

Sindh Enterprise Development Fund  
**PERFORMANCE  
REPORT**

2011

2018





# Sindh

Our province, Sindh, has remained the cradle of the Indus civilization and has been the economic hub of Pakistan since inception in 1947. Cities of Sindh maintain their prominence as centers of trade and enterprise owing to a thriving industrial base, abundant natural resources, well-developed infrastructure, competitive human resource, access to two seaports, sophisticated communication network, modern financial and services sectors and investment friendly policies. These factors contribute to the promise of Sindh, a promise of growth and prosperity through investments and business, especially in the agriculture value chain.

## Sindh Enterprise Development Fund

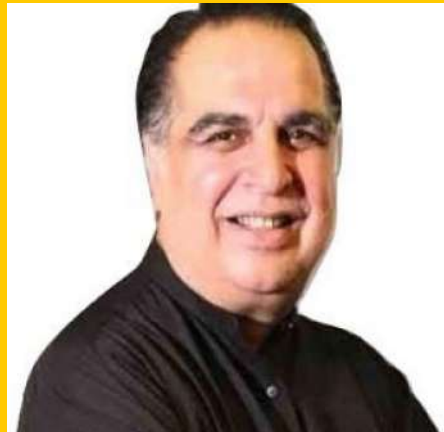
With a vision to encourage investment in the Agro-sector, Government of Sindh envisaged the Sindh Enterprise Development Fund (SEDF) which focused on both on-farm and off-farm activities and endeavors to facilitate efficient production, processing and market linkages for wider economic gains in the agriculture sector. The purpose of SEDF is to render technical & financial support and provide opportunities for value addition in the agriculture sector for multiple economic benefits on intermediary services and productivity.

Our organization aims to foster economic development, create job opportunities and alleviate poverty by supporting stakeholders in the agribusiness in rural and urban areas of Sindh. This endeavor is to enhance agricultural practices, enhance productivity, boost product value and inculcate value addition.



# Messages

**Governor of Sindh**  
Mr. Imran Ismail



Sindh, our province, is blessed with countless advantages. Strategic location, abundance of natural resources coupled with developed industrial, financial and telecommunications infrastructure are the advantages that investors can reap benefits from.

Sindh's growth potential continues to lie in coastal recreational resorts, construction of low-cost housing, IT parks, modern municipal management and mass transit and in the relocation of agriculture, textiles and industrial units from developed economies.

It's heartening to know that Investment Department, Sindh in its endeavor to showcase Sindh's attractive investment potential, fulfills the Government's commitment to create an enabling environment leading to equitable development of all parts of the province.

The Sindh Enterprise Development Fund (SEDF) aims to foster economic growth, create job opportunities and alleviate poverty. Through development of Agribusiness sector, providing technical assistance and financial support to stakeholders in rural as well as urban areas, it ensures improvement of agriculture practices on increase in productivity, improved product quality and value addition to the goods.

It is my prayer that, may Sindh, by the Grace of Allah, continue to be a major contributor to the country's collective economic prosperity.

**Chief Minister Sindh**  
Syed Murad Ali Shah



With an aim of creating an enabling environment that allows our beloved province, Sindh, to progress rapidly and realize its true economic potential, the Sindh Government places the highest priority on investment facilitation.

The creation of Investment Department is not only a manifestation but also a testimony of the Sindh Government's commitment to bring about the necessary improvements to the investment climate in our province.

Investment Department's mandate is to create investment opportunities for investors' across the board, which includes technical assistance and support in conducting market research and developing feasibility studies.

Another testimony of the Sindh Government's commitment to the equitable development of the province is the signing of US\$ 1 billion coal-mining project in Thar, which is the biggest joint venture in the history of Pakistan. Furthermore, Government of Sindh is committed to provide support to agriculture, dairy and livestock sector which has great untapped potential that can only be utilized through close collaboration between financial institutions, business industry and rural farmers.

Sindh Enterprise Development Fund is yet another demonstration of the Sindh Government's commitment to enhance economic and developmental activity in Sindh that aims to provide subsidies to private sector initiatives in agroprocessing, fisheries, livestock and dairy sector.

Sindh Government remains steadfast in its goal of bringing prosperity to the people of Sindh by the creation of jobs and bringing about real economic enhancements through facilitating investment and business.

**Chief Secretary, Sindh**  
Mr. Mumtaz Ali Shah



Sindh, with its numerous competitive advantages, becomes an obvious choice for investors. Sindh's wealth of natural resources, its strategic location and its well developed industrial, financial and telecom sectors have all the necessary ingredients for a successful business.

Sindh Government gives high priority to investment facilitation which I believe would take the province on the path of continues progress, achieving its true economic potential. The creation of Sindh Enterprise Development Fund (SEDF) is manifestation of Sindh Government's commitment to bring about continuous improvement in the agri-economy of the province.

The agricultural sector of Sindh has great potential and I am pleased to elaborate that SEDF is working tirelessly to engage local businesses and centers of learning to achieve this goal and to improve the lives of ordinary citizens, especially those in rural areas who are engaged in the agri-economy of Sindh.

Government of Sindh is actively pursuing its goal to bring prosperity to its people by creating jobs and economic opportunities by facilitating investment and business.

**Chairman, Planning &  
Development Board  
Government of Sindh**  
Mr. Muhammad Waseem



Sindh is the second largest province of Pakistan in terms of population and contribution to GDP. It is an industrial, commercial and financial hub of Pakistan and thus plays a pivotal role in the national economic and development agenda.

The mainstay of Sindh's diverse economy has historically been a well developed agriculture base supported by an effective irrigation network. The economic development of Sindh is therefore, largely dependent on the growth of agriculture sector.

Out of 23 percent share of agriculture sector towards Pakistan's GDP, 28 percent is contributed by the livestock sector. This sector has tremendous potential to create export surplus for the country. The province of Sindh has some well-known dairy breeds and is well placed to capture a sizeable share of Halal Food market – estimated to grow to US\$ 1.5 trillion globally by 2025.

The 350 kms coastline of the province provides for about half of Pakistan's fish export. The Province is also rich in minerals deposits and has a great mining tradition further strengthened by the ongoing mining activities concerning Thar Coal.

Planning and Development Board, Sindh realizes the potential of all these sectors in the economic and social upliftment of people of Sindh and greatly appreciates efforts of Sindh Enterprise Development Fund (SEDF) for providing support to both on-farm and off-farm activities to all these sectors to adopt modern methods, innovative technology and scientific approach to enhance the quality of end product by adding value and expanding export opportunities.

I believe, prospective partners of SEDF will enjoy the business friendly environment of Sindh and support this endeavor for creating a win-win situation for the entrepreneurs as well as people of Sindh.



**Secretary to Government of Sindh**  
Investment Department  
Chairman, SEDF  
Mr. Ahsan Ali Mangi



Sindh has always been an attractive investment destination for both international and local investors. Karachi is undisputedly the nucleus of financial activity for the entire country. With the presence of major financial institutions and business houses and a large industrial, agriculture and aquaculture base, Sindh provides stellar advantages to investors.

Investment Department is envisaged and established in order to capitalize on these advantages. It is charged with creating a business-friendly environment through institution of efficient governance mechanisms and catalyzing Public Private relationships geared to enhance the investor confidence.

Our organization facilitates potential investors by offering viable projects along with basic technical knowledge. Through the Sindh Enterprise Development Fund (SEDF), investors are provided cost of credit assistance. The overall aim of SEDF is to work in alignment with banks to subsidize interest rates to further attract investments in agro-based industries to fundamentally enhance the rural economy of Sindh.

The commencement of mega projects like the Karachi Education City, Special Economic Zones and Marble City are a demonstration of Investment Department and SEDF's resolve in providing employment opportunities in Sindh which will inadvertently usher in a new era of economic activities.

By enacting enabling policies, the Government has created a business-friendly environment that also makes the relocation of industries from developed economies a value proposition for international and local investors alike.

We at Investment Department and SEDF are relentless in our efforts to be valued partners for investors, by continuing to provide opportunities and advantages in order to facilitate economic development of Sindh.

**Managing Director  
SEDF**

Mr. Mehboob ul Haq



Real economic prosperity only comes about when the spirit of entrepreneurship is coupled with self-sustained opportunity. Sindh has an abundance of opportunity in store for international and local investors. The opportunities that Sindh Enterprise Development Fund (SEDF) provide are not only viable business models but also extremely contributory to the economy of our province.

The Agriculture-base that Allah has blessed Sindh with, provides a unique opportunity to become the food basket for the Middle-East. SEDF's interventions and support aims to enable enterprises to enhance their operational efficiency and drastically improve quality of product that meet international standards.

SEDF has supported enterprise in various clusters in the Agri-business value chain by extending financial assistance, sharing of market insights and international best practices.

There is enormous potential in Meat, Poultry and Dairy clusters. The most promising agri opportunities are across the value chains of commodities like Dates, Guava, Mango, Red Chilli and Rice.

SEDF believes in forging meaningful and long lasting partnerships and has joined hands with premier local institutions like State Bank of Pakistan to further its goals. We have also engaged with international donor agencies like USAID for transfer of knowledge and technology in the local context.

At SEDF, our belief is that only by creating an amicable business environment we will be able to effectively impact the economy of Sindh, from the bottom up, and I welcome all who would like to partner with us in this journey.



## **Our Vision**

Support Entrepreneurship in agriculture sector based on Sindh's Competitive Advantage.

## **Our Mission**

Introduce technology and bring in efficiencies in the agri-sector of the province to harness its true potential.

## Objectives

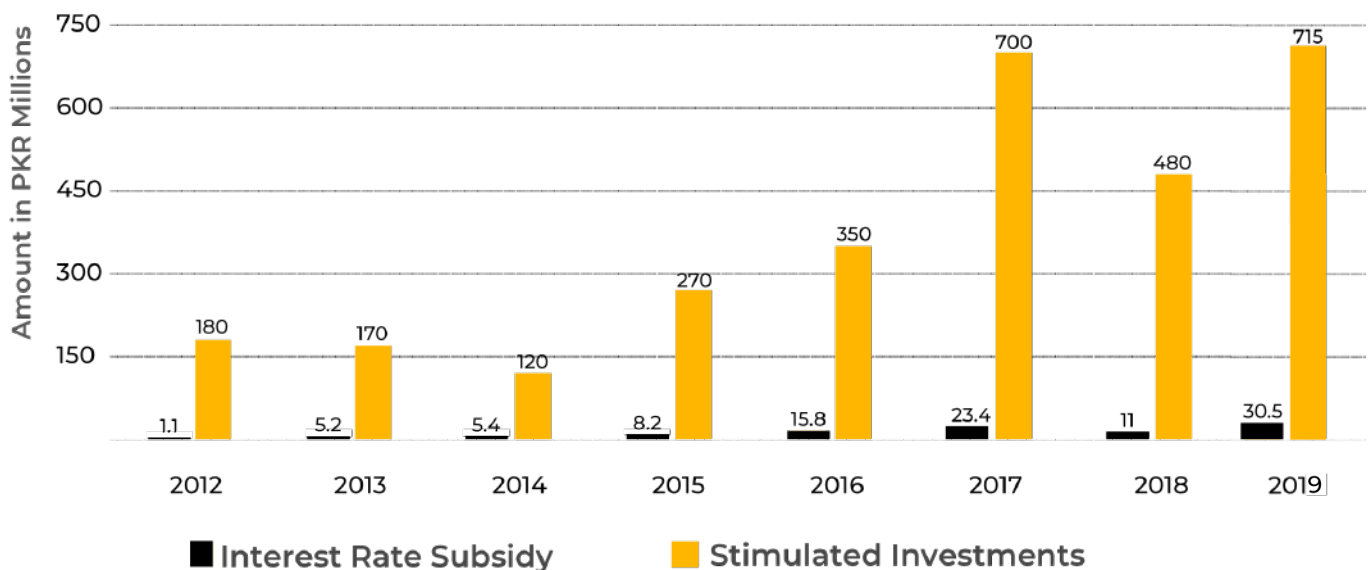
- i) Encourage investment in the agriculture sector, inculcate entrepreneurial ability and to provide a major push to the wider agri-economy.
- ii) Encourage and support private entities in the agriculture sector and introducing modern machinery, best practices as per international standards.
- iii) Work along the concept of seed to shelf model for profit maximization of Agribusinesses in the province.
- iv) Promote opportunities for value addition in the agriculture sector for multiple economic benefits on growth, intermediary services and productivity through Institutional Collaboration.

## Overview

At the time of SEDF's inception, there was lack of financing for agri-business projects. There was a growing concern regarding access to finance for such projects; SEDF played its due role in highlighting the issue at various forums including State Bank of Pakistan. To a fair extent, financial institutions have become sensitized and are wary for provision of funding to agribusiness projects.

SEDF believes in strengthening the private sector and has been able to mobilize investment worth **Rs. 3.56 billion** in various clusters of agri-economy of the province of Sindh and by extending interest rate subsidy of **Rs. 100.6 million**.

Credit Subsidization and Stimulated Investments



# Priority Clusters

1. Dairy & Livestock



2. Poultry



3. Fisheries



4. Mango



5. Banana



6. Dates



7. Guava



8. Rice



9. Cotton



10. Red Chillies



11. Cold Value Chain

## Technical Assistance

1. Expect help in preparing feasibilities
2. Complete guidance in obtaining loan from banks
3. Preparation of SEDF's Application

## Financial Assistance

1. Payment of Interest (KIBOR) Rate Subsidy
2. 100% on CAPITAL COST
3. 50% on WORKING CAPITAL







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# SEDF Board of Directors / Profiles



**Mr. Ahsan Ali Mangi**

Secretary to Govt. of Sindh Investment Department  
**Chairman, Board of Directors**

Mr. Ahsan Ali Mangi is currently serving as Secretary to Govt. of Sindh, Investment Department and also the Chairman, Sindh Enterprise Development Fund. He has gained over 22 years of varied experience of various sectors of economy especially in the areas of Finance and General Administration.

He was an adjunct faculty with SZABIST, Islamabad for MBA, MPM and BS classes in 'Project Management', 'Procurement & Contract Management' and 'Development Studies' courses.

He also has various consultancy assignments. Mr. Mangi has designed and conducted various training sessions. He also has numerous Research Papers/Reports in his name.

He holds a MSc in International Development from University of Manchester, UK and MA in Political Science from Baluchistan University.



**Mr. Muhammad Waseem**  
Chairman Planning & Development Board  
Government of Sindh  
**Member, Board of Directors**

Mr. Muhammad Waseem joined Civil Services in 1988 and has been serving in various administrative positions with the Government of Sindh. Mr. Waseem has gained a varied experience of various sectors of economy especially in the areas of Finance, Transport, Forest & Wildlife and General Administration. He has served as Administrator, District Municipal Corporation and Executive District Officer (Revenue). Currently, he is serving as Chairman, Planning & Development Board, Government of Sindh.



**Mr. Aijaz Ahmed Mahesar**  
Secretary to Govt. of Sindh  
Livestock and Fisheries Department  
**Member, Board of Directors**

Mr. Aijaz Ahmed Mahesar has joined Civil Services in 1995 and has been serving in various administrative positions with the Government of Sindh as well as Government of Pakistan. Mr. Aijaz has gained varied experience of various sectors of economy as well as administration. He has diverse experience in the areas of Finance, Planning, Excise & Taxation, Project Management, Health, Industries & Production, Livestock & Fisheries etc. His forte is Finance & Planning. He has remained Administrative Secretary of 5 Provincial Departments in addition to his vast experience of serving in Development & Social Sector.



**Agha Zaheeruddin Khan**  
Secretary to Govt. of Sindh  
Agriculture, Supply & Prices Department  
**Member, Board of Directors**

Mr. Agha Zaheeruddin is a senior civil servant of BPS 20. Serving as Secretary Agriculture Supply and Prices department Government of Sindh. Has also served as Secretary Information Science and Technology Department and Cane Commissioner Sindh. He has qualified PCS in 1994.

