

मा. बाळासाहेब ठाकरे कृषि व्यवसाय व ग्रामीण
परिवर्तन (स्मार्ट) प्रकल्प

सविस्तर प्रकल्प अहवाल (DPR)

Business

Calculator

सादरकर्ते

अॅग्रो फ्युचर्स फार्मर्स प्रोड्युसर कंपनी
लिमिटेड.,

उप-प्रकल्पाचा (स्थान) पत्ता:- गट नंबर :- ३९१/१, मु.पो.अजंदे, वाघोडे
तालुका. शिंदखेडा, जिल्हा. धुळे, महाराष्ट्र - ४२५४०३.

नोंदणीकृत पत्ता: ३९१/१, मु.पो.अजंदे, वाघोडे, तालुका. शिंदखेडा,
जिल्हा. धुळे, महाराष्ट्र - ४२५४०३

DIRECTOR

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Agro Future Farmer
Producer Company Limited



1.1 Total Project Cost

Sr. No.	Particular	Amount (Rs.)	Grant (%)	Grant Amount (Rs.)
1	Land and Building	13,143,000	60%	7,885,800
2	Machinery and Equipment	9,869,005	60%	5,921,403
3	Furniture and Fixture	70,800	60%	42,480
4	IT & It Infrastructure	61,000	60%	36,600
5	Vehicle	-	60%	-
6	Preliminary Expenses	1,157,000	60%	694,200
7	Working Capital	1,029,816		
Total		25,330,621		14,580,483

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 preoprtaive expenditure , design, construction and Working Capital

Sr. No.	Particular	Bank Loan (%)	Amount (Rs.)
1	Govt. Grant under SMART Project		14,580,483
2	Bank Finance - Long Term Loan (= Total Project Cost- Smart Grant - Own Contribution)		7,290,242
3	Own Contribution (=Fixed Assets*20%)+Working Capital)	10%	3,459,897
Total			25,330,621

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)	46.42%	Project Viable	BEP shall be less than 50%
2	Avg. Return on Capital Employed Average (ROCE)	13.98%	Project Viable	RoCE for the project shall be more than 12%
3	Internal Rate of Return (IRR)	11.35%	Project Viable	The project internal rate of return shall be more than 12%
4	Net present value (at a discount rate of 10 per cent)	1,255,092	NPV is high and positive at a conservative project life of 5 years	With a discount rate of 10% and a span of 7 operational years, the NPV should be positive
5	Payback period	5.03	Project Viable	The Pack Back Period (Project/ Equity) shall be less than 7 years
6	Debt Service Coverage Ratio (DSCR)	2.38	Project Viable	DSCR shall be more than 2 for better performing project.

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Dist. Dhule (MH) (India)**



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2.1

Land and Building

Sr. No.	Particular	Unit	No. of Unit	Rate per unit	Amount (Rs.)
1	Land	3,000.00 Sq. Mtr.	-	-	Lease
2	Construction of Grain Cleaning Grading, and Packaging Unit & Working Shed Unit of Maize Bharda Unit.	500 MT	1	6,391,000	6,391,000
3	Warehouse	500 MT	1	6,752,000	6,752,000
					-
					-
					-
Total					13,143,000

This Sheet provide details of land and various construction, including area, rate per unit and total amount

2.2

Machinery and Equipment

Sr. No.	Description	Capacity	No. Required	Rate	Amount (Rs.)	Total HP
A	Custom Hiring		1			
	Subtotal					
B	Dal Mill Unit					0
	Subtotal					
C	Cleaning & Grading					
1	Cleaning Plant of 2TPH Capacity	2 THP	1	2,015,440	2,015,440	34.5
2	Grinder Machine and Animal Feed Pellet Machine, Mixer Machine etc. machinery	200 KG/Hr	1	2,046,000	2,046,000	22.5
3	Bag Stitching Machinery (80 to 100 Bgage as per Capacity)	80 to 100	1	365,800	365,800	0.5
4	Fully Electronics Weigh Bridge	100 Ton	1	1,213,630	1,213,630	
5	Weigh Bridge Platform Scale	200 KG	1	14,500	14,500	
6	Electrification	63 KVA	1	947,540	947,540	
7	Solar System	60 KVA	1	3,266,095	3,266,095	
8						
9						
10						
11						
	Subtotal				9,869,005	58
D	F & V Processing Machainary					
	Subtotal					
Total					9,869,005	58

This Sheet provide details of Plant & Machinery, including Capacity, rate per machaine, Power Consumption and total amount


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2.3

Furniture and Fixture

Sr. No.	Particular	No. Required	Rate	Amount (Rs.)
1	Office Table	2	5,000	10,000
2	Revoling Chair	1	6,000	6,000
3	Plastic Chair	25	1,000	25,000
4	Office Cupboard	1	10,000	10,000
5	Computer Table	1	9,000	9,000
		GST 18%	10,800	10,800
	Total			70,800

This Sheet provide details of furniture and fixture, no.of Quantity, rate per unit and total amount

2.4

IT & It Infrastructure

Sr. No.	Particular	No. Required	Rate	Amount (Rs.)
1	Desktop HP - Aio -22 DF1171in	1	44,000	44,000
2	All in One Printer & Scanner	1	17,000	17,000
3				
	Total			61,000

This Sheet provide details of furniture and fixture, no.of Quantity, rate per unit and total amount

2.5

Vehicle

Sr. No.	Particular	No. Required	Rate	Amount (Rs.)
	Total			

This Sheet provide details of vehicles, no.of vehicle, rate per vehicle and total amount

