

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
A	Sheet in which need to enter data			
Step-1	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	
Step-2	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	
Step-3	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
Step-4	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)		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	
Step-5	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)	

Step-6	TL repayment schedule	Please add interest rate, tenure and Moratorium Period (In Month) in green cells	Sheet No. 4	
Step-7	Closing stock and working capital	Please add necessary details in yellow and green cells	Sheet No. 5	
B	Auto generating sheets (No need to enter any data)			
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
Step-8	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	25039600.00	60%	15023760.00
2	Machinery and Equipment	22535250.00	60%	13521150.00
3	Furniture and Fixture	0.00	60%	0.00
4	IT & It Infrastructure	0.00	60%	0.00
5	Transport vehical (Refer van and other)	0.00	60%	0.00
6	Preliminary Expenses	2385878.73	60%	1431527.24
7	Working Capital	4111794.57		
Total		54072523.29		29976437.24

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 preoprtave expenditure , design, construction and Working Capital

1.2 Means of Finance

Sr. No.	Particular	Bank Loan (%)	Amount (Rs.)
1	Govt. Grant under SMART Project		2,99,76,437
2	Bank Finance - Long Term Loan	30%	1,42,72,455
3	Own Contribution		98,23,631
Total			5,40,72,523

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)	29.80%	Project Viable	BEP shall be less than 60% <60%
2	Avg. Return on Capital Employed Average (ROCE)	21.80%	Project Viable	RoCE for the project shall be more than 20% >20%
3	Internal Rate of Return (IRR)	16.54%	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)	1,34,88,543	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	4.28	Project Viable	The Pack Back Period (Project/ Equity) shall be less than 7 years <7 years
6	Debt Service Coverage Ratio (DSCR)	8.76	Project Viable	DSCR shall be more than 2 for better performing project. >2

2.1

Land and Building

Sr. No.	Particular	Unit	No. of Unit	Rate per unit	Amount (Rs.)
1	Land	Sq. ft.			Lease
2	BUILDING & ELECTRIFICATION	Sq Mtr	1,240	15,930.00	19753200.00
3	Warehouse /Godawoun	Sq Mtr	280	18,880.00	5286400.00
Total					25039600.00

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
D	F & V Processing Machinary					
	Citrus Grading & Waxing Machine	5 TPH	1	14804280.00	14804280.00	25
	Weigh Bridge	80 Ton	1	842520.00	842520.00	
	Crates	20 Kg	1	1654950.00	1654950.00	
	Pallets pallets	1 Ton	1	601800.00	601800.00	
	Fork Lift	Number	1	2226660.00	2226660.00	
	EFFULANT TREATMENT PLANT	Number	1	1685040.00	1685040.00	
	Plastic Water Tank	Number	1	720000.00	720000.00	
	Subtotal				22535250.00	25
Total					22535250.00	26

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

2.6

Preliminary Expenses

Sr. No.	Particular	Amount (Rs.)
1	Other preliminary & Preoperative	23,85,879
2		
3		
Total		23,85,879

Preliminary expenses are considered as prior expenses before the beginning of business or Projects

3.2 Depreciation

As per companies Act

	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Original Value							
Accumulated Depreciation							
Net Book Value							
Original Value	2,50,39,600	2,42,45,845	2,34,52,089	2,26,58,334	2,18,64,579	2,10,70,823	2,02,77,068
Accumulated Depreciation	7,93,755	7,93,755	7,93,755	7,93,755	7,93,755	7,93,755	7,93,755
Net Book Value	2,42,45,845	15,87,511	23,81,266	31,75,021	39,68,777	47,62,532	55,56,287
Original Value	2,25,35,250	2,11,08,769	1,96,82,287	1,82,55,806	1,68,29,325	1,54,02,843	1,39,76,362
Accumulated Depreciation	14,26,481	14,26,481	14,26,481	14,26,481	14,26,481	14,26,481	14,26,481
Net Book Value	2,11,08,769	1,96,82,287	1,82,55,806	1,68,29,325	1,54,02,843	1,39,76,362	1,25,49,881
Original Value	-	-	-	-	-	-	-
Accumulated Depreciation	-	-	-	-	-	-	-
Net Book Value	-	-	-	-	-	-	-
Original Value	4,75,74,850	4,53,54,613	4,31,34,377	4,09,14,140	3,86,93,903	3,64,73,667	3,42,53,430
Accumulated Depreciation	22,20,237	22,20,237	22,20,237	22,20,237	22,20,237	22,20,237	22,20,237
Net Book Value	4,53,54,613	4,31,34,377	4,09,14,140	3,86,93,903	3,64,73,667	3,42,53,430	3,20,33,193