Mr. Agha Zaheeruddin has over 25 years of experience in public sector organizations and held many key positions in multiple government sectors.

He is credited with the resolution of the sugar cane transportation and cane pricing issues amicably during his tenure. He has also taken bold initiatives for the effective implementation of World Bank assisted projects including SAGP, SIAPEP and Nutrition Support. As secretary Information Science and Technology Department he has initiated many training programs for the capacity building of IT department.

Mr. Agha Zaheeruddin Khan holds a Masters Degree in Political Science and LLB from University of Sindh. He has also participated in a number of national and international training and orientation programs.



**Mr. Najam Ahmed Shah**  
Secretary to Government of Sindh  
Finance Department  
**Member, Board of Directors**

Najam Ahmed Shah, Secretary to the Government of Sindh, Finance Department is an Electrical Engineer by first degree. He holds two Masters Degrees, one in Management & Engineering from Cranfield University, UK and another in Public Administration from Harvard University Kennedy School. He is also a Fulbright Scholar, and an Eisenhower Fellow. Mr. Shah worked as commissioning engineer with Siemens Pakistan on various power plants including HUBCO, Bin Qasim Power Plants etc. Later on, Mr. Shah joined Pakistan Administrative Service and has worked for 20 years at various assignments related to Procurement and Project Management, Planning & Development and District Administration & Coordination.

In 2013, he, as CEO of Quaid-e-Azam Solar Power Pvt. Ltd, successfully executed the first ever large scale solar power plant project of the country. Later, Najam Shah was appointed as the Secretary of Specialized Healthcare and Medical Education Department (SHC&MED), Government of the Punjab. As Secretary of the SHC&MED, Punjab, he managed a huge portfolio, led change management, completed large scale development projects and focused on operational reforms in medical education and health service delivery. In 2018, Mr. Najam A. Shah was appointed as Secretary Finance, Government of Sindh. His major role was to look after resource allocation, mobilization and collection for the whole province.

Throughout his journey, he has excelled in major areas of specialization i.e. Engineering, Project Management, Public Policy, Public Administration, Power Sector, Procurements. In March 2016, he received the “President’s Pride of Performance Award” for his untiring efforts and passionate work.



**Mr. Mehboob ul Haq**  
Managing Director  
Sindh Enterprise Development Fund  
**Member, Board of Directors**

Mr. Mehboob Ul Haq Memon has been part of the Investment Department at the Federal & Provincial level where he has been able to facilitate multiple private sector stakeholders ranging from entrepreneurs, local and multinational corporation, integrating complex government mechanism into successful project outcome, right from inception to execution.

Currently, he is working as Managing Director of Sindh Enterprise Development Fund (SEDF) where he encourages investment in the agriculture value chains pursuing seed to shelf farming model. Mr. Memon has spear-headed innovative projects in the agriculture sector of Sindh including first time trading of agri commodities on the electronic platform of Pakistan Mercantile Exchange Limited (Commodities Exchange), BMR Scheme for Rice cluster in Sindh, facilitating financial assistance to establish modern enterprises in dairy, poultry, meat-processing, cold & dry storage, E-Beam Irradiation and biotechnology.

Mr. Mehboob ul Haq is one of the founding members of Sindh Board of Investment (SBI). He has varied experience in the Petro-Chemical, Oil & Gas and Telecom Industry.

He is an IBA (Institute of Business Administration) alumnus and also an adjunct faculty member at IBA Karachi. He is a fellow of the US Department of State and Ministry of Foreign Affairs, Denmark.





**Mr. Kabool Muhammad Khatian**  
President  
Sindh Chamber of Agriculture  
**Independent Member, Board of Directors**

Mr. Kabool Khatian is a 5th generation agriculturist, one of the most progressive farmer of District Badin and Matiari. Holding a Masters Degree in business administration and also a lawyer, is the president of Sindh Chamber of Agriculture. He is a member of Agriculture Credit Policy State Bank of Pakistan, Sugarcane board Sindh. Mr. Khatian is also on the board of Pakistan Council of Research in Water Resources (PCRWR).



**Mr. Abdul Rahim Suriya**  
Partner  
Suriya, Nauman, Rehan and Company  
Chartered Accountants  
**Independent Member, Board of Directors**

Abdul Rahim Suriya is a Trainer, Coach, Teacher, Management Consultant and an Auditor. He is a fellow member of ICAP and ICMAP and a former President, ICAP (2009-10). He has over 33 years of experience in Accounting, Auditing, Corporate Finance and Operational Management.

He is a Trainer for ICAP, IBA & ICMA Pakistan on the subject of "Corporate Reporting, Corporate Governance and Companies Act 2017" under Directors Training Program approved by SECP. He is also a Visiting Faculty member at the IBA Karachi since 2004. He is a certified Director from PICG.

During the past 14 years, he has conducted specialized training programs and seminars for senior executives for a number of leading corporate clients which include MNCs and National companies in Sectors including Pharma, Fertilizer, Insurance, Cement, Banks and Service Sector. He has so far conducted over 400+ workshops both in-house and open-house.

## CLUSTER FACTS

- Pakistan is ranked 4th in global Rice Exports with total export value of over US\$ 2 billion
- Rice is cultivated on 2.9 mn acres with total production of 7.5 mn tons (paddy production 11 mn tons)
- In Sindh, rice is cultivated on 0.8 mn acres and Sindh's share in National Production is about 40% (2.7 mn tons)
- About 90% of the Sindh's total production is being Exported to lower paying markets at value of USD 900 mn to US\$ 1,000 mn
- Major Varieties Irri-6, Irri-9 and D-98
- Rice growing Districts of Sindh:
  - Larkana
  - Dadu
  - Shikarpur
  - Qamber Shahdadkot
  - Jacobabad
  - Kashmore
  - Thatta
  - Badin
  - Sujawal

# 1.



## RICE SECTOR

Rice is the second largest consumed food after wheat. Pakistan produces 7.5 million tons of Rice. Pakistan is also the 11th largest producer and 4th largest exporter of rice and accounts for 5% of value added in agriculture and 1% of GDP of Pakistan. Whereas, our province of Sindh, shares 40% in the national production of rice (i.e., 2.7 million tons).

Sindh produces the major varieties such i.e., Irri-6, Irri-9, D-98 while minor varieties include Super Basmati. Major Rice growing areas in Sindh are Larkana, Dadu, Shikarpur, Qambar-Shahdadkot, Jacobabad and Kashmore districts in upper Sindh while Thatta, Badin and Tando Muhammad Khan are major areas in lower Sindh.

We have been able to make significant improvement in the rice cluster by developing Build modernized and Replacement scheme for rice husking mills in Sindh. The scheme entails credit up to Rs.16.6 million at the rate of 2% as markup and credit guarantee up to 30% to financial institutions. These rice husking mills have improved operational efficiency in terms of broken percentage of rice, energy bills and profitability. Some of the rice mills have added Silky Polishers and Color Sorters enhancing their processing capability.

SEDF has successfully piloted a unique partnership model between progressive growers of rice paddy and one of the leading exporters of rice, M/s Garib Sons. It will have two-fold benefits creating synergies. Garib Sons will be able to achieve price efficiencies by transferring best practices for on-farm activities learnt from their international experience. Progressive grower will achieve enhanced yield by instilling best on-farm practices and will also partner with Garib Sons in setting up state of the art rice husking and processing mill, leading to additional profit for the grower in the value added product.

SEDF plans to encourage investment in rice husk pellet unit for rice bran oil extraction units and rice commodity derivatives like rice starch syrup and rice pasta.



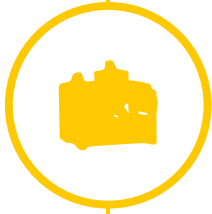
# Rice Processing & Export



1. HARVESTING



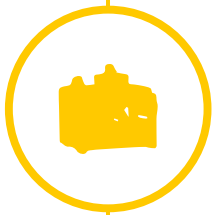
2. DRYING



3. CLEANING



4. HUSKING



5. CLEANING



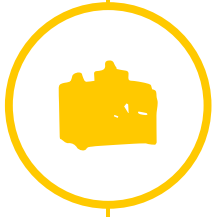
6. DESTONER



7. PADDY SEPERATOR



8. ABRASIVE POLISHING



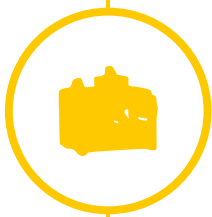
9. CLEANING



10. WATER POLISHING



11. GRADING



12. SORTING



13. PACKING

# BMR Projects

<b>Project Name</b>	: <b>Ali Ali Rice Mill</b>
<b>Owner(s)</b>	: Mr. Abdul Razzaque Khowaja
<b>Project Location</b>	: Ver Pir Patha, District Thatta
<b>No. of Employees (direct &amp; indirect)</b>	: 25
<b>Project Size</b>	: Rs.26.76 Million
<b>Equity</b>	: Rs.16.76 Million
<b>SEDF Assistance</b>	: Rs.10 Million
<b>Debt to Equity Ratio</b>	: 37:63
<b>Bank</b>	: Soneri Bank



Shifter & Elevator



Color Sorter



Length Grader

## Project Overview

Ali Ali Rice Mill had obsolete and outdated machinery and equipment installed with no fire alarm system and ordinary electrical wiring that caused fire incident. In result, entire mill was burnt. Ali Ali Rice Mill has availed the BMR Scheme to upgrade the mill with improve equipment and machinery and safety systems.

## SEDF's Assistance Impact

SEDF has provided an assistance of Rs. 10 Million to Ali Ali Rice Mill. The project has elevators, paddy separators and silky polishers installed that improved the production.



<b>Project Name</b>	<b>: Anmol Rice Mill</b>
<b>Owner(s)</b>	<b>: Mr. Chetan Mal</b>
<b>Project Location</b>	<b>: Deh &amp; Tapo Chuch Jahan, Shahbandar, Distt. Sujawal</b>
<b>No. of Employees (direct &amp; indirect)</b>	<b>: 15</b>
<b>Project Size</b>	<b>: Rs.61.30 Million</b>
<b>Equity</b>	<b>: Rs.51.30 Million</b>
<b>SEDF Assistance</b>	<b>: Rs.10 Million</b>
<b>Debt to Equity Ratio</b>	<b>: 16:84</b>
<b>Bank</b>	<b>: National Bank of Pakistan</b>



## Project Overview

Anmol Rice Mill is a new Husking unit with a capacity of 5 tons / hour consisting of local as well as Chinese machinery. The equipment and machinery are installed and the mill is operational.

## SEDF's Assistance Impact

SEDF has provided an assistance of Rs. 10 Million to Anmol Rice Mill. This mill is able to produce quality grain at 5 tons / hour. The unit minimized the grain breakup ratio and average grain length has been increased upto 6.8mm. Overall impact on revenue has also increased i.e., 15-18% annually.



<b>Project Name</b>	: <b>Keenjhar Rice Mill</b>
<b>Owner(s)</b>	: Mr. Tulsi Das, Mr. Prem Chand
<b>Project Location</b>	: Ver Pir Patha, District Thatt
<b>No. of Employees (direct &amp; indirect)</b>	: 15
<b>Project Size</b>	: Rs.23.80 Million
<b>Equity</b>	: Rs.13.80 Million
<b>SEDF Assistance</b>	: Rs.10 Million
<b>Debt to Equity Ratio</b>	: 42:58
<b>Bank</b>	: JS Bank



## Project Overview

Keenjhar Rice Mill is a rice husking unit which had obsolete and outdated machinery and equipment. The mill has availed BMR Scheme to upgrade the machinery and equipment.

## SEDF's Assistance Impact

SEDF has provided Rs.10 Million to the Keenjhar Rice Mill for up-gradation of their existing mill to install Silky Polisher and Paddy Separator. The mill is now operational.



<b>Project Name</b>	: <b>Kohistan Rice Mill</b>
<b>Owner(s)</b>	: Mr. Seetal Das
<b>Project Location</b>	: Main Golarchi Road, Kario Ghanwar, District Badin
<b>No. of Employees (direct &amp; indirect)</b>	: 20
<b>Project Size</b>	: Rs.20.80 Million
<b>Equity</b>	: Rs.10.80 Million
<b>SEDF Assistance</b>	: Rs.10 Million
<b>Debt to Equity Ratio</b>	: 48:52
<b>Bank</b>	: National Bank of Pakistan



Shifter &amp; Elevator



Silky Polisher



Shifter &amp; Elevator

## Project Overview

Kohistan Rice Mill faced the same problem as Ali Ali Rice Mill, without proper solution for safety, hazards or fire alarm system, improper electrical application resulted in burning the mill down.

Kohistan Rice Mill has availed the BMR Scheme to upgrade the mill with modern equipment, machinery and safety systems.

## SEDF's Assistance Impact

SEDF has provided an assistance of Rs. 10 Million to Kohistan Rice Mill. The project has elevators, paddy separators and silky polishers installed that improved the production.

<b>Project Name</b>	: <b>Pehlani Rice Mill</b>
<b>Owner(s)</b>	: Mr. Hareesh Kumar
<b>Project Location</b>	: Main Rajoo Khanani Road, Town Talhar
<b>No. of Employees (direct &amp; indirect)</b>	: 20
<b>Project Size</b>	: Rs.24.50 Million
<b>Equity</b>	: Rs.14.50 Million
<b>SEDF Assistance</b>	: Rs.10 Million
<b>Debt to Equity Ratio</b>	: 41:59
<b>Bank</b>	: National Bank of Pakistan



Peddy Seperator



Shifter &amp; Elevator



Silky Polisher

## Project Overview

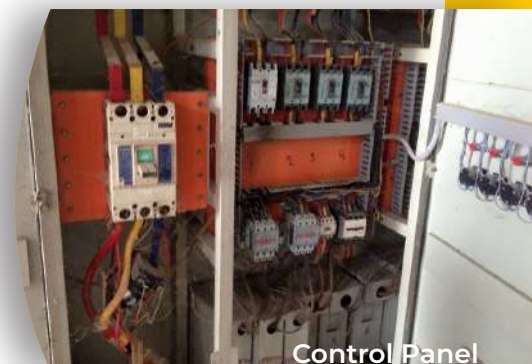
Pehlani Rice Mill is a new rice husking unit with a capacity of 10 tons / hour consisting of local as well as Chinese machinery. The equipment and machinery are installed and the mill is operational.

## SEDF's Assistance Impact

SEDF has provided an assistance of Rs. 10 Million to Pehlani Rice Mill. This mill is able to produce quality grain at 10 tons / hour. The unit minimized the grain breakup ratio and average grain length has been increased upto 6.8mm. Overall impact on revenue has also increased i.e: 15-18% annually.



<b>Project Name</b>	: <b>Sangam Rice Mill</b>
<b>Owner(s)</b>	: Mr. Tara Chand, Mr. Jai Prakash
<b>Project Location</b>	: Main badin Road, Sujawal Taluka, Distt. Sajawal
<b>No. of Employees (direct &amp; indirect)</b>	: 15
<b>Project Size</b>	: Rs.82 Million
<b>Equity</b>	: Rs.72 Million
<b>SEDF Assistance</b>	: Rs.10 Million
<b>Debt to Equity Ratio</b>	: 12:88
<b>Bank</b>	: National Bank of Pakistan



## Project Overview

Initially, the mill's capacity was 2.5 tons/hour. The machinery and equipment was old and obsolete.

## SEDF's Assistance Impact

SEDF has provided an assistance of Rs. 10 Million to Sangam Rice Mill. With SEDF's help, the mill has successfully replaced old machinery and equipment with brand new husking unit (capacity at 5 tons/hour) consisting of local as well as Chinese machinery. This improved grain quality fetches better prices in the local and international markets as well as through exports. The new unit minimized the breakup ratio and average grain length has also improved. This resulted in 12 - 15% increase in total revenues.



