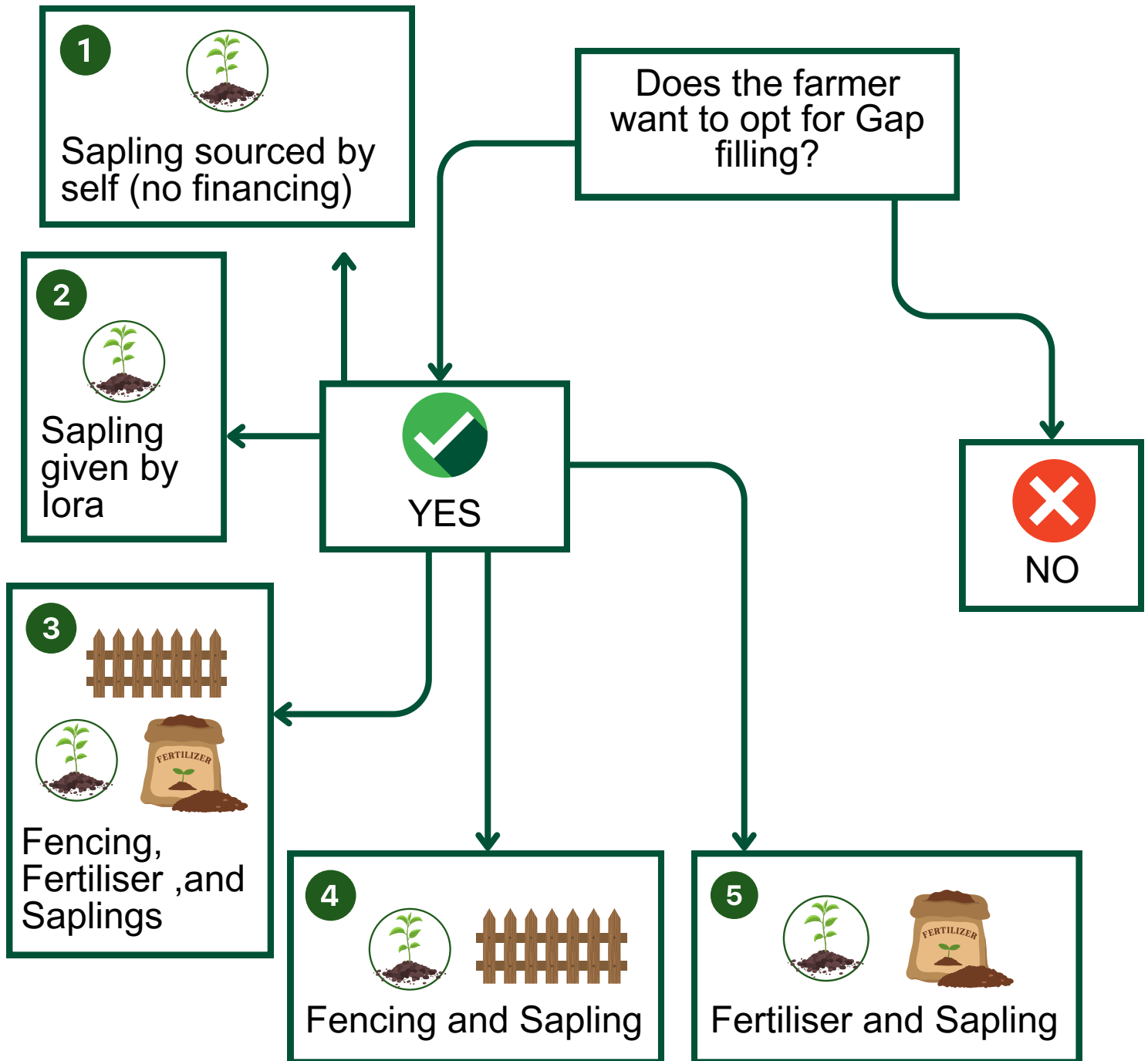


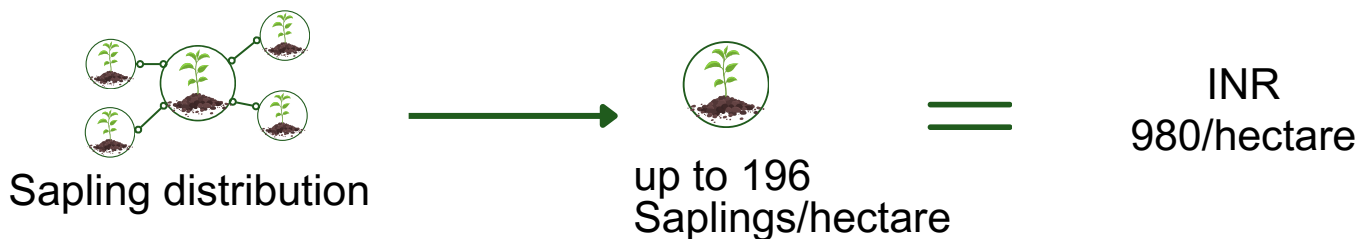
# Financial Assistance For Gap Filling Plantation



