

8_Cash Flow Statement

8.1 Cash Flow Statement for the Project

	Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
1	Operating Profit							
	Total Revenue	64,503,953	79,763,630	93,964,202	109,385,421	126,113,853	144,158,961	163,693,295
2	Equity/ Share capital Reinvestment	10,047,234						
3	Smart Grant -in-Aid	13,228,727						
4	Long Term Loan							
5	Short Term Loan	3,025,747	4,934,883	5,866,744	6,879,455	7,978,770	9,167,646	10,429,638
	Sub Total (A)	90,805,661	84,698,512	99,830,946	116,264,877	134,092,623	153,326,606	174,122,933
	Cash Outflow (Rs.)							
1	Capital Expenditure							
a	Land and Building	16,049,078						
b	Machinery and Equipment	4,948,902						
c	Fire and Safety Equipment							
d	Furniture & Fixture	65,000						
e	It Infrastructure	154,500						
f	Vehicle							
g	Premillinary Expenses	1,049,899						
2	Operational Expenditure							
a	Variable Cost	56,017,014	70,221,124	83,395,307	97,711,356	113,250,521	130,099,324	146,194,119
b	Fixed Cost	3,665,388	3,848,657	4,041,090	4,243,145	4,455,302	4,678,067	4,911,970
3	Loan Repayment							
	LTL - Principal							
	LTL - Interest							
	STL - Principal	3,025,747	4,934,883	5,866,744	6,879,455	7,978,770	9,167,646	10,429,638
	STL - Interest	363,090	592,186	704,009	825,535	957,452	1,100,117	1,251,557

Share capital	10,047,234	10,047,234	10,047,234	10,047,234	10,047,234	10,047,234	10,047,234
Smart Grant -in-Aid	13,228,727	13,228,727	13,228,727	13,228,727	13,228,727	13,228,727	13,228,727
Reserves and Surplus							
Add: Opening Balance (P/L Account)	0	2,927,946	6,254,586	10,049,433	14,365,490	19,257,278	24,875,864
Profit & Loss) During the Year	2,927,946	3,326,640	3,794,846	4,316,057	4,891,788	5,618,586	7,840,607
Appropriation - Dividend	0						
Total Reserves	2,927,946	6,254,586	10,049,433	14,365,490	19,257,278	24,875,864	32,716,471
TOTAL EQUITY	26,203,908	29,530,548	33,325,394	37,641,451	42,533,239	48,151,825	55,992,432
TOTAL LIABILITIES & EQUITY	26,203,908	29,530,548	33,325,394	37,641,451	42,533,239	48,151,825	55,992,432
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 leaders and investors with detailed financial information about planned future asset expansion, making it easier to persuade capital providers to supply the required financing.

7_Balance Sheet

7.1 Balancesheet for the Project

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
ASSETS							
Current Assets							
Cash and Bank Balance	4,990,480	9,371,071	14,219,868	19,589,876	25,535,616	31,998,173	40,682,751
Accounts Receivables							
Other Current Assets							
Total Current Assets	4,990,480	9,371,071	14,219,868	19,589,876	25,535,616	31,998,173	40,682,751
Gross Fixed Assets							
Gross Fixed Assets	21,217,480	20,373,508	19,529,537	18,685,566	17,841,595	16,997,623	16,153,652
Less: Depreciation	843,971	843,971	843,971	843,971	843,971	843,971	843,971
Net Fixed Assets	20,373,508	19,529,537	18,685,566	17,841,595	16,997,623	16,153,652	15,309,681
Preliminary & Pre- operative Expenses							
Preliminary & Pre- operative Expenses	839,919	629,940	419,960	209,980	0	0	0
TOTAL ASSETS	26,203,908	29,530,548	33,325,394	37,641,451	42,533,239	48,151,825	55,992,432
LIABILITIES & SHAREHOLDERS EQUITY							
CURRENT LIABILITIES							
Short Term Debt (Working capital loan)							
Accounts Payable & Accrued Expenses							
Other Current Liabilities							
Total Current Liabilities	0	0	0	0	0	0	0
Secured Long Term Debt	0	0	0	0	0	0	0
Differed Tax Liabilities							
TOTAL LIABILITIES	0	0	0	0	0	0	0

