

Fixed Cost									
Machine Operator	1	8,500	102,000	107,100	112,455	118,078	123,982	130,181	136,690
Total Fixed Cost			102,000	107,100	112,455	118,078	123,982	130,181	136,690
Total Expenses			49,439,777	63,126,658	75,800,444	89,583,792	104,555,973	120,801,414	138,410,008
Operating Income			685,332	1,046,673	1,276,805	1,527,333	1,799,722	2,095,532	2,416,423
1. Inflation is assumed to be 5% annually.									
This sheet provide details capacity utilization of machines and also sale, expenses and operating profit of trading activity									
Assumption:									
	1	Revenue and cost is related to this facility only							
	2	Common expenditure such as admin, depreciation and amortization not considered.							
	3	Inflation is assumed to be 5% annually.							

12.2 Facility 1 - Profit and loss of Trading

			100%	105.00%	110.25%	115.76%	121.55%	127.63%	134.01%
Particulars	Unit	Rate	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Revenue									
Soybean	Quintals	4,460	20,381,504	26,093,689	31,340,586	37,046,938	43,245,573	49,971,455	57,261,811
Red Gram/Tur	Quintals	6,250	21,077,186	26,984,344	32,410,333	38,311,459	44,721,673	51,677,129	59,216,327
Bengal Gram/Channa	Quintals	5,250	8,666,419	11,095,297	13,326,330	15,752,728	18,388,449	21,248,361	24,348,294
Job Work Charges	Quintals	50	-	-	-	-	-	-	-
Total Revenue			50,125,109	64,173,330	77,077,248	91,111,125	106,355,695	122,896,946	140,826,431
Expenses									
Variable Cost									
Soybean	Quintals	4,230	20,977,146	25,697,004	30,836,405	36,425,503	42,496,421	49,083,366	56,222,764
Red Gram/Tur	Quintals	5,800	21,225,858	26,001,676	31,202,011	36,857,376	43,000,272	49,665,314	56,889,360
Bengal Gram/Channa	Quintals	4,800	8,598,571	10,533,249	12,639,899	14,930,881	17,419,361	20,119,362	23,045,815
Daily Labour	5	300	312,304	382,572	459,087	542,297	632,679	730,745	837,035
Electricity Charges	119.36	8	198,809	243,541	292,249	345,219	402,755	465,181	532,845
Gunny Bags/100 Kg		30	302,935	371,095	445,314	526,028	613,699	708,822	811,924
Transportation Cost/100 Kg		30	302,935	371,095	445,314	526,028	613,699	708,822	811,924
Add: Opening Stock				2,580,781	3,161,457	3,793,748	4,481,365	5,228,259	6,038,640
Less: Closing Stock			2,580,781	3,161,457	3,793,748	4,481,365	5,228,259	6,038,640	6,916,987
Total Variable Cost			49,337,777	63,019,558	75,687,989	89,465,714	104,431,992	120,671,233	138,273,319

12. Facility - 1 - Trading

Facility 3 - Trading Unit							
12.1 Producers/ Capacity Utilization							
Capacity	10	Quinatal/Hour	Tentative Wastage Percentage				
			Grains		Fruit and Vegetables		
No. of Hours	5					3%	
No. of Working Days	300					5%	
Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
No. of Operation Days	208	243	278	312	347	382	416
Soybean	4,959	5,786	6,612	7,439	8,265	9,092	9,918
Red Gram/Tur	3,660	4,270	4,880	5,489	6,099	6,709	7,319
Bengal Gram/Channa	1,791	2,090	2,388	2,687	2,986	3,284	3,583
	-	-	-	-	-	-	-
Total Grains Quantity to be Processed	10,410	12,145	13,880	15,615	17,350	19,085	20,820
	-	-	-	-	-	-	-
Total F & V Quantity to be Processed	-	-	-	-	-	-	-
Job Work for Grains	0%	0%	0%	0%	0%	0%	0%
Quantity for trading of Grains	100%	100%	100%	100%	100%	100%	100%
Job Work (0%)	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Quantity for sale (100%)	-	-	-	-	-	-	-
Soybean	4,959	5,786	6,612	7,439	8,265	9,092	9,918
Red Gram/Tur	3,660	4,270	4,880	5,489	6,099	6,709	7,319
Bengal Gram/Channa	1,791	2,090	2,388	2,687	2,986	3,284	3,583
Output							
Soybean	4,810	5,612	6,414	7,216	8,017	8,819	9,621
Red Gram/Tur	3,550	4,141	4,733	5,325	5,916	6,508	7,100
Bengal Gram/Channa	1,738	2,027	2,317	2,606	2,896	3,186	3,475

