

1.1 Total Project Cost

Sr. No.	Particular	Amount (Rs.)	Grant (%)	Grant Amount (Rs.)
1	Land and Building	13,525,586	60%	8,115,352
2	Machinery and Equipment	23,057,435	60%	13,834,461
3	Furniture and Fixture	-	60%	-
4	IT & It Infrastructure	-	60%	-
5	Transport vehical (Refer van and other)	-	60%	-
6	Preliminary Expenses	50,000	60%	30,000
7	Working Capital	2,612,123		
Total		39,245,144		21,979,813

Total Project Costs means the costs incurred or to be incurred by a FPC in connection with or incidental to the Construction and acquisition of assets including preoprtative expenditure , design, construction and Working Capital

1.2 Means of Finance

Sr. No.	Particular	Bank Loan (%)	Amount (Rs.)
1	Govt. Grant under SMART Project	60%	21,979,813
2	Bank Finance - Long Term Loan	20%	7,316,604
3	Own Contribution	Balance	9,948,727
Total			39,245,144

This sheet provide details of how total project cost will raised

1.3 Financial Indicators

Sr. No.	Financial ratio	Estimated	Result	Permissible limit
1	Break Even Point (BEP)	50.96%	Project Viable	BEP shall be less than 60% 40-60%
2	Avg. Return on Capital Employed Average (ROCE)	16.60%	Project Viable	RoCE for the project shall be more than 20% 15-20%
3	Internal Rate of Return (IRR)	11.93%	Project Viable	The project internal rate of return shall be more than 12% 10-15%
4	Net present value (at a discount rate of 10 per cent)	2,374,434	NPV is high and positive at a conservative project life of 7 years	With a discount rate of 10% and a span of 7 operational years, the NPV should be positive Positive
5	Payback period	4.68	Project Viable	The Pack Back Period (Project/ Equity) shall be less than 7 years <7 years
6	Debt Service Coverage Ratio (DSCR)	6.03	Project Viable	DSCR shall be more than 2 for better performing project. 2-5

Notes

- 1) DSCR Ratio is directly linked to Loan amount.
- 2) Lower the amount of Loan in total project cost higher the DSCR ratio
- 3) In current project Loan amount is only 20% of total project cost hence DSCR ratio is higher.
- 4) Higher DSCR ratio (upto reasonable) indicates healthy financial condition of the project.

Amortization: Straight Line
 Method (SLM) is used
 Depreciation: Straight Line
 Method (SLM) is used

Particulars	SLM	WDV	Companies Act	IT Act
Land	0.00%	0.00%		
Building	3.17%	10.00%		
Furniture and Electrification	10.00%	10.00%		
IT and Infrastructure	10.00%	40.00%		
Vehicle	11.88%	15.00%		
Plant and machinery	6.33%	15.00%		
Amortization: Straight Line Method (SLM) is used			20%	20%
Pre-operative or pre-contribution				

3.3 Amortization Schedule

Particulars	Years	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Preliminary Expenses	5	10,000	10,000	10,000	10,000	10,000	10,000	10,000
Total Value		10,000	10,000	10,000	10,000	10,000	10,000	10,000

3.4 Tax Schedule

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
LBT	15,000,250	5,264,047	6,322,721	7,411,564	8,304,169	9,101,591	9,663,091
Add Depreciation as per composite	1,838,207	1,889,297	1,885,777	1,886,377	1,885,977	1,885,977	1,885,977
Less Depreciation as per IT Act	4,811,174	4,137,136	3,110,037	2,691,513	2,313,378	2,053,210	1,868,310
Taxable Income	12,027,283	2,926,208	4,097,461	6,110,428	7,876,768	8,933,658	9,580,758
Provision of Taxes	3,644,062	895,566	1,385,844	1,835,948	2,249,890	2,597,583	2,858,693

Maximum Tax rate

30%

This Sheet refer for provision of tax calculation

	Month 68	(0)	(0)	0	(0)
	Month 69	(0)	(0)	0	(0)
	Month 70	(0)	(0)	0	(0)
	Month 71	(0)	(0)	0	(0)
	Month 72	(0)	(0)	0	(0)
Year 7	Month 73	(0)	(0)	0	(0)
	Month 74	(0)	(0)	0	(0)
	Month 75	(0)	(0)	0	(0)
	Month 76	(0)	(0)	0	(0)
	Month 77	(0)	(0)	0	(0)
	Month 78	(0)	(0)	0	(0)
	Month 79	(0)	(0)	0	(0)
	Month 80	(0)	(0)	0	(0)
	Month 81	(0)	(0)	0	(0)
	Month 82	(0)	(0)	0	(0)
	Month 83	(0)	(0)	0	(0)
	Month 84	(0)	(0)	0	(0)

2165056.34

7316604.20

This Sheet Provide details of loan repayment schedule. The borrower is able to check how much of the monthly EMI is being allocated towards the repayment principal outstanding and interest respectively, depending on the rate of interest and tenure of the loan.

