

# Note for users

## Draft Business Plan Financial Calculator

### 1.0 About the calculator

The business plan financial calculator will be the tool to generate the financial projection of the business plan based on the certain data inputs. **It will be the tool which can be easily used by any professional who understand the basic accounting. The business plan financial calculator will generate following statements automatically based on certain data inputs:**

1. Profit and Loss Statement
2. Cash Flow Statement
3. Balance Sheet
4. Depreciation, amortization and tax calculation

It will also auto calculate the following financial ratios to understand the viability of the business plan / Full Project Proposal:

1. Break Even Point
2. Internal Rate of Return
3. Net Present Value
4. Return on Capital Employed
5. Project Payback Period
6. DSCR
- 7.Sensitivity analysis

**The above ratios will help decision makers for approving the business plan / Full Project Report.**

### 2.0 Features

- 1.0 It helps in preparing financial projections for both type of sub-projects i.e. Grain and Frutis & Vegetables.
- 2.0 It can be easily used by any person / professional who understand the basic accounting.
- 3.0 Assist planners to map marketable surplus of key commodities quickly.
- 3.0 This tool will generate P & L , Cash flow statement and balance sheet automatically.
- 4.0 The calculator helps to prepare all categories of business plans envisaged in SMART Project viz. PPs, MAPs, CIs, Warehousing related)
- 5.0 It will also calculate all ratios automatically.

### 3.0 Preparatory work

- 1.0 Please collect basic data of targeted commodities in the cluster accurately (area, productivity and consumption at HH level )
- 2.0 Finalize Business activity in consultation with CBO members and officials / experts.
- 3.0 Accordingly, please add CAPEX details i.e. related to building, machinery and other infrastructure properly.
- 4.0 In CAPEX SHEET, please refer area and rates mentioned in estimates of civil structures prepared by engineer whereas quotation's in case of machinery and other equipment or material.
- 5.0 Please write down assumptions clearly for each business activity (example- produce aggregation and bulk marketing in the form of % in Y-1, Y-2..... )

### 4.0 Colour codes used

Colour code Description

**Need to change/Place Values Manually**

**Need to change figures subject to**

### 5.0 Guidance note for using calculator

Steps	Sheet name	Process	Sheet No	Remark
<b>A</b>	<b>Sheet in which need to enter data</b>			
<b>Step-1</b>	Grain production details & or F & V production details (Marketable surplus)	Please fill data in yellow colour cells i.e. members no, non-members , average area etc.	Sheet No. 10 for grain and 11 for F & V	
<b>Step-2</b>	CAPEX Details	Kindly fill yellow cells by using rates mentioned in estimates of civil structures and quotation's of machineries and equipment's	Sheet No. 2	
<b>Step-3</b>	Project cost and Means of finance with financial indicators	Please add bank loan per cent if applicable other wise put zero	Sheet No. 1	Generate automatically
<b>Step-4</b>	Business activity wise revenue, expenditure and profit calculation			
	4.1 Facility-1 / Business activity -Trading		Sheet No. 12	
	4.2 Facility-2 / Business activity - Processing (Grain, pulses, oilseed)	Please fill necessary details in yellow cells for calculating revenue and expenditure of identified business activities only.	Sheet No. 13	
	4.3 Facility-3 Business activity -Warehouse		Sheet No. 14	
	4.4 Facility-4 Business activity -Custom hiring		Sheet No. 15	
	4.5 Facility-5 Business activity - Agri. Input		Sheet No. 16	
	4.6 Facility-6 Business activity -Processing (Horti. Produce)		Sheet No. 17	
<b>Step-5</b>	Other expenditure and taxes	Please add staff salary and other details in Yellow cell (in 3.1 table only)	Sheet no.3 (Ref. 3.1 table only)	
<b>Step-6</b>	TL repayment schedule	Please add interest rate, tenure and Moratorium Period ( In Month) in green cells	Sheet No. 4	
<b>Step-7</b>	Closing stock and working capital	Please add necessary details in yellow and green cells	Sheet No. 5	
<b>B</b>	<b>Auto generating sheets (No need to enter any data)</b>			
B1	Profit and Loss Statement		Sheet No. 6	Generate automatically
B2	Cash Flow Statement		Sheet No. 7	Generate automatically
B3	Balance Sheet		Sheet No. 8	Generate automatically
B4	Financial indicators (IRR, BEP,NPV, ROI, Pay back period, DSCR, sensitivity analysis )		Sheet No.9	Generate automatically
B5	Depreciation, amortization and tax calculation		Sheet No. 3 (Ref. 3.2 & 3.3)	Generate automatically
<b>Step-8</b>	Copy relevant tables in word file of FPP			

## 1.1 Total Project Cost

Sr. No.	Particular	Amount (Rs.)	Grant (%)	Grant Amount (Rs.)
1	Land and Building	1,10,06,577	60%	66,03,946
2	Machinery and Equipment	2,00,80,536	60%	1,03,15,240
3	Furniture and Fixture		60%	-
4	IT & It Infrastructure		60%	-
5	Transport vehical (Refer van and other)	-	60%	-
6	Preliminary Expenses	13,37,000	60%	8,02,200
7	Working Capital	87,79,982		
<b>Total</b>		<b>4,12,04,095</b>		<b>1,77,21,386</b>

**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		1,77,21,386
2	Bank Finance - Long Term Loan	30%	95,50,234
3	Own Contribution		1,39,32,475
<b>Total</b>			<b>4,12,04,095</b>

**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)	40.64%	Project Viable	BEP shall be less than 60% <60%
2	Avg. Return on Capital Employed Average (ROCE)	22.74%	Project Viable	RoCE for the project shall be more than 20% >20%
3	Internal Rate of Return (IRR)	11.88%	Project Viable	The project internal rate of return shall be more than 12% >12%
4	Net present value (at a discount rate of 10 per cent)	27,30,227	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	4.65	Project Viable	The Pack Back Period (Project/ Equity) shall be less than 7 years <7 years
6	Debt Service Coverage Ratio (DSCR)	2.54	Project Viable	DSCR shall be more than 2 for better performing project. >2



