

**Project Proposal**  
**Lok Seva Kendra, Badachatrang**  
**A Solar Powered Laptop-Printer Center**





## Lok Seva Kendra Project Proposal

Name of Applicant: **Dhaneshwar Majhi**

Age: 24 years

Address: AT/P.O- Badachatrang, Gram Panchayat – Badachatrang, Thuamul Rampur Block, Kalahandi, Odisha

Bank a/c details:Account No:

Syndicate Bank, Bhawanipatna Branch

(Note: Passbook photocopy enclosed with the proposal)

Past Loan and Repayment Details: Has not availed any bank loan

Fixed Asset Details: Has an own house. Has 2 acre agricultural land.

### **Financial Details of the Project**

Project Proposed: Solar Powered Centre for photocopy, passport size photograph and mobile downloads.  
The financial details of the project are presented in the table below:

**Table 1: Costing from Vendor**

S No.	Particulars	Amount (Rs.)
1.	Equipment for Solar Powering of the equipments	42,000
2.	Equipment – cost of the equipment	59,500
3.	Shed Cost	71,460
	<b>Total Project Cost</b>	<b>1,72,960</b>

**Note: The invoice for the costs are enclosed with the proposal**

**Proposed Loan details:**

**Table 2: Proposed Loan and details**

S No.	Particulars	Amount (Rs.)
1.	Total Project Cost	1,72,960
2.	Shed cost borne by Selco Foundation	71,460
2.	Margin Money	25,000

The Syndicate bank located in Bhawanipatna, Kalahandi has agreed in principle to finance this project.

3.	<b>Total Loan Amount</b>	<b>76,500</b>
4.	Risk fund from SELCO Foundation	35,000

**We also want to present this proposal to the DIC for consideration under the PMEGP scheme.**

The aim of the Risk Fund from SELCO is to build the banker's confidence in lending to a new and innovative project. The Risk Fund will be deposited in a FD with the bank and the bank will have a lien on it. A separate agreement will be made on the treatment of the FD. The Risk Fund provided by SF covers for 50% of the effective risk the bank takes due to the provisioning of the loan.

**Entrepreneur Details:**

Mr. Dhaneshwar Majhi has passed the 10<sup>th</sup> grade and has basic computer skills. He belongs to the village of Badachatrang, in the block of Thuamul Rampur. Presently he is engaged in labour work and earns about Rs. 1,000 to Rs. 1,500 per month. This area does not have easy access to facilities like photocopy, passport size photographs etc, which are needed regularly for official purposes. As he has a good knowledge in operating computer, the idea of working in such a business will be suitable for him.

In day to day official work (Govt. as well as non Govt.) photo copy is a necessary requirement. It includes photocopy of residence proofs, identity proofs, passport size photographs etc. But in remote location it is out of reach to get the things done quickly and easily. The community has to travel 15 to 25 km for this purpose which is easily available in urban location. Although they pay only Rs. 2 to Rs. 3 for single photocopy and Rs.60 for a passport size photo, they are forced to bear an additional amount of Rs. 80 to Rs. 150 for travel and food alone. When it comes to the matter of old people the situation is more difficult. As most of the villages are off grid and where electricity is present, also very erratic. So in this region nobody is interested to open a photocopy point. Thus, we realized the need to open a centre which is solar powered, having facilities like photocopy, passport size photographs, mobile downloads etc. in this area.

The financial details of the entrepreneur are provided in the table 3 and 4 below.

**Table 3: Expected Monthly Revenue from Solar Powering**

S No.	Particulars	Number of Customer Per day	Cost per page	Daily Income	Monthly Income
A	Photocopy	15	3	45	1,350
B	Passport size photo (4 at a time)	1	60	60	1,800

<b>C</b>	Post Card Size Photo	1	70	70	2,100
<b>D</b>	Mobile downloading	-	-	-	1,000
	<b>Total</b>				<b>6,250</b>

**Table 4: Expected Revenue from Solar Powering**

<b>S No.</b>	<b>Particulars</b>	<b>Rs. Per Month</b>
<b>A</b>	Total Expected Revenue	6,250
<b>B</b>	Expenditure:	
	Raw Materials(Paper, Refill, travelling cost)	1,354
	Repayment of Loans Bank Expected Amount	2,050
	Maintenance and Servicing	70
<b>C = A – B</b>	Profit After intervention	2,776

**The intervention is expected to give a livelihood support to the entrepreneur with an average monthly profits to the tune of Rs.2,776 in the initial phase.**

**Technical Details of the Project:**

The table 5 provides the system designs and details of the components and devices with specifications required for a solar powered photocopy centre. The systems design in Table 5, will power each of the tools for 8 hours per day.

**Table 5: Technical Design of the Solar Powered**

<b>Sl. No.</b>	<b>Particulars</b>	<b>Capacity</b>	<b>Quantity</b>
<b>1</b>	Solar Module	250 Wp, 24 V	1 nos
<b>2</b>	Solar Battery	150 Ah, 12 V	1 nos
<b>3</b>	Solar Inverter	500 VA	1 nos
<b>4</b>	Charge Controller	10 Amp	1 nos
<b>5</b>	Cables red and black	2.5 <a href="#">sq.mm.</a>	20 mtr

**Risk Analysis for Dhaneshwar Majhi's Business**

**Technical Risk:** Medium:

This project is a replication of the existing Lok Seva Kendra which has been successfully implemented by Selco Foundation in Balisara, Kalahandi. In addition servicing and maintenance, support for the project will be ensured by both ABHA Innovation Private Limited (Vendor) and Selco Foundation.

**Financial Risk:** Minimal

It has been estimated that the solar powering will provide the entrepreneur with revenue of Rs. 6,000 to Rs. 6,500 per month on an average.

**Market Risk:** Minimal

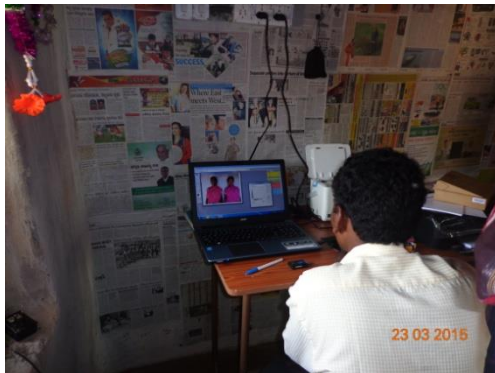
Though the area is a gram panchayat headquarter it has no such facilities in the radius of about 20 km, also a Revenue Inspector office will open shortly. Therefore, opening of such a centre would prove to be profitable. He will also add new products and services to this centre over time.



**Solar Panel powering the inverter**



**Existing entrepreneur with his systems**



**During operation**

