



DETAILED PROJECT REPORT

Digital Literacy Program



By



2023



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1. OVERVIEW OF THE JLG MEMBERS

Name of the JLG:

Number of the members.

Name of Gram Panchayat/Taluk:

Name of the District:

Account details of JLG:

Details of JLG members with Hierarchy;

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.

KYC:

Aadhar/PAN/Photo:



2. OBJECTIVES OF SVSY

Under Yuva Niti 2022, the new Swami Vivekananda Yuva Shakti Yojana is proposed on the following grounds to achieve holistic development of 2.1 crore youth of the state and to bring about constructive social change by the youth in keeping with the India@2047 vision of the Hon'ble Prime Minister.

The current scenario of the state on various parameters is as follows:

- i. **Political Representation:** Out of total 1,01,308 members in rural local bodies, 12,411 (12.25 per cent) youths and 360 youths (5.36 per cent) out of 6713 municipal councillors are political representatives.
- ii. **Education:** Out of a total of 2.1 crore youth, 21.55 lakh (10.37 per cent) students are in high school, 11.75 lakh (5.65 per cent), 6.45 lakh (3.10 per cent) in general degree colleges, 1.51 lakh (2.72 per cent), 1.11 lakh in polytechnics. (0.53 per cent), 0.74 lakh (0.36 per cent) The total number of students studying in medical courses is 43.12 lakh, which is per cent of the total youth. 21 percent will be. Remaining 157.88 lakh youth have below 10th standard education.
- iii. **Employment:** According to the National Skill Development Corporation report, out of the total 2.1 crore youth in the state, 82 lakh (41 per cent) youth are in the labour force. As the remaining 119 lakh youth (59 per cent) are not in the professional labour force, they need to be given skill training to make them self-reliant.
- iv. **Skill Development:** Out of the total 82 lakh youth in the workforce, 16 lakh youth (20 per cent) have received skill vocational training. The remaining 66 lakh (80



percent) youth need to be given skill development training. Out of this, only one lakh youth are being trained by the NLRM department every year. Therefore 65 lakh untrained rural youth need skill training. To achieve this every school needs to provide vocational education from class 6 onwards.

- v. Internship:** According to the 6th Economic Census, there are a total of 28.80 lakh enterprises in the state, out of which 78,022 enterprises employ more than 8 people. About 30 lakh youths can be trained in skills by undertaking the internship program for a period of three months in local industries related to agriculture and agri-based/MSME/self-employment/service sector.
- vi. Migration Control:** Rural people have migrated from various districts to urban areas for job opportunities, of which 40 lakh (20 percent) youth are in Bangalore city. Therefore, there is a need to provide more employment opportunities at the village level.
- vii. Consolidation of programs for rural employment:** In total there are 27,395 revenue villages in the state and it is proposed to form Swami Vivekananda Self Help Groups, one in each village, on the model of Women's Self-Help Groups to provide self-employment to the unorganized workers in these. There are about 15 to 20 youth in each group, and 5.50 lakh youth in 27,395 self-help groups have received Rs. 1.5 lakh to provide margin money estimated at Rs. 410 crores will be required.
- viii. Bank Linked Schemes:** Coordination and inclusion of Yuva Shakti schemes with schemes linked to 25 banks. There are 35000 shelves of projects under the Mudra



loan scheme, and steps will be taken to select the financial activities of the self-help societies based on these models.

- ix. Training:** Skill development training will be imparted to the youth under the National Entrepreneurship Mission under the 18 programs being implemented by various departments under this scheme. Training for agriculture and other activities will be provided through the Rural Development Self Employment Training Institute (RUDSETI).
- x. Formation of State Level Committee:** It is proposed to constitute a committee under the chairmanship of the Minister of Youth Empowerment and Sports at the State level for implementation and monitoring of the programme. RDPR, Commerce and Industry, Labour, Skill Development and Bank representatives will be members of this committee.
- xi. District Level Committee:** It is proposed to constitute a District Level Committee under the Chairmanship of the Chief Executive Officer of the Zilla Panchayat for the implementation and supervision of the program at the district level. The members of this committee are the officers of Rural Development and Panchayat Raj, Commerce and Industry, Labour, Skill Development Departments and District Lead Bank Managers.
- xii. Village level stewardship:** The village level stewardship of this program will be handled by Rural Development and Panchayat Raj Departments and Youth Empowerment and Sports Departments.



3. ABOUT VKF

VKF is a Think Tank of Community Change Champions who are from various walks of Social Spaces with diverse backgrounds and specialists from their domains.