3.2 Depreciation

As per IT Act

Assets	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Fixed Assets							
Plant and Machinery							
Initial Cost	2,50,39,600	2,25,35,640	2,02,82,076	1,82,53,868	1,64,28,482	1,47,85,633	1,33,07,070
Accumulated Depreciation	25,03,960	22,53,564	20,28,208	18,25,387	16,42,848	14,78,563	13,30,707
Net Book Value	2,50,39,600	2,02,82,076	1,82,53,868	1,64,28,482	1,47,85,633	1,33,07,070	1,19,76,363
Land							
Initial Cost	2,25,35,250	1,91,54,963	1,62,81,718	1,38,39,460	1,17,63,541	99,99,010	84,99,159
Accumulated Depreciation	33,80,288	28,73,244	24,42,258	20,75,919	17,64,531	14,99,852	12,74,874
Net Book Value	1,91,54,963	1,62,81,718	1,38,39,460	1,17,63,541	99,99,010	84,99,159	72,24,285
Power and Electrification							
Initial Cost	-	-	-	-	-	-	-
Accumulated Depreciation	-	-	-	-	-	-	-
Net Book Value	-	-	-	-	-	-	-
Structure							
Initial Cost	-	-	-	-	-	-	-
Accumulated Depreciation	-	-	-	-	-	-	-
Net Book Value	-	-	-	-	-	-	-
Fixed Assets	4,75,74,850	4,16,90,603	3,65,63,794	3,20,93,329	2,81,92,023	2,47,84,644	2,18,06,229
Depreciation	58,84,248	51,26,808	44,70,465	39,01,306	34,07,379	29,78,415	26,05,581
Net Book Value	4,16,90,603	3,65,63,794	3,20,93,329	2,81,92,023	2,47,84,644	2,18,06,229	1,92,00,648

Method: Straight Line Method (SLM) is

Companies Act IT Act

Method: Straight Line Method (SLM) is

	SLM	WDV
0.00%	0.00%	
3.17%	10.00%	
10.00%	10.00%	
40.00%	15.00%	
11.88%	15.00%	
6.33%		

Method: Straight Line Method (SLM) is

20%

20%

3.3 Amortization Schedule

Years	Y1	Y2	Y3	Y4	Y5	Y6	Y7
5	4,77,176	4,77,176	4,77,176	4,77,176	4,77,176	4,77,176	-
Value	4,77,176	4,77,176	4,77,176	4,77,176	4,77,176	4,77,176	-

3.4 Tax Schedule

Years	Y1	Y2	Y3	Y4	Y5	Y6	Y7
98,83,105	1,12,17,421	1,29,52,453	1,48,22,327	1,68,36,508	1,94,82,277	2,18,16,069	
Depreciation as per companies Act	22,20,237	22,20,237	22,20,237	22,20,237	22,20,237	22,20,237	
Depreciation as per IT Act	58,84,248	44,70,465	39,01,306	34,07,379	29,78,415	26,05,581	
Income	62,19,094	83,10,850	1,07,02,224	1,31,41,257	1,56,49,365	1,87,24,098	2,14,30,725
Income Tax	16,16,965	21,60,821	27,82,578	34,16,727	40,68,835	48,68,266	55,71,988

Income Tax rate 26%

This Sheet refer for provision of tax calculation

4.1 Repayment Schedule

Loan Amount (Rs) 1,42,72,455
 Interest rate /PA 9%
 Loan Tenure in years 7
 Moratorium Period (In Months) 6
 EMI Rs. 2,42,356.92