<b>Project Name</b>	<b>: New Jhulay Lal Rice Mill</b>
<b>Owner(s)</b>	<b>: Mr. Kamlesh Kumar</b>
<b>Project Location</b>	<b>: Main Badin Road, Sujawal, Distt. Sajawal</b>
<b>No. of Employees (direct &amp; indirect)</b>	<b>: 15</b>
<b>Project Size</b>	<b>: Rs.77.55 Million</b>
<b>Equity</b>	<b>: Rs.67.55 Million</b>
<b>SEDF Assistance</b>	<b>: Rs.10 Million</b>
<b>Debt to Equity Ratio</b>	<b>: 13:87</b>
<b>Bank</b>	<b>: National Bank of Pakistan</b>



Peddy Seperator



Shifter



Elevator

## Project Overview

New Jhulay Lal Rice Mill is a new rice husking unit with a capacity of 5 tons / hour consisting of local as well as Chinese machinery. The equipment and machinery are installed and the mill is operational.

## SEDF's Assistance Impact

SEDF has provided an assistance of Rs. 10 Million to New Jhulay Laal. This mill is able to produce quality grain at 5 tons / hour. Overall impact on revenue has also increased i.e., 15-18% annually.

<b>Project Name</b>	: <b>Kohsar Rice Mill</b>
<b>Owner(s)</b>	: Mr. Lal Chand, Mr. Haresh Kumar
<b>Project Location</b>	: S.I.T.E Area, Kotri Taluka, Distt. Jamshoro
<b>No. of Employees (direct &amp; indirect)</b>	: 25
<b>Project Size</b>	: Rs.20 Million
<b>Equity</b>	: Rs.10 Million
<b>SEDF Assistance</b>	: Rs.10 Million
<b>Debt to Equity Ratio</b>	: 50:50
<b>Bank</b>	: Soneri Bank



## Project Overview

Kohsar Rice Mill have a rice husking unit with a capacity of 5 tons / hour and have added Reprocessing Unit (Silky Polisher) with the help of BMR Scheme. This Reprocessing Unit consist of local as well as Chinese machinery. The equipment and machinery are installed and the mill is operational.

## SEDF's Assistance Impact

SEDF has provided an assistance of Rs. 10 Million to Kohsar Rice Mill and with the addition of Silky Polisher, the plant is operational round the year and has been effective in reducing the proportion of broken rice, which has brought about increased income (more than 16-17%).

<b>Project Name</b>	: <b>Mola Madad Rice Mill</b>
<b>Owner(s)</b>	: Mr. Parkash Kumar, Mr. Sukhramdas
<b>Project Location</b>	: Near Agha Khan School, Opposite Wapda Grid Station, Gharo Rd. Mirupur Sakro, Distt. Thatta
<b>No. of Employees (direct &amp; indirect)</b>	: 15
<b>Project Size</b>	: Rs.20 Million
<b>Equity</b>	: Rs.10 Million
<b>SEDF Assistance</b>	: Rs.10 Million
<b>Debt to Equity Ratio</b>	: 50:50
<b>Bank</b>	: National Bank of Pakistan



Paddy Separator



Shifter &amp; Elevator



Upgraded Mill

## Project Overview

Mola Madad is a new rice husking unit with a capacity of 10 tons / hour consisting of local as well as Chinese machinery. The equipment and machinery are installed and the mill is operational.

## SEDF's Assistance Impact

SEDF has provided an assistance of Rs. 10 Million to Kohsar Rice Mill. This mill is able to produce quality grain at 10 tons / hour. Overall impact on revenue has also increased i.e., 12-15% annually.

<b>Project Name</b>	<b>: Jeelani Rice Industries</b>
<b>Owner(s)</b>	: Mr. Prem Chand, Mr. Parkash Kumar
<b>Project Location</b>	: Jam Branch, Mirpur Sakro Road, Charo, Distt. Thatta
<b>No. of Employees (direct &amp; indirect)</b>	: 15
<b>Project Size</b>	: Rs.18 Million
<b>Equity</b>	: Rs.9 Million
<b>SEDF Assistance</b>	: Rs.9 Million
<b>Debt to Equity Ratio</b>	: 50:50
<b>Bank</b>	: Soneri Bank



## Project Overview

Jeelani Rice Industries have a rice husking unit with a capacity of 10 tons / hour and have availed BMR Scheme to add Reprocessing Unit (Silky Polisher) to their venture. This brand new Reprocessing Unit consists of local as well as Chinese machinery.

## SEDF's Assistance Impact

SEDF has provided an assistance of Rs.9 Million to Jeelani Rice Industries. With the addition of Silky Polisher, the plant will be operational round the year and will be able to reduce the proportion of broken rice percentage, which will bring about increased income of more than 16 – 17%.



<b>Project Name</b>	<b>: UK Rice Industries</b>
<b>Owner(s)</b>	<b>: Mr. Ashok Kumar</b>
<b>Project Location</b>	<b>: Deh Ghora Bari, Distt. Thatta</b>
<b>No. of Employees (direct &amp; indirect)</b>	<b>: 15</b>
<b>Project Size</b>	<b>: Rs.35.22 Million</b>
<b>Equity</b>	<b>: Rs.29.22 Million</b>
<b>SEDF Assistance</b>	<b>: Rs.6 Million</b>
<b>Debt to Equity Ratio</b>	<b>: 17:83</b>
<b>Bank</b>	<b>: Habib Bank Limited</b>



## Project Overview

UK Rice Mill is a new rice husking unit with a capacity of 5 tons / hour consisting of local as well as Chinese machinery. Machinery and equipment are installed and the mill is operational.

## SEDF's Assistance Impact

SEDF has provided an assistance of Rs.6 Million to UK Rice Mill. The capacity of the new machinery is 5 tons / hour.



<b>Project Name</b>	: <b>Sindh Abadgar Rice Mill</b>
<b>Owner(s)</b>	: Mr. Ashok Kumar
<b>Project Location</b>	: Deh Mirpur Sakro, Taluka Mirpur Sakro, Distt. Thatta
<b>No. of Employees (direct &amp; indirect)</b>	: 20
<b>Project Size</b>	: Rs.18 Million
<b>Equity</b>	: Rs.9 Million
<b>SEDF Assistance</b>	: Rs.9 Million
<b>Debt to Equity Ratio</b>	: 50:50
<b>Bank</b>	: Soneri Bank



Husk Shifter



Color Sorter



Length Grinder

## Project Overview

Sindh Abadgar Rice Mill has an existing rice husking unit with a capacity of 5 tons / hour and have availed the BMR Scheme to add Reprocessing Unit (Silky Polisher) to the venture. This brand new Reprocessing Unit (Silky Polisher) consists of local as well as imported machinery from China.

## SEDF's Assistance Impact

With the addition of Silky Polisher, the plant will be operational round the year and reduce proportion of broken rice, which will bring an increase income of more than 16-17%.

<b>Project Name</b>	<b>: Sakhi Lajpal Rice Mill</b>
<b>Owner(s)</b>	<b>: Mr. Sandeep Kumar</b>
<b>Project Location</b>	<b>: Sindh Small Land Ind. Estate, Khairpur Road, Deh Chawni, Tapo Jano Shikarpur</b>
<b>No. of Employees (direct &amp; indirect)</b>	<b>: 15</b>
<b>Project Size</b>	<b>: Rs.36.54 Million</b>
<b>Equity</b>	<b>: Rs.26.54 Million</b>
<b>SEDF Assistance</b>	<b>: Rs.10 Million</b>
<b>Debt to Equity Ratio</b>	<b>: 27:73</b>
<b>Bank</b>	<b>: Habib Bank Limited</b>



## Project Overview

Sakhi Lajpal Rice Mill is a new rice husking unit with a capacity of 5 tons / hour consisting of local as well as Chinese machinery. Machinery and equipment are installed and the mill is operational.

## SEDF's Assistance Impact

SEDF has provided an assistance of Rs.10 Million to Sakhi Lajpal Rice Mill. The capacity of the new machinery is 5 tons / hour.



## CLUSTER FACTS

- Pakistan is ranked 11th largest producer of broiler chickens

Description	Pakistan	Sindh
Breeding Stock (Fertile Eggs)	12 mn birds	1 mn birds
Day Old Chicks (DoCs)	1,040 mn	52 mn
Broiler Stock (Meat)	1 bn	350 mn
Layers (Table Eggs)	50 mn	18 mn
Eggs	17 bn	6 bn
Poultry Meat	1.2 mn tons	0.4 mn tons

- Poultry contributes:
  - Agriculture (value addition) - 8%
  - Gross Domestic Product (GDP) - 2%
  - Employment - 1.5 million Families
  - Market Capitalization (Rs.) - 750 billion
- 90% of DoCs supply comes from Punjab, price of Day Old Chicks (DoCs) varies from Rs.6 - Rs.80 and creates instability in poultry industry
- Poultry meat contributes 31% of the total meat production in the country



# 19.



## POULTRY SECTOR



In the poultry cluster, SEDF has been able to encourage investment in those segments of the value chain which were almost non-existent in the province of Sindh. Day Old Chicks come from the province of Punjab whose price fluctuate from Rs.6 to Rs.80 per chick. Higher price creates distortions in the poultry production of the province. SEDF has encouraged and promoted establishment of breeder farms / hatcheries to stabilize and mitigate such price fluctuations.

SEDF has facilitated establishment of an egg pasteurizing unit in a joint venture with a local egg producer and a Dutch company Frisian Eggs, which started its commercial production in May 2019. This unit is the first of its kind in the cluster.

Furthermore, in Sindh, mostly poultry sheds are conventional (Bengali Shed) where heat stress is a major problem in broiler farming. Poor management practices and lack of ambient temperatures i.e., 20°C to 24°C creates such conditions inside the sheds which put bird under stress leading to mortality in flocks, reducing growth and making poultry production uneconomical.

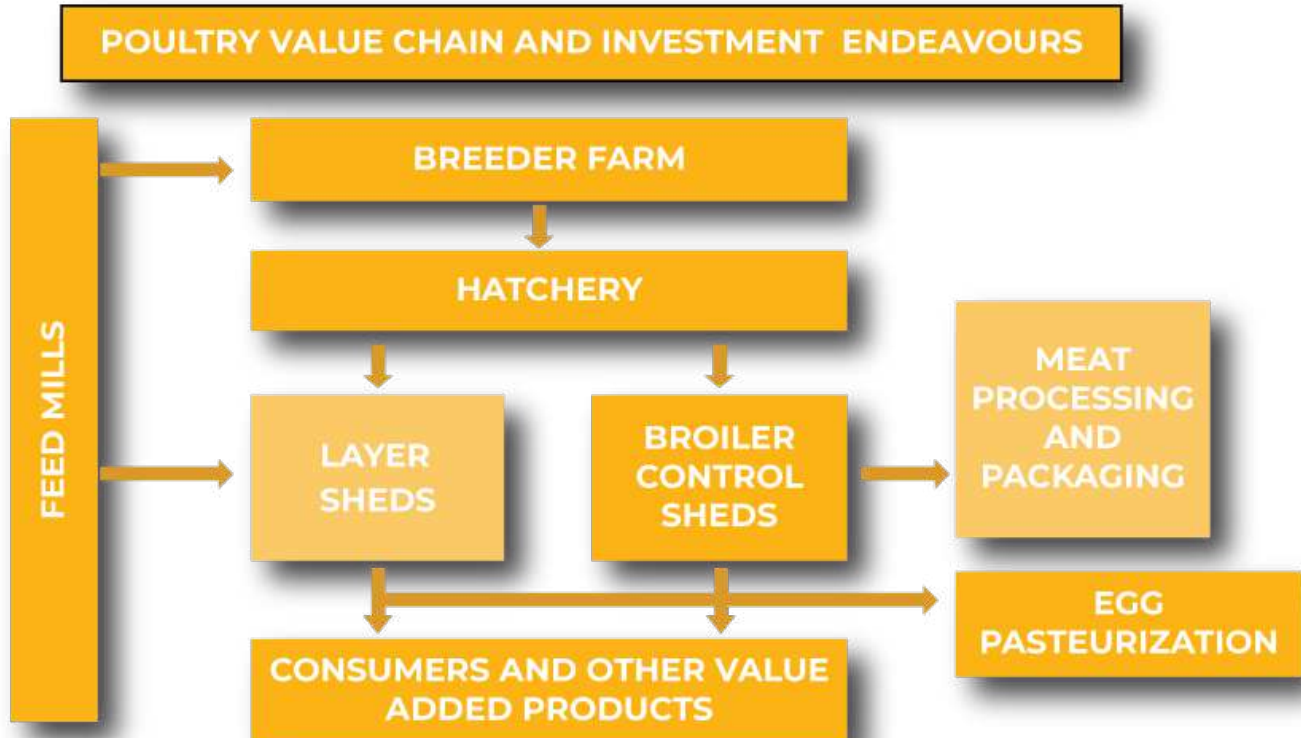
While, environment controlled poultry sheds can overcome temperature variations and instill efficient management practices. These environment controlled poultry sheds are equipped with highly mechanized system of automatic chain feeding and nipple drinking systems, which is a conducive environment for poultry production. The temperature remains 20°C to 24°C providing suitable environment to the broilers.

Poultry farming in environment controlled sheds has brought a great change in poultry industry and is rapidly becoming popular among broiler producers due to its following significant advantages:



1. Temperature remains consistent round the clock providing very conducive environment to the broilers.
2. Mortality has been decreased to 2 to 3 percent in environment controlled sheds as compared to 10 percent in conventional farms.
3. In environment controlled sheds a broiler flock is ready for market in 37 days as compared to 45 days in conventional farm.
4. Feed Conversion Ratio (FCR) in conventional farm is more i.e., 3 to 3.3 kg feed to gain 1.5 kg weight), whereas, FCR is improved to 1.8 in controlled environment farm (2.8 kg feed to gain 1.5 kg weight).

SEDF is ensuring that these projects are compliant to international food security standards leading to an exportable surplus in the future.



# Poultry Sector Projects:

<b>Project Name</b>	: <b>Marhaba Protein Farms</b>
<b>Owner(s)</b>	: Mr. Khuda Baksh (Director)
<b>Project Location</b>	: Taluka Jhando Mari, District Tando Allahyar
<b>No. of Employees (direct &amp; indirect)</b>	: 45
<b>Project Size</b>	: Rs.350 Million
<b>SEDF Assistance</b>	: Rs.21 Million
<b>Bank</b>	: Bank Al Habib Limited.



## Project Overview

Marhaba Protein Farms is a modern, environment controlled poultry breeder farm for parent stock of 70,000 birds. M. Wali Group is the sponsor of the project who has over 3 decades of experience in agri-processing and poultry sector.



## SEDF's Assistance Impact

Marhaba Protein Farms are being provided a financial assistance of Rs.21 Million against the total project cost of Rs.350 Million for setting up 3 breeder poultry sheds for broiler chicken near Tando Allahyar with stock capacity of 70,000 pure line parent stock birds. This will ensure the supply of the fertile eggs to commercial hatcheries in Sindh. This will also reduce the dependency of getting DOCs (Day Old Chick) from Punjab.

The Project is located in Tando Allahyar in a locality where Bio-safety standards can easily be maintained. The project now serve as a successful demonstrative model for the potential investors who wants to invest in poultry sector.

In 2016, Sindh had four broiler breeder farms which could not supply required number of Day Old Chicks (DOCs) to broiler farms. As a result, more than 90% DOCs were supplied from Punjab, which led to price fluctuations of Rs.8 to Rs.80 per chick. This called for investment in breeder farms in Sindh, so that, broiler farms are supplied from local production mitigating steep price fluctuations.

**Project Name** : **Barkat Frisian Pasteurised Egg Company (Pvt.) Limited.**

**Owner(s)** : Mr. Muhammad Adil Ali (CEO)

**Project Location** : Bin Qasim Industrial Park, Karachi (2.5 acres)

**No. of Employees (direct & indirect)** : 45

**Project Size** : Rs.270 Million

**SEDF Assistance** : Rs.17 Million

**Bank** : Meezan Bank Ltd.

## Project Overview

Barkat Frisian Pasteurised Egg Company Pvt. Limited. (BFPEC) is an egg breaking and pasteurizing unit, which has entered in a joint venture with a Netherlands based organization having facilities in China, Egypt and Netherlands. BFPEC are the pioneer egg processing plant in the province of Sindh. BFPEC are solidifying, salted and powdered egg items for industrial consumers and export, mainly Gulf States and to other countries as well.