VKF is a platform that enables as a think tank to evolve an aggregation of the social impact service providers and entrepreneurs for bringing about a transformational movement of social Change that is measurable on the lines of the Strategic Sustainable Development Goals (SSDG) of United Nation (UN).

VKF's strong focus is on enhancing the rural mass entrepreneurship development clubbed with rural livelihood options. In this direction, VKF team is working with the rural livelihood SHGs members and handholding them to elevate themselves to newer socio-economic status and uplifting the whole geography of the cluster by setting up of Common Facility Centres.

VKF's experience spans across conceptualizing cluster mapping, conducting baseline surveys, awareness creation, trust building activities, capacity building, design thinking activities etc., to enhance capabilities of the artisans and livelihood SHGs in the clusters.

VKF also indulges in working with MSME, ESTC, IDEMI, Tribes India, NRLM and WCD to support rural masses in terms upgrading their livelihood opportunities. It also facilitates in preparation of DPR, Govt. liaising, market linkage activities, brand awareness, branding initiatives, value addition of the products produced by clusters etc.



4. NAME OF PRODUCT AND TECHNOLOGY

Digital Literacy Program

The digital literacy program in India is a government-led initiative aimed at promoting digital literacy and bridging the digital divide in the country. The objective of the program is to provide basic digital skills training to citizens, especially those in rural areas, to enable them to participate in the digital economy and reap the benefits of the digital revolution. The program focuses on teaching basic computer skills, including how to use the internet, send emails, and use various digital services such as e-commerce, e-governance, and e-banking.

5. DELIVERABLES AND MARKET OF THE PRODUCT

- **Basic digital skills training:** The program aims to provide basic digital skills training to citizens, especially those in rural areas, to enable them to participate in the digital economy.
- **Bridging the digital divide:** The program is aimed at bridging the digital divide in India and ensuring that all citizens, regardless of their geographic location, have access to digital technologies and can reap the benefits of the digital revolution.
- **Increased participation in the digital economy:** The goal of the program is to increase the participation of citizens in the digital economy by empowering them with the necessary digital skills and knowledge.



- **Creation of employment opportunities:** The digital literacy program is expected to create employment opportunities, especially in rural areas, as more and more people are equipped with the necessary digital skills.

Project Assumptions:

This model DPR for Digital Literacy Program is basically on certain assumptions that may vary with capacity, location, raw materials availability etc. An entrepreneur can use this model DPR format and modify as per requirement and suitability. The assumptions made in preparation of this particular DPR are given in Table. Therefore, land and civil infrastructures are assumed as already available with the entrepreneur.

Table: Detailed Project Assumptions		
Parameter	Value	
Assumed number of customers:	200-300 per month	
Utilization of capacity:	Year 1	Implementation
	Year 2	30%
	Year 3	40%
	Year 4	60%
	Year 5	80%
Working days per year:	275 days	
Working hours per day:	10-12 hours	
Average income/month:	1.5lakhs	



Machineries



Desktop Computer
Excellent configuration and low power consumption
Supplier: Ayushi computers
Location: Bengaluru, Karnataka



Color HP Laser jet printer
Capacity: 30,000 pages
Output type: color
Supplier: Maaz Infotech
Location: Bengaluru, Karnataka



D- Link R15 AX1500 Smart Router
Up to 1201 Mbps (5GHz) speed
Connect Up to 128 Devices
Supplier: Appario Retail Private Ltd
Location: Bengaluru, Karnataka



Microtek UPS Energy Saver Inverter
Type: Pure Sine Wave
Output Voltage: 200V
Supplier: Bhairav Enterprises
Location: Mumbai, Maharashtra



Digital Literacy encompasses a range of skills and knowledge, including the ability to access and use information, create and share content, and communicate with others using digital tools. Digital literacy allows individuals to search, locate, and use information effectively and efficiently through the internet and other digital resources.



Digital literacy is also important for lifelong learning, as it enables individuals to access and use digital resources to continue their education and personal development. It can also be useful for entrepreneurs, as it allows them to use digital tools to promote and sell their products and services.

The end users will be as follows:

<u>Market Linkage</u>	
❖ Digital services in rural areas	❖ Job applications
❖ Gram One services	❖ Utility bills payments



❖ School and College students	❖ Xerox and Project reports
❖ PAN and AADHAAR services	

6. ROLE OF EACH OF THE JLG MEMBERS

How JLG will participate:

- 2 persons will be used to computer activities
- 2 persons for photocopying
- 2 person for binding and laminating
- 1 person on training and monitoring
- 1 person for logistics and consumables procurement.