2.6

Preliminary Expenses

Sr. No.	Particular	Amount (Rs.)
1	Chartered Engineer Fees	20,000
2	SMART DPR Fees	30,000
3	FSSAI Central License Fees 5 Year	52,500
4	MPCB Consent To Establish Fees	35,000
5	Other Expenses	1,019,500
	Total	1,157,000

Preliminary expenses are considered as prior expenses before the beginning of business or Projects. The eligible amount is 5% of te project cost. Minimum amount is Rs.500000/- and maximum amount is Rs.2000000/-

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As per IT Act

	Y2	Y3	Y4	Y5	Y6	Y7
43,000	11,828,700	10,645,830	9,581,247	8,623,122	7,760,810	6,984,729
14,300	1,182,870	1,064,583	958,125	862,312	776,081	698,473
14,300	2,497,170	3,561,753	4,519,878	5,382,190	6,158,271	6,856,744
28,700	10,645,830	9,581,247	8,623,122	7,760,810	6,984,729	6,286,256
59,005	8,388,654	7,130,356	6,060,803	5,151,682	4,378,930	3,722,090
10,351	1,258,298	1,069,553	909,120	772,752	656,839	558,314
10,351	2,738,649	3,808,202	4,717,323	5,490,075	6,146,915	6,705,228
18,654	7,130,356	6,060,803	5,151,682	4,378,930	3,722,090	3,163,777
0,800	63,720	57,348	51,613	46,452	41,807	37,626
7,080	6,372	5,735	5,161	4,645	4,181	3,763
7,080	13,452	19,187	24,348	28,993	33,174	36,937
3,720	57,348	51,613	46,452	41,807	37,626	33,863
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
1,000	36,600	21,960	13,176	7,906	4,743	2,846
1,400	14,640	8,784	5,270	3,162	1,897	1,138
1,400	39,040	47,824	53,094	56,257	58,154	59,292
3,600	21,960	13,176	7,906	4,743	2,846	1,708
1,805	20,317,674	17,855,494	15,706,839	13,829,162	12,186,290	10,747,292
1,131	2,462,180	2,148,655	1,877,677	1,642,872	1,438,999	1,261,687
1,131	5,288,311	7,436,966	9,314,643	10,957,515	12,396,513	13,658,201
1,674	17,855,494	15,706,839	13,829,162	12,186,290	10,747,292	9,485,604




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Method used	Depreciation percent	SLM	WDV	Depreciation percent as per IT Act
Method used	0.00%	0.00%	0.00%	0.00%
nd Electrification	3.17%	3.17%	10.00%	10.00%
structure	10.00%	10.00%	10.00%	10.00%
achinery	10.00%	10.00%	40.00%	40.00%
	11.88%	11.88%	15.00%	15.00%
	6.33%	6.33%	15.00%	15.00%
Method used	20%			20%
ve or pre-incubation	20%			20%


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4.1 Repayment Schedule

Loan Amount (Rs) 7,290,242
 Interest rate /PA 12%
 Loan Tenure in years 5
 Moratorium Period (In Months) 6
 EMI Rs. 175,378.30

Year	Particulars	Opening Balance	Interest	Principial Repayment	EMI	Closing Outstanding
Year 1	Month 1	7,290,242	72,902	-	72,902	7,290,242
	Month 2	7,290,242	72,902	-	72,902	7,290,242
	Month 3	7,290,242	72,902	-	72,902	7,290,242
	Month 4	7,290,242	72,902	-	72,902	7,290,242
	Month 5	7,290,242	72,902	-	72,902	7,290,242
	Month 6	7,290,242	72,902	-	72,902	7,290,242
	Month 7	7,290,242	72,902	102,476	175,378	7,187,766
	Month 8	7,187,766	71,878	103,501	175,378	7,084,265
	Month 9	7,084,265	70,843	104,536	175,378	6,979,729
	Month 10	6,979,729	69,797	105,581	175,378	6,874,148
	Month 11	6,874,148	68,741	106,637	175,378	6,767,512
	Month 12	6,767,512	67,675	107,703	175,378	6,659,808
Year 2	Month 13	6,659,808	66,598	108,780	175,378	6,551,028
	Month 14	6,551,028	65,510	109,868	175,378	6,441,160
	Month 15	6,441,160	64,412	110,967	175,378	6,330,193
	Month 16	6,330,193	63,302	112,076	175,378	6,218,117
	Month 17	6,218,117	62,181	113,197	175,378	6,104,920
	Month 18	6,104,920	61,049	114,329	175,378	5,990,591
	Month 19	5,990,591	59,906	115,472	175,378	5,875,118
	Month 20	5,875,118	58,751	116,627	175,378	5,758,491
	Month 21	5,758,491	57,585	117,793	175,378	5,640,698
	Month 22	5,640,698	56,407	118,971	175,378	5,521,727
	Month 23	5,521,727	55,217	120,161	175,378	5,401,566
	Month 24	5,401,566	54,016	121,363	175,378	5,280,203
Year 3	Month 25	5,280,203	52,802	122,576	175,378	5,157,627
	Month 26	5,157,627	51,576	123,802	175,378	5,033,825
	Month 27	5,033,825	50,338	125,040	175,378	4,908,785
	Month 28	4,908,785	49,088	126,290	175,378	4,782,494
	Month 29	4,782,494	47,825	127,553	175,378	4,654,941
	Month 30	4,654,941	46,549	128,829	175,378	4,526,112
	Month 31	4,526,112	45,261	130,117	175,378	4,395,995
	Month 32	4,395,995	43,960	131,418	175,378	4,264,576
	Month 33	4,264,576	42,646	132,733	175,378	4,131,844
	Month 34	4,131,844	41,318	134,060	175,378	3,997,784
	Month 35	3,997,784	39,978	135,400	175,378	3,862,384
	Month 36	3,862,384	38,624	136,754	175,378	3,725,629
Year 4	Month 37	3,725,629	37,256	138,122	175,378	3,587,507
	Month 38	3,587,507	35,875	139,503	175,378	3,448,004
	Month 39	3,448,004	34,480	140,898	175,378	3,307,106
	Month 40	3,307,106	33,071	142,307	175,378	3,164,798
	Month 41	3,164,798	31,648	143,730	175,378	3,021,068
	Month 42	3,021,068	30,211	145,168	175,378	2,875,900
	Month 43	2,875,900	28,759	146,619	175,378	2,729,281
	Month 44	2,729,281	27,293	148,085	175,378	2,581,196
	Month 45	2,581,196	25,812	149,566	175,378	2,431,629
	Month 46	2,431,629	24,316	151,062	175,378	2,280,567
	Month 47	2,280,567	22,806	152,573	175,378	2,127,995
	Month 48	2,127,995	21,280	154,098	175,378	1,973,896
Year 5	Month 49	1,973,896	19,739	155,639	175,378	1,818,257
	Month 50	1,818,257	18,183	157,196	175,378	1,661,061
	Month 51	1,661,061	16,611	158,768	175,378	1,502,294
	Month 52	1,502,294	15,023	160,355	175,378	1,341,938
	Month 53	1,341,938	13,419	161,959	175,378	1,179,979
	Month 54	1,179,979	11,800	163,579	175,378	1,016,401
	Month 55	1,016,401	10,164	165,214	175,378	851,187
	Month 56	851,187	8,512	166,866	175,378	684,320