6.1 Consolidated Profit and loss account for the Project

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Revenue							
Facility 1 - Cleaning & Grading - Trading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Cleaning unit	261,241,899	302,714,050	346,439,413	392,515,855	441,045,088	492,132,811	545,888,856
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Total Revenue	261,241,899	302,714,050	346,439,413	392,515,855	441,045,088	492,132,811	545,888,856
Variable Cost							
Facility 1 - Cleaning & Grading - Trading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Cleaning unit	236,192,064	286,061,874	327,558,944	371,288,382	417,346,784	465,834,531	516,855,930
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Total Variable Cost	236,192,064	286,061,874	327,558,944	371,288,382	417,346,784	465,834,531	516,855,930
Fixed Cost							
Facility 1 - Cleaning & Grading - Trading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Cleaning unit	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Admin Expenses	6,188,302	7,112,947	8,176,290	9,399,133	10,805,403	12,422,613	14,282,405
Total Fixed Cost	6,188,302	7,112,947	8,176,290	9,399,133	10,805,403	12,422,613	14,282,405
Total Cost	242,380,366	293,174,821	335,735,234	380,687,515	428,152,187	478,257,144	531,138,335
Profit Before Depreciation ,Interest and Tax	18,861,532	9,539,229	10,704,180	11,828,340	12,892,901	13,875,667	14,750,521
Depreciation	1,888,297	1,888,297	1,888,297	1,888,297	1,888,297	1,888,297	1,888,297
Amortization	10,000	10,000	10,000	10,000	10,000	-	-
Profit Before Interest and Tax	16,963,236	7,640,932	8,805,883	9,930,043	10,994,604	11,987,370	12,862,225
Interest on Term loan	1,891,485	2,376,885	2,483,611	2,588,475	2,690,436	2,883,779	3,198,323
Profit Before Tax	15,069,750	5,264,047	6,322,272	7,341,568	8,304,169	9,103,591	9,663,901
Less: Tax	3,644,062	898,566	1,384,844	1,835,948	2,240,800	2,597,583	2,858,603
Profit After Tax	11,425,688	4,365,482	4,937,428	5,505,620	6,063,369	6,506,008	6,805,298
Cumulative Profit	11,425,688	15,791,170	20,728,598	26,234,218	32,288,497	38,794,504	45,599,712

Projected Consolidated Profit and Loss account is to give a projection of how much money you will bring in by selling products or services and how much profit you will make from these sales.

8.1 Cash Flow Statement for the Project

Sr. Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
1 Operating Profit							
Total Revenue	261,241,899	302,714,050	346,439,413	392,515,855	441,045,088	492,132,811	545,888,856
2 Equity/ Share capital	9,948,727						
Reinvestment							
3 Smart Grant -in-Aid	21,979,813						
4 Long Term Loan	7,316,604						
5 Short Term Loan	9,795,462	14,794,967	16,927,167	19,173,985	21,540,377	24,031,496	26,652,696
Sub Total (A)	310,282,505	317,509,017	363,366,580	411,689,840	462,585,465	516,164,306	572,541,552
Cash Outflow (Rs.)							
1 Capital Expenditure							
a Land and Building	13,525,586						
b Machinery and Equipment	23,057,435						
c Furniture & Fixture	-						
d It Infrastructure	-						
e Vehicle	-						
f Preliminary Expenses	50,000						
2 Operational Expenditure							
a Variable Cost	236,192,064	286,061,874	327,558,044	371,288,382	417,346,784	465,834,531	516,855,930
b Fixed Cost	6,188,302	7,112,947	8,176,290	9,399,133	10,805,403	12,422,613	14,282,405
3 Loan Repayment							
LTL - Principal	660,671	1,424,251	1,573,389	1,738,143	1,920,150	0	0
LTL - Interest	718,030	601,489	452,351	287,597	105,590	(0)	(0)
STL - Principal	9,795,462	14,794,967	16,927,167	19,173,985	21,540,377	24,031,496	26,652,696
STL - Interest	1,175,455	1,775,396	2,031,260	2,300,878	2,584,845	2,883,779	3,198,323
4 Tax	3,644,062	898,566	1,384,844	1,835,948	2,249,890	2,597,583	2,858,693
Sub Total (B)	295,007,067	312,669,490	358,104,245	406,024,067	456,553,039	507,770,002	563,848,047
Net Cash Flow (A-B)	15,275,438	4,839,527	5,262,335	5,665,773	6,032,426	8,394,305	8,693,504
Opening Cash and Bank		15,275,438	20,114,965	25,377,300	31,043,074	37,075,499	45,469,804
Cumulative Cash Balance	15,275,438	20,114,965	25,377,300	31,043,074	37,075,499	45,469,804	54,163,308