7. SOFT INTERVENTION

The following are the soft interventions to be arranged:

- Awareness on financial inclusion will help in getting the assistance from Government and other sources
- Export promotional orientation for the JLG members.
- Awareness/ training programme on product quality, handling practices.
- Capacity Building activity
- Trust Building activities
- Programmes on technical skill enhancement to unit owners.
- Programmes on Business & entrepreneurship skill enhancement to unit owners.



- Mass entrepreneurship development program in the JLG eco system.

8. BREAK UP COST AND MARGIN OF THE PROJECT AND THE IMPLEMENTATION SCHEDULE

The proposed cost of the project is as follows:

Sl. No.	Details	Cost in Rs.	Percentage
1.	Bank Loan	4,18,500	90%
2.	JLG contribution	46,500	10%
3.	Total	4,65,000	100%

Sl. No.	Details	Cost in Rs
1.	Machine cost	3,25,000
2.	Furniture	30,000
3.	Working capital (Shed deposit, electric connection deposit, Miscellaneous and preoperative expenses)	1,10,000
	Total	4,65,000

The proposed project implementation schedule is as follows:

Sl. No.	Project Component	Schedule
1	Shed for the project on rental basis	Identified



2	Electricity and Water facility Installation	Present
3	Arrival of Machinery	Within 1 months of Order
4	Erection of Machinery	Within 5 days of arrival
5	Commissioning	Within 2-4 days of erection
6	Commercial Usage	Within 2 months from approval

9. LAND/SHED STATUS:

The JLG has already identified the shed required for the project within the project area.

10. SWOT ANALYSIS OF THE PROJECT

I. Strength

- Implementing a digital literacy program can be expensive, especially if it requires the purchase of new technology or equipment.
- The machines require regular maintenance, which can add to the overall cost of ownership.
- Some individuals may struggle to understand and apply digital technologies, even with training, which can limit the effectiveness of the program.
- The JLG members lack insufficient place for working/processing in their units. All the process was being carried at one small area.



- Some individuals may resist participating in a digital literacy program, either due to a lack of interest or a fear of technology.
- There is no branding for the program.

II. Weakness

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- The machines require regular maintenance, which can add to the overall cost of ownership.
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- There is no branding for the program.

III. Opportunities

- A digital literacy program can help to bridge the digital divide by providing individuals with the skills and resources they need to participate in the digital economy.
- JLG members are still very young if they start performing well in business.



- A digitally literate workforce can be more productive and efficient, leading to increased productivity and economic growth.
- There will be a huge demand because this is a need of the hour globally.
- Digital literacy can provide individuals with greater access to information and resources, enabling them to make more informed decisions and solve problems more effectively.

IV. Threats

- The pace of technological change can make it difficult for a digital literacy program to keep pace and provide relevant training.
- A digital literacy program may face competition from other training programs that offer similar benefits.

11. YOUTH EMPOWERMENT IMPACT OF THE PROJECT ON ECOSYSTEM

We have surplus youths in the state, graduate, undergraduate etc. supporting them to create self-employment will motivate to become entrepreneurs, they will live independent life.

Entrepreneurship will greatly impact the lifestyle of the youths, if businesses work along with their involvement of all the members towards creating awareness and promoting positive impacts on others.



12. THE END PRODUCTS PRODUCED FROM THE MACHINE



Filling online application forms



Digital India



Access to digital library



Computer skills for elders



13. FINANCIALS

CASH FLOW STATEMENT

Particulars	Year				
	Year 1	Year 2	Year 3	Year 4	Year 5
<u>REVENUE FROM SERVICE</u>					
No. of working days in a Year	275	275	275	275	275
Income per Day	6,500	7,150	7,865	8,652	9,517
Gross Revenue earned per annum - A	17,87,500	19,66,250	21,62,875	23,79,163	26,17,079
<u>EXPENDITURE</u>					
Salaries and Wages	9,60,000	10,08,000	10,58,400	11,64,240	12,80,664
Travelling Expenses	30,000	33,000	36,300	39,930	43,923
Staff welfare Expenses	50,000	55,000	60,500	66,550	73,205
Other Operating Expenses	2,40,000	2,64,000	2,90,400	3,19,440	3,51,384
Total Expenditure - B	12,80,000	13,60,000	14,45,600	15,90,160	17,49,176
Net Profit before Interest /Cash Flow (A-B)	5,07,500	6,06,250	7,17,275	7,89,003	8,67,903

