

1.1 Total Project Cost

Sr. No.	Particular	Amount (Rs.)	Grant (%)	Grant Amount (Rs.)
1	Land and Building	24,320,528	60%	14,592,317
2	Machinery and Equipment	3,742,876	60%	2,245,726
3	Furniture and Fixture	-	60%	-
4	IT & IT Infrastructure	-	60%	-
5	Transport vehical (Refer van and other)	-	60%	-
6	Preliminary & Preoperative Expenses	1,400,000	60%	840,000
7	Working Capital	746,357		
	Total	30,209,761		17,678,042

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 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		17,678,042
2	Bank Finance - Long Term Loan	20%	
3	Own Contribution		12,531,719
	Total		30,209,761

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)	43.97%	Project Viable	BEP shall be less than 60%
2	Avg. Return on Capital Employed Average (ROCE)	18.45%	Project Viable	RoCE for the project shall be more than 20%
3	Internal Rate of Return (IRR)	10.12%	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)	147,820	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
5	Payback period	5.48	Project Viable	The Pay Back Period (Project/ Equity) shall be less than 7 years
6	Debt Service Coverage Ratio (DSCR)	#DIV/0!	Project Viable	DSCR shall be more than 2 for better performing project.

Note: Bank Loan not Taken that's why DSCR not showing



4.1 Repayment Schedule

Loan Amount (Rs)
 Interest rate: PA 12%
 Loan Tenure in years 7
 Moratorium Period (In Months) 6
 EMI Rs. 0.00

Year	Particulars	Opening Balance	Interest	Principal Repayment	EMI	Closing Outstanding
Year 1	Month 1					
	Month 2					
	Month 3					
	Month 4					
	Month 5					
	Month 6					
	Month 7					
	Month 8					
	Month 9					
	Month 10					
	Month 11					
	Month 12					
Year 2	Month 13					
	Month 14					
	Month 15					
	Month 16					
	Month 17					
	Month 18					
	Month 19					
	Month 20					
	Month 21					
	Month 22					
	Month 23					
	Month 24					
Year 3	Month 25					
	Month 26					
	Month 27					
	Month 28					
	Month 29					
	Month 30					
	Month 31					
	Month 32					
	Month 33					
	Month 34					
	Month 35					
	Month 36					
	Month 37					
	Month 38					
	Month 39					
	Month 40					
	Month 41					
	Month 42					
	Month 43					
	Month 44					
	Month 45					
	Month 46					
	Month 47					
	Month 48					
Year 5	Month 49					
	Month 50					
	Month 51					
	Month 52					
	Month 53					
	Month 54					
	Month 55					
	Month 56					
	Month 57					
	Month 58					
	Month 59					
	Month 60					
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	-	-	-	-	-
Month 73	-	-	-	-	-
Month 74	-	-	-	-	-
Month 75	-	-	-	-	-
Month 76	-	-	-	-	-
Month 77	-	-	-	-	-
Month 78	-	-	-	-	-
Month 79	-	-	-	-	-
Month 80	-	-	-	-	-
Month 81	-	-	-	-	-
Month 82	-	-	-	-	-
Month 83	-	-	-	-	-
Month 84	-	-	-	-	-
Year 7	-	-	0.00	-	0.00

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



5.1 Closing and Opening Stock Calculation

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Opening Stock							
Agri Input	0	1,117,154	1,564,016	1,847,494	2,155,410	2,489,498	2,851,607
Trading							
Grain Processing	100%	8,594,580	649,211	908,896	1,192,925	1,503,086	1,841,280
Horticulture Processing	0	0					
Total	100	85,945,800	1,579,352	2,213,227	2,756,390	3,348,335	3,992,584
Closing Stock							
Agri Input	21458200						
Trading							
Grain Processing	5%	1,117,154	1,564,016	1,847,494	2,155,410	2,489,498	2,851,607
Horticulture Processing	8%	412,198	649,211	908,896	1,192,925	1,503,086	1,841,280
	15%						
Total	21458200	1,579,352	2,213,227	2,756,390	3,348,335	3,992,584	4,692,887

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.
 Assumption:
 1. Closing stock of each facility is 5%