Year	Particulars	Opening Balance	Interest	Pricipal Repayment	EMI	Closing Outstanding
Year 1	Month 1	1,42,72,455	1,07,043	-	1,07,043	1,42,72,455
	Month 2	1,42,72,455	1,07,043	-	1,07,043	1,42,72,455
	Month 3	1,42,72,455	1,07,043	-	1,07,043	1,42,72,455
	Month 4	1,42,72,455	1,07,043	-	1,07,043	1,42,72,455
	Month 5	1,42,72,455	1,07,043	-	1,07,043	1,42,72,455
	Month 6	1,42,72,455	1,07,043	-	1,07,043	1,42,72,455
	Month 7	1,42,72,455	1,07,043	1,35,314	2,42,357	1,41,37,141
	Month 8	1,41,37,141	1,06,029	1,36,328	2,42,357	1,40,00,813
	Month 9	1,40,00,813	1,05,006	1,37,351	2,42,357	1,38,63,462
	Month 10	1,38,63,462	1,03,976	1,38,381	2,42,357	1,37,25,081
	Month 11	1,37,25,081	1,02,938	1,39,419	2,42,357	1,35,85,663
	Month 12	1,35,85,663	1,01,892	1,40,464	2,42,357	1,34,45,198
Year 2	Month 13	1,34,45,198	1,00,839	1,41,518	2,42,357	1,33,03,680
	Month 14	1,33,03,680	99,778	1,42,579	2,42,357	1,31,61,101
	Month 15	1,31,61,101	98,708	1,43,649	2,42,357	1,30,17,452
	Month 16	1,30,17,452	97,631	1,44,726	2,42,357	1,28,72,726
	Month 17	1,28,72,726	96,545	1,45,811	2,42,357	1,27,26,915
	Month 18	1,27,26,915	95,452	1,46,905	2,42,357	1,25,80,010
	Month 19	1,25,80,010	94,350	1,48,007	2,42,357	1,24,32,003
	Month 20	1,24,32,003	93,240	1,49,117	2,42,357	1,22,82,886
	Month 21	1,22,82,886	92,122	1,50,235	2,42,357	1,21,32,651
	Month 22	1,21,32,651	90,995	1,51,362	2,42,357	1,19,81,289
	Month 23	1,19,81,289	89,860	1,52,497	2,42,357	1,18,28,791
	Month 24	1,18,28,791	88,716	1,53,641	2,42,357	1,16,75,150
Year 3	Month 25	1,16,75,150	87,564	1,54,793	2,42,357	1,15,20,357
	Month 26	1,15,20,357	86,403	1,55,954	2,42,357	1,13,64,403
	Month 27	1,13,64,403	85,233	1,57,124	2,42,357	1,12,07,279
	Month 28	1,12,07,279	84,055	1,58,302	2,42,357	1,10,48,977
	Month 29	1,10,48,977	82,867	1,59,490	2,42,357	1,08,89,487
	Month 30	1,08,89,487	81,671	1,60,686	2,42,357	1,07,28,801
	Month 31	1,07,28,801	80,466	1,61,891	2,42,357	1,05,66,910
	Month 32	1,05,66,910	79,252	1,63,105	2,42,357	1,04,03,805
	Month 33	1,04,03,805	78,029	1,64,328	2,42,357	1,02,39,477
	Month 34	1,02,39,477	76,796	1,65,561	2,42,357	1,00,73,916
	Month 35	1,00,73,916	75,554	1,66,803	2,42,357	99,07,113
	Month 36	99,07,113	74,303	1,68,054	2,42,357	97,39,060
Year 4	Month 37	97,39,060	73,043	1,69,314	2,42,357	95,69,746
	Month 38	95,69,746	71,773	1,70,584	2,42,357	93,99,162
	Month 39	93,99,162	70,494	1,71,863	2,42,357	92,27,299
	Month 40	92,27,299	69,205	1,73,152	2,42,357	90,54,147
	Month 41	90,54,147	67,906	1,74,451	2,42,357	88,79,696
	Month 42	88,79,696	66,598	1,75,759	2,42,357	87,03,937
	Month 43	87,03,937	65,280	1,77,077	2,42,357	85,26,859
	Month 44	85,26,859	63,951	1,78,405	2,42,357	83,48,454
	Month 45	83,48,454	62,613	1,79,744	2,42,357	81,68,710
	Month 46	81,68,710	61,265	1,81,092	2,42,357	79,87,619
	Month 47	79,87,619	59,907	1,82,450	2,42,357	78,05,169
	Month 48	78,05,169	58,539	1,83,818	2,42,357	76,21,351
Year 5	Month 49	76,21,351	57,160	1,85,197	2,42,357	74,36,154
	Month 50	74,36,154	55,771	1,86,586	2,42,357	72,49,568
	Month 51	72,49,568	54,372	1,87,985	2,42,357	70,61,583
	Month 52	70,61,583	52,962	1,89,395	2,42,357	68,72,188
	Month 53	68,72,188	51,541	1,90,816	2,42,357	66,81,373
	Month 54	66,81,373	50,110	1,92,247	2,42,357	64,89,126