## SEDF's Assistance Impact

SEDF has provided financial assistance of Rs.17 Million to BFPEC. to establish first ever state of the art egg processing plant in Bin Qasim Industrial Park, Karachi, encompassing an area of 2.5 acres. BFPEC has the latest technology of separating egg yolk from egg white. The technology made it possible to preserve egg yolk and egg white for three weeks up to one year. The products are being pasteurised which leads to food safe egg products, to be used by local food and confectionery companies. Egg shell and egg membrane which becomes a bi-product of this process, will also be used in Pharmaceutical and Cosmetics industries, which is an additional incentive of this plant. SEDF's support for the project has also encouraged BFPEC to introduce value addition in the poultry sector with products such as whole egg pasteurised liquid, egg yolk pasteurised liquid, egg white pasteurised liquid, sugar and salt blended products and frozen & fresh products with high level of hygiene and food safety. Plant adheres to the international food and bio-safety standards thus, qualify for export to gulf and other markets. It started production in may 2019.







<b>Project Name</b>	<b>: Ispahani Foods</b>
<b>Owner(s)</b>	<b>: Mr. Mirza Kareem Ispahani</b>
<b>Project Location</b>	<b>: Gharo, Karachi</b>
<b>No. of Employees (direct &amp; indirect)</b>	<b>: 30</b>
<b>Project Size</b>	<b>: Rs.115 Million</b>
<b>SEDF Assistance</b>	<b>: Rs.9 Million</b>
<b>Bank</b>	<b>: MCB</b>



## Project Overview

Ispahani Foods has an environment controlled poultry shed i.e., equipped with automatic chain feeding and nipple drinking systems that helps mitigate heat stress, biosafety hazard, feed conversion inefficiency and mortality. An ecologically safe poultry farm at a site, measuring about 16 acres in Gharo near Karachi. The project has been envisaged by Ispahani Foods in order to take advantage of the opportunities inherent in the livestock sector. The total capacity of this project is 120,000 birds/flock.

Ispahani Foods has planned to build two sheds, which are to be erected in two stages. The first stage entailed the building of one shed with a capacity of 60,000 birds, followed by a second stage, which will comprise of the construction of a shed to accommodate another 60,000 birds. The project has been based on two sheds consisting of two houses each, making four houses in total.

The purpose of situating the project site at an isolated location, is to make it less susceptible to risk of disease. Further, the proximity of the farm to Gharo would facilitate procurement of bird feed and sale of mature birds. Ispahani Foods aims to establish itself as a full-fledged food processing company in the long term.



<b>Project Name</b>	: <b>Pioneer Feed Industries</b>
<b>Owner(s)</b>	: Mr. Allah Baksh (COO)
<b>Project Location</b>	: Deh Sipki Jagir, Tapa Shahpur Taluka and District Matiari
<b>No. of Employees (direct &amp; indirect)</b>	: 30
<b>Project Size</b>	: Rs.150 Million
<b>SEDF Assistance</b>	: Rs.10 Million
<b>Bank</b>	: Bank Al-Habib Ltd.



## Project Overview

Pioneer Feed Industries has established an environment controlled poultry shed of 120,000 broiler birds per flock capacity at Deh Sipki, district Matiari. M/s M. Wali Group is the major sponsor for this project, having pervasive experience in agriculture processing and poultry sector since last 3 decades.

## SEDF's Assistance Impact

SEDF has provided financial assistance of Rs.10 Million to Pioneer Feed Industries. The project has brought enormous results as the mortality rate has dropped from 20% 25% to 3%-5%. Furthermore, wastage of food has reduced as feeding lines are installed in poultry shed and birds can get the food any time they, need which is hygienic and better than the traditional poultry farms where feed is being provided in open air on the floor. It has also reduced environmental pollution and is commercially viable.

<b>Project Name</b>	: <b>Rijas Farms (Pvt.) Limited.</b>
<b>Owner(s)</b>	: Mr. Ahsan Shehzad (Director)
<b>Project Location</b>	: Near Baqai University, Gadap Town, Distt. Malir
<b>No. of Employees (direct &amp; indirect)</b>	: 20
<b>Project Size</b>	: Rs.75 Million
<b>SEDF Assistance</b>	: Rs.5 Million
<b>Bank</b>	: JS Bank Ltd.



## Project Overview

Rijas Farms has established a 46,000 birds per flocks environment controlled shed in 2011. In order to achieve economies of scale they plan to setup and enhance their installed capacity upto 150,000 birds per flock.

Rijas Farms is located near Baqai University, Gaddap Town. Initially they have started their operations with one environment controlled shed of 46,000 birds per flock and has produced approximately 17 flocks of birds.

## SEDF's Assistance Impact

SEDF has provided assistance of Rs.5 Million to Rijas Farms to expand their environment controlled poultry shed by one double storey building besides their existing shed which enabled them to enhance their capacity to a total of 150,000 broiler birds per flock.

<b>Project Name</b>	<b>: Empire Poultry Farm</b>
<b>Owner(s)</b>	<b>: Syed Qasim Naveed (CEO)</b>
<b>Project Location</b>	<b>: Phalkara-Shaikh Birkio Road, Deh Khaurri U.C Haji Hashim Panhwer Taluka Matli, Distt. Badin</b>
<b>No. of Employees (direct &amp; indirect)</b>	<b>: 20</b>
<b>Project Size</b>	<b>: Rs.90 Million</b>
<b>SEDF Assistance</b>	<b>: Rs.6.5 Million</b>
<b>Bank</b>	<b>: Sindh Bank Limited.</b>



## Project Overview

Empire Poultry Farm is an environment controlled poultry shed of 120,000 birds. The project has its own automated / software controlled shed together with temperature control module. The project has generated employment opportunities as well as various business opportunities in the region.

## SEDF's Assistance Impact

SEDF has provided an assistance of Rs.6.5 Million to Empire Poultry Farm for the project, which consists of two sheds, each can house 60,000 birds each.



## CLUSTER FACTS

- Pakistan is ranked 4th in milk production of the World
- Pakistan has World's 4th largest livestock herd with over 200 million animals:
  - Bull (15 mn)
  - Cow (30 mn)
  - Buffalo (40 mn)
  - Sheep (30 mn)
  - Goat (75 mn)
  - Camel (10 mn)
  - Horse (0.4 mn)
  - Asses (5.3 mn)
  - Mule (0.2 mn)
- Pakistan is ranked 4th in global milk production of the World
- Global Trade of Halal products is around US\$ 3.0 trillion in global Halal markets, in which Pakistan has only US\$ 29 million
- Livestock contributes:
  - Agriculture (value addition) - 56 %
  - Gross Domestic Product (GDP) - 11 %
  - Employment - 8 million Families
- Total Meat Production of Pakistan is approximately 3 million tons (Beef 2.2 m & Mutton 0.8 m)
- Over 2 million Hides/Skin are produced Annually used by Leather Industry
- Pakistan Exports Livestock products worth 1.5 billion US\$



# 29.



## Livestock & Dairy Sector

Dairy and Livestock is another significant cluster in the agri-economy of the province of Sindh. Although, Pakistan stands out as the 4th largest milk producer, but due to presence of various challenges in the post production handling, a significant volume of milk is lost. We have not been able to realise the true potential of this cluster as we are yet to develop high-end value added products such as Mozzarella Cheese, Flavored Milk & Yogurt and others.

This sector contributes 11% to GDP. There are roughly 8 million people employed within this industry. Over the last five years, domestic and foreign investment in dairy farms and the dairy processing sector in Pakistan amount to more than \$870 million over the last five years.

SEDF is striving to develop modern dairy farms that can develop their own brand milk and value added products. Efforts are underway to develop the allied industry like animal feed, health and other such areas. Slaughter houses are encouraged to introduce Offal processing line to improve their profitability.





## Livestock & Dairy Sector Projects:

**Project Name** : **Dairyland (Pvt.) Limited**

**Owner(s)** : Mr. Suleman Manno /  
Mr. Khurshid Akhtar

**Project Location** : Dhabeji, Karachi

**No. of Employees  
(direct & indirect)** : 150

**Project Size** : Rs.180 Million

**SEDF Assistance** : Rs.19 Million

**Bank** : Habib Metropolitan Bank



## Project Overview

Dairyland (Pvt.) Limited is a leading brand in the dairy sector with operations running successfully across the country. Dairyland is a progressive and fast-growing company, well known for its high quality and nourishing products. It is a major supplier of value added dairy products. It introduced modern dairy farming, ensuring better milk yield & compliance with bio-safety standards.

## SEDF's Assistance Impact

SEDF has provide an assistance of Rs.19 Million for integration of automatic milking parlor. Thus, milk is collected using optimal hygienic conditions. No hormonal injections or antibiotics are given to the cows, ensuring pure, fresh and wholesome milk, free from side effects. The project has also generated direct employment of 300 people & indirect employment of 200 people.



<b>Project Name</b>	: <b>The Organic Meat Company (Pvt.) Limited.</b>
<b>Owner(s)</b>	: Mr. Faisal Hussain
<b>Project Location</b>	: Deh Shah Mureed, Gadap Town, Karachi
<b>No. of Employees (direct &amp; indirect)</b>	: 110
<b>Project Size</b>	: Rs. 200 Million
<b>SEDF Assistance</b>	: Rs. 21 Million
<b>Bank</b>	: DIBL / HBL



## Project Overview

The Organic Meat Company Pvt. Ltd. (TOMC) is a high class meat processing company fulfilling all the international standard of food hygiene and good manufacturing practices. The processing plant of TOMC is located in Karachi and possesses various facilities to provide fresh and healthy meat around the world, especially Central Asia, Middle East and other countries.

## SEDF's Assistance Impact

An assistance of Rs.21 Million is being provided to TOMC for expending its existing slaughter house by introducing Offal Processing line and expansion of Vacuum Based Packing technology to cater increasing demand of processed meat in Middle Eastern Countries. In 2013, the company exported 3,000 tons of fresh chilled and frozen meat with annual revenues of Rs. 1,500 Mn.

<b>Project Name</b>	<b>: SJS Farms (Pvt.) Limited</b>
<b>Owner(s)</b>	<b>: Syed Javaid Hussain Shah</b>
<b>Project Location</b>	<b>: Saleh Pat, Sukkur</b>
<b>No. of Employees (direct &amp; indirect)</b>	<b>: 110</b>
<b>Project Size</b>	<b>: Rs.200 Million</b>
<b>SEDF Assistance</b>	<b>: Rs.14 Million</b>
<b>Bank</b>	<b>: HBL</b>



## Project Overview

SJS Farms (Pvt.) Limited . is a modern dairy farm with automated milking parlor in district Sukkur. Establishment of a model dairy farm in the region will give demonstration effect for others to either upgrade existing dairy farms or establish new ones in accordance with internationally acclaimed dairy practices.

## SEDF's Assistance Impact

SEDF will provide a financial assistance of Rs. 14 Million to SJS Farms. The project will import 300 cows of Friesian breed from Australia, along with an automated milking parlor.



## CLUSTER FACTS

- Pakistan is ranked 4th largest producer and 5th largest exporter of Red Chillies in the World

Description	Pakistan	Sindh
Land Under Cultivation	160,000 acres	135,000 acres
Production	140,000 tons	125,000 tons (90%)
Yield per Acre	1.0 tons	1.2 tons

- Famous varieties cultivated:

- Longi (dandi-cut)
- Gothki
- Sanam
- Talhari
- Tatapuri
- Kunri-I
- Desi
- Maxi
- Nageene

# 35.



## RED CHILLI SECTOR

Kunri, also known as the Chilli Capital of Asia and its adjoining areas in the province of Sindh have great significance in agriculture especially Red Chilli. While Pakistan produces 140,000 tons of Red Chillies, Sindh produces 90% (125,000 tons) of the total national production.

District Umerkot, Mirpurkhas and Badin are the largest growing areas for Red Chilli. But Inappropriate post harvest handling (traditional trading practices) leads to the loss of quality product, thus, hampers the profit for local crop growers. Red Chilli is spread out on the bare ground for sun drying which leads to contamination with moisture, dirt and other contaminants, leading to higher level aflatoxins that bars the product for export and purchased by local quality conscious buyers.





<b>Project Name</b>	: <b>E-Trading Platform for Red Chilli Growers</b>
<b>Project Location</b>	: Kunri and Adjoining Areas
<b>Project Size</b>	: Rs.15 Million
<b>SEDF Assistance</b>	: Rs.5.5 Million
<b>Institution</b>	: Pakistan Mercantile Exchange (PMEX)



## Project Overview

In 2011, SEDF collaborated with USAID to train 1,000 farmers for improved farm practices. Resultantly, Red Chilli crop quality improved; farmers could not get a premium for quality as the Red Chilli market (Mandi) does not trade on the basis of quality premium, which is the practice for all agri-commodities including fruits & vegetables.

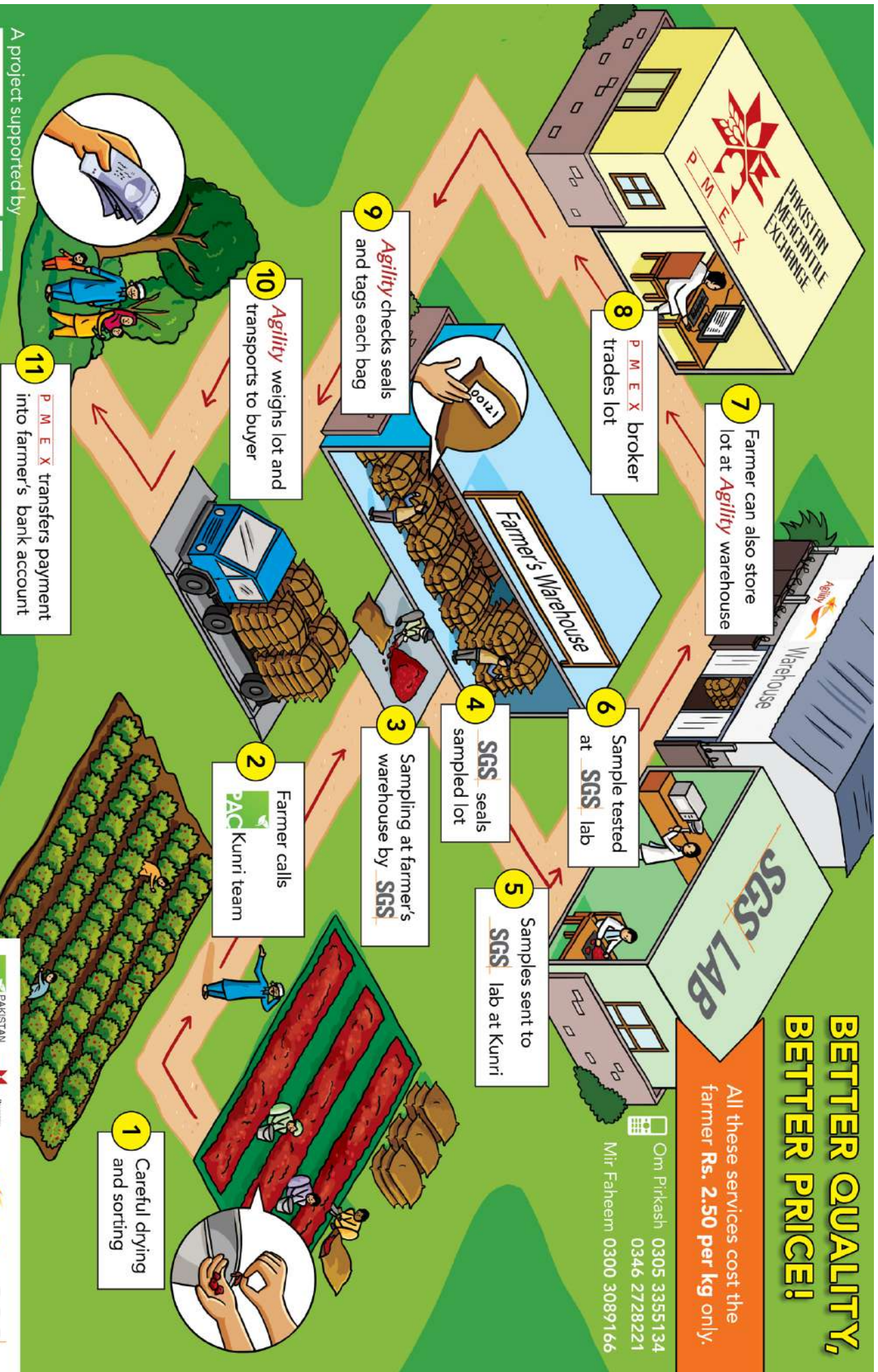
Subsequently, Pakistan Agriculture Coalition (PAC) with the support of Securities and Exchange Commission of Pakistan (SECP) and SEDF piloted the 1<sup>st</sup> ever electronic trading platform for agri-commodities starting with the Red Chilli crop. SGS provided on farm testing services enabling the buyer to pay premium on the basis of quality certificate, whereas, logistic services were provided by Agility.