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	Month 57		684,320	6,843	168,535	175,378	515,785
	Month 58		515,785	5,158	170,220	175,378	345,565
	Month 59		345,565	3,456	171,923	175,378	173,642
	Month 60		173,642	1,736	173,642	175,378	-
Year 6	Month 61		-	-	-	-	-
	Month 62		-	-	-	-	-
	Month 63		-	-	-	-	-
	Month 64		-	-	-	-	-
	Month 65		-	-	-	-	-
	Month 66		-	-	-	-	-
	Month 67		-	-	-	-	-
	Month 68		-	-	-	-	-
	Month 69		-	-	-	-	-
	Month 70		-	-	-	-	-
	Month 71		-	-	-	-	-
	Month 72		-	-	-	-	-
Year 7	Month 73		-	-	-	-	-
	Month 74		-	-	-	-	-
	Month 75		-	-	-	-	-
	Month 76		-	-	-	-	-
	Month 77		-	-	-	-	-
	Month 78		-	-	-	-	-
	Month 79		-	-	-	-	-
	Month 80		-	-	-	-	-
	Month 81		-	-	-	-	-
	Month 82		-	-	-	-	-
	Month 83		-	-	-	-	-
	Month 84		-	-	-	-	-

2617601.01

7290241.50

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 repaym principal outstanding and interest respectively, depending on the rate of interest and tenure of the loan.

Assumption:

1. Rate of Interest assumed as 12%
2. Moratorium Period 6 Months

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DIRECTOR



5.1 Closing and Opening Stock Calculation

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Opening Stock							
Agri Input		-	-	-	-	-	-
Trading		-	-	-	-	-	-
Grain Processing		2,204,264	2,492,429	2,804,074	3,140,503	3,503,531	3,895,019
Horticulture Processing		-	-	-	-	-	-
Total		2,204,264	2,492,429	2,804,074	3,140,503	3,503,531	3,895,019
Closing Stock							
Agri Input		-	-	-	-	-	-
Trading		-	-	-	-	-	-
Grain Processing		2,204,264	2,492,429	3,140,503	3,503,531	3,895,019	4,316,939
Horticulture Processing		-	-	-	-	-	-
Total		2,204,264	2,492,429	3,140,503	3,503,531	3,895,019	4,316,939

Closing Stock is an amount of unsold stock lying in your business on a given date. In simple words, it's the inventory which is still in your in-process goods (WIP) or finished goods business waiting to be sold for a given period. The closing stock can be in various forms such as raw materials,

Assumption:

- 1. Closing stock of each facility is 5%



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5.2 Working Capital Calculation

Particulars	Duration (In days)	Amount (Rs.)						
		Y1	Y2	Y3	Y4	Y5	Y6	Y7
Accounts Receivables (Debtors)								
Agri Input	14	-	-	-	-	-	-	-
Custom Hiring	14	-	-	-	-	-	-	-
Dal Mill	14	-	-	-	-	-	-	-
Cleaning & Grading	7	3,122,303	3,530,615	3,971,853	4,448,525	4,962,783	5,517,295	6,115,084
Warehouse	14	-	-	-	-	-	-	-
Processing Unit - Horti Commodity	14	-	-	-	-	-	-	-
Subtotal		3,122,303	3,530,615	3,971,853	4,448,525	4,962,783	5,517,295	6,115,084
Closing Stock		2,204,264	2,492,429	2,804,074	3,140,503	3,503,531	3,895,019	4,316,939
Total		5,326,567	6,023,045	6,775,926	7,589,029	8,466,313	9,412,314	10,432,023
Accounts Payable & Accrued Expenses (Creditors)								
Agri Input	7	-	-	-	-	-	-	-
Custom Hiring	7	-	-	-	-	-	-	-
Dal Mill	7	-	-	-	-	-	-	-
Cleaning & Grading	10	4,296,751	4,858,635	5,465,961	6,121,877	6,829,716	7,593,034	8,415,619
Warehouse	7	-	-	-	-	-	-	-
Processing Unit - Horti Commodity	7	-	-	-	-	-	-	-
Total		4,296,751	4,858,635	5,465,961	6,121,877	6,829,716	7,593,034	8,415,619
Working Capital		1,029,816	1,164,410	1,309,965	1,467,151	1,636,597	1,819,280	2,016,404
100% Contribution	100%	1,029,816	1,164,410	1,309,965	1,467,151	1,636,597	1,819,280	2,016,404