	Month 55	64,89,126	48,668	1,93,688	2,42,357	62,95,437
	Month 56	62,95,437	47,216	1,95,141	2,42,357	61,00,296
	Month 57	61,00,296	45,752	1,96,605	2,42,357	59,03,692
	Month 58	59,03,692	44,278	1,98,079	2,42,357	57,05,612
	Month 59	57,05,612	42,792	1,99,565	2,42,357	55,06,048
	Month 60	55,06,048	41,295	2,01,062	2,42,357	53,04,986
Year 6	Month 61	53,04,986	39,787	2,02,570	2,42,357	51,02,416
	Month 62	51,02,416	38,268	2,04,089	2,42,357	48,98,328
	Month 63	48,98,328	36,737	2,05,619	2,42,357	46,92,708
	Month 64	46,92,708	35,195	2,07,162	2,42,357	44,85,547
	Month 65	44,85,547	33,642	2,08,715	2,42,357	42,76,831
	Month 66	42,76,831	32,076	2,10,281	2,42,357	40,66,551
	Month 67	40,66,551	30,499	2,11,858	2,42,357	38,54,693
	Month 68	38,54,693	28,910	2,13,447	2,42,357	36,41,246
	Month 69	36,41,246	27,309	2,15,048	2,42,357	34,26,199
	Month 70	34,26,199	25,696	2,16,660	2,42,357	32,09,538
	Month 71	32,09,538	24,072	2,18,285	2,42,357	29,91,253
	Month 72	29,91,253	22,434	2,19,923	2,42,357	27,71,330
Year 7	Month 73	27,71,330	20,785	2,21,572	2,42,357	25,49,758
	Month 74	25,49,758	19,123	2,23,234	2,42,357	23,26,525
	Month 75	23,26,525	17,449	2,24,908	2,42,357	21,01,617
	Month 76	21,01,617	15,762	2,26,595	2,42,357	18,75,022
	Month 77	18,75,022	14,063	2,28,294	2,42,357	16,46,727
	Month 78	16,46,727	12,350	2,30,006	2,42,357	14,16,721
	Month 79	14,16,721	10,625	2,31,732	2,42,357	11,84,990
	Month 80	11,84,990	8,887	2,33,469	2,42,357	9,51,520
	Month 81	9,51,520	7,136	2,35,221	2,42,357	7,16,300
	Month 82	7,16,300	5,372	2,36,985	2,42,357	4,79,315
	Month 83	4,79,315	3,595	2,38,762	2,42,357	2,40,553
	Month 84	2,40,553	1,804	2,40,553	2,42,357	(0)

5273645.10

14272455.00

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							
Trading		66,91,598	72,21,712	77,88,109	83,93,091	90,39,102	97,28,731
Total		66,91,598	72,21,712	77,88,109	83,93,092	90,39,102	97,28,731
Closing Stock							
Agri Input							
Trading	5%	72,21,712	77,88,109	83,93,091	90,39,102	97,28,731	1,04,64,724
Grain Processing	5%						
Horticulture Processing	5%	0	0	0	0	0	0
Total		66,91,598	72,21,712	77,88,109	83,93,092	90,39,102	1,04,64,724

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:

- 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	30	1,22,32,330	1,37,98,321	1,49,02,696	1,60,83,012	1,73,44,103	1,86,91,095	2,01,29,427
4	Dal Mill								
5	Warehouse								
6	Processing Unit - Horti Commodity	45	0	0	0	0	0	0	0
	Subtotal		1,22,32,330	1,37,98,321	1,49,02,696	1,60,83,012	1,73,44,103	1,86,91,095	2,01,29,427
B	Closing Stock		66,91,598	72,21,712	77,88,109	83,93,092	90,39,102	97,28,731	1,04,64,724
	Total		1,89,23,927	2,10,20,033	2,26,90,805	2,44,76,103	2,63,83,205	2,84,19,826	3,05,94,151
C	Accounts Payable & Accrued Expenses (Creditors)								
1	Agri Input								
2	Custom Hiring								
3	Cleaning & Grading	7	24,76,749	28,01,355	30,21,231	32,56,092	35,06,886	37,74,618	40,60,357
4	Dal Mill								
5	Warehouse								
	Processing Unit - Horti Commodity	7	0	0	0	0	0	0	0
	Total		24,76,749	28,01,355	30,21,232	32,56,092	35,06,886	37,74,618	40,60,357
D	Working Capital Own Contribution	25%	1,64,47,178	1,82,18,678	1,96,69,573	2,12,20,011	2,28,76,319	2,46,45,207	2,65,33,794

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

Assumption:

- Company has to give credit for sale at 30 Days
- Company will receive credit from suppliers for 7 days
- 25% of Working Capital will be financed by the company and balance 75% from bank finance at 12% rate of interest

6.1 Consolidated Profit and loss account for the Project

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Revenue							
Facility 1 - Cleaning & Grading	14,88,26,676	16,78,79,573	18,13,16,129	19,56,76,642	21,10,19,915	22,74,08,324	24,49,08,025
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	0	0	0	0	0	0	0
Total Revenue	14,88,26,677	16,78,79,573	18,13,16,129	19,56,76,642	21,10,19,916	22,74,08,325	24,49,08,025
Variable Cost							
Facility 1 - Cleaning & Grading	12,91,44,768	14,60,70,663	15,75,35,642	16,97,81,943	18,28,59,035	19,68,19,382	21,17,18,615
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	0	0	0	0	0	0	0
Total Variable Cost	12,91,44,768	14,60,70,663	15,75,35,643	16,97,81,944	18,28,59,036	19,68,19,382	21,17,18,616
Fixed Cost							
Facility 1 - Cleaning & Grading	9,60,000	10,08,000	10,58,400	11,11,320	11,66,886	12,25,230	12,86,492
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	33,92,000	35,61,600	37,39,680	39,26,664	41,22,997	43,29,147	45,45,604
Total Fixed Cost	43,52,000	45,69,600	47,98,080	50,37,984	52,89,883	55,54,377	58,32,096
Total Cost	13,34,96,768	15,06,40,263	16,23,33,723	17,48,19,928	18,81,48,919	20,23,73,759	21,75,50,712
Profit Before Depreciation ,Interest and Tax	1,53,29,909	1,72,39,311	1,89,82,407	2,08,56,714	2,28,70,997	2,50,34,565	2,73,57,314

6.1 Consolidated Profit and loss account for the Project

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Depreciation	22,20,237	22,20,237	22,20,237	22,20,237	22,20,237	22,20,237	22,20,237
Amortization	4,77,176	4,77,176	4,77,176	4,77,176	4,77,176	-	-
Profit Before Interest and Tax	1,26,32,496	1,45,41,898	1,62,84,994	1,81,59,302	2,01,73,584	2,28,14,329	2,51,37,077
Interest on Term loan	27,49,391	33,24,477	33,32,541	33,36,975	33,37,076	33,32,052	33,21,008
Profit Before Tax	98,83,105	1,12,17,421	1,29,52,453	1,48,22,327	1,68,36,508	1,94,82,277	2,18,16,069
Less: Tax	16,16,965	21,60,821	27,82,578	34,16,727	40,68,835	48,68,266	55,71,988
Profit After Tax	82,66,141	90,56,601	1,01,69,875	1,14,05,600	1,27,67,673	1,46,14,011	1,62,44,080
Cumulative Profit	82,66,141	1,73,22,741	2,74,92,616	3,88,98,216	5,16,65,889	6,62,79,900	8,25,23,980