3.1 Schedule of General Admin Expenses

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

Particulars	Unit	No. of Unit	Unit Cost	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Manager	No.	1	12,000	1,44,000	1,51,200	1,58,760	1,66,698	1,75,033	1,83,785	1,92,974
Accountant	No.	1	12,000	1,44,000	1,51,200	1,58,760	1,66,698	1,75,033	1,83,785	1,92,974
Watchmen	No.	4	10,000	4,80,000	5,04,000	5,29,200	5,55,660	5,83,443	6,12,615	6,43,246
Telephone and internet Exp	Months	12	4,000	48,000	50,400	52,920	55,566	58,344	61,262	64,325
Office Electricity Exp	Months	12	4,000	48,000	50,400	52,920	55,566	58,344	61,262	64,325
Printing & Stationary	Months	12	5,000	60,000	63,000	66,150	69,458	72,930	76,577	80,406
Land Lease	Months	12	2,084	25,008	26,258	27,571	28,950	30,397	31,917	33,513
Misc. expenses	Months	12	30,000	3,60,000	3,78,000	3,96,900	4,16,745	4,37,582	4,59,461	4,82,434
Audit and Legal Compliances expenses	Lunsam	2	50,000	1,00,000	1,05,000	1,10,250	1,15,763	1,21,551	1,27,628	1,34,010
Marketing manager	No.	1	20,000	2,40,000	2,10,000	22,050	23,153	24,310	25,526	26,802
Marketing Executive	No.	5	15,000	9,00,000	78,750	82,688	86,822	91,163	95,721	1,00,507
	No.			-	-	-	-	-	-	-
	No.			-	-	-	-	-	-	-
	No.			-	-	-	-	-	-	-
	No.			-	-	-	-	-	-	-
	No.			-	-	-	-	-	-	-
<b>Total Admin Expense</b>				<b>25,49,008</b>	<b>15,79,208</b>	<b>16,58,169</b>	<b>17,41,077</b>	<b>18,28,131</b>	<b>19,19,538</b>	<b>20,15,515</b>

3.2 Depreciation

Particulars	As per companies Act							As per IT Act						
	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y1	Y2	Y3	Y4	Y5	Y6	Y7
<b>Assets</b>														
<b>Building</b>														
Asset Value	1,10,06,577	1,06,57,668	1,03,08,760	99,59,851	96,10,943	92,62,034	89,13,126	1,10,06,577	99,05,919	89,15,327	80,23,794	72,21,415	64,99,273	58,49,346
Depreciation	3,48,908	3,48,908	3,48,908	3,48,908	3,48,908	3,48,908	3,48,908	11,00,658	9,90,592	8,91,533	8,02,379	7,22,141	6,49,927	5,84,935
Accumulated Depreciation	3,48,908	6,97,817	10,46,725	13,95,634	17,44,542	20,93,451	24,42,359	11,00,658	20,91,250	29,82,782	37,85,162	45,07,303	51,57,231	57,42,165
Net Fixed Assets	1,06,57,668	1,03,08,760	99,59,851	96,10,943	92,62,034	89,13,126	85,64,217	99,05,919	89,15,327	80,23,794	72,21,415	64,99,273	58,49,346	52,64,412
<b>Plant and Machinery</b>														
Asset Value	2,00,80,536	1,88,09,438	1,75,38,340	1,62,67,242	1,49,96,144	1,37,25,046	1,24,53,948	2,00,80,536	1,70,68,456	1,45,08,187	1,23,31,959	1,04,82,165	89,09,841	75,73,364
Depreciation	12,71,098	12,71,098	12,71,098	12,71,098	12,71,098	12,71,098	12,71,098	30,12,080	25,60,268	21,76,228	18,49,794	15,72,325	13,36,476	11,36,005
Accumulated Depreciation	12,71,098	25,42,196	38,13,294	50,84,392	63,55,490	76,26,588	88,97,686	30,12,080	55,72,349	77,48,577	95,98,371	1,11,70,695	1,25,07,172	1,36,43,176
Net Fixed Assets	1,88,09,438	1,75,38,340	1,62,67,242	1,49,96,144	1,37,25,046	1,24,53,948	1,11,82,850	1,70,68,456	1,45,08,187	1,23,31,959	1,04,82,165	89,09,841	75,73,364	64,37,360
<b>Furniture and Electrification</b>														
Asset Value	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Depreciation	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Accumulated Depreciation	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Fixed Assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Vehicle</b>														
Asset Value	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Depreciation	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Accumulated Depreciation	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Fixed Assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>IT Infrastructure</b>														
Asset Value	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Depreciation	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Accumulated Depreciation	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Fixed Assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Gross Fixed Asset</b>	<b>3,10,87,113</b>	<b>2,94,67,106</b>	<b>2,78,47,100</b>	<b>2,62,27,093</b>	<b>2,46,07,087</b>	<b>2,29,87,081</b>	<b>2,13,67,074</b>	<b>3,10,87,113</b>	<b>2,69,74,375</b>	<b>2,34,23,514</b>	<b>2,03,55,754</b>	<b>1,77,03,580</b>	<b>1,54,09,114</b>	<b>1,34,22,711</b>
<b>Total Depreciation</b>	<b>16,20,006</b>	<b>16,20,006</b>	<b>16,20,006</b>	<b>16,20,006</b>	<b>16,20,006</b>	<b>16,20,006</b>	<b>16,20,006</b>	<b>41,12,738</b>	<b>35,50,860</b>	<b>30,67,761</b>	<b>26,52,173</b>	<b>22,94,466</b>	<b>19,86,403</b>	<b>17,20,939</b>
<b>Accumulated Depreciation</b>	<b>16,20,006</b>	<b>32,40,013</b>	<b>48,60,019</b>	<b>64,80,026</b>	<b>81,00,032</b>	<b>97,20,038</b>	<b>1,13,40,045</b>	<b>41,12,738</b>	<b>76,63,598</b>	<b>1,07,31,359</b>	<b>1,33,83,532</b>	<b>1,56,77,999</b>	<b>1,76,64,402</b>	<b>1,93,85,341</b>
<b>Net Fixed Assets</b>	<b>2,94,67,106</b>	<b>2,78,47,100</b>	<b>2,62,27,093</b>	<b>2,46,07,087</b>	<b>2,29,87,081</b>	<b>2,13,67,074</b>	<b>1,97,47,068</b>	<b>2,69,74,375</b>	<b>2,34,23,514</b>	<b>2,03,55,754</b>	<b>1,77,03,580</b>	<b>1,54,09,114</b>	<b>1,34,22,711</b>	<b>1,17,01,771</b>

