the theme for the World coconut Day 2015
6. Urban India population is around 36 crore and it is more than the population of USA. Urban India itself is a big market for coconut products. Right now countries like Sri Lanka, Thailand, Malaysia, Philippines, Indonesia, Vietnam are exporting many value added coconut products to urban India. Even China with coconut cultivation much less than that of a Taluk in Coimbatore is exporting value added coconut products like coconut milk to India. This opportunity should be utilized by our CPCs. A company in USA is producing 65 nos of value added products from coconut milk alone. An Australian company is manufacturing yoghurt and ice cream from coconut milk. Mangalore based 'Natural Ice Cream' company is telling that 34% of their total income comes from coconut ice creams.
7. Neera is a "Natural Nutritious Health Drink" which we should promote in TN also. Kerala has cleared the Neera licensing by introducing a new "Neera Rules 2014" permitting FPOs to extract, process, transport and market. In Kerala 16 CPCs started producing and marketing Neera and Neera products. Neera is produced in other major coconut producing countries like Philippines, Indonesia, Sri Lanka, Thailand, Malaysia, Vietnam etc. Apart from Neera as a health drink there so many value added product from Neera, developed by CIT. The price that farmers get for coconut jaggery is around Rs. 80/- per kg. If this can be converted into 20gms toffee bar, the value addition and benefits to the CPS is more than 5 times and farmers can benefit. CPCs may try to canvas big sweets shops and confectioners in TN to use Neera, Neera concentrate, Neera syrup and Neera sugar to make at least 10% of their production into healthy sweets.

8. A big industrial group in food processing sector from Thailand have expressed their interest to tie up with a promising registered company in India for joint ventures in coconut value addition.
9. Coconut wood is used for making high value furniture in many Pacific Island nations. Fiji is the world leader in this.
10. Statistics division of CDB is collecting data of daily/weekly prices and arrivals of copra and coconut oil in almost all the markets. Data are analysed and results are published for the benefit of farmers. Recently when some of the big groups in coconut sector tried to bring down prices of copra, Statistics division could reveal the facts and that helped to arrest the sudden price fall in copra. CDB used every platform to inform the farmers through FPOs of this vested interest and requested the farmers not to be panic and wait for better price to sell their products.
11. Coconut Producer Companies may attempt influencing Govt. policies at state and central level to help farmers. CPCs may attempt to raise farmer's issues and problems in the Assembly and Parliament through the elected representatives.
12. CPC could use effectively the media such as print media, AIR, TV, FM radio and even Social media in a bigger way. Earlier, FOCT trainings were conducted through KVKs. Now these trainings could be conducted through Federations.
13. In CPC a non-producer cannot take equity. Nor a non producer could buy shares of CPC. Shares of CPCs cannot be listed in stock exchanges. In a Producer company, there can be 5 to 15 Directors. He requested each CPC to take professional support of either a Chartered Accountant or a practicing Company Secretary for statutory compliance matters. In the next meeting a senior officer from SFAC and DGM, (FPO formation) from NABARD may also be invited for the review meeting so that CPCs can get familiarized with the schemes for FPOs from SFAC and NABARD. NABARD has a scheme to promote FPOs in which there is a provision to support the salary to a qualified CEO to FPO.
14. Chairman requested each CPC to provide basic details about them on the following seven (7) points in the meeting. (Details in annexure -IV) Chairman, explained the need for enhancement of Authorised share capital of each CPC to Rs.5 Crore immediately. All the CPCs should act as a cohesive TEAM and utilize the available resources from CDB, state Govt. and various centrally sponsored programmes and state sponsored programmes for coconut and Horticulture. Proper convergence of ideas, activities and resources at FPO level can bring in lot of benefits to coconut farmers in the state.
15. CPCs should be run professionally in a fair and transparent manner with proper accountability to have acceptance from farmers. Monthly accounts need to be prepared and may be posted in your website after approval of the Board. For effective participation of all Board members and CPFs he described the need for sub committees of the Board and enlisted seven (7) sub committees to begin with.