We are confident that pilot project will enable us to identify and overcome the challenges with respect to quality based pricing of agri-commodities in the country.

# BETTER QUALITY, BETTER PRICE!

All these services cost the farmer **Rs. 2.50 per kg** only.

Om Pirikash 0305 3355134  
0346 2728221  
Mir Faheem 0300 3089166



A project supported by



## CLUSTER FACTS

- Pakistan is ranked 5th largest producer of Dates in the World

Description	Pakistan	Sindh
Land Under Cultivation	250,000 acres	100,000 acres
Production	530,000 tons	300,000 tons (60%)

- 90% of produce is Exported to India in form of Dry Dates (Chuwara)

- Famous varieties cultivated:

- Aseel
- Dhakki
- Halawi
- Zahidi
- Mazawai
- Karbalian
- Begum Jangi
- Rabie
- Fasli





# 39.



## DATES SECTOR

Pakistan is no. 5th largest Date producer in the world with an annual production of 530,000 tons. 55% of this exotic fruit is produced in Sindh mainly in Khairpur and adjoining districts which is one of the densest Date palm population of the world.

In International markets, fresh Dates earn US\$ 3,500 to 4,500 per ton, whereas Pakistani Dates fetch a meager value of US\$ 700 per ton approximately. There is a dire need to bring in technology, best practices and international standard packaging to achieve the real economic potential of this fruit.

Since the harvesting of dates coincides with the monsoon season in Sindh. at times, there are chances of crop destruction due to rains. It has been estimated that around 35% to 40% are pre and post-harvest losses suffered by the stake holders. When crop is harvested, there are no cold stores to preserve this crop in ambient conditions to get better market value.

SEDF has provided technical and financial assistance to Sachal Food Processing (PVT) Limited to establish a modern Date processing unit along with a cold store to serve as a model facility in the region, instilling best practices in the Dates processing and storage. SEDF is also making efforts in development of a tissue culture laboratory, so that commercially viable date palm varieties can be made available to the farmers locally.

### **Investment Opportunities:**

Dates sector offers huge investment opportunities in a number of ways. Drying units and Dehydrating Units are the need of the hour to save the crop from rain destruction. Dry Dates form a major part of Dates exports. Dehydrating Units can be installed for making hygienic dry Dates to get better revenues. Processing Units can bring in huge difference in the overall quality of the produce and can yield better per ton price.

Cold Storage facilities can substantially enhance the capacity of farmers and traders for finding the appropriate market and get better prices in due time. Value addition is one area where viable investments can be done. This area offers opportunities from micro investments to mega investment for entrepreneurs with multiple investment potentials.





<b>Project Name</b>	: <b>Sachal Food Processing (Pvt.) Limited</b>
<b>Owner(s)</b>	: Mr. Abdul Karim Qureshi / Mr. Zafar Hasan Bakhtiari
<b>Project Location</b>	: Khairpur Special Economic Zone (KSEZ)
<b>Project Size</b>	: Rs.200 Million
<b>SEDF Assistance</b>	: Rs.13.5 Million
<b>Institution</b>	: Pak Brunei Investment Company



## Project Overview

Sachal Food Processing (Pvt.) Limited (SFP) is a modern Date processing unit along with a cold store facility. SFP will drastically improve the traditional dates' dehydration practice of spreading out dates in an open fields for 6 full days to only 6-8 hours. SFP will adopt international food safety and handling practices to improve the quality of the product. The capacity of this plant is around 200 tons per month (26 working days). The plant is envisioned to produce 8 tons of processed dates per day.

## SEDF's Assistance Impact

An assistance of Rs. 13.5 Million is being provided to SFP. The company will install a cold storage unit with maximum capacity of 1,800 tons. It is situated on 6 acres of land at Khairpur Special Economic Zone (KSEZ). This project will introduce popular varieties like Medjool, Duglat Noor and others at a large scale and train the farmers on improved farm practices.



## CLUSTER FACTS

- Pakistan is ranked 4th largest producer of cotton with 12 million bales (375 lbs)
- Pakistan is ranked Pakistan 4th largest Exporter of cotton with 3.5 billion US\$

Description	Pakistan	Sindh
Land Under Cultivation	6.7 million acres	1.5 million acres
Production (bales-375 lbs)	12 million	3.1 million (30%)
Yield per Acre	3-4 tons	4-5 tons

- Cotton growing Districts of Sindh:

- Sanghar
- Khairpur
- Shaheed Benazirabad
- Mirpur Khas
- Matiari
- Ghotki



# 43.



## COTTON SECTOR



Cotton is Pakistan's economic lifeline and ginning is the first and the most crucial stage in its value chain. Ginning's basic purpose is to convert field-cotton in salable form to the textile sector, so it acts as a bridge between the producers and the users.

In past, ginners' sole purpose was to separate fiber from cotton seed, but today's ginners have to do a lot extra to get value for their product. They have to dry and clean the cotton, separate fiber without any damage, clean fiber from trashes, contamination and high moisture and put fiber in acceptable packing.

Cotton being the prime crop of Pakistan makes the textile industry the most significant industry of the country. The spinning industry being the sole consumer of cotton worth US\$3.5 billion, becoming the largest cash crop of Pakistan. The textile industry contributes more than 60% of the export earnings of the country.

# Cotton Ginning and Oil Extraction Sector Projects:

<b>Project Name</b>	: <b>NS Industries</b>
<b>Owner(s)</b>	: Mr. Ajay Kumar
<b>Project Location</b>	: Thari Mirwah, Nawab Shah Road, Khairpur Mir's
<b>No. of Employees (direct &amp; indirect)</b>	: 25
<b>Project Size</b>	: Rs.105 Million
<b>SEDF Assistance</b>	: Rs.7 Million
<b>Bank</b>	: NBP



## Project Overview

NS Industries has experience of more than 15 years in the cotton ginning field. The project has a new ginning, pressing, and oil mill at Nawab Shah Road, District Khairpur at an area of 12 acres.

## SEDF's Assistance Impact

SEDF has provided assistance of Rs.7 Million to NS Industries. The project has produced 30,000 bales and 5,000 mounds of oil extracted last year, and generated employment for 15 skilled/semi-skilled persons for operation and maintenance of the plant.

<b>Project Name</b>	: <b>Sain Mere Hyder Shah Oil Mills</b>
<b>Owner(s)</b>	: Mr. Dileep Kumar
<b>Project Location</b>	: Akri Chowdagi, Taluka Thari Mirwah, Distt. Khairpur Mir's
<b>No. of Employees (direct &amp; indirect)</b>	: 25
<b>Project Size</b>	: Rs.95 Million
<b>SEDF Assistance</b>	: Rs.6.5 Million
<b>Bank</b>	: NBP



## Project Overview

Sain Mere Hyder Shah Oil Mills is a Ginning, Delinting and Oil Extraction Plant having cotton ginning capacity of 30,000 bales and 5,000 mounds of oil extraction annually. Factory is located at Akri Chowdagi, taluka Thari Mirwah, district Khairpur Mir's.

## SEDF's Assistance Impact

SEDF has provided a financial assistance of Rs.6.5 Million to Sain Mere Hyder Shah Oil Mills that helped the completion of the project and resulting in providing employment opportunities in the area. One of the many advantages for the project was availability of labour in the area and the development of plant which benefited many families by providing employment and provided opportunity of trade to small businesses of raw materials and finished goods in town.

<b>Project Name</b>	<b>: Mashallah Oil Mills</b>
<b>Owner(s)</b>	<b>: Mr. Mirch Laal</b>
<b>Project Location</b>	<b>: Deh Chak No. 5, Saleh Pat Tehsil, Distt. Sukkur</b>
<b>No. of Employees (direct &amp; indirect)</b>	<b>: 15</b>
<b>Project Size</b>	<b>: Rs.35 Million</b>
<b>SEDF Assistance</b>	<b>: Rs.2 Million</b>
<b>Bank</b>	<b>: NBP</b>



## Project Overview

Mashallah Oil Mills is an oil extraction unit that extracts oil from Cotton and other Seeds. The project is located in Distt. Sukkur.

## SEDF's Assistance Impact

SEDF has provided assistance of Rs.2 Million to Mashallah Oil Mills for the project which has expanded by installing a new unit with modern energy efficient machinery, which resulted in cost effectiveness and improved the quality of oil and seed cake produced. The modern plant and machinery has enhanced production capacity by 20% and reduced abnormal operational losses by 15%. This expansion has generated employment and stimulated value addition activity in the area. Further this unit will pave the way for up-gradation of other units in the region.



**Project Name** : **Nooriabad Cotton Ginning & Oil Mills**

**Owner(s)** : Mr. Afzal Dawood &  
Mr. Danish Suleman

**Project Location** : Nooriabad Distt. Jamshoro

**No. of Employees  
(direct & indirect)** : 15

**Project Size** : Rs.150 Million

**SEDF Assistance** : Rs.9 Million

**Bank** : NBP



## Project Overview

Nooriabad Cotton Ginning & Oil Mills is a new ginning, delinting and oil extraction mill having cotton ginning capacity of 250 bales per day located in Nooriabad Industrial Estate, District Jamshoro.

## SEDF's Assistance Impact

SEDF has provided assistance of Rs.9 Million to Nooriabad Cotton Ginning & Oil Mills. The project has the advantage of the area where developed infrastructure is available. Labour and mobility of raw material and finished goods is easy. This project has provided employment opportunities in the adjoining area.



<b>Project Name</b>	<b>: National Seeds Venture</b>
<b>Owner(s)</b>	<b>: Mr. Ghulam Rabbani Khilji</b>
<b>Project Location</b>	<b>: S.I.T.E Area, Kotri</b>
<b>No. of Employees (direct &amp; indirect)</b>	<b>: 45</b>
<b>Project Size</b>	<b>: Rs.170 Million</b>
<b>SEDF Assistance</b>	<b>: Rs.23 Million</b>
<b>Bank</b>	<b>: HBL</b>



## Project Overview

National Seeds Venture has setup a ginning, delinting and oil extraction mill in S.I.T.E Area Kotri, possessing cotton ginning capacity of 200 metric tons per day.

## SEDF's Assistance Impact

Financial assistance of Rs.23 Million has been approved for National Seeds Venture. The project includes a delinting machine, which is the first of its kind in our province and will provide raw material for a Chemi Visco Fiber Plant in Shaheed Benazirabad, which was non operational due to unavailability of raw material. National Seeds Venture also aims to install a high-tech delinting plant to produce cotton linter. It is crucial to mention that conventionally, the cotton seed is crushed as it is, resulting in wastage of linter in the oil cake. Delinted oil cake will have a high percent of protein as compared to non-delinted oil cake.

# Maize Milling and Processing Projects:

**Project Name** : **Reliance Exim (Pvt.) Limited.**

**Owner(s)** : Mr. Muhammad Farrukh

**Project Location** : Port Muhammad Bin Qasim,  
Karachi

**Project Size** : Rs.170 Million

**SEDF Assistance** : Rs.13.1 Million

**Bank** : Faysal Bank Limited



## Project Overview

Reliance Exim Pvt. Ltd. was established to setup a maize-milling plant and grain storage systems in North Western Industrial Zone, at Port Muhammad Bin Qasim, Karachi. To process 30,000 metric tons of maize. The business model is to export 70% of the processed product and supply the remaining 30% to the local market with an owned brand name. This will motivate and encourage farmers to cultivate maize as a cash crop in the province.

## SEDF's Assistance Impact

SEDF has approved financial assistance of Rs.13.1 Million to Reliance Exim (Pvt). Limited. The company is also installing a grain storage system from Dehsetiler, Turkey. This storage system has four Grain Bin and Storage Silos installed with capacity to store 10,500 metric tons of corn. This system will then have overall storage capacity of 10,000 metric tons of maize without any risk of damage to quality of grains. The risk free storage is possible by controlling temperature, moisture, insect damage and mold.

# COTTON SECTOR VALUE ADDITION ESTATE



Pakistan is producing fine quality cotton but unfortunately failed to extract its true potentials. Country's total exports of cotton (US\$ 3.5 billion) and allied textile products (US\$ 9.73 billion) are far less than what can be achieved through modernization of this sector. Need for **value addition and tapping high-end markets** is the key to develop this sector.

Cotton flower consists of 37% spin cotton and 63% cotton seed plus linter. Currently, cotton seed is inefficiently pressed for low-yield oil extraction (8%-10%) and the by product – cotton cake (khaali) is used as animal feed which also includes fine fiber - linter not suitable for animal consumption.

Ideally, linter can be processed for extracting high-yielding viscosity pulp, alpha cellulose (Carboxy Methyl Cellulose, Micro Crystalline Cellulose), Rayon fiber, viscosefiber and after extraction of linter, remaining cotton seed can be used for high yielding solvent oil extraction (18%-20%). SEDF is striving to introduce modern value added processing in Sindh.