Working capital, also known as net working capital (NWC), is the difference between a company's current assets, such as accounts receivable (customers' unpaid bills), and inventories of raw materials and finished goods, and its current liabilities, such as accounts payable. This spreadsheet provides requirement of working capital for running business

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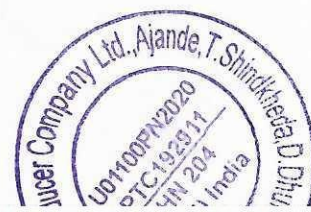
6.1 Consolidated Profit and loss account for the Project

Particulars	V1	V2	V3	V4	V5	V6	V7
Revenue							
Facility 1 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 2 - Cleaning & Grading	162,805,803	184,096,373	207,103,746	231,958,819	258,773,659	287,687,522	318,857,953
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Total Revenue	162,805,803	184,096,373	207,103,746	231,958,819	258,773,659	287,687,522	318,857,953
Variable Cost							
Facility 1 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 2 - Cleaning & Grading	154,627,149	177,052,004	199,195,929	223,112,093	248,921,608	276,754,248	306,748,181
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Total Variable Cost	154,627,149	177,052,004	199,195,929	223,112,093	248,921,608	276,754,248	306,748,181
Fixed Cost							
Facility 1 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 2 - Cleaning & Grading	240,000	252,000	264,600	277,830	291,722	306,308	321,623
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Admin Expenses	1,472,000	1,545,600	1,622,880	1,704,024	1,789,225	1,878,686	1,972,621
Total Fixed Cost	1,712,000	1,797,600	1,887,480	1,981,854	2,080,947	2,184,994	2,294,244
Total Cost	156,339,149	178,849,604	201,083,409	225,093,947	251,002,555	278,939,242	309,042,424
Profit Before Depreciation ,Interest and Tax	6,466,654	5,246,769	6,020,338	6,864,872	7,771,105	8,748,281	9,815,528
Depreciation	2,826,131	2,462,180	2,148,655	1,877,677	1,642,872	1,438,999	1,261,687
Amortization	231,400	231,400	231,400	231,400	231,400	-	-
Profit Before Interest and Tax	3,409,123	2,553,189	3,640,282	4,755,795	5,896,833	7,309,282	8,553,841
Interest on Term loan	859,251	724,934	549,966	352,807	130,643	-	-
Profit Before Tax	2,549,872	1,828,255	3,090,317	4,402,988	5,766,190	7,309,282	8,553,841
Less. Tax	662,967	475,346	803,482	1,144,777	1,499,209	1,900,413	2,223,999
Profit After Tax	1,886,905	1,352,909	2,286,834	3,258,211	4,266,980	5,408,869	6,329,842
Cumulative Profit	1,886,905	3,239,814	5,526,648	8,784,859	13,051,840	18,460,709	24,790,551

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.

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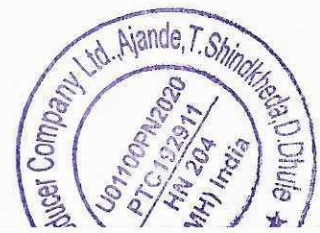
7.1 Balancesheet for the Project

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
ASSETS							
Current Assets							
Cash and Bank Balance	4,314,003	6,846,292	9,813,052	13,271,422	17,269,332	23,934,516	31,328,922
Accounts Receivables	3,122,303	3,530,615	3,971,853	4,448,525	4,962,783	5,517,295	6,115,084
Other Current Assets	2,204,264	2,492,429	2,804,074	3,140,503	3,503,531	3,895,019	4,316,939
Total Current Assets	9,640,570	12,869,337	16,588,979	20,860,451	25,735,645	33,346,830	41,760,945
Gross Fixed Assets	23,143,805	20,317,674	17,855,494	15,706,839	13,829,162	12,186,290	10,747,292
Less: Depreciation	2,826,131	2,462,180	2,148,655	1,877,677	1,642,872	1,438,999	1,261,687
Net Fixed Assets	20,317,674	17,855,494	15,706,839	13,829,162	12,186,290	10,747,292	9,485,604
Preliminary & Pre-operative Expenses	925,600	694,200	462,800	231,400	0	0	0
TOTAL ASSETS	30,883,844	31,419,031	32,758,618	34,921,013	37,921,935	44,094,122	51,246,549
LIABILITIES & SHAREHOLDERS EQUITY							
CURRENT LIABILITIES							
Short Term Debt (Working capital loan)	0	0	0	0	0	0	0
Accounts Payable & Accrued Expenses	4,296,751	4,858,635	5,465,961	6,121,877	6,829,716	7,593,034	8,415,619
Other Current Liabilities							
Total Current Liabilities	4,296,751	4,858,635	5,465,961	6,121,877	6,829,716	7,593,034	8,415,619
Secured Long Term Debt	6,659,808	5,280,203	3,725,629	1,973,896	0	0	0
Differed Tax Liabilities							
TOTAL LIABILITIES	10,956,559	10,138,838	9,191,590	8,095,774	6,829,716	7,593,034	8,415,619
Share capital	3,459,897	3,459,897	3,459,897	3,459,897	3,459,897	3,459,897	3,459,897
Smart Grant -in-Aid	14,580,483	14,580,483	14,580,483	14,580,483	14,580,483	14,580,483	14,580,483
Reserves and Surplus							
Add: Opening Balance (P/L Account)	0	1,886,905	3,239,814	5,526,648	8,784,859	13,051,840	18,460,709
Profit & Loss) During the Year	1,886,905	1,352,909	2,286,834	3,258,211	4,266,980	5,408,869	6,329,842
Appropriation - Dividend							
Total Reserves	1,886,905	3,239,814	5,526,648	8,784,859	13,051,840	18,460,709	24,790,551
TOTAL EQUITY	19,927,285	21,280,193	23,567,028	26,825,239	31,092,219	36,501,088	42,830,930
TOTAL LIABILITIES & EQUITY	30,883,844	31,419,031	32,758,618	34,921,013	37,921,935	44,094,122	51,246,549
CONTROL TICKER							
(=Liability - Asset)	0.00	0.00	0.00	0.00	0.00	0.00	0.00