Chief Coconut Development Officer, CDB who spoke on the occasion briefed the concept of FPO. He advised that the FPOs are to be actual agents for transfer of technology. The FPOs should be self sustaining and should not be subsidy driven. They should help their members to solve their own problems. "Coming Together" is the solution for all problems related to technologies, production, marketing etc.

A presentation was made by Mr. K.S. Sebastian, Asst. Director (Mkg and EPC) and Mr.Sasikumar C, Technical Officer on need of FPO, their progress, various stages of development and all related doubts were cleared. During the presentation, a fact sheet was also distributed among the CPC to furnish the activities carried out in the respective FPOs to RO, Chennai. The same is annexed as Annexure-III

This was followed by individual presentation by the CPCs. The detail of their presentation is given in Annexure II.

Mr. V.P. Raju, Chartered Accountant of Pollachi Coconut Producer company spoke on various issues confronting Tamil Nadu coconut farmers. He requested that since the FPOs of Tamil Nadu state are in the nascent stage and having very little knowledge about the activities which could be taken up at CPC, CPF and CPS level. He opined that a visit to Palakkad CPC for understanding various activities of the company including equity mobilisation, primary processing of coconut and neera extraction would be very useful to the FPO leaders of Tamil Nadu. He reported that the PCP has collected a share of 10 lakhs, Thiru.Krishnaswamy Gounder. Chairman, Pollachi Coconut Producers Co Ltd., Pollachi and Thiru. Chelladurai, Chairman Pudukottai Coconut Producers Co Ltd., Pudukottai were also explained about the activities initiated by their companies.

During the discussion after their presentation Chairman clarified that the minimum authorised capital for CPCs should be five crores, and a minimum of two crores need to be mobilised at the quickest possible time. He stressed the need of raising capital for taking up value addition activities.

The meeting further decided to form the following sub committees by each CPC for the smooth functioning, effective coordination and monitoring of various activities envisaged by the company. Chairman of each subcommittee will be an elective board member and it will have members from its member federations. This would also facilitates in sharing responsibilities, decentralisation, delegation and ensure the participation of the federations.

1. Sub committee for Equity mobilisation
2. Sub committee for Nursery and seedlings
3. Sub committee for Copra and Coconut Oil
4. Sub committee for Neera production, processing and marketing
5. Sub committee for other projects
6. Sub committee for Finance
7. Executive committee

It was decided that the company chairman, CEO and chairmen of 3 or 4 sub committees should participate during the next CPC review meeting without fail for sharing responsibilities and effective team building in the CPCs.

Thiru. Kalaiselvan, Chairman, East Coast Coconut Producer Co Ltd., Thanjavur and Thiru. Jayakumar, Chairman Tiruppur Coconut Producer Co Ltd. Tiruppur briefed on the various activities undertaken by their companies.

It was decided that all the CPCs should undertake the activities such as establishment of coconut nurseries with a minimum capacity of 10000 seedlings per year and identify and motivate 100 educated young farmers having 1000 mother palms from their area to undertake hybridisation.

Thiru. Panneerselvam, Chairman, Theni Coconut Producers Co Ltd., Theni and Thiru. Mohammed Ali, Director Dindugal Coconut Producers Co Ltd., Dindugal informed that a tender coconut water processing unit and a parasite breeding laboratory set up with the assistance of TNAU for the management of black headed cater pillar attack are coming up in their FPO area.

The meeting opined that the Board would honour the performance of the CPCs with regard to equity mobilisation, nursery activities etc while selecting beneficiaries for implementing schemes. Similarly FOCT trainings would be carried out through Federations or CPCs wherever possible. It was also discussed and decided that the CPCs must furnish the basic details of CPFs, CPSs, member farmers and palms thereunder urgently to RO, Chennai with a copy marked to CDB, Kochi without fail. The format for the same is annexed as Annexure-IV.

#### **Actions to be taken at FPOs level:**

Henceforth monthly review of CPCs should be conducted in rotation at different places convenient to the CPCs. The concerned CPC would make the arrangements and the expenses would be borne by CDB. The date & place of review should be decided in the preceding meeting itself.