Total Fixed Cost	3,665,388	3,848,657	4,041,090	4,243,145	4,455,302	4,678,067	4,911,970
Total Cost	59,682,402	74,069,782	87,436,398	101,954,500	117,705,823	134,777,391	151,106,090
Profit Before Depreciation ,Interest and Tax	4,821,551	5,693,848	6,527,804	7,430,921	8,408,030	9,381,570	12,587,205
Depreciation	843,971	843,971	843,971	843,971	843,971	843,971	843,971
Amortization	209,980	209,980	209,980	209,980	209,980	-	-
Profit Before Interest and Tax	3,767,600	4,639,897	5,473,853	6,376,970	7,354,079	8,537,598	11,743,234
Interest on Term loan	363,090	592,186	704,009	825,535	957,452	1,100,117	1,251,557
Profit Before Tax	3,404,510	4,047,711	4,769,844	5,551,435	6,396,627	7,437,481	10,491,677
Less. Tax	476,564	721,071	974,997	1,235,378	1,504,838	1,818,895	2,651,071
Profit After Tax	2,927,946	3,326,640	3,794,846	4,316,057	4,891,788	5,618,586	7,840,607
Cumulative Profit	2,927,946	6,254,586	10,049,433	14,365,490	19,257,278	24,875,864	32,716,471

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.

6 Consolidated Profit & Loss Statement

6.1 Consolidated Profit and loss account for the Project

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Revenue							
Facility 1 - Cleaning & Grading	50,125,109	64,173,330	77,077,248	91,111,125	106,355,695	122,896,946	140,826,431
Facility 2 - Processing Unit	5,659,644	6,367,099	7,131,151	7,955,691	8,844,856	9,803,049	10,834,949
Facility 3 - Warehouse	1,036,800	1,156,680	1,285,956	1,425,268	1,575,296	1,654,061	1,736,764
Facility 4 - Custom Hiring	7,682,400	8,066,520	8,469,846	8,893,338	9,338,005	9,804,905	10,295,151
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Total Revenue	64,503,953	79,763,630	93,964,202	109,385,421	126,113,853	144,158,961	163,693,295
Variable Cost							
Facility 1 - Cleaning & Grading	49,870,159	63,659,490	76,435,979	90,330,968	105,424,366	121,801,276	137,396,554
Facility 2 - Processing Unit	841,774	91,300	1,110,478	1,239,095	1,377,797	1,527,272	1,688,250
Facility 3 - Warehouse	319,680	35,664	352,447	370,070	388,573	408,002	428,402
Facility 4 - Custom Hiring	4,985,400	5,234,670	5,496,404	5,771,224	6,059,785	6,362,774	6,680,913
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Total Variable Cost	56,017,014	70,221,124	83,395,307	97,711,356	113,250,521	130,099,324	146,194,119
Fixed Cost							
Facility 1 - Cleaning & Grading	102,000	107,100	112,455	118,078	123,982	130,181	136,690
Facility 2 - Processing Unit	642,000	674,100	707,805	743,195	780,355	819,373	860,341
Facility 3 - Warehouse	474,000	497,700	522,585	548,714	576,150	604,957	635,205
Facility 4 - Custom Hiring	188,400	197,820	207,711	218,097	229,001	240,451	252,474
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Admin Expenses	2,258,988	2,371,937	2,490,534	2,615,061	2,745,814	2,883,105	3,027,260