Amortization: Straight Line Method (SLM) is used

Companies Act IT Act

Depreciation: Straight Line Method (SLM) is used

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

Pre-operative or pre-incubation 20% 20%

3.3 Amortization Schedule

Particulars	Years	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Preliminary Expenses	5	2,67,400	2,67,400	2,67,400	2,67,400	2,67,400	-	-
<b>Total Value</b>		<b>2,67,400</b>	<b>2,67,400</b>	<b>2,67,400</b>	<b>2,67,400</b>	<b>2,67,400</b>	-	-

3.4 Tax Schedule

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
EBT	62,83,456	81,97,744	93,43,798	1,04,96,967	1,06,25,469	1,09,55,806	1,10,28,651
Add Depreciation as per companies Act	16,20,006	16,20,006	16,20,006	16,20,006	16,20,006	16,20,006	16,20,006
Less Depreciation as per IT Act	41,12,738	35,50,860	30,67,761	26,52,173	22,94,466	19,86,403	17,20,939
Taxable Income	37,90,724	62,66,890	78,96,043	94,64,800	99,51,009	1,05,89,409	1,09,27,719
<b>Provision of Taxes</b>	<b>9,85,588</b>	<b>16,29,391</b>	<b>20,52,971</b>	<b>24,60,848</b>	<b>25,87,262</b>	<b>27,53,246</b>	<b>28,41,207</b>

Maximum Tax rate 26%

This Sheet refer for provision of tax calculation

## 4.1 Repayment Schedule

Loan Amount (Rs)	95,50,234
Interest rate /PA	9%
Loan Tenure in years	7
Moratorium Period	12
EMI	Rs. 1,72,148.10

Year	Particulars	Opening Balance	Interest	Principal Repayment	EMI	Closing Outstanding
Year 1	Month 1	95,50,234	71,627	-	71,627	95,50,234
	Month 2	95,50,234	71,627	-	71,627	95,50,234
	Month 3	95,50,234	71,627	-	71,627	95,50,234
	Month 4	95,50,234	71,627	-	71,627	95,50,234
	Month 5	95,50,234	71,627	-	71,627	95,50,234
	Month 6	95,50,234	71,627	-	71,627	95,50,234
	Month 7	95,50,234	71,627	-	71,627	95,50,234
	Month 8	95,50,234	71,627	-	71,627	95,50,234
	Month 9	95,50,234	71,627	-	71,627	95,50,234
	Month 10	95,50,234	71,627	-	71,627	95,50,234
	Month 11	95,50,234	71,627	-	71,627	95,50,234
	Month 12	95,50,234	71,627	-	71,627	95,50,234
Year 2	Month 13	95,50,234	71,627	1,00,521	1,72,148	94,49,713
	Month 14	94,49,713	70,873	1,01,275	1,72,148	93,48,437
	Month 15	93,48,437	70,113	1,02,035	1,72,148	92,46,403
	Month 16	92,46,403	69,348	1,02,800	1,72,148	91,43,603
	Month 17	91,43,603	68,577	1,03,571	1,72,148	90,40,031
	Month 18	90,40,031	67,800	1,04,348	1,72,148	89,35,684
	Month 19	89,35,684	67,018	1,05,130	1,72,148	88,30,553
	Month 20	88,30,553	66,229	1,05,919	1,72,148	87,24,634
	Month 21	87,24,634	65,435	1,06,713	1,72,148	86,17,921
	Month 22	86,17,921	64,634	1,07,514	1,72,148	85,10,407
	Month 23	85,10,407	63,828	1,08,320	1,72,148	84,02,087
	Month 24	84,02,087	63,016	1,09,132	1,72,148	82,92,955
Year 3	Month 25	82,92,955	62,197	1,09,951	1,72,148	81,83,004
	Month 26	81,83,004	61,373	1,10,776	1,72,148	80,72,228
	Month 27	80,72,228	60,542	1,11,606	1,72,148	79,60,622
	Month 28	79,60,622	59,705	1,12,443	1,72,148	78,48,178
	Month 29	78,48,178	58,861	1,13,287	1,72,148	77,34,892
	Month 30	77,34,892	58,012	1,14,136	1,72,148	76,20,755
	Month 31	76,20,755	57,156	1,14,992	1,72,148	75,05,763
	Month 32	75,05,763	56,293	1,15,855	1,72,148	73,89,908
	Month 33	73,89,908	55,424	1,16,724	1,72,148	72,73,184
	Month 34	72,73,184	54,549	1,17,599	1,72,148	71,55,585
	Month 35	71,55,585	53,667	1,18,481	1,72,148	70,37,104
	Month 36	70,37,104	52,778	1,19,370	1,72,148	69,17,734
Year 4	Month 37	69,17,734	51,883	1,20,265	1,72,148	67,97,469
	Month 38	67,97,469	50,981	1,21,167	1,72,148	66,76,302
	Month 39	66,76,302	50,072	1,22,076	1,72,148	65,54,226