A projected cash flow statement is used to evaluate cash inflows and outflows to determine when, how much, and for how long cash deficits or surpluses will exist for a farm business during an upcoming time period.

investment is positive, it means that the discounted present value of all future cash flows related to that project or investment will be positive.

9.4 Return On Investments

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Net Profit	11,425,688	4,365,482	4,937,428	5,505,620	6,054,279	6,506,008	6,805,208
Average net profit	6514244.60						
Total Project cost	39245144.25						
ROI	16.60%						

Return on investment (ROI) is a performance measure used to evaluate the efficiency or profitability of an investment

9.5 Payback Period (In years) - Project

Particulars	Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Initial Investment	39,245,144							
Profit after Tax & Dividend		11,425,688	4,365,482	4,937,428	5,505,620	6,054,279	6,506,008	6,805,208
Add: Depreciation		1,888,297	1,888,297	1,888,297	1,888,297	1,888,297	1,888,297	1,888,297
Add: Preliminary exp Written off		10,000	10,000	10,000	10,000	10,000	-	-
Net Cash Accrual (A)		13,323,985	6,263,779	6,835,724	7,403,917	7,952,575	8,394,305	8,693,504
Cashflow - Initial Investment		(25,921,159)	(19,657,381)	(12,821,656)	(5,417,740)	2,534,836		

Payback period (in years) - Project

4.68

The payback period refers to the amount of time it takes to recover the cost of an investment

9.6 Debt Service Coverage Ratio (DSCR)

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Net Operating Income	18,861,532	9,539,229	10,704,180	11,828,340	12,892,901	13,875,667	14,750,521
Add: Depreciation	1,888,297	1,888,297	1,888,297	1,888,297	1,888,297	1,888,297	1,888,297
Add: Amortization	10,000	10,000	10,000	10,000	10,000	-	-
Interest on TL	718,030	601,489	452,351	287,597	105,590	(0)	(0)
Total	21,477,859	12,039,014	13,054,827	14,014,233	14,896,788	15,763,963	16,638,818
Total Annual EMI	1,378,700	2,025,740	2,025,740	2,025,740	2,025,740	-	-
Debt Service Coverage Ratio (D)	15.58	5.94	6.44	6.92	7.35	0.00	0.00

Average DSCR

6.03

the debt-service coverage ratio (DSCR) is a measurement of a firm's available cash flow to pay current debt obligations. The DSCR shows investors whether a company has enough income to pay its debts.

Grains Crops and Production Details

10.1 Details of members and non- members

Particulars	No.
Total No. of Members Cultivating Grain Crops	300
Total No. of Non- members Cultivating Grain Crops	0
Total	300
Average Land Holding per Member (Acres)	8.3333
Total Cultivated Land under grain Crop(Acres)	2500

10.2 Statement Showing Area, production, productivity and marketable Surplus of Crops

Season	Crop	Cultivation In (%)	Total Land under Cultivation (In Acres)	Yield/Acres (In Quintals)	Total Production (In Quintals)	Consumption in (%)	Marketable Surplus (In Quintals)
Kharif	Soybean	50%	1,250	30	37,500	10%	33,750
	Red Gram/Tur	25%	625	20	12,500	10%	11,250
	Paddy/Rice	0%	-	-	-	0%	-
	Green Gram/ Moong	15%	375	15	5,625	10%	5,062
	Maize	0%	-	-	-	0%	-
	Black Gram/Udid	15%	375	15	5,625	10%	5,062
	Bajra	0%	-	-	-	0%	-
	Jawar	0%	-	-	-	0%	-
	Sunflower	0%	-	-	-	0%	-
	Area Under Rabi Cultivation (In Acres)		35%	875.00			0%
Rabi	Wheat	10%	87	30	2,625	10%	2,362
	Bengal Gram/Channa	50%	437	25	10,937	10%	9,844
	Jawar	10%	87	30	2,625	10%	2,362
	Maize	0%	-	-	-	0%	-
	Safflower	0%	-	-	-	0%	-
	Rajma	10%	87	25	2,187	10%	1,969
		0%	-	-	-	0%	-
		0%	-	-	-	0%	-
Area Under Summer Cultivation (In Acres)		5%	125.00			0%	
Summer		0%	-	10	-	2%	-
		0%	-	-	-	0%	-
		0%	-	-	-	0%	-
		0%	-	-	-	0%	-