5.2 Working Capital Calculation

Sr. No.	Particulars	Duration (In days)	Amount (Rs.)						
			Y1	Y2	Y3	Y4	Y5	Y6	Y7
A	Accounts Receivables (Debtors)								
1	Facility 5 - Agri Input	14	-	-	-	-	-	-	-
2	Facility 4 - Custom Hiring	14	294,667	309,401	324,871	341,114	358,170	376,079	394,882
3	Facility 1 - Trading	14	1,922,607	2,461,443	2,956,388	3,494,673	4,079,397	4,713,856	5,401,562
4	Facility 2 - Grain Processing	14	217,082	244,218	273,524	305,150	339,255	376,007	415,587
5	Facility 3 - Warehouse	14	39,768	44,366	49,324	54,668	60,422	63,443	66,616
6	Processing Unit - Horti Commodity	14	-	-	-	-	-	-	-
	Subtotal		2,474,124	3,059,427	3,604,106	4,195,605	4,837,244	5,529,385	6,278,647
B	Closing Stock		2,634,504	3,222,162	3,862,000	4,557,766	5,313,454	6,133,316	6,954,714
	Total		5,108,628	6,281,589	7,466,106	8,753,372	10,150,698	11,662,701	13,233,361
C	Accounts Payable & Accrued Expenses (Creditors)								
1	Facility 5 - Agri Input	7	-	-	-	-	-	-	-
2	Facility 4 - Custom Hiring	7	95,610	100,391	105,410	110,681	116,215	122,026	128,127
3	Facility 1 - Trading	7	956,414	1,220,867	1,465,895	1,732,375	2,021,837	2,385,915	2,685,002
4	Facility 2 - Grain Processing	7	16,144	19,011	21,297	23,763	26,424	29,290	32,377
5	Facility 3 - Warehouse	7	6,131	6,437	6,759	7,097	7,452	7,825	8,216
	Processing Unit - Horti Commodity	7	-	-	-	-	-	-	-
	Total		1,074,299	1,346,706	1,599,362	1,873,916	2,171,928	2,495,056	2,803,723
D	Working Capital		4,034,329	4,934,883	5,866,744	6,879,455	7,978,770	9,167,645	10,429,638
	Own Contribution	25%	1,008,582						

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 sheet provide requirement of working capital for running business

Assumption:	
1	Company has to give credit for sale at 14 Days
2	Company will receive credit from suppliers for 7 days
3	25% of Working Capital will be financed by the company and balance 75% from bank finance at 12% rate of interest

5 Closing Stock & Working Capital

5.1 Closing and Opening Stock Calculation

Particulars		Y1	Y2	Y3	Y4	Y5	Y6	Y7
Opening Stock								
Agri Input			-	-	-	-	-	-
Trading			2,590,200	3,172,320	3,806,177	4,495,489	5,244,216	6,056,578
Grain Processing			44,304	49,842	55,823	62,277	69,238	76,739
Horticulture Processing			-	-	-	-	-	-
Total			2,634,504	3,222,162	3,862,000	4,557,766	5,313,454	6,133,316
Closing Stock								
Agri Input	5%		-	-	-	-	-	-
Trading	5%	2,590,200	3,172,320	3,806,177	4,495,489	5,244,216	6,056,578	6,869,898
Grain Processing	5%	44,304	49,842	55,823	62,277	69,238	76,739	84,816
Horticulture Processing	5%		-	-	-	-	-	-
Total		2,634,504	3,222,162	3,862,000	4,557,766	5,313,454	6,133,316	6,954,714
<p>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 business waiting to be sold for a given period. The closing stock can be in various forms such as raw materials, in-process goods (WIP) or finished goods.</p>								
Assumption:								
1.	Closing stock of each facility is 5%							

4.1 Repayment Schedule

Loan Amount (\$)
Interest rate (%)
Loan Term in years
Mortgage Period (in Months)



Year	Particulars	Opening Balance	Interest	Principal Repayment	EMI	Closing Outstanding
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NOT APPLICABLE

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

3.3 Amortization Schedule

Particulars	Years	Y1	Y2	Y3	Y4	Y5
Preliminary Expenses	5	209,980	209,980	209,980	209,980	209,980
Total Value		209,980	209,980	209,980	209,980	209,980

3.4 Tax Schedule

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
EBT	3,404,510	4,047,711	4,769,844	5,551,435	6,396,627	7,437,481	10,491,677
Add Depreciation as per companies Act	843,971	843,971	843,971	843,971	843,971	843,971	843,971
Less Depreciation as per IT Act	2,415,543	2,118,332	1,863,826	1,643,952	1,452,758	1,285,704	1,139,223
Taxable Income	1,832,939	2,773,350	3,749,989	4,751,455	5,787,840	6,995,748	10,196,426
Provision of Taxes	476,564	721,071	974,997	1,235,378	1,504,838	1,818,895	2,651,071
Maximum Tax rate	26%						