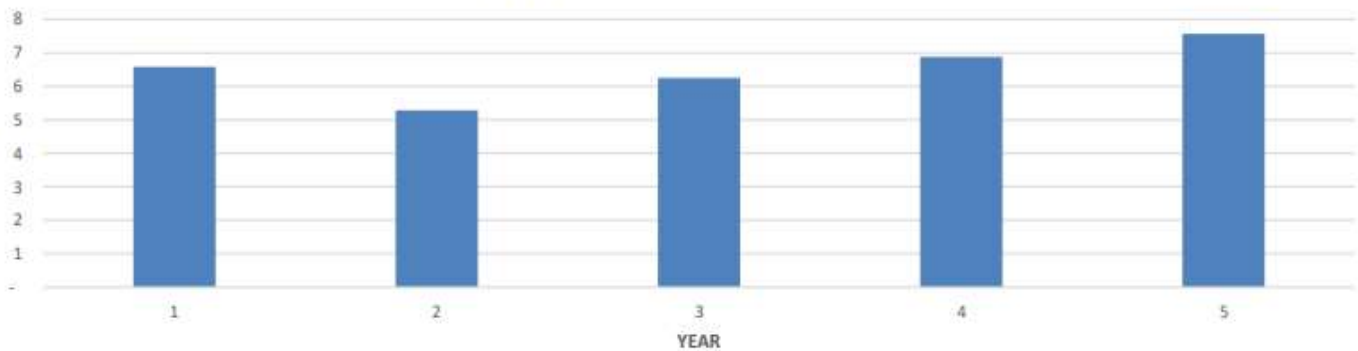


DSCR STATEMENT

PROJECTED TERM LOAN DSCR STATEMENT

	Year 1	Year 2	Year 3	Year 4	Year 5
	Projected	Projected	Projected	Projected	Projected
Profit available to service the debt	5,07,500	6,06,250	7,17,275	7,89,003	8,67,903
Loan Repayment	38,197	82,035	90,177	99,127	1,08,965
Interest on Term Loan	39,008	32,618	24,476	15,526	5,688
Debt to be Served	77,205	1,14,653	1,14,653	1,14,653	1,14,653
Debt Service Coverage Ratio	7	5	6	7	8
AVERAGE DSCR	7				

DEBT SERVICE COVERAGE RATIO



BREAKEVEN ANALYSIS

Investment Value Including Margin Rs. 465000

Year ended	Year 1 Projected	Year 2 Projected	Year 3 Projected	Year 4 Projected	Year 5 Projected
Cash Flow as per Statement of Income	5,07,500	6,06,250	7,17,275	7,89,003	8,67,903
Less : Interest on Loan	39,008	32,618	24,476	15,526	5,688
Less : Estimated Drawings/Personal Expenses	2,53,750	3,03,125	3,58,638	3,94,501	4,33,951
Net Cash Flow	2,14,742	2,70,507	3,34,161	3,78,975	4,28,263
Cumulative Cash Flow	2,14,742	4,85,249	8,19,410	11,98,385	16,26,648
Break Even Investment (in years)	1 Year and 11.1 Months				



REPAYMENT SCHEDULE

DETAIL REPAYMENT SCHEDULE

Year	Quarter	Loan Installment	Principal Payment	Loan Outstanding	Interest at 9.5%	Cumulative Interest
1	1	9,939	-	4,18,500	9,939	39,008
	2	9,939	-	4,18,500	9,939	
	3	28,663	18,872	3,99,628	9,791	
	4	28,663	19,324	3,80,303	9,339	
2	1	28,663	19,787	3,60,516	8,876	32,618
	2	28,663	20,261	3,40,256	8,403	
	3	28,663	20,746	3,19,510	7,918	
	4	28,663	21,242	2,98,268	7,421	
3	1	28,663	21,751	2,76,518	6,913	24,476
	2	28,663	22,271	2,54,246	6,392	
	3	28,663	22,804	2,31,442	5,859	
	4	28,663	23,350	2,08,091	5,313	
4	1	28,663	23,909	1,84,182	4,754	15,526
	2	28,663	24,482	1,59,700	4,182	
	3	28,663	25,068	1,34,633	3,595	
	4	28,663	25,668	1,08,965	2,995	
5	1	28,663	26,282	82,682	2,381	5,688
	2	28,663	26,911	55,771	1,752	
	3	28,663	27,556	28,215	1,108	
	4	28,663	28,215	-	448	
Total		5,35,817	4,18,500		1,17,317	1,17,317



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