**Action by: Dy. Director (ROC)**

**Monitoring by: Director (ROC)**

It was decided to conduct the next CPC review meeting at Pollachi on 17/10/15. Pollachi CPC should make the necessary arrangements for the smooth conduct of the meeting. Dy. Director (ROC) may try to bring an officer from TNSFAC and also the General Manager or Deputy General Manager who is dealing with FPOs from NABARD in the next meeting.

**Action by: Dy. Director (ROC)**

#### **Human Resource in CPCs:**

All the CPCs shall immediately appoint an accountant with B.Com plus Computer knowledge especially proficiency in "Tally" and a popular accounting software package. A Chief Executive Officer (Preferably a Technocrat with MBA) with previous experience may also be appointed.

**Action by: Chairman CPCs**

**Monitoring by: Dy. Director (ROC)**

**Follow up by: Director (ROC)**

#### **Neera Master Technician training:**

CPCs may identify traditional tappers with minimum five year experience for imparting Neera Master Technician trainings initially and once the Master technicians are trained, Neera technician training can be taken up at CPC level. The trainees may be identified through the Federations and CPSs, so that their services would be retained in CPFs/CPCs.

**Action by: Chairman CPCs**

**Monitoring by: Dy. Director (ROC)**

### **Consortium of CPC:**

It was decided to form a state level consortium of CPCs and through the consortium, CPCs should try to impress upon the state Government to earmark fund for providing equity grant equivalent to 25% of the equity mobilised by the farmers in the CPCs. Consortium should also take up other policy matter with state and central governments.

**Action by: Chairman CPCs**

**Monitoring by: Dy. Director (ROC)**

**Actions to be taken at RO, Chennai**

### **Leadership and Management training:**

The CDB, RO, Chennai to find out suitable Management Institute (s) who could impart three days residential "Leadership and Management" training to the Board of Directors and CEOs of CPCs. RO, Chennai should ensure that the training should be done in Tamil medium. The Companies should inturn provide training to the Federation leaders for motivation, communication, implementation of schemes and leadership qualities.

**Action by: Dy. Director (ROC)**

**Monitoring by: Director (ROC)**

### **Mass media campaign:**

Dy. Director, RO, Chennai is authorised to contact AIR and other media and give wide publicity on Neera and other value added products of Neera and coconut. The health benefits of neera need to be projected well so as to catch the attention of people who are health conscious across the state. The CPCs should be involved in AIR programme. Minimum 15-16 episodes on formation, functioning and strengthening of FPOs should be broadcasted under "Farm and Field" programme of AIR. RO may ensure all extension materials get it translated in vernacular language.

**Action by: Dy. Director (ROC)**

**Monitoring by: Director (ROC)**

### **Potential of FPOs in Tamil Nadu:**

The charge officers should intensify the FPO formation activities in TN. Weekly review of FPO formation should be done at RO by Director/Dy. Director. It was decided to have minimum 10 CPCs by the end of October 2015 and 22 CPCs, 300 CPFs and 2000 CPSs by the end of March 2016.

**Action by: All Charge Officers**

**Monitoring by: Dy. Director (ROC)**

**Follow up by: Director (ROC)**

### **Concluding remarks:**

Chairman, CDB appreciated the CPCs for all their efforts made so far and requested the following steps to be taken by CPCs to improve further.

1. By impressing upon elected representatives and get the Neera rules amended in the state so that Neera extraction by modern technologies by FPOs.
2. CPCs to produce unadulterated good quality coconut oil in their brand and position in the market as a premium product.
3. CPCs should explore the possibility of producing value added products like Coconut Milk, Milk Powder, Desiccated Coconut Powder, Biscuits, Neera Chocolates, Flavoured Jaggery, Toffees etc.
4. FPOs in Tamil Nadu should work for using the full potential and benefits of the growing tender coconut market in the country. The FPOs may also be encouraged to use the potential available in minimally processed tender coconut.
5. It was decided that the CPCs should interact with media and provide maximum information on Neera and its health benefits on regular basis in Tamil language.
6. It was decided that the CPC should avail themselves the benefits of various central and state government schemes such as Prathan Mantri Gram Sinchayi Yohana in case of drought affected areas, RKVY, SHM, MGNREGS etc.