	Month 40	65,54,226	49,157	1,22,991	1,72,148	64,31,234
	Month 41	64,31,234	48,234	1,23,914	1,72,148	63,07,321
	Month 42	63,07,321	47,305	1,24,843	1,72,148	61,82,477
	Month 43	61,82,477	46,369	1,25,780	1,72,148	60,56,698
	Month 44	60,56,698	45,425	1,26,723	1,72,148	59,29,975
	Month 45	59,29,975	44,475	1,27,673	1,72,148	58,02,302
	Month 46	58,02,302	43,517	1,28,631	1,72,148	56,73,671
	Month 47	56,73,671	42,553	1,29,596	1,72,148	55,44,075
	Month 48	55,44,075	41,581	1,30,568	1,72,148	54,13,508
Year 5	Month 49	54,13,508	40,601	1,31,547	1,72,148	52,81,961
	Month 50	52,81,961	39,615	1,32,533	1,72,148	51,49,428
	Month 51	51,49,428	38,621	1,33,527	1,72,148	50,15,900
	Month 52	50,15,900	37,619	1,34,529	1,72,148	48,81,371
	Month 53	48,81,371	36,610	1,35,538	1,72,148	47,45,833
	Month 54	47,45,833	35,594	1,36,554	1,72,148	46,09,279
	Month 55	46,09,279	34,570	1,37,579	1,72,148	44,71,701
	Month 56	44,71,701	33,538	1,38,610	1,72,148	43,33,090
	Month 57	43,33,090	32,498	1,39,650	1,72,148	41,93,440
	Month 58	41,93,440	31,451	1,40,697	1,72,148	40,52,743
	Month 59	40,52,743	30,396	1,41,753	1,72,148	39,10,991
	Month 60	39,10,991	29,332	1,42,816	1,72,148	37,68,175
Year 6	Month 61	37,68,175	28,261	1,43,887	1,72,148	36,24,288
	Month 62	36,24,288	27,182	1,44,966	1,72,148	34,79,322
	Month 63	34,79,322	26,095	1,46,053	1,72,148	33,33,269
	Month 64	33,33,269	25,000	1,47,149	1,72,148	31,86,120
	Month 65	31,86,120	23,896	1,48,252	1,72,148	30,37,868
	Month 66	30,37,868	22,784	1,49,364	1,72,148	28,88,504
	Month 67	28,88,504	21,664	1,50,484	1,72,148	27,38,020
	Month 68	27,38,020	20,535	1,51,613	1,72,148	25,86,407
	Month 69	25,86,407	19,398	1,52,750	1,72,148	24,33,657
	Month 70	24,33,657	18,252	1,53,896	1,72,148	22,79,761
	Month 71	22,79,761	17,098	1,55,050	1,72,148	21,24,711
	Month 72	21,24,711	15,935	1,56,213	1,72,148	19,68,498
Year 7	Month 73	19,68,498	14,764	1,57,384	1,72,148	18,11,114
	Month 74	18,11,114	13,583	1,58,565	1,72,148	16,52,549
	Month 75	16,52,549	12,394	1,59,754	1,72,148	14,92,795
	Month 76	14,92,795	11,196	1,60,952	1,72,148	13,31,843
	Month 77	13,31,843	9,989	1,62,159	1,72,148	11,69,684
	Month 78	11,69,684	8,773	1,63,375	1,72,148	10,06,309
	Month 79	10,06,309	7,547	1,64,601	1,72,148	8,41,708
	Month 80	8,41,708	6,313	1,65,835	1,72,148	6,75,872
	Month 81	6,75,872	5,069	1,67,079	1,72,148	5,08,793
	Month 82	5,08,793	3,816	1,68,332	1,72,148	3,40,461
	Month 83	3,40,461	2,553	1,69,595	1,72,148	1,70,867
	Month 84	1,70,867	1,281	1,70,867	1,72,148	(0)

### 5.1 Closing and Opening Stock Calculation

Particulars		Y1	Y2	Y3	Y4	Y5	Y6	Y7
Opening Stock								
Agri Input			-	-	-	-	-	-
Trading			1,06,65,615	1,12,93,004	1,19,20,393	1,25,47,782	1,25,47,782	1,25,47,782
Grain Processing			-	-	-	-	-	-
Horticulture Processing			-	-	-	-	-	-
<b>Total</b>			1,06,65,615	1,12,93,004	1,19,20,393	1,25,47,782	1,25,47,782	1,25,47,782
<b>Closing Stock</b>								
Agri Input	5%		-	-	-	-	-	-
Trading	5%		1,06,65,615	1,12,93,004	1,19,20,393	1,25,47,782	1,25,47,782	1,25,47,782
Grain Processing	5%		-	-	-	-	-	-
Horticulture Processing	5%		-	-	-	-	-	-
<b>Total</b>			1,06,65,615	1,12,93,004	1,19,20,393	1,25,47,782	1,25,47,782	1,25,47,782

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

Assumption:

- 1 Closing stock of each facility is 5%

### 5.2 Working Capital Calculation

Sr. No.	Particulars	Duration (In days)	Amount (Rs.)						
			Y1	Y2	Y3	Y4	Y5	Y6	Y7
<b>A</b>	<b>Accounts Receivables (Debtors)</b>								
1	Agri Input	14	-	-	-	-	-	-	-
2	Custom Hiring	14	-	-	-	-	-	-	-
3	Cleaning & Grading	45	2,84,32,758	3,16,01,734	3,33,62,276	3,51,22,818	3,52,10,845	3,52,10,845	3,52,10,845
4	Dal Mill	14	-	-	-	-	-	-	-
5	Warehouse	60	-	-	-	-	-	-	-
6	Processing Unit - Horti Commodity	14	-	-	-	-	-	-	-
	<b>Subtotal</b>		2,84,32,758	3,16,01,734	3,33,62,276	3,51,22,818	3,52,10,845	3,52,10,845	3,52,10,845
<b>B</b>	<b>Closing Stock</b>		1,06,65,615	1,12,93,004	1,19,20,393	1,25,47,782	1,25,47,782	1,25,47,782	1,25,47,782
	<b>Total</b>		<b>3,90,98,372</b>	<b>4,28,94,738</b>	<b>4,52,82,669</b>	<b>4,76,70,600</b>	<b>4,77,58,627</b>	<b>4,77,58,627</b>	<b>4,77,58,627</b>
<b>C</b>	<b>Accounts Payable &amp; Accrued Expenses (Creditors)</b>								
1	Agri Input	7	-	-	-	-	-	-	-
2	Custom Hiring	7	-	-	-	-	-	-	-
3	Cleaning & Grading	7	39,78,445	44,17,017	46,63,075	49,09,133	49,21,166	49,21,166	49,21,166
4	Dal Mill	10	-	-	-	-	-	-	-
5	Warehouse	7	-	-	-	-	-	-	-
	Processing Unit - Horti Commodity	7	-	-	-	-	-	-	-
	<b>Total</b>		<b>39,78,445</b>	<b>44,17,017</b>	<b>46,63,075</b>	<b>49,09,133</b>	<b>49,21,166</b>	<b>49,21,166</b>	<b>49,21,166</b>
<b>D</b>	<b>Working Capital</b>		<b>3,51,19,928</b>	<b>3,84,77,721</b>	<b>4,06,19,594</b>	<b>4,27,61,467</b>	<b>4,28,37,462</b>	<b>4,28,37,462</b>	<b>4,28,37,462</b>
	<b>Own Contribution</b>	<b>25%</b>	<b>87,79,982</b>						