A projected balance sheet, also referred to as pro forma balance sheet, lists specific account balances on a business' assets, liabilities and equity for a specified future time. Using a projected balance sheet, financial personnel can present lenders and investors with detailed financial information about planned future asset expansion, making it easier to persuade capital providers to supply the required financing.


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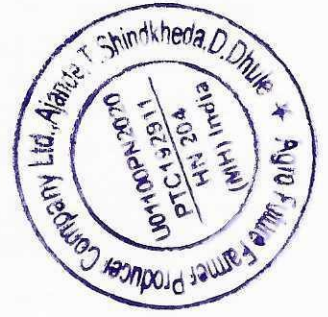


9.1 Internal Rate of Return

	Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Corporate Tax & Dividend		1,886,905.05	1,352,908.65	2,286,834.34	3,258,211.34	4,266,980.34	5,408,868.81	6,329,842.19
Depreciation		2,826,130.75	2,462,180.14	2,148,655.22	1,877,676.82	1,642,872.00	1,438,998.51	1,261,687.48
Primary expense written off		231,400.00	231,400.00	231,400.00	231,400.00	231,400.00	0.00	-0.00
Accrual (A)		4,944,435.80	4,046,488.79	4,666,889.56	5,367,288.16	6,141,252.34	6,847,867.32	7,591,529.67
Investment/ Net Cash Accrual	(25,330,621.0402)	4,944,435.80	4,046,488.79	4,666,889.56	5,367,288.16	6,141,252.34	6,847,867.32	7,591,529.67
IRR		11.35%						
Value Equivalent		0.90	0.81	0.72	0.65	0.58	0.52	0.47
Value of Future Inflows		4,440,347.97	3,263,464.31	3,380,090.38	3,491,049.17	3,587,222.04	3,592,170.29	3,576,276.89
Net Cash Inflow					25,330,621.04			
Capital Outflow								
					25,330,621.04			

Internal rate of return (IRR) is a ratio used in financial analysis to estimate the profitability of potential investments. IRR is a discount rate that makes the net present value (NPV) of all cash flows equal to zero in a discounted cash flow analysis.

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9.2 Break even Point

	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Receipts							
1 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
2 - Cleaning & Grading	162,805,803	184,096,373	207,103,746	231,958,819	258,773,659	287,687,522	318,857,953
3 - Warehouse	-	-	-	-	-	-	-
4 - Custom Hiring	-	-	-	-	-	-	-
5 - Agri Input Centre	-	-	-	-	-	-	-
5 - Processing Unit - Horti Comm	-	-	-	-	-	-	-
Receipts	162,805,803	184,096,373	207,103,746	231,958,819	258,773,659	287,687,522	318,857,953
Variable Exp	154,627,149	177,052,004	199,195,929	223,112,093	248,921,608	276,754,248	306,748,181
Contribution	8,178,654	7,044,369	7,907,818	8,846,726	9,852,052	10,933,275	12,109,772
Fixed exp	4,769,531	4,491,180	4,267,535	4,090,931	3,955,219	3,623,993	3,555,931
	58%	64%	54%	46%	40%	33%	29%

BEP 46.42%

Break even point (BEP) is a term in accounting that refers to the situation where a company's revenues and expenses are equal within a specific period. It means that there were no net profits or no net losses for the company. The purpose of break-even analysis is to determine the minimum output that must be exceeded for a business to profit.