Processing Engineers from CIT presented flavoured coconut milk (the three natural flavours of chocolate, pistha and straw berry) developed at CDB Institute of Technology (CIT). The technology of this product will be ready for commercialisation through FPOs and entrepreneurs shortly.

The meeting was concluded by vote of thanks proposed by Tmt.T.Bala Sudhahari, Dy. Director Chennai.

**Annexure-I**

### **Attendance list of participants**

1. Mr. Sugata Ghose, Chief Coconut Development Officer
2. Mr. Lunghar Obed, Director
3. Mrs. T. Bala Sudhahari, Dy. Director
4. Mr. K.S. Sebastian, Asst. Director
5. Mr. S.S. Selvakumar. Development Officer
6. Mr. T. N. Subramanian, Statistical Investigator
7. Mr. Sasikumar C., Technical Officer
8. Mrs. M. Saraswathy, Jr. Stenographer
9. Mr. R. Paramasivam, Field Officer
10. Mr. M. G. Prabhakaran, UDC

### **Already registered Coconut Producer Companies**

11. Mr. Krishnasamy, Director, Pollachi CPC
12. Mr. A.K. Rathinam, Director
13. Mr. Rethinasbapathi, Director
14. Mr. R.A. Sakthivelu, Director
15. Mr. V. P. Raju, Auditor
16. Mr. Chellaurai, Managing Director, Puthukottai CPC
17. Mr. M. Sheik Abdulla, Director
18. Mr. M. Easwaran Manickam, Director
19. Mr. V. Mathiyalagan, Director
20. Mr. A.Peer Sheik Abdulla, Jt. Managing Director
21. Mr. Kalaiselvan, Chairman, East Coast CPC
22. Mr. P. Arivalagan, Director
23. Mr. R. Chiranjeevi, Managing Director
24. Mr. Jayakumar, Chairman, Tirupur CPC
25. Mr. N. Anandan, Director
26. Mr. J. Vignesh Kumar, CEO
27. Mr. Pannerselvam, Chairman, Theni CPC
28. Mr. M. Murugan, Executive Director
29. Mr. N. Velmurugan, Director
30. Mr. S. Karuppasamy, Jt. Managing Director
31. Mr. Mohammed Ali, Director, Dindugal CPC
32. Mr. S. Venugopal, Director
33. Mr. V.B. Jegadeesan, Director
34. Mr. V.Sri Jeya Veera Pandian, Director

### **Forth coming Coconut Producer Companies**

35. Mr. Selvaraj, Chairman, Udumalpet CPC
36. Mr. Sakthivel, Chairman, Coimbatore CPC
37. Mr. Mohanlal Babu, President, Ethamozhi CPF

**Annexure- II**

### **Pollachi Coconut Producers Company Ltd.**

Thiru.T.A. Krishnasamy Gounder, Chairman and Thiru.T.Rathinasabapathi, Managing Director presented the details of their CPC and submitted future plans of CPC.

**Business plans:**

1. Fertilizer sales outlet - wholesale and retail
2. Agricultural equipments
3. Coconut Nursery
4. Vermi compost and organic inputs
5. Certified organic farmers group
6. Organic Coconut oil
7. Virgin Coconut oil manufacturing
8. Palm sugar manufacturing
9. Bio fertilizer and bio control agents manufacturing
10. Export, matured coconut, coco nut chips, virgin coconut oil and palm sugar
11. Neem cake manufacturing unit
12. Coconut milk powder
13. Coconut shell powder
14. Neera and neera products

**East Coast Coconut Producer Company Ltd.**

Thiru.R.Kalaiselvan, Chairman and Thiru.Chiranjeevi, Managing Director presented the activities of the CPCs. He presented the business plan of the company which is as follows.