3.2 Depreciation

As per IT Act

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Assets							
Building							
Asset Value	16,049,078	14,444,170	12,999,753	11,699,778	10,529,800	9,476,820	8,529,138
Depreciation	1,604,908	1,444,417	1,299,975	1,169,978	1,052,980	947,682	852,914
Accumulated Depreciation	1,604,908	3,049,325	4,349,300	5,519,278	6,572,258	7,519,940	8,372,854
Net Fixed Assets	14,444,170	12,999,753	11,699,778	10,529,800	9,476,820	8,529,138	7,676,224
Plant and Machinery							
Asset Value	6,035,972	5,130,576	4,360,990	3,706,841	3,150,815	2,678,193	2,276,464
Depreciation	905,396	769,586	654,148	556,026	472,622	401,729	341,470
Accumulated Depreciation	905,396	1,674,982	2,329,131	2,885,157	3,357,779	3,759,508	4,100,978
Net Fixed Assets	5,130,576	4,360,990	3,706,841	3,150,815	2,678,193	2,276,464	1,934,994
Furniture and Electrification							
Asset Value	65,000	58,500	52,650	47,385	42,647	38,382	34,544
Depreciation	6,500	5,850	5,265	4,739	4,265	3,838	3,454
Accumulated Depreciation	6,500	12,350	17,615	22,354	26,618	30,456	33,911
Net Fixed Assets	58,500	52,650	47,385	42,647	38,382	34,544	31,089
IT Infrastructure							
Asset Value	154,500	92,700	55,620	33,372	20,023	12,014	7,208
Depreciation	61,800	37,080	22,248	13,349	8,009	4,806	2,883
Accumulated Depreciation	21,800	61,800	98,880	121,128	134,477	147,486	147,292
Net Fixed Assets	92,700	55,620	33,372	20,023	12,014	7,208	4,325
Gross Fixed Asset	21,217,480	18,801,937	16,683,605	14,819,779	13,175,827	11,723,070	10,437,366
Total Depreciation	2,415,543	2,118,332	1,863,826	1,643,952	1,452,758	1,285,704	1,139,223
Accumulated Depreciation	2,538,604	2,415,543	4,533,875	6,397,701	8,041,652	9,494,410	10,780,114
Net Fixed Assets	18,801,937	16,683,605	14,819,779	13,175,827	11,723,070	10,437,366	9,298,143

3. Other Expences & Taxes

3.2 Depreciation As per Companies Act

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Assets							
Building							
Asset Value	16,049,078	15,540,322	15,031,566	14,522,810	14,014,055	13,505,299	12,996,543
Depreciation	508,756	508,756	508,756	508,756	508,756	508,756	508,756
Accumulated Depreciation	508,756	1,017,512	1,526,267	2,035,023	2,543,779	3,052,535	3,561,290
Net Fixed Assets	15,540,322	15,031,566	14,522,810	14,014,055	13,505,299	12,996,543	12,487,787
Plant and Machinery							
Asset Value	6,035,972	5,653,895	5,271,818	4,889,741	4,507,664	4,125,587	3,743,510
Depreciation	382,077	382,077	382,077	382,077	382,077	382,077	382,077
Accumulated Depreciation	382,077	764,154	1,146,231	1,528,308	1,910,385	2,292,462	2,674,539
Net Fixed Assets	5,653,895	5,271,818	4,889,741	4,507,664	4,125,587	3,743,510	3,361,433
Furniture and Electrification							
Asset Value	65,000	58,500	52,000	45,500	39,000	32,500	26,000
Depreciation	6,500	6,500	6,500	6,500	6,500	6,500	6,500
Accumulated Depreciation	6,500	13,000	19,500	26,000	32,500	39,000	45,500
Net Fixed Assets	58,500	52,000	45,500	39,000	32,500	26,000	19,500
IT Infrastructure							
Asset Value	154,500	139,050	123,600	108,150	92,700	77,250	61,800
Depreciation	15,450	15,450	15,450	15,450	15,450	15,450	15,450
Accumulated Depreciation	5,450	15,450	30,900	46,350	61,800	77,250	92,700
Net Fixed Assets	139,050	123,600	108,150	92,700	77,250	61,800	46,350
Gross Fixed Asset	21,217,480	20,373,508	19,529,537	18,685,566	17,841,595	16,997,623	16,153,652
Total Depreciation	843,971	843,971	843,971	843,971	843,971	843,971	843,971
Accumalated Depreciation	902,783	843,971	1,687,943	2,531,914	3,375,885	4,219,856	5,063,828
Net Fixed Assets	20,373,508	19,529,537	18,685,566	17,841,595	16,997,623	16,153,652	15,309,681