Note- Please note the crops/fruits/vegetable grown in the FPC catchment which has marketable Surplus

10.3 Quantity of Marketable Surplus Produce Considered for Trading Business

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Soybean	0	0	0	0	0	0	0
Red Gram/Tur	0	0	0	0	0	0	0
Paddy/Rice	0	0	0	0	0	0	0
Green Gram/ Moong	0	0	0	0	0	0	0
Maize	0	0	0	0	0	0	0
Black Gram/Udid	0	0	0	0	0	0	0
Bajra	0	0	0	0	0	0	0
Jawar	0	0	0	0	0	0	0
Sunflower	0	0	0	0	0	0	0
Wheat	0	0	0	0	0	0	0
Bengal Gram/Channa	0	0	0	0	0	0	0
Jawar	0	0	0	0	0	0	0
Maize	0	0	0	0	0	0	0
Safflower	0	0	0	0	0	0	0
Rajma	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0

10.4 Quantity of Marketable Surplus Produce Considered for Processing Business

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Soybean	13,500	15,187	16,875	18,562	20,250	21,937	23,625
Red Gram/Tur	4,500	5,062	5,625	6,187	6,750	7,312	7,875
Paddy/Rice	-	-	-	-	-	-	-
Green Gram/ Moong	2,025	2,278	2,531	2,784	3,037	3,291	3,544
Maize	-	-	-	-	-	-	-
Black Gram/Udid	2,025	2,278	2,531	2,784	3,037	3,291	3,544
Bajra	-	-	-	-	-	-	-
Jawar	-	-	-	-	-	-	-
Sunflower	-	-	-	-	-	-	-
Wheat	945	1,063	1,181	1,299	1,417	1,536	1,654
Bengal Gram/Channa	3,937	4,430	4,922	5,414	5,906	6,398	6,891
Jawar	945	1,063	1,181	1,299	1,417	1,536	1,654
Maize	-	-	-	-	-	-	-
Safflower	-	-	-	-	-	-	-
Rajma	787	886	984	1,083	1,181	1,280	1,378
	0	-	-	-	-	-	-
	0	-	-	-	-	-	-
	0	-	-	-	-	-	-
	0	-	-	-	-	-	-
	0	-	-	-	-	-	-
	0	-	-	-	-	-	-

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Facility 2 - Grain Processing Unit - Dal Mill
13.1 Producers/ Capacity Utilization