### 6.1 Consolidated Profit and loss account for the Project

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
<b>Revenue</b>							
Facility 1 - Cleaning & Grading	23,06,21,255	25,63,25,172	27,06,05,126	28,48,85,080	28,55,99,078	28,55,99,078	28,55,99,078
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
<b>Total Revenue</b>	<b>23,06,21,255</b>	<b>25,63,25,172</b>	<b>27,06,05,126</b>	<b>28,48,85,080</b>	<b>28,55,99,078</b>	<b>28,55,99,078</b>	<b>28,55,99,078</b>
<b>Variable Cost</b>							
Facility 1 - Cleaning & Grading	20,74,47,473	23,03,15,880	24,31,46,062	25,59,76,244	25,66,03,633	25,66,03,633	25,66,03,633
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
<b>Total Variable Cost</b>	<b>20,74,47,473</b>	<b>23,03,15,880</b>	<b>24,31,46,062</b>	<b>25,59,76,244</b>	<b>25,66,03,633</b>	<b>25,66,03,633</b>	<b>25,66,03,633</b>
<b>Fixed Cost</b>							
Facility 1 - Cleaning & Grading	73,80,000	73,80,000	73,80,000	73,80,000	73,80,000	73,80,000	73,80,000
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Admin Expenses	25,49,008	15,79,208	16,58,169	17,41,077	18,28,131	19,19,538	20,15,515
<b>Total Fixed Cost</b>	<b>99,29,008</b>	<b>89,59,208</b>	<b>90,38,169</b>	<b>91,21,077</b>	<b>92,08,131</b>	<b>92,99,538</b>	<b>93,95,515</b>
<b>Total Cost</b>	<b>21,73,76,481</b>	<b>23,92,75,089</b>	<b>25,21,84,231</b>	<b>26,50,97,321</b>	<b>26,58,11,764</b>	<b>26,59,03,171</b>	<b>26,59,99,147</b>
<b>Profit Before Depreciation ,Interest and Tax</b>	<b>1,32,44,774</b>	<b>1,70,50,083</b>	<b>1,84,20,895</b>	<b>1,97,87,759</b>	<b>1,97,87,314</b>	<b>1,96,95,907</b>	<b>1,95,99,930</b>
Depreciation	16,20,006	16,20,006	16,20,006	16,20,006	16,20,006	16,20,006	16,20,006
Amortization	2,67,400	2,67,400	2,67,400	2,67,400	2,67,400	-	-
<b>Profit Before Interest and Tax</b>	<b>1,13,57,368</b>	<b>1,51,62,677</b>	<b>1,65,33,489</b>	<b>1,79,00,353</b>	<b>1,78,99,907</b>	<b>1,80,75,901</b>	<b>1,79,79,924</b>
Interest on Term loan	50,73,912	69,64,933	71,89,691	74,03,386	72,74,438	71,20,095	69,51,273
dividend							
Profit Before Tax	62,83,456	81,97,744	93,43,798	1,04,96,967	1,06,25,469	1,09,55,806	1,10,28,651
Less. Tax	9,85,588	16,29,391	20,52,971	24,60,848	25,87,262	27,53,246	28,41,207
<b>Profit After Tax</b>	<b>52,97,867</b>	<b>65,68,353</b>	<b>72,90,826</b>	<b>80,36,119</b>	<b>80,38,207</b>	<b>82,02,560</b>	<b>81,87,445</b>
Cumulative Profit	52,97,867	1,18,66,220	1,91,57,046	2,71,93,165	3,52,31,372	4,34,33,932	5,16,21,376

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
<b>ASSETS</b>							
<b>Current Assets</b>							
Cash and Bank Balance	1,59,65,256	2,31,63,735	3,09,66,747	3,93,86,046	4,76,66,327	5,56,89,217	6,35,28,169
Accounts Receivables							
Other Current Assets	1,09,10,640	89,40,134	67,52,886	43,42,050	19,30,588		
<b>Total Current Assets</b>	<b>2,68,75,895</b>	<b>3,21,03,869</b>	<b>3,77,19,633</b>	<b>4,37,28,097</b>	<b>4,95,96,915</b>	<b>5,56,89,217</b>	<b>6,35,28,169</b>
Gross Fixed Assets	3,10,87,113	2,94,67,106	2,78,47,100	2,62,27,093	2,46,07,087	2,29,87,081	2,13,67,074
Less: Depreciation	16,20,006	16,20,006	16,20,006	16,20,006	16,20,006	16,20,006	16,20,006
<b>Net Fixed Assets</b>	<b>2,94,67,106</b>	<b>2,78,47,100</b>	<b>2,62,27,093</b>	<b>2,46,07,087</b>	<b>2,29,87,081</b>	<b>2,13,67,074</b>	<b>1,97,47,068</b>
<b>Preliminary &amp; Pre- operative Expenses</b>	<b>10,69,600</b>	<b>8,02,200</b>	<b>5,34,800</b>	<b>2,67,400</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>TOTAL ASSETS</b>	<b>5,74,12,602</b>	<b>6,07,53,169</b>	<b>6,44,81,527</b>	<b>6,86,02,584</b>	<b>7,25,83,996</b>	<b>7,70,56,291</b>	<b>8,32,75,237</b>
<b>LIABILITIES &amp; SHAREHOLDERS EQUITY</b>							
<b>CURRENT LIABILITIES</b>							
Short Term Debt (Working capital loan)	1,25,00,000	1,25,00,000	1,25,00,000	1,25,00,000	1,25,00,000	1,25,00,000	1,25,00,000
Accounts Payable & Accrued Expenses						5,30,180	29,86,413
Other Current Liabilities							
<b>Total Current Liabilities</b>	<b>1,25,00,000</b>	<b>1,25,00,000</b>	<b>1,25,00,000</b>	<b>1,25,00,000</b>	<b>1,25,00,000</b>	<b>1,30,30,180</b>	<b>1,54,86,413</b>
<b>Secured Long Term Debt</b>	<b>95,50,234</b>	<b>82,92,955</b>	<b>69,17,734</b>	<b>54,13,508</b>	<b>37,68,175</b>	<b>19,68,498</b>	<b>0</b>
<b>Differed Tax Liabilities</b>							
<b>TOTAL LIABILITIES</b>	<b>2,20,50,234</b>	<b>2,07,92,955</b>	<b>1,94,17,734</b>	<b>1,79,13,508</b>	<b>1,62,68,175</b>	<b>1,49,98,678</b>	<b>1,54,86,413</b>
Share capital	1,39,32,475	1,39,32,475	1,39,32,475	1,39,32,475	1,39,32,475	1,39,32,475	1,39,32,475
Smart Grant -in-Aid	1,77,21,386	1,77,21,386	1,77,21,386	1,77,21,386	1,77,21,386	1,77,21,386	1,77,21,386
<b>Reserves and Surplus</b>							
Add: Opening Balance (P/L Account)	0	37,08,507	83,06,354	1,34,09,932	1,90,35,216	2,46,61,960	3,04,03,752
Profit & Loss) During the Year	52,97,867	65,68,353	72,90,826	80,36,119	80,38,207	82,02,560	81,87,445
Appropriation - Dividend	15,89,360	19,70,506	21,87,248	24,10,836	24,11,462	24,60,768	24,56,233
Total Reserves	37,08,507	83,06,354	1,34,09,932	1,90,35,216	2,46,61,960	3,04,03,752	3,61,34,963
<b>TOTAL EQUITY</b>	<b>3,53,62,368</b>	<b>3,99,60,214</b>	<b>4,50,63,793</b>	<b>5,06,89,076</b>	<b>5,63,15,821</b>	<b>6,20,57,613</b>	<b>6,77,88,824</b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>5,74,12,602</b>	<b>6,07,53,169</b>	<b>6,44,81,527</b>	<b>6,86,02,584</b>	<b>7,25,83,996</b>	<b>7,70,56,291</b>	<b>8,32,75,237</b>
<b>CONTROL TICKER</b>							
<b>(=Liability - Asset)</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