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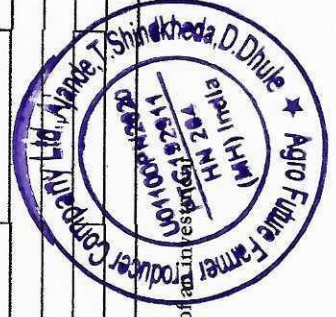
9.3 Net Present Value

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Investment	1,886,905	1,352,909	2,286,834	3,258,211	4,266,980	5,408,869	6,329,842
Depreciation	2,826,131	2,462,180	2,148,655	1,877,677	1,642,872	1,438,999	1,261,687
Operating exp Written off	231,400	231,400	231,400	231,400	231,400	0	0
Accrual (A)	4,944,436	4,046,489	4,666,890	5,367,288	6,141,252	6,847,867	7,591,530
Factor @ 10 %	0.91	0.83	0.75	0.68	0.62	0.56	0.51
Cash Flow	4,494,942	3,344,206	3,506,303	3,665,930	3,813,235	3,865,443	3,895,655
Discounted Cash Flows	26,585,713						
Value of Outflow	25,330,621						
	1,255,091.62						

Net present value is the present value of the cash flows at the required rate of return of your project compared to your initial investment. If the NPV of a project or 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
Investment	1,886,905	1,352,909	2,286,834	3,258,211	4,266,980	5,408,869	6,329,842
net profit				3541507.24			
Project cost				25330621.04			
ROI				13.98%			



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9.5 Payback Period (In years) - Project

Particulars	Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Investment	25,330,621							
After Tax & Dividend		1,886,905	1,352,909	2,286,834	3,258,211	4,266,980	5,408,869	6,329,842
Depreciation		2,826,131	2,462,180	2,148,655	1,877,677	1,642,872	1,438,999	1,261,687
Eliminary exp Written off		231,400	231,400	231,400	231,400	231,400	-	-
Initial Accrual (A)		4,944,436	4,046,489	4,666,890	5,367,288	6,141,252	6,847,867	7,591,530
Payback Period (in years) - Project		(20,386,185)	(16,339,696)	(11,672,807)	(6,305,519)	(164,266)	6,683,601	14,275,131

5.03

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
Operating Income	6,466,654	5,246,769	6,020,338	6,864,872	7,771,105	8,748,281	9,815,528
Annual EMI	1,489,684	2,104,540	2,104,540	2,104,540	2,104,540	-	-
Debt Service Coverage Ratio (DSCR)	4.34	2.49	2.86	3.26	3.69	0.00	0.00

2.38

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

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9.7 Sensitivity Analysis

Y Variation (+5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
1 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
2 - Cleaning & Grading	170,946,093	193,301,192	217,458,933	243,556,760	271,712,342	302,071,899	334,800,850
3 - Warehouse	-	-	-	-	-	-	-
4 - Custom Hiring	-	-	-	-	-	-	-
5 - Agri Input Centre	-	-	-	-	-	-	-
6 - Processing Unit - Horti Comir	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
ome	170,946,093	193,301,192	217,458,933	243,556,760	271,712,342	302,071,899	334,800,850
ture							
st (Excl. of Depreciation, Amorti	1,712,000	1,797,600	1,887,480	1,981,854	2,080,947	2,184,994	2,294,244
Cost	162,358,507	177,052,004	199,195,929	223,112,093	248,921,608	276,754,248	306,748,181
erational Expenses	164,070,507	178,849,604	201,083,409	225,093,947	251,002,555	278,939,242	309,042,424
me	6,875,586	14,451,588	16,375,525	18,462,813	20,709,788	23,132,657	25,758,426

Y Variation (+5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
1 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
2 - Cleaning & Grading	162,805,803	184,096,373	207,103,746	231,958,819	258,773,659	287,687,522	318,857,953
3 - Warehouse	-	-	-	-	-	-	-
4 - Custom Hiring	-	-	-	-	-	-	-
5 - Agri Input Centre	-	-	-	-	-	-	-
6 - Processing Unit - Horti Comir	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
ome	162,805,803	184,096,373	207,103,746	231,958,819	258,773,659	287,687,522	318,857,953
ire							
st (Excl. of Depreciation, Amorti	1,712,000	1,797,600	1,887,480	1,981,854	2,080,947	2,184,994	2,294,244
Cost	162,358,507	185,904,604	209,155,725	234,267,698	261,367,688	290,591,960	322,085,590
erational Expenses	164,070,507	187,702,204	211,043,205	236,249,552	263,448,635	292,776,954	324,379,834
ne	(1,264,704)	(3,605,831)	(3,939,459)	(4,290,733)	(4,674,975)	(5,089,432)	(5,521,881)





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Y Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
1 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
2 - Cleaning & Grading	154,665,512	174,891,555	196,748,559	220,360,878	245,834,976	273,303,146	302,915,055
3 - Warehouse	-	-	-	-	-	-	-
4 - Custom Hiring	-	-	-	-	-	-	-
5 - Agri Input Centre	-	-	-	-	-	-	-
6 - Processing Unit - Horti Com	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Home	154,665,512	174,891,555	196,748,559	220,360,878	245,834,976	273,303,146	302,915,055
ture							
st (Excl. of Depreciation, Amort	1,712,000	1,797,600	1,887,480	1,981,854	2,080,947	2,184,994	2,294,244
Cost	146,895,792	168,199,404	189,236,132	211,956,489	236,475,527	262,916,535	291,410,772
erational Expenses	148,607,792	169,997,004	191,123,612	213,938,343	238,556,474	265,101,529	293,705,015
me	6,057,721	4,894,551	5,624,947	6,422,536	7,278,502	8,201,617	9,210,040