11. Fruit & Vegetable Production Details

Fruit & Vegetables Crop Production Details

11.1 Details of members and non-members

Particulars	No.
Total No. of Members Cultivating F & V	
Total No. of Non-members Cultivating F & V	
Total	0
Average Land Holding per member (Acres)	1
Total Cultivated Land Under F & V (Acres)	0

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

Season	Crop	Total Land under Cultivation (in %)	Total Land under Cultivation (in Acres)	Yield/Acre (in Quintals)	Production (in Quintals)	Consumption (in %)	Marketable Surplus (in Quintals)
Kharif	Onion	0%	0	0	0	0%	0
	Tomato	0%	0	0	0	0%	0
	Okra	0%	0	4	0	0%	0
	Chilli	0%	0	7	0	0%	0
	Potato	0%	0	20	0	0%	0
		0%	0	7	0	0%	0
		0%	0	6	0	0%	0
		0%	0	0	0	0%	0
		0%	0	0	0	0%	0
		0%	0	0	0	0%	0
Area Under Vegetables in Rabi Season (in Acres)		0	0	0	0	0%	0
Rabi	Onion	0%	0	10	0	0%	0
	Tomato	0%	0	10	0	0%	0
	Okra	0%	0	10	0	0%	0
	Chilli	0%	0	20	0	0%	0
	Brinjal	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
Area Under Vegetables in Summer Season (in Acres)		0	0	0	0	0%	0
Summer		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
Area Under Fruit Crops (in Acres)		0	0	0	0	0%	0
	Pineapple	0%	0	0	0	0%	0
	Custard Apple	0%	0	0	0	0%	0

NOT APPLICABLE

Particulars	30%	35%	40%	45%	50%	55%	60%
	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Soybean	4959	5786	6612	7439	8265	9092	9918
Red Gram/Tur	3660	4270	4880	5489	6099	6709	7319
Bengal Gram/Channa	1791	2090	2388	2687	2986	3284	3583
Total	10410	12145	13880	15615	17350	19085	20820

10.4 Quantity of Marketable Surplus Produce Considered for Processing Business

Particulars	70%	75%	80%	85%	90%	95%	100%
	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Soybean	11571	12398	13224	14051	14877	15704	16530
Red Gram/Tur	8539	9149	9759	10369	10979	11589	12199
Bengal Gram/Channa	4180	4478	4777	5076	5374	5673	5971
Assumptions:							

- 1 30% of total produce of the cluster will be trade in first year and it will increase every year by 5 %
- 2 10% of total produce of the cluster will be Process in first year and it will increase every year by 5 %
- 3 65% of total land of members is considered for Agri input service centre business

10_Grain Production Details

Grains Crops and Production Details

10.1 Details of members and non- members

Particulars	No.					
Total No.of Members Cultivating Grain Crops	279					
Total No.of Non- members Cultivating Grain Crops	880					
Total	1159					
Average Land Holding per Member (Acres)	5.4					
Total Cultivated Land under grain Crop(Acres)	6258.6					

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	60%	3434	5.348	18367	10%	16530
	Red Gram/Tur	40%	2290	5.60832	12841		5%
Area Under Rabbi Cultivation (In Acres)		70%	4381.02				
Rabbi	Bengal Gram/Channa	35%	2003	3.31172	6635	10%	5971
		0%	0		0	0%	0
Area Under Summer Cultivation (In Acres)		5%	312.93				
Summer	Groundnut	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