**Business plans:**

1. Started manufacturing Virgin Coconut oil
2. Planning to establish coconut nursery
3. Manufacturing Copra from federation using copra drier unit
4. Activated carbon units by Group Federations

**Tirupur Coconut Producer Company**

Thiru.S.Jayakumar, Chairman presented the activities undertaken by the company and their future business plan is as follows.

1. Pure coconut oil by country method (Chekku run) without adding sulphur while drying copra.
2. Desiccated Coconut Powder and Virgin Coconut Oil
3. High tech Coconut Park
4. Producing chemical free vegetables
5. Producing Coconut Milk, Coconut Sugar and Jaggery, Packed Mature Coconut water and Marketing activities.

**Theni Coconut Producers Company Ltd.**

Thiru. S. Panneerselvam, Chairman and 3 directors attended the meeting. He spoke on the potential of the company in various areas viz.

1. Establishing coconut nursery
2. Making copra.
3. To start Agri clinics
4. Tetra pack Tender coconut water plant established by a NRI at Theni will be taken up by the CPC on lease basis.
5. Desiccated coconut powder unit
6. Fertilizers and Organic input shop
7. Hybridization activities
8. Theni market committee has given one acre land for godown and coconut market yard to the CPC

**Dindigul Coconut Producers Company Ltd.**

Thiru.Mohamed Ali, Director made the presentation of the activities undertaken by the company. He spoke on the future business plan includes the following:

**Business plans:**

1. Established biological control lab for parasite breeding for the management of black headed caterpillar and red palm weevil.
2. Vermi-compost production unit.
3. Fertilizer and pesticide shop.

**Annexure IV****Basic details of the CPC**

- i. Date of registration of the company
- ii. Authorised share capital
- iii. Mobilised share capital up to 31.08.15
- iv. How many products are there in the company
  - a. How many federations are there in the company
  - b. How many CPS are affiliated
  - c. How many member farmers
  - d. How many yielding palms
- v. Any staff employed
- vi. What are your targets
  - a. Equity mobilization
  - b. Nursery units
  - c. Copra drier/coconut oil making units
  - d. FOCT training
  - e. Neera Technician Training
  - f. Possible hybridization
- vii. Have you initiated any activities?
  - a. Any activities you are thinking of
  - b. What are you planning
  - c. Trainings undertaken / planning to undertake

Meeting ended with the Vote of Thanks.

# Fact Sheet of CPC

## Basic Details of CPC

Name of CPC		Date of Registration	
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### Status during Registration of CPC

No. of CPFs	No. of CPSs	No. of Farmers	No. of Palms	Estimated Annual Production

### Current status (As on 28-09-2015)

No. of CPFs	No. of CPSs	No. of Farmers	No. of Palms	Estimated Annual Production

### Office Address of CPC with pincode

	Own Office (Y/N)	Office on Lease (Y/N)	Office on Rent (Y/N)
	Landline No. (with STD code) & Mobile No.		
	Email id		

### List of Board of Directors

Sl.No	Name of Director	Name of CPF from which Director is nominated	Name of CPS to which Director belongs to
1			
2			
3			
4			

5			
6			
7			
8			
9			
10			
11			
12			
13			
14			
15			

**Details of Staff appointed in CPC**

Sl.No	Name	Designation	Educational Qualification	Previous Experience (in years)	Age & Date of Birth	Remarks
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						

**Equity Mobilization**

1)	Authorized Share Capital of CPC (in Rs)	Paid up share capital as on 28th September 2015	Expected date of reaching Equity of Rs 2 crore	Expected date of reaching Equity of Rs 3 crore	Expected date of reaching Equity of Rs 4 crore	Expected date of reaching Equity of Rs 5 crore

2) **Federation wise Equity Mobilization & Issue of Kissan Credit Card/Kalpakashree combo card**