Y Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
- Processing Unit- Dal Mill	-	-	-	-	-	-	-
- Cleaning & Grading	162,805,803	184,096,373	207,103,746	231,958,819	258,773,659	287,687,522	318,857,953
- Warehouse	-	-	-	-	-	-	-
- Custom Hiring	-	-	-	-	-	-	-
- Agri Input Centre	-	-	-	-	-	-	-
- Processing Unit - Horti Com	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Home	162,805,803	184,096,373	207,103,746	231,958,819	258,773,659	287,687,522	318,857,953
ire							
st (Excl. of Depreciation, Amort	1,712,000	1,797,600	1,887,480	1,981,854	2,080,947	2,184,994	2,294,244
Cost	146,895,792	168,199,404	189,236,132	211,956,489	236,475,527	262,916,535	291,410,772
arational Expenses	148,607,792	169,997,004	191,123,612	213,938,343	238,556,474	265,101,529	293,705,015
me	14,198,011	14,099,369	15,980,134	18,020,477	20,217,185	22,585,993	25,152,937

ty analysis is a financial model that determines how target variables are affected based on changes in Quantity or cost variance known as input variables. Here it is assume 5% (+,-) while calculating sensitivity analysis

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Grains Crop Production Details

10.1 Details of members and non- members

	No.
Members Cultivating Grain Crops	350
Non- members Cultivating Grain Crops	600
d Holding per Member (Acres)	950
ated Land under grain Crop(Acres)	4.5
	4275

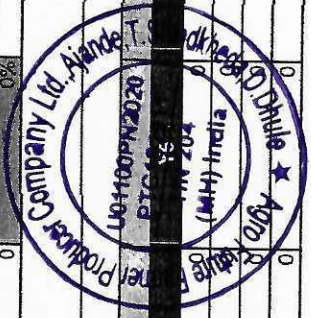
10.2 Statement Showing Area, production, productivity and marketable Surplus of Crops

Crop	Cultivation In (%)	Total Land under Cultivaion (In Acres)	Yield/Acres (In Quintals)	Total Production (In Quintals)	Consumption in (%)	Marketable Surplus (In Quintals)
Maize	28%	1197	20	23940	5%	22743
Jwari	15%	641	9	5771	3%	5598
Bajara	13%	556	8	4446	5%	4224
Mug	12%	513	5	2565	3%	2488
Udid	10%	428	5	2138	3%	2073
Soyabín	13%	556	7	3890	3%	3774
Tur	12%	513	7	3591	3%	3483
ea Under Rabbl Cultivation (In Acres)	100%	4275				
Maize	28%	1197	16	19152	5%	18194
Jwari	13%	556	9	5002	3%	4852
Harbhara	24%	1026	6	6156	2%	6033
Wheat	24%	1026	13	13338	5%	12671
Bajara	6%	257	10	2565	2%	2514
a Under Summer Cultivation (In Acres)	5%	213.75				
Groundnut	0%	0		0	0%	0
	0%	0		0	0%	0
	0%	0		0	0%	0
	0%	0		0	0%	0

vegetable grown in the FPC catchment which has marketable Surplus

e Surplus to be Considered for Marketing Business

OR	Y1	Y2	Y3	Y4	Y5	Y7
Producer Company Limited	0	0	0	0	0	0
Ajande, Tal. Shindkheda-425493	0	0	0	0	0	0
Dist. Dhule (MH) (India)	0	0	0	0	0	0
	0	0	0	0	0	0




Surplus Produce Considered for Processing Business

	65%	70%	75%	80%	85%	90%	95%
	Y1	Y2	Y3	Y4	Y5	Y6	Y7
	26609	28656	30703	32750	34797	36844	38891
	6792	7315	7837	8360	8882	9405	9927
	4379	4716	5053	5390	5727	6064	6401
	1617	1742	1866	1990	2115	2239	2364
	1348	1451	1555	1659	1762	1866	1970
	2453	2641	2830	3019	3208	3396	3585
	2264	2438	2612	2787	2961	3135	3309
	3921	4223	4525	4826	5128	5430	5731
	8236	8870	9503	10137	10770	11404	12038
	57620	62053	66485	70917	75350	79782	84214

Use Area Considered for Agri Input Service Centre

	65%	70%	75%	80%	85%	90%	95%
	Y1	Y2	Y3	Y4	Y5	Y6	Y7
	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


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Facility 2 - Grain Processing Unit - Cleaning and Grading Unit
13.1 Producers/ Capacity Utilization

40 Qtls P Hour

	Y1	Y2	Y3	Y4	Y5	Y6	Y7
ation Days	180	194	208	222	235	249	263
	26609	28656	30703	32750	34797	36844	38891
	6792	7315	7837	8360	8882	9405	-9927
	4379	4716	5053	5390	5727	6064	-6401
	1617	1742	1866	1990	2115	2239	2364
	1348	1451	1555	1659	1762	1866	1970
	2453	2641	2830	3019	3208	3396	3585
	2264	2438	2612	2787	2961	3135	3309
	3921	4223	4525	4826	5128	5430	5731
	8236	8870	9503	10137	10770	11404	12038
ity to be Processed	57620	62053	66485	70917	75350	79782	84214
9%)	0%	0%	0%	0%	0%	0%	0%
Processing and Trading for PC	100%	100%	100%	100%	100%	100%	100%
0%)							
Processing (100%)							
	26,609	28,656	30,703	32,750	34,797	36,844	38,891
	6,792	7,315	7,837	8,360	8,882	9,405	9,927
	4,379	4,716	5,053	5,390	5,727	6,064	6,401
	1,617	1,742	1,866	1,990	2,115	2,239	2,364
	1,348	1,451	1,555	1,659	1,762	1,866	1,970
	2,453	2,641	2,830	3,019	3,208	3,396	3,585
	2,264	2,438	2,612	2,787	2,961	3,135	3,309
	3,921	4,223	4,525	4,826	5,128	5,430	5,731
	8,236	8,870	9,503	10,137	10,770	11,404	12,038
ity to be Processed	57620	62053	66485	70917	75350	79782	84214