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
<b>1 Operating Profit</b>							
Total Revenue	23,06,21,255	25,63,25,172	27,06,05,126	28,48,85,080	28,55,99,078	28,55,99,078	28,55,99,078
<b>2 Equity/ Share capital</b>	1,39,32,475						
<b>Reinvestment</b>							
<b>3 Smart Grant -in-Aid</b>	1,77,21,386						
<b>4 Long Term Loan</b>	95,50,234						
<b>5 Short Term Loan</b>	2,63,39,946	3,84,77,721	4,06,19,594	4,27,61,467	4,28,37,462	4,28,37,462	4,28,37,462
<b>Sub Total (A)</b>	<b>29,81,65,296</b>	<b>29,48,02,893</b>	<b>31,12,24,720</b>	<b>32,76,46,547</b>	<b>32,84,36,540</b>	<b>32,84,36,540</b>	<b>32,84,36,540</b>
<b>Cash Outflow (Rs.)</b>							
<b>1 Capital Expenditure</b>							
a Land and Building	1,10,06,577						
b Machinery and Equipment	2,00,80,536						
c Furniture & Fixture	-						
d It Infrastructure	-						
e Vehicle	-						
f Preliminary Expenses	13,37,000						
<b>2 Operational Expenditure</b>							
a Variable Cost	20,74,47,473	23,03,15,880	24,31,46,062	25,59,76,244	25,66,03,633	25,66,03,633	25,66,03,633
b Fixed Cost	99,29,008	89,59,208	90,38,169	91,21,077	92,08,131	92,99,538	93,95,515
<b>3 Loan Repayment</b>							
LTL - Principal	-	12,57,279	13,75,221	15,04,226	16,45,333	17,99,676	19,68,498
LTL - Interest	8,59,521	8,08,498	6,90,556	5,61,551	4,20,444	2,66,101	97,279
STL - Principal	2,63,39,946	3,84,77,721	4,06,19,594	4,27,61,467	4,28,37,462	4,28,37,462	4,28,37,462
STL - Interest	42,14,391.32	61,56,435.31	64,99,135.01	68,41,834.70	68,53,993.90	68,53,993.90	68,53,993.90
<b>4 Tax</b>	9,85,588	16,29,391	20,52,971	24,60,848	25,87,262	27,53,246	28,41,207
<b>Sub Total (B)</b>	<b>28,22,00,040</b>	<b>28,76,04,413</b>	<b>30,34,21,708</b>	<b>31,92,27,248</b>	<b>32,01,56,259</b>	<b>32,04,13,650</b>	<b>32,05,97,587</b>
<b>Net Cash Flow (A-B)</b>	<b>1,59,65,256</b>	<b>71,98,480</b>	<b>78,03,012</b>	<b>84,19,299</b>	<b>82,80,280</b>	<b>80,22,890</b>	<b>78,38,953</b>
Opening Cash and Bank		1,59,65,256	2,31,63,735	3,09,66,747	3,93,86,046	4,76,66,327	5,56,89,217
<b>Cumulative Cash Balance</b>	<b>1,59,65,256</b>	<b>2,31,63,735</b>	<b>3,09,66,747</b>	<b>3,93,86,046</b>	<b>4,76,66,327</b>	<b>5,56,89,217</b>	<b>6,35,28,169</b>

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

### 9.1 Internal Rate of Return

11.88%

Particular	Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Profit after Tax & Dividend		52,97,867	65,68,353	72,90,826	80,36,119	80,38,207	82,02,560	81,87,445
Add: Depreciation		16,20,006.41	16,20,006.41	16,20,006.41	16,20,006.41	16,20,006.41	16,20,006.41	16,20,006.41
Add: Preliminary expense written off		2,67,400.00	2,67,400.00	2,67,400.00	2,67,400.00	2,67,400.00	0.00	0.00
Net Cash Accrual (A)		71,85,274	84,55,759	91,78,233	99,23,525	99,25,613	98,22,566	98,07,451
Initial Investment/ Net Cash Accrual	(4,12,04,095)	71,85,274	84,55,759	91,78,233	99,23,525	99,25,613	98,22,566	98,07,451
IRR	11.88%							
Present Value Equivalent		0.89	0.80	0.71	0.64	0.57	0.51	0.46
Present Value of Future Inflows		64,22,228	67,55,187	65,53,695	63,33,380	56,61,993	50,08,173	44,69,438
Operating Net Cash Inflow					4,12,04,094.60			
Present Capital Outflow					4,12,04,094.60			
					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.

### 9.2 Break even Point

40.64%

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Gross Receipts							
Facility 1 - Cleaning & Grading	23,06,21,255	25,63,25,172	27,06,05,126	28,48,85,080	28,55,99,078	28,55,99,078	28,55,99,078
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Comm	-	-	-	-	-	-	-
Total Receipts	23,06,21,255	25,63,25,172	27,06,05,126	28,48,85,080	28,55,99,078	28,55,99,078	28,55,99,078
Total Variable Exp	20,74,47,473	23,03,15,880	24,31,46,062	25,59,76,244	25,66,03,633	25,66,03,633	25,66,03,633
Contribution	2,31,73,782	2,60,09,292	2,74,59,064	2,89,08,836	2,89,95,445	2,89,95,445	2,89,95,445
Total Fixed exp	1,18,16,414	1,08,46,615	1,09,25,575	1,10,08,484	1,10,95,538	1,09,19,544	1,10,15,521
BEP	51%	42%	40%	38%	38%	38%	38%

Average BEP 40.64%

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.