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	1,42,48,091	2,42,32,056	3,51,63,253	4,71,48,556	6,02,97,276	7,45,97,868	9,02,90,855
Accounts Receivables							
Other Current Assets							
Total Current Assets	1,42,48,091	2,42,32,056	3,51,63,253	4,71,48,556	6,02,97,276	7,45,97,868	9,02,90,855
Gross Fixed Assets	4,75,74,850	4,53,54,613	4,31,34,377	4,09,14,140	3,86,93,903	3,64,73,667	3,42,53,430
Less: Depreciation	22,20,237	22,20,237	22,20,237	22,20,237	22,20,237	22,20,237	22,20,237
Net Fixed Assets	4,53,54,613	4,31,34,377	4,09,14,140	3,86,93,903	3,64,73,667	3,42,53,430	3,20,33,193
Preliminary & Pre- operative Expenses	19,08,703	14,31,527	9,54,351	4,77,176	0	0	0
TOTAL ASSETS	6,15,11,407	6,87,97,960	7,70,31,744	8,63,19,635	9,67,70,943	10,88,51,298	12,23,24,048
LIABILITIES & SHAREHOLDERS EQUITY							
CURRENT LIABILITIES							
Total Current Liabilities	0	0	0	0	0	0	0
Secured Long Term Debt	1,34,45,198	1,16,75,150	97,39,060	76,21,351	53,04,986	27,71,330	0
Differed Tax Liabilities							
TOTAL LIABILITIES	1,34,45,198	1,16,75,150	97,39,060	76,21,351	53,04,986	27,71,330	0
Share capital	98,23,631	98,23,631	98,23,631	98,23,631	98,23,631	98,23,631	98,23,631
Smart Grant -in-Aid	2,99,76,437	2,99,76,437	2,99,76,437	2,99,76,437	2,99,76,437	2,99,76,437	2,99,76,437
Reserves and Surplus							
Add: Opening Balance (P/L Account)	0	82,66,141	1,73,22,741	2,74,92,616	3,88,98,216	5,16,65,889	6,62,79,900
Profit & Loss) During the Year	82,66,141	90,56,601	1,01,69,875	1,14,05,600	1,27,67,673	1,46,14,011	1,62,44,080
Appropriation - Dividend							
Total Reserves	82,66,141	1,73,22,741	2,74,92,616	3,88,98,216	5,16,65,889	6,62,79,900	8,25,23,980
TOTAL EQUITY	4,80,66,209	5,71,22,810	6,72,92,684	7,86,98,284	9,14,65,957	10,60,79,968	12,23,24,048

7.1 Balancesheet for the Project

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
TOTAL LIABILITIES & EQUITY	6,15,11,407	6,87,97,960	7,70,31,744	8,63,19,635	9,67,70,943	10,88,51,298	12,23,24,048
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.