3. Other Expences & Taxes

3.1 Schedule of General Admin Expenses

Particulars	Unit	No.of Unit	Unit Cost	100%	105.00%	110.25%	115.76%	121.55%	127.63%	134.01%
				Y1	Y2	Y3	Y4	Y5	Y6	Y7
Manager	No.	1	25,000	300,000	315,000	330,750	347,288	364,652	382,884	402,029
Accountant	No.	1	10,000	120,000	126,000	132,300	138,915	145,861	153,154	160,811
Watchmen	No.	2	8,987	215,688	226,472	237,796	249,686	262,170	275,779	289,043
Telephone and internet Exp	Months	12	750	9,000	9,450	9,923	10,419	10,940	11,487	12,061
Office Electricity Exp	Months	12	27,500	330,000	346,500	363,825	382,016	401,117	421,173	442,232
Printing & Stationary	Months	12	1,150	13,800	14,490	15,215	15,975	16,774	17,613	18,493
Land Lease	Months	12	64,000	768,000	806,400	846,720	889,056	933,509	980,184	1,029,193
Misc.expenses	Months	12	40,000	480,000	504,000	529,200	555,660	583,443	612,615	643,246
Audit and Legal Compliences expenses	Lumsum	1	22,500	22,500	23,625	24,806	26,047	27,349	28,716	30,152
				-	-	-	-	-	-	-
				-	-	-	-	-	-	-
				-	-	-	-	-	-	-
				-	-	-	-	-	-	-
Total Admin Expenses				2,258,988	2,371,937	2,490,534	2,615,061	2,745,814	2,883,105	3,027,260

Computer & Printers & Office Equipments			154,500
Total			154,500

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

2.5

Transport vehical (Refer van and other)

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	Printing and Commissioning of Project	246,227
2	Traveling and Expenses	11,000
3	INSURANCE & Legal Charges	25,000
4	Banking and Transportation Charges	21,147.4
5	Technical Know how and IPR Charges	80,000
Total		483,374.4

1.1 Total Project Cost

Sr. No.	Particular	Amount (Rs.)	Component	Grand Amount (Rs.)
1	Land and Building	16,949,078	0%	9,629,447
2	Machinery and Equipment	4,948,902	0%	2,989,341
3	Fire and Safety Equipment		0%	-
4	Furniture and Fixture	65,000	0%	-
5	IT & It Infrastructure	154,500	0%	-
6	Transport vehical (Refer van and other)	-	0%	-
7	Preliminary Expenses	1,049,899	0%	-
8	Working Capital	1,008,582	0%	629,940
	Total	23,278,961		13,228,727

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 preoperative expenditure, design, construction and Working Capital

1.2 Means of Finance

Sr. No.	Particular	Bank Loan (%)	Amount (Rs.)
1	Govt. Grant under SMART Project	56.83%	13,228,727
2	Bank Finance - Long Term Loan	0.00%	-
3	Own Contribution	43.17%	10,047,238
	Total		23,275,961

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)	100%	2nd Year	BEP shall be less than 60%
2	Avg. Return on Capital Employed Average (ROCE)	20.68%	100%	ROCE for the project shall be more than 20%
3	Internal Rate of Return (IRR)	13.25%	100%	The project internal rate of return shall be more than 12%
4	Net Present Value (NPV) (discount rate of 10 per cent)	1,07,273	NPV shall and positive value	NPV is discount rate of 10% shall be more than 0
5	Payback period	4.79	Project Period	Payback period shall be less than 5 years
6	Debt Service Coverage Ratio (DSCR)	1.17	100%	DSCR shall be more than 1