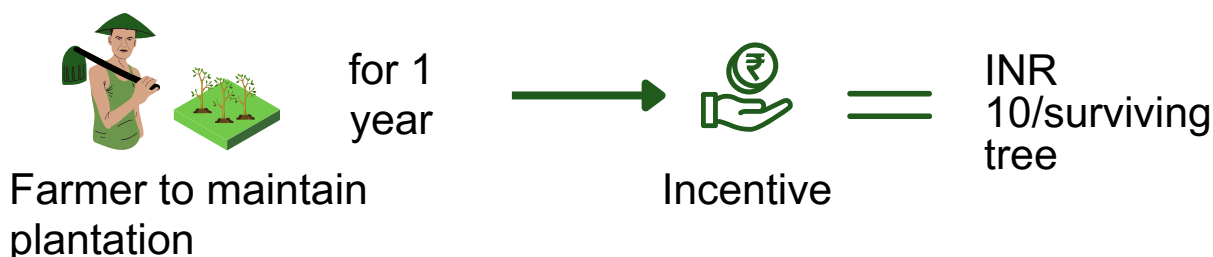
1. This gap-filling scheme is applicable only for individual farms.
2. Farmer can select one of the five given combinations for financial assistance.
3. In case of any natural hazard or circumstances leading to the failure of plantation, the farmer will not be liable for repayment of the loan.

# Gap Filling Details

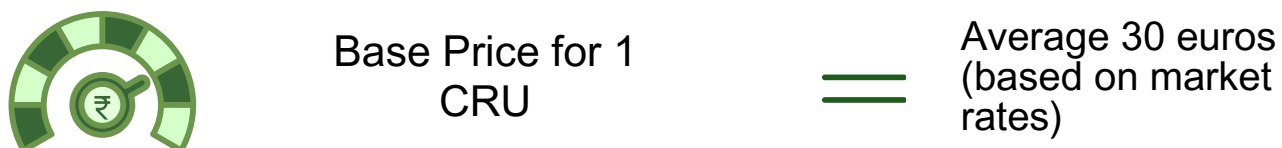
1



A maximum of 196 saplings can be provided for gap filling, amounting to INR 980/ha.

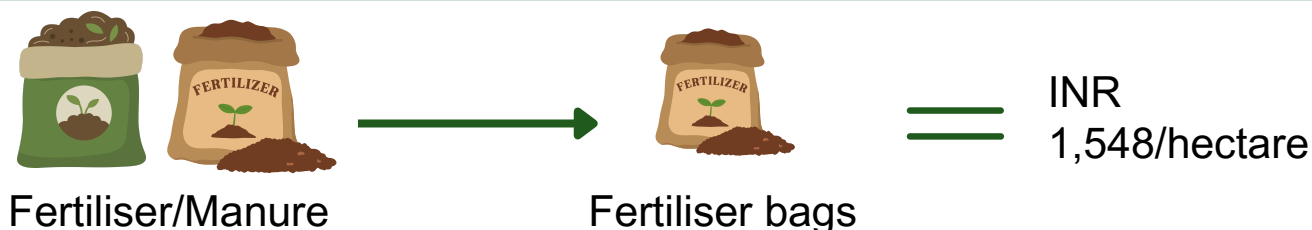


- Farmer has to maintain the plantation for a year to receive an incentive of INR 10 per surviving tree.
- After monitoring the survival of the plantation, the money will be transferred directly in the farmer's bank account.
- The Farmer is expected to maintain at least 70% of the gap-filling plantation.



- The value of 1 CRU will fluctuate based on the market rate at the time of issuance; however, a guaranteed minimum base price of 20 euros is ensured.

2



- Farmers will receive the money for fertiliser or manure in the form of fertiliser bags worth INR 1,548 per hectare.

3



Tools/Fencing



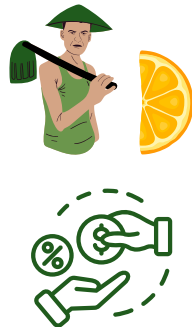
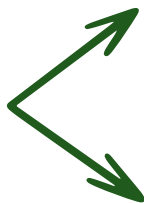
Money



INR  
3,456/hectare

- The money for fencing worth INR 3,456 per ha will be transferred directly in the farmer's bank account.

## Repayment Details



70% of the money generated through CRUs

Remaining 30% for the repayment of the loan



7.5%

Interest Rate



Ten  
years

Repayment time

- The money generated from the carbon sequestered in the onboarded plot (older plantation+ new gap filling plantation) will be sent directly to the farmer's bank account.
- During the 10 year repayment period, 30% of the total money generated through CRUs will be deducted for repayment of the loan and 70% will be transferred to the farmer.
- The money generated from the plantation in the form of CRUs will depend on the survival rate and health of the plantation which will be monitored every year.

Choose the right buckets based on the main tree species. Refer to the bucket list given below to assign buckets to the farmer.