5.2 Working Capital Calculation

Sr. No.	Particulars	Duration (In days)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
A	Accounts Receivables (Debtors)								
1	Agri Input								
2	Custom Hiring								
3	Cleaning & Grading								
4	Dal Mill	15	892,175	1,296,498	1,541,868	1,799,815	2,079,702	2,383,078	2,711,593
5	Warehouse	15	134,137	163,332	198,266	240,007	276,008	317,409	365,020
6	Processing Unit - Horti Commodity								
	Subtotal		1,026,312	1,459,830	1,740,135	2,039,822	2,355,710	2,700,487	3,076,613
B	Closing Stock		1,579,352	2,213,227	2,756,390	3,348,335	3,992,584	4,692,887	5,453,239
	Total		2,555,664	3,673,057	4,496,524	5,388,157	6,348,294	7,393,374	8,529,852
C	Accounts Payable & Accrued Expenses (Creditors)								
1	Agri Input								
2	Custom Hiring	7							
3	Cleaning & Grading	7	409,407	594,595	707,051	825,331	953,670	1,092,781	1,243,418
4	Dal Mill								
5	Warehouse	7	13,808	15,879	18,261	21,001	24,151	27,773	31,939
	Processing Unit - Horti Commodity								
	Total		423,215	610,474	725,313	846,331	977,821	1,120,554	1,275,357
D	Working Capital Own Contribution	35%	2,132,449	3,062,583	3,771,211	4,541,826	5,370,473	6,272,820	7,254,495

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 provides requirement of working capital for running business.



6.1 Consolidated Profit and loss account for the Project

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Revenue							
Facility 1 - Cleaning & Grading	21,709,603	31,548,118	37,518,799	43,795,507	50,606,089	57,988,240	65,982,091
Facility 2 - Processing Unit - Dal Mill	6,933,172	11,376,426	16,006,915	21,072,012	26,603,601	32,635,670	39,204,436
Facility 3 - Warehouse	3,264,000	3,974,400	4,824,480	5,840,160	6,716,184	7,723,612	8,882,151
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horn Commodity	-	-	-	-	-	-	-
Total Revenue	31,906,775	46,898,944	58,350,194	70,707,679	83,925,874	98,347,521	114,068,680
Variable Cost							
Facility 1 - Cleaning & Grading	21,347,646	31,003,858	36,867,685	43,035,108	49,727,104	56,980,711	64,835,362
Facility 2 - Processing Unit - Dal Mill	4,889,065	8,112,474	11,429,599	15,058,154	19,020,991	23,342,467	28,048,537
Facility 3 - Warehouse	720,000	828,000	952,200	1,095,030	1,259,285	1,448,177	1,665,404
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horn Commodity	(412,198)	(237,014)	(259,684)	(284,030)	(310,161)	(338,194)	(368,256)
Total Variable Cost	26,544,513	39,707,319	48,989,799	58,904,262	69,697,219	81,453,161	94,181,047
Fixed Cost							
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit - Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	192,000	220,800	253,920	292,008	335,809	386,181	444,108
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horn Commodity	-	-	-	-	-	-	-
Admin Expenses	2,330,400	2,563,440	2,819,784	3,101,762	3,411,939	3,753,133	4,128,446
Total Fixed Cost	2,522,400	2,784,240	3,073,704	3,393,770	3,747,748	4,139,313	4,572,553
Total Cost	29,066,913	42,491,559	52,063,503	62,298,032	73,444,966	85,572,474	98,753,600
Profit Before Depreciation, Interest and Tax	2,839,862	4,407,385	6,286,691	8,409,647	10,480,908	12,775,047	15,315,080
Depreciation	1,007,885	1,007,885	1,007,885	1,007,885	1,007,885	1,007,885	1,007,885
Amortization	280,000	280,000	280,000	280,000	280,000	280,000	-
Profit Before Interest and Tax	1,551,977	3,119,500	4,998,806	7,121,762	9,193,023	11,767,163	14,307,195
Interest on Term loan	191,920	367,510	452,545	545,019	644,457	752,738	870,539
Profit Before Tax	1,360,057	2,751,990	4,546,261	6,576,743	8,548,566	11,014,424	13,436,656
Less: Tax	(143,875)	251,576	731,066	3,257,381	1,763,573	2,377,532	2,976,270
Profit After Tax	1,503,932	2,500,414	3,815,195	5,319,362	6,784,993	8,636,892	10,460,386
Cumulative Profit	1,503,932	4,004,345	7,819,540	13,138,902	19,923,895	28,560,787	39,021,173

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.