### 9.3 Net Present Value

Particular	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Profit after Tax & Dividend	52,97,867	65,68,353	72,90,826	80,36,119	80,38,207	82,02,560	81,87,445
Add: Depreciation	16,20,006	16,20,006	16,20,006	16,20,006	16,20,006	16,20,006	16,20,006
Add. Preliminary exp Written off	2,67,400	2,67,400	2,67,400	2,67,400	2,67,400	0	0
Net Cash Accrual (A)	71,85,274	84,55,759	91,78,233	99,23,525	99,25,613	98,22,566	98,07,451
PV Factor @ 10 %	0.91	0.83	0.75	0.68	0.62	0.56	0.51
Disc Cash Flow	65,32,067	69,88,231	68,95,742	67,77,901	61,63,025	55,44,583	50,32,773

Total Discounted Cash Flows 4,39,34,322

Present Value of Outflow 4,12,04,095

NPV 27,30,226.92

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
<b>Net Profit</b>	52,97,867	65,68,353	72,90,826	80,36,119	80,38,207	82,02,560	81,87,445
<b>Average net profit</b>	7374482.33						
<b>Total Project cost</b>	32424112.67						
<b>ROI</b>	22.74%						

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	4,12,04,095							
Profit after Tax & Dividend		52,97,867	65,68,353	72,90,826	80,36,119	80,38,207	82,02,560	81,87,445
Add: Depreciation		16,20,006	16,20,006	16,20,006	16,20,006	16,20,006	16,20,006	16,20,006
Add: Preliminary exp Written off		2,67,400	2,67,400	2,67,400	2,67,400	2,67,400	-	-
Net Cash Accrual (A)		71,85,274	84,55,759	91,78,233	99,23,525	99,25,613	98,22,566	98,07,451
Cashflow - Initial Investment		(3,40,18,821)	(2,55,63,062)	(1,63,84,829)	(64,61,304)	34,64,309		

Payback period (in years) - Project

4.65

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

### 9.6 Debt Service Covergae Ratio (DSCR)

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Net Operating Income	1,32,44,774	1,70,50,083	1,84,20,895	1,97,87,759	1,97,87,314	1,96,95,907	1,95,99,930
Add: Depreciation	16,20,006	16,20,006	16,20,006	16,20,006	16,20,006	16,20,006	16,20,006
Add: Amortization	2,67,400	2,67,400	2,67,400	2,67,400	2,67,400	-	-
Intwrest on TL	8,59,521	8,08,498	6,90,556	5,61,551	4,20,444	2,66,101	97,279
<b>Total</b>	<b>1,59,91,702</b>	<b>1,97,45,988</b>	<b>2,09,98,858</b>	<b>2,22,36,717</b>	<b>2,20,95,165</b>	<b>2,15,82,014</b>	<b>2,13,17,216</b>
Total Annual EMI	50,73,912	82,22,212	85,64,912	89,07,612	89,19,771	89,19,771	89,19,771
<b>Debt Service Coverage Ratio (DCSR)</b>	<b>3.15</b>	<b>2.40</b>	<b>2.45</b>	<b>2.50</b>	<b>2.48</b>	<b>2.42</b>	<b>2.39</b>

Avergae DSCR

2.54

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.

### 9.7 Sensitivity Analysis

Quantity Variation (+5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	24,21,52,318	26,91,41,431	28,41,35,383	29,91,29,334	29,98,79,032	29,98,79,032	29,98,79,032
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Comm	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	24,21,52,318	26,91,41,431	28,41,35,383	29,91,29,334	29,98,79,032	29,98,79,032	29,98,79,032
Expenditure							
Fixed Cost (Excl. of Depreciation, Amortization and Interest)	99,29,008	89,59,208	90,38,169	91,21,077	92,08,131	92,99,538	93,95,515
Variable Cost	21,78,19,847	23,03,15,880	24,31,46,062	25,59,76,244	25,66,03,633	25,66,03,633	25,66,03,633
Total Operational Expenses	22,77,48,855	23,92,75,089	25,21,84,231	26,50,97,321	26,58,11,764	26,59,03,171	26,59,99,147
<b>Net Income</b>	<b>1,44,03,463</b>	<b>2,98,66,342</b>	<b>3,19,51,152</b>	<b>3,40,32,013</b>	<b>3,40,67,268</b>	<b>3,39,75,861</b>	<b>3,38,79,884</b>

Cost Variation (+5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	23,06,21,255	25,63,25,172	27,06,05,126	28,48,85,080	28,55,99,078	28,55,99,078	28,55,99,078
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Comm	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	23,06,21,255	25,63,25,172	27,06,05,126	28,48,85,080	28,55,99,078	28,55,99,078	28,55,99,078
Expenditure							
Fixed Cost (Excl. of Depreciation, Amorti	99,29,008	89,59,208	90,38,169	91,21,077	92,08,131	92,99,538	93,95,515
Variable Cost	21,78,19,847	24,18,31,674	25,53,03,365	26,87,75,056	26,94,33,814	26,94,33,814	26,94,33,814
Total Operational Expenses	22,77,48,855	25,07,90,883	26,43,41,534	27,78,96,133	27,86,41,946	27,87,33,352	27,88,29,329
<b>Net Income</b>	<b>28,72,401</b>	<b>55,34,289</b>	<b>62,63,592</b>	<b>69,88,947</b>	<b>69,57,132</b>	<b>68,65,726</b>	<b>67,69,749</b>

Quantity Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	21,90,90,193	24,35,08,914	25,70,74,870	27,06,40,826	27,13,19,124	27,13,19,124	27,13,19,124
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Comm	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
<b>Total Income</b>	<b>21,90,90,193</b>	<b>24,35,08,914</b>	<b>25,70,74,870</b>	<b>27,06,40,826</b>	<b>27,13,19,124</b>	<b>27,13,19,124</b>	<b>27,13,19,124</b>
Expenditure							
Fixed Cost (Excl. of Depreciation, Amorti	99,29,008	89,59,208	90,38,169	91,21,077	92,08,131	92,99,538	93,95,515
Variable Cost	19,70,75,099	21,88,00,086	23,09,88,759	24,31,77,432	24,37,73,451	24,37,73,451	24,37,73,451
Total Operational Expenses	20,70,04,107	22,77,59,295	24,00,26,928	25,22,98,509	25,29,81,582	25,30,72,989	25,31,68,966
<b>Net Income</b>	<b>1,20,86,085</b>	<b>1,57,49,619</b>	<b>1,70,47,942</b>	<b>1,83,42,317</b>	<b>1,83,37,542</b>	<b>1,82,46,135</b>	<b>1,81,50,158</b>