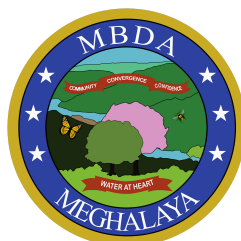
<b>Bucket 1- All Regions</b> <b>Major Species - Orange and Lemon</b>		
English Names	Garo/ Khasi	Scientific Names
Forestry Species		
Red cedar	Bolbret/ Poma	<i>Toona ciliata</i>
Teak	Bolsegun/ Dieng tik	<i>Tectona grandis</i>
Indian bay leaf	Tej pat, teji bol, tespata, Tegi-bol/ Dieng Latyrrpad/ Dieng latyrdop	<i>Cinnamomum tamala</i>
Sal	Bolsal/ Bolrsar/ Dieng blei	<i>Shorea robusta</i>
Needlewood	Boldak/ Dieng ngan/ Diengshyrngan	<i>Schima wallichii</i>
Horticulture Species		
Lemon	Gakji/kakji/ Soh-jew	<i>Citrus limon (C. jambhiri)</i>
Orange	Komilla/ Soh-niamtra	A few commercial varieties, one is <i>Citrus sinensis</i>
Plum	Plum/ Soh-plum	<i>Prunus domestica</i>
<b>Bucket 2- Garo Hills and Ri Bhoi Region</b> <b>Major Species - Arecanut and Tamarind</b> (Gap-filling is compulsory for pure Arecanut plantations. Arecanut saplings will not be provided by IORA for gap filling.)		
Forestry Species		
Neem	Aja-neemu, Nim/ Dieng-neem/ Dieng sohlong	<i>Azadirachta indica</i>
Teak	Bolsegun/ Dieng tik	<i>Tectona grandis</i>
Jamun	Sambu/ Chambi/ Kimkol/ Khimkol/ Dieng Sohrimai	<i>Syzygium cumini</i>
Horticulture Species		
Arecanut	Gue/ Kwai	<i>Areca catechu</i>
Mango	Tegatchu/ Soh-pieng	<i>Mangifera indica</i>
Jackfruit	Tebrong/ Soh-phan	<i>Artocarpus heterphyllus</i>
Cashew	Cashew	<i>Anacardium occidentale</i>
Orange	Komilla/ Soh-niamtra	<i>Citrus sinensis</i>
Tamarind	Ken tiri/ Cheng/ khenthiri/ Soh-kyntoi	<i>Tamarindus indica</i>
Star Fruit	Amilengga, Galde, Amrenga/ Soh-pyrshong/ Soh- khlur	<i>Averrhoa carambola</i>

Bucket 3- Khasi- Jaintia Region Major Species - Khasi Pine		
English Names	Garó/ Khasi	Scientific Names
Forestry Species		
Khasi pine	Dieng kseh	<i>Pinus kesia</i>
Diengdoh	Dieng doh	<i>Exbucklandia populnea</i>
Alder	Dieng lieng iong	<i>Alnus nepalensis</i>
Needlewood Tree	Boldak/ Dieng ngan/ Shyr ngan	<i>Schima wallichii</i>
Bucket 4 - Garo Hills and Ri Bhoi Region Major Species - Tea		
Shade Species		Interpolated in the plantation
Red cedar	Bolbret/ Poma	<i>Toona ciliata</i>
Needlewood Tree	Boldak/ Dieng ngan/ Shyr ngan	<i>Schima wallichii</i>
Neem	Aja-neemu, Nim	<i>Azadirachta indica</i>
Bucket 5- Khasi Jaintia Region Major Species - Mixed Spices		
Forestry Species		
Diengdoh	Dieng doh	<i>Exbucklandia populnea</i>
Khasi pine	Dieng kseh	<i>Pinus kesia</i>
Alder	Dieng lieng iong	<i>Alnus nepalensi</i>
Needlewood Tree	Boldak/ Dieng ngan/ Shyr ngan	<i>Schima wallichii</i>
Diengsning	Diengsning	<i>Castanopsis tribuloides</i>
Horticulture Species		
Bay berry	Bol-solia/ Sohphie	<i>Myrica esculenta</i>

- Farmer can choose the trees he wishes to plant from the list of trees given in the bucket assigned to him.
- It is recommended that farmer chooses a mixture of forestry and horticulture species (fruit trees).
- The ACA should assist the farmer in making the decision based on the current composition of the trees in his plot.
- In case the onboarded plot has 80-100% Arecanut, the farmer should choose a mixture of horticulture and forestry species for gap plantation



*A Joint Initiative by*



**For more information or to arrange a visit from the  
MegCare team, contact:**

**Khasi-Jaintia Hills: +91 8130800683**  
**Garro Hills: +91 8130803137**

**Regional Office 1**  
C/A 003, Centre Nongrim  
Hills, Shillong,  
Meghalaya – 793003

**Regional Office 2**  
House no 47, Top floor,  
Near CNI Church, Nazing  
Bazaar, Tura,  
Meghalaya – 794101