1	2	3	4	5	6	7	8
Sl. No	Name of the Federation	No. of Individual Share holders	Amount of share capital (in Rs)	No. of Institutional (CPF/CPS) Share holders	Amount of share capital from Institution (in Rs)	Total Equity Mobilized as on 28th September 2015 (Col.4+Col.6)	No. of Kissan credit cards/ Kalpakashree Combo cards issued to members farmers
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							
11							
12							
13							
14							
15							
16							
17							
18							
19							
20*							
	<b>Total</b>						

\*You may add more rows, if more federations are there in the CPC

**DETAILS OF THE NURSERY ESTABLISHED UNDER .....CPC**

Sl. No	Name of CPF	Already Sown (as on 28th Sept. 2015)	Proposed Seed Nut Sowing Schedule in the FY 2015-16 (in no.s)							Proposed seedling production for 2016 planting season	Remarks
			By September 2015	By October 2015	By November 2015	By December 2015	By January 2016	By February 2016	Total		
1											
2											
3											
4											
5											
6											
7											
8											
9											
10											
11											
12											
13											
14											
15											
16											
<b>Total</b>											



1) **Federation wise Copra Dryers**

Sl. No	Name of Federation	No. of Copra dryers already established	Capacity of each Copra Dryer (nuts/batch)	Weekly Production of Copra (in kg)	No. of Copra dryers under construction	Capacity of each Copra Dryer (nuts/batch)	Expected date of Completion	No. of Copra dryers planning to establish	Capacity of each Copra Dryer (nuts/batch)	Expected date of completion
1										
2										
3										
4										
5										
6										
7										
8										
9										
10										
11										
12										
13										
14										
15										
16										
17										
18										
19										
20										
	<b>Total</b>									

2) **Details of Existing Coconut Oil making Unit**

Coconut oil Expeller established by CPC	Own expeller (Y/N)	Capacity of Coconut oil unit (litres/day)	Expeller on lease (Y/N)	Capacity of Coconut oil unit (litres/day)
Coconut oil Expeller under construction or in the process of taking up on lease/rent	Capacity of Coconut oil unit (litres/day)	Expected date of Completion		
Expeller units planned to establish	Capacity of Coconut oil unit (litres/day)	Expected date of Completion		

3) **Weekly Production, Sales and Revenue from Coconut oil**

Weekly Production (in litres)	Weekly sales (in litres)	Weekly Revenue (in Rs)

**Details of Board Meetings**

No. of Board meetings held during		
<b>2013-14</b>	<b>2014-15</b>	<b>2015-16</b>

**Date of AGM**

2013	2014	2015

**Status of Annual Accounts:**

For FY 2013-14		For FY 2014-15	
Whether Prepared or not (Y/N)	Whether Audited or not (Y/N)	Whether Prepared or not (Y/N)	Whether Audited or not (Y/N)

**Name and Address of auditors**

Whether IT returns filed or not (Y/N)	Whether RoC returns filed or not (Y/N)

**Details of Meetings of Subcommittees of the Board**

Subcommittee	No. of meetings conducted during the FY 2015-16						Total
	April	May	June	July	August	September	
Equity Mobilization							
Nursery							
Copra & Coconut oil							
Finance							
Project							
Neera							
Coconut Milk							
Executive							
<b>Total</b>							

**Revenue earned during FY 2015-16**

Month	Revenue from				Total
	Neera & Neera products	Coconut Seedlings	Coconut oil	Other products (if any)	
Apr-15					
May-15					
Jun-15					
Jul-15					
Aug-15					
Sep-15					
<b>Total</b>					

**Expenditure incurred during FY 2015-16**

Month	Neera & Neera products (in Rs)	Coconut Seedlings (in Rs)	Coconut oil (in Rs)	Other products (if any)	Fixed Expenditure					Recurring expenditure				Expenditure for training programs (in Rs)
					Land (in Rs)	Building (in Rs)	Machinery & Equipments	Others (specify)	Salary of staff (in Rs)	Rent/Electricity/Phone (in Rs)	Sitting fee (in Rs)	T.A/D.A (in Rs)	Other expenses	
Apr-15														
May-15														
Jun-15														
Jul-15														
Aug-15														
Sep-15														
<b>Total</b>														