Capacity
 No. of Hours

14.35 Qrs P Hour

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
No. of Operation Days	250	281	312	343	375	406	437
Soybean	13,500	15,187	16,875	18,562	20,250	21,937	23,625
Red Gram/Tur	4,500	5,062	5,625	6,187	6,750	7,312	7,875
Paddy/Rice	-	-	-	-	-	-	-
Green Gram/ Moong	2,025	2,278	2,531	2,784	3,037	3,291	3,544
Maize	-	-	-	-	-	-	-
Black Gram/Udid	2,025	2,278	2,531	2,784	3,037	3,291	3,544
Bajra	-	-	-	-	-	-	-
Jawar	-	-	-	-	-	-	-
Sonflower	-	-	-	-	-	-	-
Wheat	945	1,063	1,181	1,299	1,417	1,536	1,654
Bengal Gram/Channa	3,937	4,430	4,922	5,414	5,906	6,398	6,891
Jawar	945	1,063	1,181	1,299	1,417	1,536	1,654
Maize	-	-	-	-	-	-	-
Safflower	-	-	-	-	-	-	-
Rajma	787	886	984	1,083	1,181	1,280	1,378
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Quantity to be Processed	28,665	32,248	35,831	39,414	42,997	46,580	50,164
Job Work (50%)	0%	0%	0%	0%	0%	0%	0%
Quantity for Processing and Trading for PC	100%	100%	100%	100%	100%	100%	100%
Job Work (50%)	-	-	-	-	-	-	-
Quantity for sale (50%)	-	-	-	-	-	-	-
Soybean	13,500	15,187	16,875	18,562	20,250	21,937	23,625
Red Gram/Tur	4,500	5,062	5,625	6,187	6,750	7,312	7,875
Paddy/Rice	-	-	-	-	-	-	-
Green Gram/ Moong	2,025	2,278	2,531	2,784	3,037	3,291	3,544
Maize	-	-	-	-	-	-	-
Black Gram/Udid	2,025	2,278	2,531	2,784	3,037	3,291	3,544
Bajra	-	-	-	-	-	-	-
Jawar	-	-	-	-	-	-	-
Sonflower	-	-	-	-	-	-	-
Wheat	945	1,063	1,181	1,299	1,417	1,536	1,654
Bengal Gram/Channa	3,937	4,430	4,922	5,414	5,906	6,398	6,891
Jawar	945	1,063	1,181	1,299	1,417	1,536	1,654
Maize	-	-	-	-	-	-	-
Safflower	-	-	-	-	-	-	-
Rajma	787	886	984	1,083	1,181	1,280	1,378
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Output (KG)							
Soybean							
Soyn Seeds (80%)	10,799.95	12,149.95	13,499.95	14,849.94	16,199.94	17,549.93	18,899.92
Soyn DOC (6%)	-	-	-	-	-	-	-
Soyn white material (20%)	2,609.99	3,037.49	3,374.99	3,712.49	4,049.98	4,387.48	4,724.98
Red Gram/Tur							
Dal (80%)	3,599.99	4,049.98	4,499.98	4,949.98	5,399.98	5,849.98	6,299.97
Broken Dal (0%)	-	-	-	-	-	-	-
Husk and Powder	909.00	1,012.50	1,125.00	1,237.50	1,349.99	1,462.49	1,574.99
Paddy/Rice							
Green Gram/ Moong							
Dal (60%)	1,215.00	1,366.87	1,518.74	1,670.62	1,822.49	1,974.37	2,126.24
Broken Dal (20%)	405.00	455.62	506.25	556.87	607.50	658.12	708.75
Husk and Powder	405	456	506	557	607	658	709
Maize							
Black Gram/Udid							
Dal (60%)	1,215.00	1,366.87	1,518.74	1,670.62	1,822.49	1,974.37	2,126.24
Broken Dal (20%)	405.00	455.62	506.25	556.87	607.50	658.12	708.75
Husk and Powder	405	456	506	557	607	658	709
Bengal Gram/Channa							
Seed (60%)	2,362.5	2,657.8	2,952.1	3,248.4	3,543.7	3,839.0	4,134.4
Broken Dal (20%)	787.5	885.9	984.4	1,082.8	1,181.2	1,279.7	1,378.1
Husk and Powder	787.5	885.9	984.4	1,082.8	1,181.2	1,279.7	1,378.1
Jawar							
Jawar Seeds (80%)	756.00	850.50	945.00	1,039.50	1,134.00	1,228.50	1,322.99
Husk and Powder	189.00	212.62	236.25	259.87	283.50	307.12	330.75
Wheat							
Wheat Seeds (80%)	756.00	850.50	945.00	1,039.50	1,134.00	1,228.50	1,322.99
Husk and Powder	189.00	212.62	236.25	259.87	283.50	307.12	330.75
Rajma							
Seed (80%)	650.00	708.75	787.50	866.25	945.00	1,023.75	1,102.50

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Facility 3 - Warehouse
14.1 Capacity Utilization

Capacity

MT

No. of Month

12

Particular	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Capacity Utilisation	50%	55%	60%	65%	70%	70%	70%
Total Quantity Stored per Annum	-	-	-	-	-	-	-

14.2 Facility 3 - Profit and loss of Warehouse

Particulars	Unit	Rate	100%	105.00%	110.25%	115.76%	121.55%	127.63%	134.01%
			Y1	Y2	Y3	Y4	Y5	Y6	Y7
Vegetable									
Storage Charges per MT per Month		200	-	-	-	-	-	-	-
Total Revenue			-	-	-	-	-	-	-
Expenses									
Variable Cost									
Damage	MT	15	-	-	-	-	-	-	-
Fumigation	MT	15	-	-	-	-	-	-	-
Electricity		-	-	-	-	-	-	-	-
Total Variable Cost			-	-	-	-	-	-	-
Fixed Cost									
Warehouse Manager	1		-	-	-	-	-	-	-
Total Fixed Cost			-	-	-	-	-	-	-
Total Expenses			-	-	-	-	-	-	-
Operating profit			-	-	-	-	-	-	-

This sheet provide details capacity utilization of machines and also sale, expenses and operating profit of Dal Mill activity

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Total No. of Days Labour Required
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0