Variable Cost	53,216,163	66,710,068	79,225,542	92,825,788	107,587,995	123,594,358	138,884,413
Total Operational Expenses	56,881,551	70,558,725	83,266,632	97,068,933	112,043,297	128,272,425	143,796,384
Net Income	4,397,204	5,216,723	5,999,359	6,847,218	7,764,863	8,678,588	11,712,246
Cost Variation (-5%)	वर्ष- १	वर्ष- २	वर्ष- ३	वर्ष- ४	वर्ष- ५	वर्ष- ६	वर्ष- ७
उपक्रम -1ट्रेडिंग	50,125,109	64,173,330	77,077,248	91,111,125	106,355,695	122,896,946	140,826,431
उपक्रम 2क्लिननिंग व ग्रेडिंग -	5,659,644	6,367,099	7,131,151	7,955,691	8,844,856	9,803,049	10,834,949
उपक्रम 3 -वेअरहाऊस	1,036,800	1,156,680	1,285,956	1,425,268	1,575,296	1,654,061	1,736,764
उपक्रम 4कस्टम हायरिंग -	7,682,400	8,066,520	8,469,846	8,893,338	9,338,005	9,804,905	10,295,151
उपक्रम 5ब्रीडी इंपुट सेंटर -	-	-	-	-	-	-	-
उपक्रम 6प्रॉसेसिंग यूनिट - हॉर्टिकल्चर	-	-	-	-	-	-	-
Total Income	64,503,953	79,763,630	93,964,202	109,385,421	126,113,853	144,158,961	163,693,295
Expenditure							
Fixed Cost (Excl. of Depreciation, Amortization and Interest)	3,665,388	3,848,657	4,041,090	4,243,145	4,455,302	4,678,067	4,911,970
Variable Cost	53,216,163	66,710,068	79,225,542	92,825,788	107,587,995	123,594,358	138,884,413
Total Operational Expenses	56,881,551	70,558,725	83,266,632	97,068,933	112,043,297	128,272,425	143,796,384
Net Income	7,622,402	9,204,904	10,697,569	12,316,489	14,070,556	15,886,536	18,896,911

Sensitivity 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.

उपक्रम 4- कस्टम हायरिंग	7,682,400	8,066,520	8,469,846	8,893,338	9,338,005	9,804,905	10,295,151
उपक्रम 5- अंग्री इंपुट सेंटर	-	-	-	-	-	-	-
उपक्रम 6- प्रॉसेसिंग यूनिट हॉर्टिकल्चर	-	-	-	-	-	-	-
Total Income	64,503,953	79,763,630	93,964,202	109,385,421	126,113,853	144,158,961	163,693,295
Expenditure							
Fixed Cost (Excl. of Depreciation, Amortization and Interest)	3,665,388	3,848,657	4,041,090	4,243,145	4,455,302	4,678,067	4,911,970
Variable Cost	58,817,864	73,732,180	87,565,073	102,596,923	118,913,047	136,604,290	153,503,825
Total Operational Expenses	62,483,252	77,580,838	91,606,163	106,840,068	123,368,349	141,282,357	158,415,796
Net Income	2,020,700	2,182,792	2,358,039	2,545,353	2,745,504	2,876,604	5,277,499
Quantity Variation (-5%)	वर्ष- १	वर्ष- २	वर्ष- ३	वर्ष- ४	वर्ष- ५	वर्ष- ६	वर्ष- ७
उपक्रम -1 ड्रेडिंग	47,618,854	60,954,664	73,223,386	86,555,568	101,037,911	116,752,098	133,785,110
उपक्रम 2 -क्लिनिंग व ग्रेडिंग	5,376,662	6,048,744	6,774,594	7,557,906	8,402,613	9,312,896	10,293,201
उपक्रम 3 -वेअरहाऊस	984,960	1,098,846	1,221,658	1,354,005	1,496,531	1,671,358	1,649,926
उपक्रम 4 -कस्टम हायरिंग	7,298,280	7,663,194	8,046,354	8,448,671	8,871,105	9,314,660	9,780,393
उपक्रम 5 -अंग्री इंपुट सेंटर	-	-	-	-	-	-	-
उपक्रम 6 -प्रॉसेसिंग यूनिट हॉर्टिकल्चर	-	-	-	-	-	-	-
Total Income	61,278,755	75,775,448	89,265,991	103,916,150	119,808,160	136,951,013	155,508,630
Expenditure							
Fixed Cost (Excl. of Depreciation, Amortization and Interest)	3,665,388	3,848,657	4,041,090	4,243,145	4,455,302	4,678,067	4,911,970