M. Thakare
DIRECTOR
 Agro Future Farmer
 Producer Company Limited
 Ajande, Tal. Shindkheda-425499
 Dist. Dhule (MH) (India)



	26077	28083	30089	32095	34101	36107	38113
	6657	7169	7681	8193	8705	9217	9729
	4292	4622	4952	5282	5612	5942	6273
	1585	1707	1829	1951	2073	2194	2316
	1321	1422	1524	1626	1727	1829	1930
	2404	2589	2774	2958	3143	3328	3513
	2219	2390	2560	2731	2902	3072	3243
	3843	4139	4434	4730	5025	5321	5617
	8071	8692	9313	9934	10555	11176	11797
ity For Sales	56469	60813	65156	69500	73843	78186	82531

6,081

Packaging (In Kg)	In KG
	30
	30
	30
	30
	30
	30
	30
	30
	30
	30


DIRECTOR
 Agro Future Farmer
 Producer Company Limited
 Ajande, Tal. Shindkheda-425403
 Dist. Dhule (MH) (India)

13.2 Facility 2 - Profit and loss of Grain Processing Unit - Cleaning and Grading Unit

100% 105.00% 110.25% 115.76% 121.55% 127.63% 134.01%

Unit	Rate	Y1	Y2	Y3	Y4	Y5	Y6	Y7
30 Kg	630	53,666,466	60,684,555	68,270,286	76,462,879	85,304,056	94,838,193	105,112,484
30 Kg	495	10,764,369	12,171,887	13,693,245	15,336,310	17,109,448	19,021,559	21,082,107
30 Kg	592.5	8,307,166	9,393,175	10,567,017	11,834,760	13,202,860	14,678,184	16,270,626
30 Kg	2280	11,805,080	13,349,423	15,018,687	16,821,504	18,767,057	20,855,605	23,116,071
30 Kg	2400	10,356,640	11,705,904	13,172,846	14,757,218	16,457,566	18,301,061	20,277,255
30 Kg	1950	15,313,480	17,316,327	19,481,594	21,812,503	24,335,541	27,056,352	29,988,406
30 Kg	2295	16,635,843	18,813,722	21,159,533	23,701,570	26,444,911	29,393,765	32,581,438
30 Kg	1560	19,583,928	22,146,961	24,911,720	27,903,486	31,125,955	34,607,416	38,359,209
30 Kg	621	16,372,831	18,514,221	20,828,818	23,328,589	26,026,265	28,935,388	32,070,357
		162,805,803	184,096,373	207,103,746	231,958,819	258,773,659	287,687,522	318,857,953
Quintals	1,800	47,896,758	54,160,180	60,930,203	68,241,827	76,132,288	84,641,191	93,810,653
Quintals	1,400	9,509,327	10,752,854	12,096,961	13,548,597	15,115,153	16,804,494	18,624,981
Quintals	1,700	7,444,827	8,418,381	9,470,679	10,607,160	11,833,613	13,156,194	14,581,448
Quintals	6,500	10,512,011	11,886,659	13,372,491	14,977,190	16,708,928	18,576,396	20,588,839
Quintals	6,900	9,299,087	10,515,121	11,829,511	13,249,053	14,780,975	16,432,966	18,213,204
Quintals	5,600	13,735,695	15,531,901	17,473,389	19,570,195	21,832,999	24,273,158	26,902,750
Quintals	6,600	14,943,228	16,897,343	19,009,511	21,290,652	23,752,384	26,407,062	29,267,827
Quintals	4,500	17,646,174	19,953,751	22,447,969	25,141,726	28,048,738	31,183,597	34,561,820
Quintals	1,800	14,825,187	16,763,865	18,859,348	21,122,470	23,564,756	26,198,464	29,036,631
arges	100	1,152,409	1,303,108	1,465,997	1,641,917	1,831,763	2,036,490	2,257,109
arging Changes	10	540,192	610,832	687,186	769,648	858,639	954,605	1,058,020
	343.16	494,326	558,968	628,839	704,300	785,735	873,532	968,187
P	10	1,152,409	1,303,108	1,465,997	1,641,917	1,831,763	2,036,490	2,257,109
Charges	18	2,032,884	2,298,731	2,580,042	2,896,378	3,231,239	3,592,345	3,981,580
	50	5,646,900	6,385,365	7,183,449	8,045,494	8,975,603	9,978,735	11,059,943
g Stock			2,204,264	2,492,429	2,804,074	3,140,503	3,503,531	3,895,019
Stock		2,204,264	2,492,429	2,804,074	3,140,503	3,503,531	3,895,019	4,316,939
		154,627,149	177,052,004	199,195,929	223,112,093	248,921,608	276,748,181	306,748,181



MATHANVARE
DIRECTOR
 ro Future Farmer
 er Company Limited
 al. Shindkheda-425403
 Dhule (MH) (India)

Director	1	20,000	240,000	252,000	264,600	277,830	291,722	306,308	321,623
Shareholders			240,000	252,000	264,600	277,830	291,722	306,308	321,623
Total			154,867,149	177,304,004	199,460,529	223,389,923	249,213,329	277,060,555	307,069,804
Profit			7,938,654	6,792,369	7,643,218	8,568,896	9,560,330	10,626,967	11,788,149

Director
MATHURKAR
DIRECTOR
 Agro Future Farmer
 Producer Company Limited
 Indre, Tal. Shindkheda-425403
 Dist. Dhule (MH) (India)

Subale
 तालुका कृषी अधिकारी
 वि.दखेडा, ता. शिंदखेडा