**Conventional Processing**



**Cotton Seed** (63%)  
US\$ 100



**Cotton Waste Yarn** (10%)  
US\$ 250



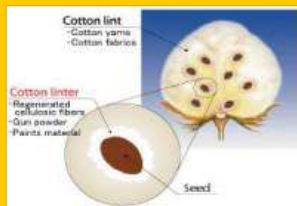
**Cotton Seed Oil** (8% - 12%)  
US\$ 1,500



**Cotton Seed Cake - Feed**  
US\$ 350



**Cotton Seed - Fertilizer**  
US\$ 200



**Value Added Processing**



**Cotton Seed Linter** (8% - 10%)  
US\$ 500



**High Viscosity Pulp**  
US\$ 1,200



**Seed Oil-Solvent** (18% - 20%)  
US\$ 1,750



**Cellulose (CMC/MMC)**  
US\$ 2,000



**Viscose Fiber**  
US\$ 1,500



**Cotton Seed Cake**  
US\$ 350



**Cotton Seed-Fertilizer**  
US\$ 200

Adjacent to Nawabshah Special Industrial Zone, 100 acres of land will be developed for 'Cotton Sector Value Addition Estate'. It will be located in the heart of cotton producing belt of Sindh i.e Shaheed Benazirabad and will be offered to investors for setting up following categories of processing units in the proposed estate:

Product	Land Required	Operation	Capacity	Approximate Investment
	(in acres)	No. of Days		(Rs. in millions)
Ginning & De -linting Unit	10	150	1 50,000 tons /annum	700
High Viscosity Pulp Processing Unit	10	120	60,000 tons / annum	700
Carboxy Methyl Cellulose Unit	10	120	10,000 tons / annum	3,000
Micro Crystalline Cellulose	10	120	50,000 tons / annum	3,000
Viscose Fiber	10	120	30,000 tons / annum	3,000
Oil Mill (solvent extraction)	10	180	36,000 tons /annum	500
Feed Processing Mill (khaali)	10	120	96,000tons /anum	100
<b>Total</b>	<b>60</b>			<b>11,000</b>

Value Addition for High-end Markets:

Product	Sales Value					Total
	Linter	High Viscosity Pulp	Carboxy Methyl Cellulose	Micro Crystalline Cellulose	Viscose Fiber	
	-----Amount in US\$ per metric ton-----					
Conventional Processing	300	-	-	-	-	300
Value Addition	300	1,000	1,500	2,000	1,200	6,000
<b>Potential for Value Addition</b>						<b>5,700</b>

Utilities Required:

Facility	Capacity
Electricity	35 Megawatt
Gas	20 MMCFD (million cubic feet per day)
Water	4 MGD (million gallons per day)

## BRIEF ON COTTON PRODUCTION:

Pakistan is ranked fourth in global Cotton production after India, China and U.S.A;

Country Name	Production	Global Production
	Million Tons	%
India	6.30	25%
China	5.25	21%
U.S.A.	4.62	18%
Pakistan	1.82	07%
Brazil	1.57	06%

Pakistan is ranked fourth in global Cotton exports after China, U.S.A and India;

Country Name	Exports	Global Exports
	Billion US\$	%
China	15.1	28.0%
U.S.A.	7.6	14.0%
India	4.7	08.8%
Pakistan	3.5	05.0%
Vietnam	2.6	06.0%

Trade Development Authority of Pakistan

During 2017-18, cotton crop was cultivated on an area of 2.7 million hectares and produced 11.9 million bales and recorded growth of 11.8%. Cotton crop has 1% percent share in G.D.P. and contributes 5.5% in agriculture value addition.

Province Name	Production	Share in National Production
	million bales	%
Punjab	8.78	73.0%
Sindh	3.05	26.0%
K.P.K.	0.01	003%
Baluchistan	0.09	007%
<b>Total</b>	<b>11.93</b>	

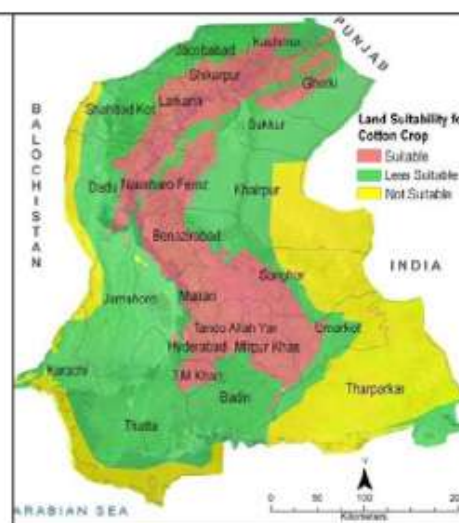
Source: Economic Survey Report 2018

Cotton being the prime crop of Pakistan makes the textile industry the most significant industry of the country. The spinning industry being the sole consumer of cotton worth \$5 billion, sustains the largest cash crop of the Pakistan. The textile industry contributes more than 60% of the export earnings of the country.

### Cotton Production in Sindh

Cotton producing districts & share in provincial production;

1. Sanghar - 760,000 bales (25%)
2. Khairpur - 360,000 bales (12%)
3. Shaheed Benazirabad - 305,000 bales (10%)
4. MirpurKhas - 245,000 bales (08%)
5. Matiari - 215,000 bales (07%)
6. Ghotki - 210,000 bales (07%)



Source: Agri - Stats 2017, Ministry of National Food Security & Research, Govt. of Pakistan

**Production/ Output Assumptions:**

Product	Extraction	Usage
<b>Raw Cotton - lint (35% -37%)</b>		
Raw Cotton (ginning and spinning mills)	20%-25%	Textile Industry 64% apparels 28% home furnishings 08% industrial products
<b>Cotton Seed (60%-63%)</b>		
Linter (1 <sup>st</sup> cut, 2 <sup>nd</sup> cut and 3 <sup>rd</sup> cut)	8%-10%	Pulp, Paper and Microcrystalline cellulose (it is pure alpha cellulose, which is main raw material for whole cellulose)  Some of the products in which linter is used, are; i) High quality pulps, especially used in currencies, bonds, security papers and maps, due to its high strength ii) For manufacturing of Rayon fiber iii) For manufacturing of high viscosity Ether cellulose, like Carboxy Methyl Cellulose (CMC), Micro Crystalline Cellulose (MMC) etc. iv) For manufacturing of Nitro – Cellulose which is used in explosives  For manufacturing of high quality Liquid Crystal Display (LCD)
Oil from Kernels (solvent extraction method)	18% -20%	Cooking oil, cosmetics, pharmaceuticals, soaps, insulation materials, linoleum, waterproofing materials and as a paint base
Cotton Seed Hull (hard outer covering)	8%-10%	The hulls are used for fertilizer, plastics, and paper. A liquid made from the hulls called furfural is used in the chemical industry
Cotton Seed Meal	50%-55%	Livestock feed etc.
Cake Waste	5%	Fertilizer etc.

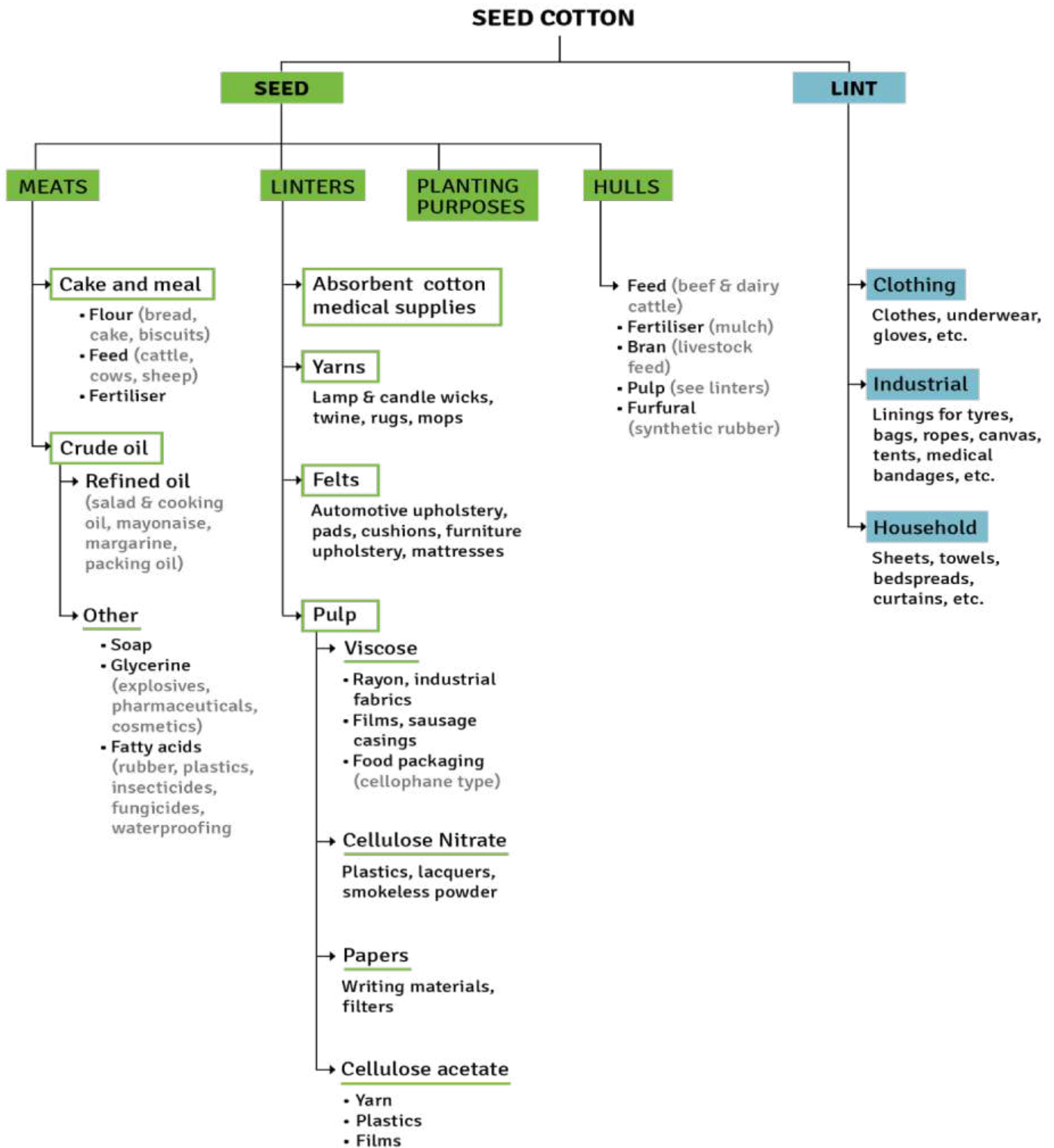
**Average Revenues/Sales Value:**

Product	Value
<b>Raw Cotton – Phutti</b>	
Raw Cotton(ginning and spinning mills)	US\$ 70– US\$ 75 (Rs.8,700 per bale of 375 lbs)
Linter (1 <sup>st</sup> cut, 2 <sup>nd</sup> cut and 3 <sup>rd</sup> cut)	US\$ 300– US\$ 500per metric ton
• High Viscosity Pulp	US\$ 1,000– US\$ 1,200 per metric ton
• Carboxy Methyl Cellulose	US\$ 1,500 – US\$ 2,000 per metric ton
• Micro Crystalline Cellulose	US\$ 2,000– US\$ 3,000 per metric ton
• Viscose Fiber	US\$ 1,200– US\$ 1,500 per metric ton
<b>Cotton Seed (60%-63%)</b>	
Oil from Kernels (solvent extraction method)	US\$ 1,500 – US\$ 1,750 per metric ton
CottonSeed Meal(50% protein)	US\$ 300– US\$ 500 per metric ton
Cake Waste	US\$ 90– US\$ 120 per metric ton

Source: Karachi Cotton Association , [www.alibaba.com](http://www.alibaba.com)



## COTTON AND ITS MANY USES



## SEDF & INSTITUTIONAL COLLABORATION



### SEDF and Bank Alfalah Limited

**Project Name** : **Credit Subsidization for SME Sector**

**Project Location** : Province of Sindh

**Estimated Project Size** : Rs.200 Million

**SEDF Assistance** : KIBOR Subsidy for Loan acquired for Capital Expenditures including Animals (verifiable by e-tagging)

### Project Overview:

Institutional collaboration between SEDF and Bank Alfalah Limited (BAFL) is an innovative venture to facilitate agri-sector financing through credit subsidization by the SEDF. Under the scheme SEDF will provide interest (KIBOR) rate subsidy for loans acquired against capital expenditures for:

- Animals in cases of dairy projects provided that animals are verifiable through E-Tagging System
- Plant & Machinery for Dairy & Livestock Projects
- Silage Machinery including Mobile Silage Units
- Distribution vehicles such as Refrigerated Vans etc.
- Civil works in cases of Cold Storages / Godowns / Chillers
- Livestock sheds and structures of processing units including fabrication for milking parlors
- Irrigation / energy solutions (Solar & Biogas)

Applicants can submit their loan applications to BAFL or through SEDF E-Portal, after due verifications BAFL will provide the loan and SEDF will subsidize the KIBOR part of the interest cost.

# FINANCIAL SUPPORT FOR 'WOMEN ENTREPRENEURS, ARTISAN AND FARMERS' By SEDF

Financial support in shape of Interest Rate Subsidy against loans extended by Banks including Microfinance Banks and Development Finance Institutions (DFIs) to 'Women Entrepreneurs, Artisan and Farmers in Sindh'. The project will subsidize the prevailing exorbitant interest rates upto the extent of Karachi Interbank Offer Rate (KIBOR)

## Project Objectives and its Relationship with Sector Objectives:

- Support and revive economic activities in the country and Government of Sindh's measures for improving access to finance in underserved areas of the economy especially for the women entrepreneurs. Motivate women entrepreneurs to develop innovative business models leading towards financial independence.
- Provide financial support to artisan in Sindh and develop the small/cottage industry to generate business activity in rural areas of the province.

Support subsistence level farmers through interest rate subsidy on microfinance enabling them to invest in quality inputs.

- SEDF will provide interest rate subsidy against '**Refinance and Credit Guarantee Scheme for Women Entrepreneurs**' issued by the State Bank of Pakistan (SBP) provide IH&SMEFD Circular No. 5 dated August 25, 2017. SEDF will absorb the rate of interest charged by the Participating Financial Institutions (P F I s ) i.e 5% per annum.
- SEDF will provide interest rate subsidy (upto KIBOR) against loans extended by Banks including Microfinance banks and DFIs. The scheme includes re-financing of loans extended by Microfinance Banks at the rate of 0% .
- SEDF in collaboration with SBP, Pakistan Microfinance Investment Company Limited (PMIC) and other stakeholders of Sindh's rural economy, will provide financial support in shape of interest rate subsidy to facilitate bank financing specially for underserved areas of the province.
- Microfinance interest rates for women entrepreneurs, artisan and subsistence level farmers are as high as 36% per annum (3% per month). This deters expansion of microfinance in rural economy and development of cottage industry in the province.
- This project will generate business activity and uplift the most deserving sector of rural economy and increase their living standards.

- Women entrepreneurs will be encouraged to develop innovative business models leading towards their financial independence.

Financial support for artisan for the development of small/cottage industry in rural areas of the province.



# Agri-preneurship Development Program in Collaboration with Sindh Agriculture University, Tando Jam (SAU) to Develop Agri-graduates

To encourage innovative ideas for agri-processing and develop human resource for transformation of Sindh's rural agri-economy, SEDF launched agri-preneurship Development Program in collaboration with Sindh Agriculture University, Tando Jam for agri-graduates to polish their entrepreneurial skills. To encourage innovative ideas for agri-processing and develop human resource for transformation of Sindh's rural agri-economy

Agri-business proposals will be solicited from SAU Students, out of those proposals, 17 (Seventeen) best proposals are being presented for evaluation to a panel of experts (SEDF, PAC and SBP) of experts (SEDF, PAC, SBP) out of these, 10 proposals will be carefully selected for financing upto Rs.1 Million. Out of these 10 approved projects, 1 (One) project has been reserved for female applicants.

This project will develop entrepreneurial skills among agri-graduates and induce innovative ideas for agri-processing and human resource for transformation of rural agri-economy of Sindh.



Sindh Agriculture University, Tandojam

# E-Beam Irradiation Project



<b>Project Name</b>	: <b>Pak Electron Beam Irradiation (Pvt.) Limited</b>
<b>Owner(s)</b>	: Mr. Muhammad Riaz Chaudry (CEO)
<b>Project Location</b>	: North Zone, Port Qasim, Karachi
<b>Project Size</b>	: Rs.350 Million
<b>SEDF Assistance</b>	: Rs.30 Million
<b>Bank</b>	: HBL



## Project Overview

Pak Electron Beam Irradiation (Pvt.) Limited is an Electron Beam Accelerator Plant for Irradiation of Pharma and Food Products is now the only irradiation plant in Sindh.

Before the inception of the project, the only gamma irradiation plant in the country was in the province of Punjab i.e., PARAS Foods (Pvt.) Limited. Moreover this project has boost exports of perishable items by increasing their shelf life from 7 to 14 days and quality control inspection has also resulted in better quality of the products.

# Pack House and Cold Storage



- Project Name** : **Al Madina Cold Storage**
- Owner(s)** : Mr. Muhammad Akbar
- Project Location** : Fruit Mandi, Superhighway, Karachi
- Project Size** : Rs.230 Million
- Bank** : HBL

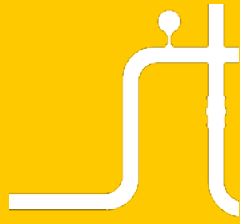


## Project Overview

Al Madina Cold Storage is an atmospherically controlled cold storage facility according to inventories standards with Capacity of 2,000 Tons.