7.1 Balancesheet for the Project

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
ASSETS							
Current Assets							
Cash and Bank Balance	3,538,174	7,326,472	12,429,552	19,036,799	27,109,676	36,754,453	48,222,723
Accounts Receivables							
Other Current Assets							
Total Current Assets	3,538,174	7,326,472	12,429,552	19,036,799	27,109,676	36,754,453	48,222,723
Gross Fixed Assets							
Less: Depreciation	28,063,404	27,055,519	26,047,634	25,039,749	24,031,865	23,023,980	22,016,095
Net Fixed Assets	1,007,885	1,007,885	1,007,885	1,007,885	1,007,885	1,007,885	1,007,885
	27,055,519	26,047,634	25,039,749	24,031,865	23,023,980	22,016,095	21,008,210
Preliminary & Pre-operative Expenses	1,120,000	840,000	560,000	280,000	0	0	0
TOTAL ASSETS	31,713,693	34,214,106	38,029,301	43,348,663	50,133,656	58,770,548	69,230,934
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
Share capital	12,531,719	12,531,719	12,531,719	12,531,719	12,531,719	12,531,719	12,531,719
Smart Grant -in-Aid	17,678,042	17,678,042	17,678,042	17,678,042	17,678,042	17,678,042	17,678,042
Reserves and Surplus							
Add: Opening Balance (P/L Account)	0	1,503,932	4,004,345	7,819,540	13,138,902	19,923,895	28,560,787
Profit & Loss) During the Year	1,503,932	2,500,414	3,815,195	5,319,362	6,784,993	8,636,892	10,460,386
Appropriation - Dividend							
Total Reserves	1,503,932	4,004,345	7,819,540	13,138,902	19,923,895	28,560,787	39,021,173
TOTAL EQUITY	31,713,693	34,214,106	38,029,301	43,348,663	50,133,656	58,770,548	69,230,934
TOTAL LIABILITIES & EQUITY	31,713,693	34,214,106	38,029,301	43,348,663	50,133,656	58,770,548	69,230,934
CONTROL CHECKER							
(=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.

8.1 Cash Flow Statement for the Project

Sr. Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
1 Operating Profit							
Total Revenue	31,906,775	46,898,944	58,150,194	70,707,679	81,925,874	98,347,521	114,068,680
2 Equity/Share capital	12,531,719						
Revestment							
3 Smart Grant-In-Aid	17,678,042						
4 Long Term Loan							
5 Short Term Loan	1,599,337	3,062,583	3,771,211	4,541,836	5,370,473	6,272,820	7,254,495
Sub Total (A)	63,715,873	49,961,526	62,121,406	75,249,505	89,296,347	104,620,341	121,323,175
Cash Outflow (Rs.)							
1 Capital Expenditure							
a Land and Building	24,320,528						
b Machinery and Equipment	3,742,876						
c Furniture & Fixture							
d Infrastructure							
e Vehicle							
f Preliminary Expenses	1,400,000						
2 Operational Expenditure							
a Variable Cost	26,544,513	39,707,319	48,989,799	58,904,262	69,697,219	81,433,161	94,181,047
b Fixed Cost	2,522,400	2,784,240	3,073,704	3,393,770	3,747,748	4,139,313	4,572,553
3 Loan Repayment							
LTL - Principal							
LTL - Interest							
STL - Principal	1,599,337	3,062,583	3,771,211	4,541,836	5,370,473	6,272,820	7,254,495
STL - Interest	191,920	367,510	452,545	545,019	644,457	752,738	870,539
4 Tax	(143,875)	251,576	731,066	1,257,381	1,763,573	2,377,532	2,976,270
Sub Total (B)	60,177,699	46,173,228	57,018,326	68,642,258	81,223,470	94,975,565	109,854,904
Net Cash Flow (A-B)	3,538,174	3,788,298	5,103,079	6,607,247	8,072,877	9,644,777	11,468,270
Opening Cash and Bank		3,538,174	7,326,472	12,429,552	19,036,799	27,109,676	36,754,453
Cumulative Cash Balance	3,538,174	7,326,472	12,429,552	19,036,799	27,109,676	36,754,453	48,222,723

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.