9.7 Financial Indicators

9.7 Sensitivity Analysis							
Quantity Variation (+5%)	वर्ष- 1	वर्ष- 2	वर्ष- 3	वर्ष- 4	वर्ष- 5	वर्ष- 6	वर्ष- 7
उपक्रम 1- ट्रेडिंग	52,631,364	67,381,997	80,931,111	95,666,681	111,673,480	129,041,793	147,867,753
उपक्रम 2- क्लिनिंग व ड्रेडिंग	5,942,626	6,685,454	7,487,709	8,353,475	9,287,099	10,293,201	11,376,696
उपक्रम 3- वेअरहाऊस	1,088,640	1,214,514	1,350,254	1,496,531	1,654,061	1,736,764	1,823,602
उपक्रम 4- कस्टम हायरिंग	8,066,520	8,469,846	8,893,338	9,338,005	9,804,905	10,295,151	10,809,908
उपक्रम 5- अंग्रेजी इंपुट सेंटर	-	-	-	-	-	-	-
उपक्रम 6- प्रॉजेसिंग यूनिट हॉर्टिकल्चर	-	-	-	-	-	-	-
Total Income	67,729,151	83,751,811	98,662,412	114,854,693	132,419,545	151,366,909	171,877,960
Expenditure							
Fixed Cost (Excl. of Depreciation, Amortization and Interest)	3,665,388	3,848,657	4,041,090	4,243,145	4,455,302	4,678,067	4,911,970
Variable Cost	58,817,864	70,221,124	83,395,307	97,711,356	113,250,521	130,099,324	146,194,119
Total Operational Expenses	62,483,252	74,069,782	87,436,398	101,954,500	117,705,823	134,777,391	151,106,090
Net Income	5,245,898	9,682,030	11,226,014	12,900,192	14,713,723	16,589,518	20,771,870
Cost Variation (+5%)	वर्ष- 1	वर्ष- 2	वर्ष- 3	वर्ष- 4	वर्ष- 5	वर्ष- 6	वर्ष- 7
उपक्रम 1- ट्रेडिंग	50,125,109	64,173,330	77,077,248	91,111,125	106,355,695	122,896,946	140,826,431
उपक्रम 2- क्लिनिंग व ड्रेडिंग	5,859,644	6,367,099	7,131,151	7,955,691	8,844,856	9,808,049	10,834,949
उपक्रम 3- वेअरहाऊस	1,036,800	1,156,680	1,285,956	1,425,268	1,575,296	1,654,061	1,736,764

9.6 Financial Indicators

9.6 Debt Service Coverage Ratio (DSCR)

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Net Operating Income	4,821,551	5,693,848	6,527,804	7,430,921	8,408,030	9,381,570	12,587,205
Add: Depreciation	843,971	843,971	843,971	843,971	843,971	843,971	843,971
Add: Amortization	209,980	209,980	209,980	209,980	209,980	-	-
Interest on TL	-	-	-	-	-	-	-
Total	5,875,502	6,747,799	7,581,755	8,484,872	9,461,981	10,225,541	13,431,177
Total Annual EMI	-	-	-	-	-	-	-
Debt Service Coverage Ratio (DSCR)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Average DSCR	#DIV/0!						
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.							

9.5 Financial Indicators

9.5 Payback Period (In years) - Project

Particulars		Y1	Y2	Y3	Y4	Y5	Y6	Y7
Initial Investment	23,275,961							
Profit after Tax & Dividend		2,927,946	3,326,640	3,794,846	4,316,057	4,891,788	5,618,586	7,840,607
Add: Depreciation		843,971	843,971	843,971	843,971	843,971	843,971	843,971
Add. Preliminary exp Written off		209,980	209,980	209,980	209,980	209,980		
Net Cash Accrual (A)		3,981,897	4,380,591	4,848,797	5,370,008	5,945,739		
Cash flow - Initial Investment		(19,294,064)	(14,913,473)	(10,064,675)	(4,694,667)	1,251,072		8,684,578
Payback period (in years) - Project		4.79						
The payback period refers to the amount of time it takes to recover the cost of an investment								