It is ideally located within Karachi fruit market to preserve quality fruits from being wasted and to increase the average shelf life of fresh fruits and vegetables. The storage facility will have an automated retrieval system coordinated by programmable temperature control software.

# ACTION PLAN 2019



**Project Name** : **Biotechnology Institute of Pakistan (BTIP)**

**Project Location** : Education City, Kathore, Karachi

**Project Size** : Rs.450 Million

## Project Overview

BTIP has a modern Tissue Culture (TC) technology through which, the disease free plants of internationally acclaimed varieties will be produced on commercial scale. These better yielding varieties have huge potential for exports. These plants will have uniform nature as compared to suckers and for the first year, these plants will be disease free. Better yielding varieties of **Banana, Dates, Orchids, Guava, Tomato, Potato, Papaya, Anthuriums, Orchids** and others ornamental plants will be produced and supplied to farmers on subsidized rates.

**Phase-I, Short Term (1-2 years):** Initially secondary growth of semi-hardened plants under greenhouses. Varieties of Orchids and Anthuriums and Banana will be raised. Capacity in Phase-I, 100,000 disease free plantlets annually.

**Phase-II, Medium Term (2-5 years):** Secondary growth of primary-hardened plants under greenhouses and training of horticulturists to cater indigenous TC facility. Capacity in Phase-II, 500,000 disease free plantlets annually.

**Phase-III, Long Term (5-10 years):** Back integration by setting up wet-lab. Indigenous tissue culture facility to produce disease free plantlets through TC facility will be established in collaboration with experienced international partners (Sri Lanka Company: **Serendib Horticulture**). Capacity in Phase-III 1,500,000 disease free plantlets annually.

These tissue cultured plants will be disease free 'true to type' Indigenous Varieties. Internationally Acclaimed Exotic Varieties that have huge export potentials. Relatively quicker reproduction of secondary hardened/mature plants and will have better yields.



**Project Name** : **Sprouts Biotech Laboratories**

**Project Location** : Memon Goth, Karachi

**Project Size** : Rs.250 Million

## Project Overview

Pakistan is mainly unable to capitalize on the international market potential for export fruits, vegetables, and ornamental plants due to unavailability of acceptable varieties. Plants produced through tissue culture labs entail greater returns for cultivators by increasing yield per acre, in addition to increasing quality of produce.

Mr. Nausherwan H. Mughal is among few individuals who discerned this opportunity and established a tissue culture lab. Mr. Mughal is currently operating a lab in Karachi with a limited capacity of 150,000 plants. Realizing high need of disease free plants in local market he is planning to expand by establishing a new facility i.e., Sprouts Biotech Laboratories, near Memon Goth, Karachi to produce nearly 800,000 plants annually.

Mr. Mughal seeks 30-35 acres of agriculture land and 10-12 acres of land greenhouses and lab for expansion. Although, current facility is designated for production of banana plants only, new facility is envisaged to produce dates, potatoes, and ornamental plants as well.

- Project Name** : **Kevlaar (Private) Limited**
- Project Location** : Nooriabad, Superhighway, Karachi
- Project Size** : Rs.190 Million

## Project Overview

Unfortunately, 25% - 30% of total agri-produce of Pakistan is being wasted due to post harvest handling of the produce. Non-availability of appropriate transportation and cold store facilities adds to this problem and there is a dire need for quality cold store facilities in the country to preserve the quality of our agri-produce.

Kevlaar (Pvt.) Limited (KPL) which is a cold storage, ripening chamber and dehydration unit, will establish a collection center at Tando Allahyar for sorting, grading and transportation of fresh fruits and vegetables to Nooriabad cold store facility. A controlled atmospheric cold store facility and ripening chamber will be developed at S.I.T.E., Nooriabad. Mechanized ripening chambers are inevitable part of modern value chain, six ripening chambers with average capacity of 5.8 tons per chamber will be developed beside cold store facility of 3,000 tons.

This project will generate employment for around for 60 people (20 skilled workers and 40 unskilled workers). After the completion of this project, Post-harvest losses will be minimized and quality of agri-produce will be enhanced that will give access to global markets which subsequently increase the exports as well and also create new opportunities for Value Additions.

**Project Name** : **Sea Bird Fisheries Private Limited**

**Project Location** : Gharo, District Thatta, Sindh

**Project Size** : Rs. 400 Million (Phase-I)

## Project Overview

Shrimp farming contributes 15% of total aquaculture production in the world. **Tiger Shrimp** is the most cultured species due to its high commercial value. Outbreak of Early Mortality Syndrome (EMS) adversely affected the shrimp production by the major shrimp producing countries in Asia e.g Thailand, India and others, this provides Pakistan a great opportunity to enter the global shrimp market.

Thirteen commercial varieties of shrimp can be farmed in Sindh, **Tiger Shrimp and Pacific White Tailed Shrimp** are the two notable varieties successfully farmed at Mirpur Sakro, Sindh.

Four varieties are dominant in the coastal region of Sindh: ‘

- i) *Penaeus Indicus* (Indian white shrimp)
- ii) *Penaeus Merguensis* (Banana shrimp)
- iii) *Penaeus Monodon* (Tiger shrimp)
- iv) *Panaeus Vannamei* (Pacific white shrimp)

In phase-I, Sea Bird Fisheries will farm *Panaeus Vannamei* (Pacific white shrimp) in 100 pounds of 2.5 acres each (gross 300 acres). Total size of the project is estimated to be 2,800 acres with total estimated cost of Rs. 2 billion.

**Project Name** : **Hamza Brothers Impex (Pvt.) Limited (HBIL)**

**Project Location** : D-35, S.I.T.E Limited, Superhighway,  
Karachi Sindh

**Project Size** : Rs.280 Million

## Project Overview

All fruits and vegetables require specialized post-harvest treatment, appropriate temperature and relative humidity for their storage. Because of technology advancements and logistic strategies, the cold storage of perishable items has become an important stage in the distribution between manufacturers / processors and retail locations. The cold storage will ensure the increased availability and improved quality of high value perishable fruits and vegetables for both export and local sell, which would otherwise perish or deteriorate.

Hamza Brothers Impex (Pvt.) Limited (HBIL) will establish Controlled Atmospheric Cold Storage facility at Superhighway, Karachi with a capacity of 1,100 tons per month. The main purpose of the project is to build an automated storage and retrieval system coordinated by programmable logic controller and computers running logistics automation software. This cold storage will help in stabilizing the market prices as well as in the even distribution of the goods both on demand and time basis. The project is primarily designed for storing multiple products e.g Potatoes, Apples, Mangoes, Bananas, Tomatoes and others in different compartments of the unit, where relative temperatures for respective products can be maintained.

**Project Name** : **Feedsol (Pvt.) Limited**

**Project Location** : Hyderabad, Sindh

**Project Size** : Rs.150 Million

## Project Overview

During the four months of feeding cycle green fodder is not available for livestock farmers. During that period, wheat straw is used by livestock farmers as alternative for Maize based fodder. Wheat straw has low nutrition value and high price as compared to maize based fodder.

Feedsol (Pvt.) Limited (FPL) will procure maize from Punjab and encourage/support maize production in the province of Sindh. FPL will introduce modern silage processing methods through import of mobile silage units. Availability of maize based fodder round the year will enable livestock farmers to feed their animals with nutritious fodder at cheaper price as compared to wheat straw.

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**Project Name** : **Niraav Foods (Pvt.) Limited**

**Project Location** : Near Port Qasim, Karachi

**Project Size** : Rs.476 Million

## Project Overview

Niraav Foods (Pvt.) Limited (NFPL), a rice syrup, pasta processing unit, will establish an export oriented rice processing unit with a capacity of 60 tons per day, near Port Qasim for producing value added derivatives like rice syrup, starch/glucose, rice protein, bran oil, pasta, noodles, spaghetti etc. Such investment will potentially attract more foreign exchange to Pakistan and resultantly will bring new jobs, sustainability, growth and competitive advantage of Pakistan's rice crop in international market.

**Project Name** : **Bhittai Farms (Pvt.) Limited**

**Project Location** : Gharo, District Thatta, Sindh

**Project Size** : Rs. 100 million

## Project Overview

The poultry industry is adopting new technologies to enhance productivity & minimize mortality. Environment controlled broiler poultry sheds equipped with automatic chain feeding and nipple drinking systems help mitigate heat stress, Bio-safety hazard, feed conversion inefficiency and mortality.

Most of the poultry sheds in the vicinity are open sheds with mortality rate as high as 25% with feed conversion ratio of 2.5:1 per K.G. Bhittai Farms (Pvt.) Limited (BFPL) will establish two double story control poultry sheds at Gharo, District Thatta Sindh with total capacity of 120,000 birds per flock (six flocks annually). Due to controlled environment mortality rate is estimated to be 5% with feed conversion ratio of 1.65 per K.G.

The project will generate business activity and create employment opportunities for workers in the vicinity. The project will introduce modern poultry farming practices and serve as a model for others to follow.

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**Project Name** : **Super Shine Rice Mill**

**Project Location** : T-7, S.I.T.E, Area Hyderabad Sindh

**Project Size** : Rs.75 Million

## Project Overview

Super Shine Rice Mill (SSRM) will establish modern rice husking unit (10 tons/hr.) and processing facility (5 tons/hr.) at S.I.T.E. area, Hyderabad. This project will generate employment for 50 people.

- Project Name** : **ALQ Farms (Pvt.) Limited**
- Project Location** : Deh Khanpur, Taluka Sehwan,  
District Jamshoro, Sindh
- Project Size** : Rs. 100 million

## Project Overview

The poultry industry is adopting new technologies to enhance productivity & minimize mortality. Environment controlled broiler poultry sheds equipped with automatic chain feeding and nipple drinking systems help mitigate heat stress, Bio-safety hazard, feed conversion inefficiency and mortality.

ALQ Farms (Pvt.) Limited (AFPL) will establish two double story control poultry sheds at Sehwan, District Jamshoro Sindh with total capacity of 120,000 birds per flock (six flocks annually). Due to controlled environment mortality rate is estimated to be 4% - 5% with feed conversion ratio of 1.60 per K.G.

The project will generate business activity and create employment opportunities in the region. The project will introduce modern poultry farming practices and serve as a model for others to follow.

# Modern Agriculture - Hydroponics

**Project Name** : **Bloom Private Limited)**

**Project Location** : Nooriabad, Sindh

**Project Size** : Rs. 130 Million

## Project Overview

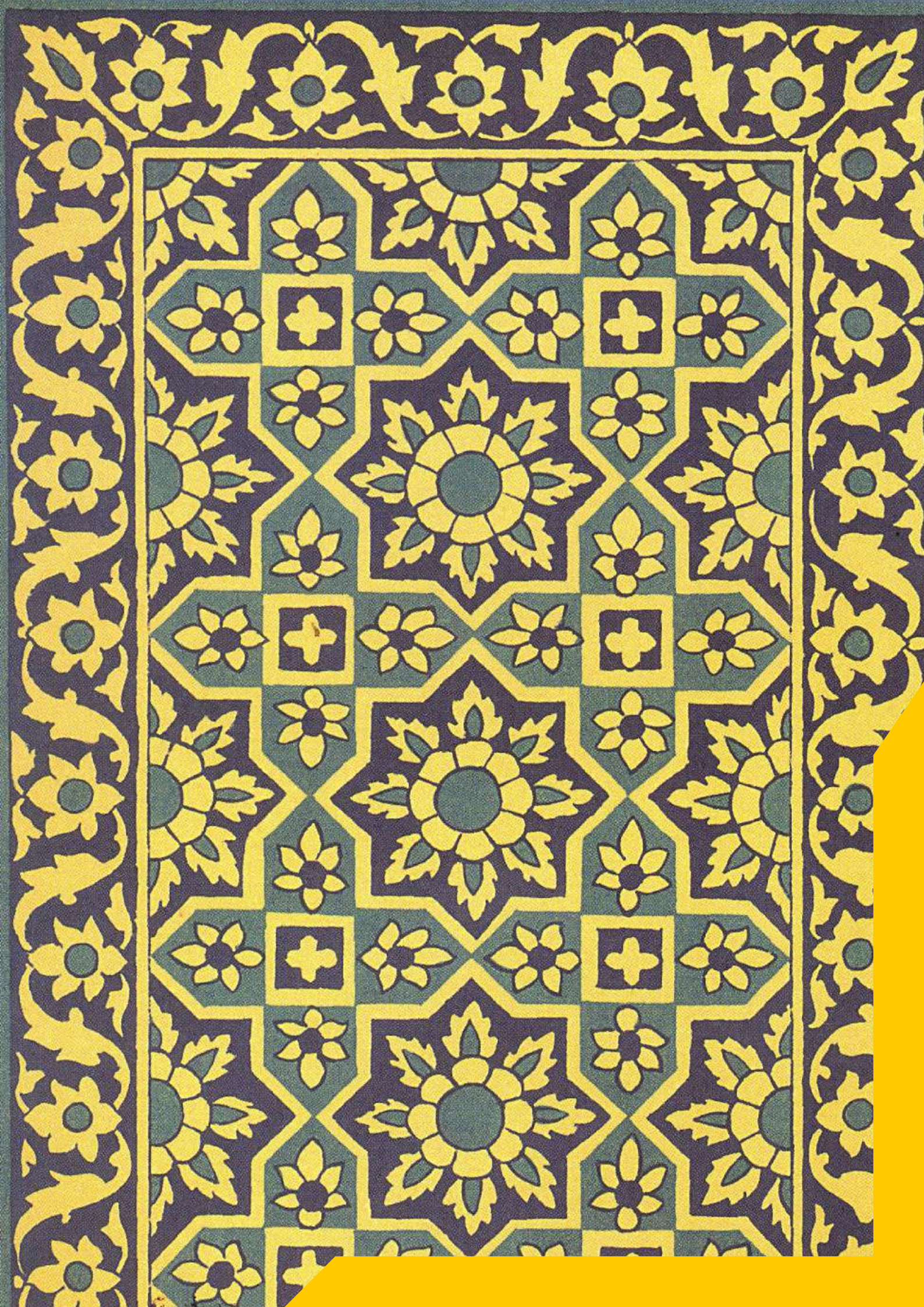
Agriculture contributes 20% to the GDP of Pakistan yet per acre productivity is among the lowest in the world. Depleting water resources calls for innovative solutions for future of agri-sector. Hydroponics is a modern farming technique that enables farmers to cultivate off-season fruits and vegetables with lesser amount of land and water resources, it is an efficient use of scarce Agriresources.

Farmers are not equipped to deal with the higher end segment of the market, which often results in unnecessary imports. Bloom (Pvt.) Limited (BPL) will establish direct from farm to retail value chain that will ensure products are transported at recommended temperature and the consumers have fresh produce.

### Salient Features of the Project:

- Enables off-season farming
- Hydroponic technique requires 70% less water than conventional farming needs
- Farms can be established without arable/fertile soil
- Controlled environment requires limited or no pesticides, which results in healthy produce
- Lesser reliability on weather
- Hydroponics yields can be greater than 10 times when compared to conventional soil farming
- Employment generation for 15 workers which includes training based on USDA guidelines of good agriculture practices (GAP)
- Potential for exports
- Model for others to follow, this will encourage others to adopt good agriculture practices





# Events



## Livestock, Dairy, Fisheries & Agriculture (LDFA-2017) Sindh Agriculture University (SAU), Tando Jam

SEDF in collaboration with the Departments of Livestock & Fisheries and Department of Agriculture, Government of Sindh has organized the 6th edition of Livestock, Dairy, Fisheries & Agriculture (LDFA) Exhibition & Seminar at SAU, Tando Jam on 21st & 22nd January, 2017. LDFA 2017 was organized by SEDF to promote investments & productive collaborations for the development of Sindh's rural agri-economy.