Cost Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	23,06,21,255	25,63,25,172	27,06,05,126	28,48,85,080	28,55,99,078	28,55,99,078	28,55,99,078
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Comm	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
<b>Total Income</b>	<b>23,06,21,255</b>	<b>25,63,25,172</b>	<b>27,06,05,126</b>	<b>28,48,85,080</b>	<b>28,55,99,078</b>	<b>28,55,99,078</b>	<b>28,55,99,078</b>
Expenditure							
Fixed Cost (Excl. of Depreciation, Amorti	99,29,008	89,59,208	90,38,169	91,21,077	92,08,131	92,99,538	93,95,515
Variable Cost	19,70,75,099	21,88,00,086	23,09,88,759	24,31,77,432	24,37,73,451	24,37,73,451	24,37,73,451
Total Operational Expenses	20,70,04,107	22,77,59,295	24,00,26,928	25,22,98,509	25,29,81,582	25,30,72,989	25,31,68,966
<b>Net Income</b>	<b>2,36,17,148</b>	<b>2,85,65,878</b>	<b>3,05,78,198</b>	<b>3,25,86,571</b>	<b>3,26,17,495</b>	<b>3,25,26,089</b>	<b>3,24,30,112</b>

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





**Facility 3 - Trading Unit  
12.1 Producers/ Capacity Utilization**

Capacity No. of Hours	30 Quinatal/Hour		Tentative Wastage Percentage					
	xk		Commodity		Percentage			
					Grains	3%		
					Fruit and Vegetables	5%		
No. of Working Days	300							
Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7	
No. of Operation Days	206.22	218.35	230.48	242.61	242.61	242.61	242.61	
Soybean	-	-	-	-	-	-	-	
Red Gram/Tur	-	-	-	-	-	-	-	
Paddy/Rice	-	-	-	-	-	-	-	
Green Gram/ Moong	2,213	2,343	2,473	2,603	2,603	2,603	2,603	
Maize	46,451	49,183	51,916	54,648	54,648	54,648	54,648	
Black Gram/Udid	-	-	-	-	-	-	-	
Bajra	-	-	-	-	-	-	-	
Jawar	-	-	-	-	-	-	-	
Sunflower	-	-	-	-	-	-	-	
Wheat	-	-	-	-	-	-	-	
Bengal Gram/Channa	-	-	-	-	-	-	-	
Jawar	26,129	27,666	29,203	30,740	30,740	30,740	30,740	
Maize	15,484	16,394	17,305	18,216	18,216	18,216	18,216	
Safflower	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	
MAIZE	8,710	9,222	9,734	10,247	10,247	10,247	10,247	
-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	
<b>Total Grains Quantity to be Processed</b>	<b>98,985</b>	<b>1,04,808</b>	<b>1,10,631</b>	<b>1,16,453</b>	<b>1,16,453</b>	<b>1,16,453</b>	<b>1,16,453</b>	
<b>Fruit &amp; Vegetables Crop Production Details</b>								
Onion	-	-	-	-	-	-	-	
Tomato	-	-	-	-	-	-	-	
Okra	-	-	-	-	-	-	-	
Chilli	-	-	-	-	-	-	-	
Potato	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	
Onion	-	-	-	-	-	-	-	
Tomato	-	-	-	-	-	-	-	
Okra	-	-	-	-	-	-	-	
Chilli	-	-	-	-	-	-	-	
Brinjal	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	
Pomegranate	-	-	-	-	-	-	-	
Custard Apple	-	-	-	-	-	-	-	
Guava	-	-	-	-	-	-	-	
Citrus	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	
<b>Total F &amp; V Quantity to be Processed</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	
<b>Job Work for Grains</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	
<b>Quantity for trading of Grains</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	
<b>Job Work (50%)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	
<b>Quantity for sale (100%)</b>								
Soybean	-	-	-	-	-	-	-	
Red Gram/Tur	-	-	-	-	-	-	-	
Paddy/Rice	-	-	-	-	-	-	-	
Green Gram/ Moong	2,213	2,343	2,473	2,603	2,603	2,603	2,603	
Maize	46,451	49,183	51,916	54,648	54,648	54,648	54,648	
Black Gram/Udid	-	-	-	-	-	-	-	
Bajra	-	-	-	-	-	-	-	
Jawar	-	-	-	-	-	-	-	
Sunflower	-	-	-	-	-	-	-	
Wheat	-	-	-	-	-	-	-	
Bengal Gram/Channa	-	-	-	-	-	-	-	
Jawar	26,129	27,666	29,203	30,740	30,740	30,740	30,740	
Maize	15,484	16,394	17,305	18,216	18,216	18,216	18,216	
Safflower	-	-	-	-	-	-	-	
0	-	-	-	-	-	-	-	
0	-	-	-	-	-	-	-	
0	-	-	-	-	-	-	-	
MAIZE	8,710	9,222	9,734	10,247	10,247	10,247	10,247	
0	-	-	-	-	-	-	-	
0	-	-	-	-	-	-	-	
0	-	-	-	-	-	-	-	
0	-	-	-	-	-	-	-	
<b>Fruit &amp; Vegetables Crop Production Details</b>								
Onion	-	-	-	-	-	-	-	
Tomato	-	-	-	-	-	-	-	
Okra	-	-	-	-	-	-	-	
Chilli	-	-	-	-	-	-	-	
Potato	-	-	-	-	-	-	-	
0	-	-	-	-	-	-	-	
0	-	-	-	-	-	-	-	
0	-	-	-	-	-	-	-	
0	-	-	-	-	-	-	-	
Onion	-	-	-	-	-	-	-	
Tomato	-	-	-	-	-	-	-	
Okra	-	-	-	-	-	-	-	
Chilli	-	-	-	-	-	-	-	
Brinjal	-	-	-	-	-	-	-	
0	-	-	-	-	-	-	-	
0	-	-	-	-	-	-	-	
0	-	-	-	-	-	-	-	