9.4 Financial Indicators

9.4 Return On Investments

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Net Profit	2,927,946	3,326,640	3,794,846	4,316,057	4,891,788	5,618,586	7,840,607
Average net profit	4673781.57						
Total Project cost	23275961.16						
ROI	20.08 %						
Return on investment (ROI) is a performance measure used to evaluate the efficiency or profitability of an investment							

9.3 Financial Indicators

9.3 Net Present Value

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Profit after Tax & Dividend	2,927,946	3,326,640	3,794,846	4,316,057	4,891,788	5,618,586	7,840,607
Add: Depreciation	843,971	843,971	843,971	843,971	843,971	843,971	843,971
Add: Preliminary exp Written off	209,980	209,980	209,980	209,980	209,980	0	0
Net Cash Accrual (A)	3,981,897	4,380,591	4,848,797	5,370,008	5,945,739	6,462,558	8,684,578
PV Factor @ 10 %	0.91	0.83	0.75	0.68	0.62	0.56	0.51
Disc Cash Flow	3,619,907	3,620,323	3,642,973	3,667,788	3,691,836	3,647,945	4,456,562
Total Discounted Cash Flows	26,347,334						
Present Value of Outflow	23,275,961						
NPV	3,071,373.24						

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.

9.2 Financial Indicators

9.2 Break even Point

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Gross Receipts							
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 Receipts	64,503,953	79,763,630	93,964,202	109,385,421	126,113,853	144,158,961	163,693,295
Total Variable Exp	56,017,014	70,221,124	83,395,307	97,711,356	113,250,521	130,099,324	146,194,119
Contribution	8,486,939	9,542,505	10,568,894	11,674,066	12,863,332	14,059,637	17,499,176
Total Fixed exp	4,719,339	4,902,609	5,095,041	5,297,096	5,509,253	5,522,038	5,755,942
BEP	56%	51%	48%	45%	43%	39%	33%
Average BEP	45.08%						

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

9.1 Financial Indicators

9.1 Internal Rate of Return

Particulars		Y1	Y2	Y3	Y4	Y5	Y6	Y7
Profit after Tax & Dividend		2,927,946.38	3,326,639.98	3,794,846.38	4,316,057.00	4,891,788.09	5,618,586.41	7,840,606.72
Add: Depreciation		843,971.26	843,971.26	843,971.26	843,971.26	843,971.26	843,971.26	843,971.26
Add: Preliminary expense written off		209,979.85	209,979.85	209,979.85	209,979.85	209,979.85	0.00	0.00
Net Cash Accrual (A)		3,981,897.49	4,380,591.09	4,848,797.49	5,370,008.10	5,945,739.20	6,462,557.67	8,684,577.98
Initial Investment/ Net Cash Accrual	(23,275,961.1583)	3,981,897.49	4,380,591.09	4,848,797.49	5,370,008.10	5,945,739.20	6,462,557.67	8,684,577.98
IRR	13.43%							
Present Value Equivalent		0.88	0.78	0.69	0.60	0.53	0.47	0.41
Present Value of Future Inflows		3,510,422.10	3,404,640.37	3,322,322.91	3,243,784.55	3,166,300.87	3,034,031.05	3,594,459.32
Operating Net Cash Inflow		23,275,961.16						
Present Capital Outflow		23,275,961.16						
				0.00				

The 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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4	Tax	476,564	721,071	974,997	1,235,378	1,504,838	1,818,895	2,651,071
	Sub Total (B)	85,815,181	80,317,921	94,982,148	110,894,868	128,146,884	146,864,049	165,438,355
	Net Cash Flow (A-B)	4,990,480	4,380,591	4,848,797	5,370,008	5,945,739	6,462,558	8,684,578
	Opening Cash and Bank		4,990,480	9,371,071	14,219,868	19,589,876	25,535,616	31,998,173
	Cumulative Cash Balance	4,990,480	9,371,071	14,219,868	19,589,876	25,535,616	31,998,173	40,682,751

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.