It is a platform for producers, businesses & academia to exchange knowledge/ideas for efficient production, modern processing methods and agri-marketing.

The Exhibition was attended by around 25,000 participants and contracts worth Rs.1.5 billion initiated.





## Livestock, Dairy, Fisheries & Agriculture (LDFA-2018) Shehr e Benazir Larkano

SEDF has successfully organized 7th edition of Livestock, Dairy, Fisheries & Agriculture (LDFA) 2018 Exhibition & Seminar in collaboration with the departments of Livestock & Fisheries and Department of Agriculture, Government of Sindh at Shehr e Benazir Larkano on 10th & 11th February, 2018. over 20,000 have attended the exhibition.





## Seminar on Investment Opportunity in Poultry Sector

### Merhaba Protien Farms, Dhabeji

Seminar on Investment Opportunity in Poultry Sector of Sindh Province was held on February 18, 2019 at Merhaba Protien Farms, Dhabeji. Prospective poultry farmers, SME bankers and other stake holders like feed millers, poultry vaccine vendors, processor and other have attended the event.





# ST. PETERSBURG - SINDH B2B MEETINGS

## Karachi, Sindh

During the reciprocal visit by Mr. Sergej N. Movchan, Vice Governor of Saint Petersburg a Protocol was signed on the outcomes of negotiations between Chief Minister Sindh and Vice Governor St. Petersburg. The Vice Governor was accompanied with leading businessmen in the field of oil & gas, textiles, water & sewage, pharmaceutical, aviation and others. Sindh Enterprise Development Fund (SEDF) organized two sessions of B2B Meetings were conducted for match making with local businessmen; first session was held on Tuesday, 24th April, 2018 at Avari Towers, Karachi and the second session was held on Wednesday, 25th April, 2018 at Pearl Continental Hotel, Karachi.







## Bankers Conference IBA Karachi

Sindh Enterprise Development Fund has organized an interactive learning session focusing on Agribusiness Financing and SEDF Awareness session with Bankers. The session was held at IBA Karachi Saturday May 28, 2016.





# Sukkur Seminar

## IBA Sukkur

Sindh Enterprise Development Fund's awareness seminar was held at IBA Sukkur Auditorium on 26th January, 2016 to create awareness among the agriculturist and potential investors of Sindh. The Seminar was attended by more than 200 participants including Bankers, Rice Millers, Dairy & livestock Farmers, Agriculturist, Industrialist, SMEs, Sukkur Chamber of Commerce, Members & representatives of business leaders.





# Agri Business Seminar Sukkur

Agri Business Seminar on Prospects, Challenges and Opportunities in Agri-sector held on April 25, 2016 at IBA Sukkur



# Agri Business Investment Initiative for Food Security and Nutrition Karachi

Agri Business Investment Initiative for Food Security & Nutrition by Agriculture, Supply & Prices Department, Government of Sindh held on April 18, 2019, Pearl Continental, Karachi.



## Expo Seminar for Promotion of SME Financing Karachi

Expo / Seminar for Promotion of SME Financing held on December 19th, 2016 at Marriot Hotel, Karachi. The Expo / Seminar was organized by State Bank of Pakistan.





## Farmers Day Celebration Hyderabad

Farmers Day Celebration held on 14th November 2018 at Hyderabad Club, Hyderabad. Mr. Abdul Bari Pitafi, Minister Livestock, Fisheries & Cooperative Department, Government of Sindh was the Chief Guest of the Event.



# Food Technology Asia Exhibition 2019 Karachi

14th Food Technology Asia, Rice & Agri Tech Aisa International Exhibition, 2019 held on 26th to 28th April, 2019 in Expo Centre Karachi.



## Ground Breaking Ceremony of Frisian Egg Karachi

Groundbreaking Ceremony Barkat Frisian Pasteurized Egg Company (Pvt.) Ltd. A pioneer Egg Breaking and Pasteurization Unit in Sindh, held on May 19, 2017 at Bin Qasim Industrial Park, Karachi.



## Meeting with REAP and PAC Lahore

Meeting with Rice Exporters Association of Pakistan (REAP) and Pakistan Agriculture Coalition (PAC) Delegation, held on 18th December, 2018 at PAC Office Lahore.



## PPDL Pakistan Poultry, Dairy and Livestock Expo Karachi

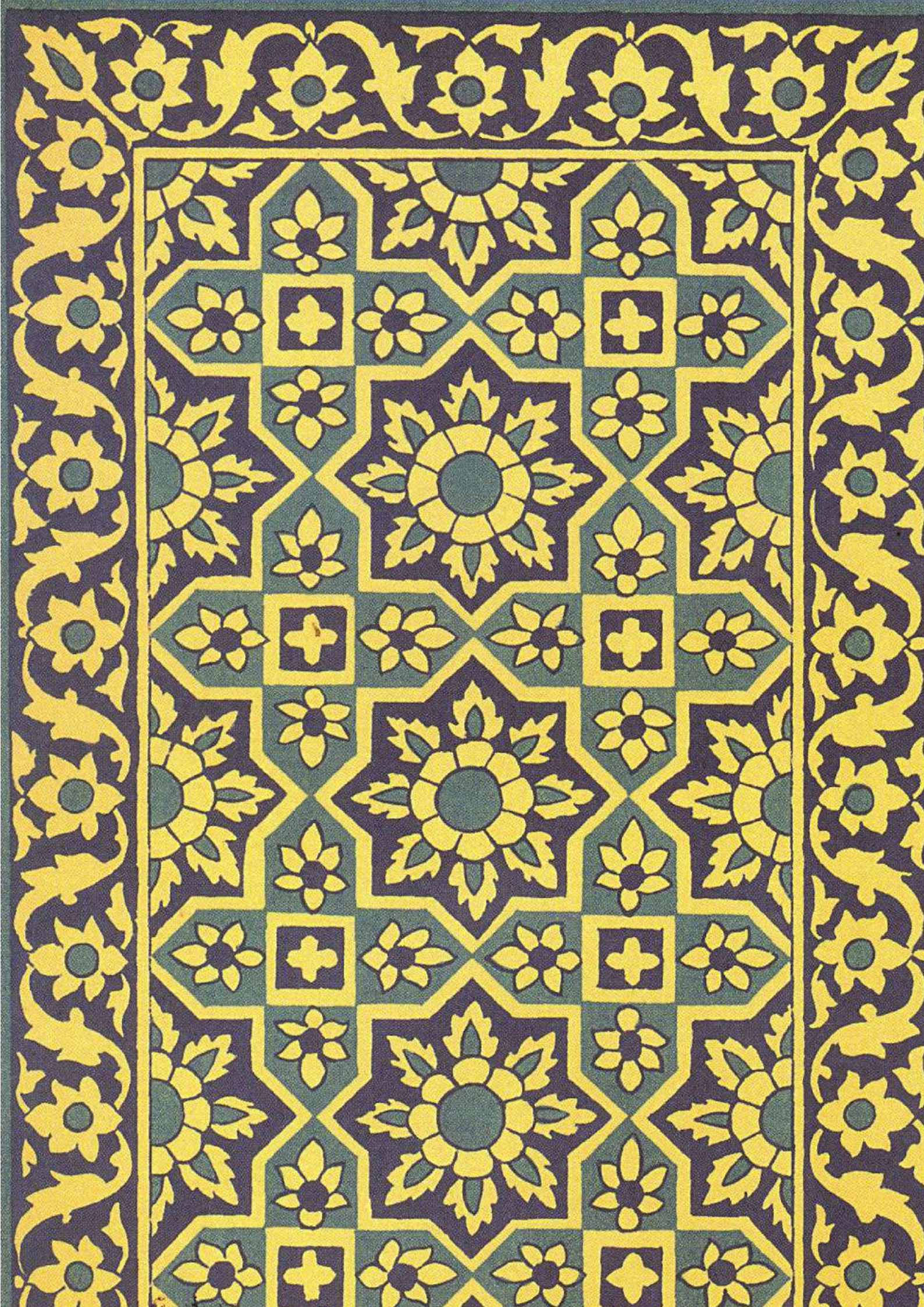
PPDL (Pakistan Poultry, Dairy and Livestock) Expo was held from July 20 to 22 2018 in Karachi Expo Center.



# REAP Conference Larkano

Rice Exporters Association of Pakistan (REAP) Conference held on November, 26th – 27th 2018, at Sachal Banquet, Shehr-e-Benazir Larkano





# KEY PERFORMANCE INDICATORS (KPIs)

SEDF Board of Directors in its role of oversight SEDF operations, issues directions and approves Action Plan / Annual Budgets keeping in view the following Key Performance Indicators (KPIs) ;

## SEDF Performance Measures (basis for action plan and budgeting)

### Qualitative Indicators

- Modernization of On-farm and Off-farm Practices (mechanization)
- Investments Mobilised (private sector & PPP mode)
- Compliance with Quality Assurance & Food Safety Standards (domestic & International)
- Amount of Subsidy Disbursed
- Financial Inclusion (women, farmers & artisans)
- Employment Generation (direct & indirect)
- Creating Linkages in Agri-business Value Chain (Collaboration between stakeholders)
- Ratio between Administrative Costs and Investments Mobilized
- Service Delivery & Technical Assistance (minimize of application processing time)
- Efficiency Ratio (between administrative costs and credit subsidization)
- Global Collaborations (Joint Ventures - JVs)
- Pioneer Projects (introduction of modern processing methods)

## Performance Measures for SEDF Approved Projects (considered for approval and implementation review)

### Qualitative Indicators

- Enhanced Quality
- Efficient Production (increased output/yield)
- Introduction of Internationally Renowned Varieties (animal breeds/fishes/fruits/vegetables & plants)



- Revenue Generation (increased annual turnover)
- Access to Premium Price Markets (market access and global accreditations)
- Increased Profitability (better returns)
- Storage, Processing and Transportation (logistic services)
- Operational Efficiency (decrease in operational losses)
- Transfer of Technology Agreements
- Exportable Surplus

### Social Responsibility Indicators (environmental considerations)

- Environment Friendly Projects (minimizing the emission of greenhouse gases)
- Amount Re-invested for Improved (social) Practices (corporate social responsibility-CSR)
- Traceability of Produce (fishes/fruits/vegetables & plants)

### Implementation Grid for Quantitative Indicators:

#### SEDF Performance Measures (basis for action plan and budgeting)

Indicators	2018-19		Cumulative	
	Number of Projects	Value/ Amount	Number of Projects	Value/ Amount
Investments Mobilised (private sector & PPP mode)	15	Rs. 1.12 billion	51	Rs. 3.56 billion
Amount of Subsidy Disbursed	15	Rs. 30.5 million	51	Rs. 100.6 million
Employment Generation (direct & indirect)	15	400 (250 direct + 150 indirect)	51	1,400 (820 direct + 580 indirect)
Ratio between Administrative Costs and Investments Mobilised	-	2.70%	-	3.70%
Efficiency Ratio (between administrative costs and credit subsidization)	-	0.98%	-	1.08%
Pioneer Projects (introduction of modern processing methods)	1	Rs. 243 million	3	Rs. 950 million

## Implementation Grid for Quantitative Indicators

### SEDF Performance Measures

(basis for action plan and budgeting)

Indicators	2018-19	
	Project Name	Impact Assesment
Modernization of On-farm and Off-farm Practices (mechanization)	Syed Dairy Farms	Introduction of improved practices and mechanization at farm level
	Rehan & Company	
	Rehman Traders & Silage	
Compliance with Quality Assurance & Food Safety Standards (domestic & Internaional)	Bloom Agritech (Pvt.) Ltd.	Introduction of modern agriculture techniques (hydroponics) enabling supply of off-season vegetables
	Hamza Brothers Impex	Improved quality and Enhancment of shelf life of perishable commodities
Financial Inclusion (women, farmers & artisans)	Provisions for Subsidised Financing for Agro-based SMEs in Collaboration with Banks	Provisions for Subsidised Financing for Women Enterpreneurs, Farmers & Artisans
Creating Linkages between Stakeholders in Agri-business Sector (Collaboration between stakeholders)	Allocation of Rs. 55 million under ADP Scheme	Signed agreements with five (5) Banks for Institutional Collaboration
Service Delivery & Technical Assistance (minimization of application processing time)	Establishment of E-Portal for Application Processing	Online submission of project applications (documents) through SEDF website
	Implementation of ERP for inhouse efficient management	Digitization of official records and process automation
Global Collaborations (Joint Vetures - JVs)	Barkat Frisian Pasteurized Egg Company (Pvt.) Ltd.	Pioneer egg pasteurization unit in Sindh established under Pak-Dutch Joint Venture

## Implementation Grid for Quantitative Indicators

### Performance Measures for SEDF Approved Projects

(considered for approval and implementation review)

Project Name	Efficient Production (% increase)	Revenue Generation (% increase)	Increased Profitability (% increase)	Operational Efficiency (% increase)	Exportable Surplus (% increase)
Syed Dairy Farms	15%	15%	15%	20%	-
Rehan & Company	15%	15%	15%	20%	-
Barkat Frisian Pasteurized Egg Co. (Pvt.) Ltd.	-	-	20%	25%	40%
MashaAllah Oil Mill	30%	30%	30%	15%	-
Bloom Agritech (Pvt.) Ltd.	25%	25%	25%	50%	30%
Rehman Traders & Silage	15%	15%	15%	15%	-
Hamza Brothers Impex	20%	25%	25%	30%	20%
Super Shine Rice Mill	15%	20%	20%	15%	25%
Manish Rice Mill	15%	20%	20%	15%	-
Marvi Rice Mill	15%	20%	20%	15%	-
Pawan Rice Mill	15%	20%	20%	15%	-
Sada Bahar Rice Mill	15%	20%	20%	15%	-
Rice International Ltd.	15%	20%	20%	15%	-
Raja Traders	15%	20%	20%	15%	-
M. Amar Enterprises	15%	20%	20%	15%	-

## Implementation Grid for Quantitative Indicators

## Performance Measures for SEDF Approved Projects

(considered for approval and implementation review)

Project Name	Enhanced Quality	Introduction of Internationally known Varieties	Access to Premium Price Markets	Storage, Processing and Transportation	Transfer of Technology Agreements
Syed Dairy Farms	✓	✓	-	✓	-
Rehan & Company	✓	✓	-	✓	-
Barkat Frisian Pasteurized Egg Co. (Pvt.) Ltd.	✓	-	✓	✓	✓
MashaAllah Oil Mill	✓	-	-	✓	-
Bloom Agritech (Pvt.) Ltd.	✓	-	✓	✓	✓
Rehman Traders & Silage	✓	-	-	✓	-
Hamza Brothers Impex	✓	-	-	✓	✓
Super Shine Rice Mill	✓	-	✓	✓	-
Manish Rice Mill	✓	-	-	✓	-
Marvi Rice Mill	✓	-	-	✓	-
Pawan Rice Mill	✓	-	-	✓	-
Sada Bahar Rice Mill	✓	-	-	✓	-
Rice International Ltd.	✓	-	-	✓	-
Raja Traders	✓	-	-	✓	-
M. Amar Enterprises	✓	-	-	✓	-

## Implementation Grid for Social Responsibility Indicators (environmental considerations)

Indicators	2018-19	
	Project Name	Impact
Amount Re-invested for Improved (social) Practices (corporate social responsibility-CSR)	Allocation of Rs. 55 million under ADP Scheme	Provisions for Subsidised Financing for Women Enterpreneurs, Farmers & Artisans
Environment Friendly Projects (minimizing the emission of green house gases)	Shahbaz Trading Company	Silica Extraction from Rice Husk Ash
	Bloom Agritech (Pvt.) Ltd.	Modern agri-technique (hydroponics) ensures water conservation and limits the use of pesticides
Traceability of Produce (fishes/fruits/vegetables & plants)	Barkat Frisian Pasteurized Egg Company (Pvt.) Ltd.	Pioneer egg pasteurization unit in Sindh established under Pak-Dutch Joint Venture

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