8.1 Cash Flow Statement for the Project

Sr.	Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
1	Operating Profit							
	Total Revenue	14,88,26,677	16,78,79,573	18,13,16,129	19,56,76,642	21,10,19,916	22,74,08,325	24,49,08,025
2	Equity/ Share capital	98,23,631						
	Reinvestment							
3	Smart Grant -in-Aid	2,99,76,437						
4	Long Term Loan	1,42,72,455						
5	Short Term Loan	1,23,35,384	1,82,18,678	1,96,69,573	2,12,20,011	2,28,76,319	2,46,45,207	2,65,33,794
	Sub Total (A)	21,52,34,584	18,60,98,252	20,09,85,703	21,68,96,653	23,38,96,234	25,20,53,532	27,14,41,819
	Cash Outflow (Rs.)							
1	Capital Expenditure							
a	Land and Building	2,50,39,600						
b	Machinery and Equipment	2,25,35,250						
c	Furniture & Fixture	-						
d	It Infrastructure	-						
e	Vehicle	-						
f	Preliminary Expenses	23,85,879						
2	Operational Expenditure							
a	Variable Cost	12,91,44,768	14,60,70,663	15,75,35,643	16,97,81,944	18,28,59,036	19,68,19,382	21,17,18,616
b	Fixed Cost	43,52,000	45,69,600	47,98,080	50,37,984	52,89,883	55,54,377	58,32,096
3	Loan Repayment							
LTL - Principal		8,27,257	17,70,048	19,36,090	21,17,709	23,16,365	25,33,656	27,71,330
LTL - Interest		12,69,145	11,38,235	9,72,193	7,90,574	5,91,918	3,74,627	1,36,953
STL - Principal		1,23,35,384	1,82,18,678	1,96,69,573	2,12,20,011	2,28,76,319	2,46,45,207	2,65,33,794
STL - Interest		14,80,246	21,86,241	23,60,349	25,46,401	27,45,158	29,57,425	31,84,055
4	Tax	16,16,965	21,60,821	27,82,578	34,16,727	40,68,835	48,68,266	55,71,988
	Sub Total (B)	20,09,86,493	17,61,14,286	19,00,54,506	20,49,11,350	22,07,47,514	23,77,52,940	25,57,48,833
	Net Cash Flow (A-B)	1,42,48,091	99,83,965	1,09,31,197	1,19,85,303	1,31,48,720	1,43,00,592	1,56,92,987
	Opening Cash and Bank		1,42,48,091	2,42,32,056	3,51,63,253	4,71,48,556	6,02,97,276	7,45,97,868
	Cumulative Cash Balance	1,42,48,091	2,42,32,056	3,51,63,253	4,71,48,556	6,02,97,276	7,45,97,868	9,02,90,855

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.

9.1 Internal Rate of Return

Particular	Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Profit after Tax & Dividend		82,66,140.73	90,56,600.56	1,01,69,874.68	1,14,05,599.75	1,27,67,672.86	1,46,14,011.07	1,62,44,080.41
Add: Depreciation		22,20,236.65	22,20,236.65	22,20,236.65	22,20,236.65	22,20,236.65	22,20,236.65	22,20,236.65
Add: Preliminary expense written off		4,77,175.75	4,77,175.75	4,77,175.75	4,77,175.75	4,77,175.75	0.00	0.00
Net Cash Accrual (A)		1,09,63,553.12	1,17,54,012.95	1,28,67,287.07	1,41,03,012.14	1,54,65,085.26	1,68,34,247.72	1,84,64,317.06
Initial Investment/ Net Cash Accrual	(5,40,72,523.2936)	1,09,63,553.12	1,17,54,012.95	1,28,67,287.07	1,41,03,012.14	1,54,65,085.26	1,68,34,247.72	1,84,64,317.06
IRR	16.54%							
Present Value Equivalent		0.86	0.74	0.63	0.54	0.47	0.40	0.34
Present Value of Future Inflows		94,07,432.22	86,54,175.73	81,29,171.91	76,45,237.30	71,93,681.10	67,19,119.25	63,23,705.80
Operating Net Cash Inflow					5,40,72,523.29			
Present Capital Outflow					5,40,72,523.29			

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

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Gross Receipts							
Facility 1 - Cleaning & Grading	14,88,26,676	16,78,79,573	18,13,16,129	19,56,76,642	21,10,19,915	22,74,08,324	24,49,08,025
Total Receipts	14,88,26,677	16,78,79,573	18,13,16,129	19,56,76,642	21,10,19,916	22,74,08,325	24,49,08,025
Total Variable Exp	12,91,44,768	14,60,70,663	15,75,35,643	16,97,81,944	18,28,59,036	19,68,19,382	21,17,18,616
Contribution	1,96,81,909	2,18,08,911	2,37,80,487	2,58,94,698	2,81,60,880	3,05,88,943	3,31,89,410
Total Fixed exp	70,49,412	72,67,012	74,95,492	77,35,396	79,87,296	77,74,614	80,52,333
BEP	36%	33%	32%	30%	28%	25%	24%
Average BEP	29.80%						

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	82,66,141	90,56,601	1,01,69,875	1,14,05,600	1,27,67,673	1,46,14,011	1,62,44,080
Add: Depreciation	22,20,237	22,20,237	22,20,237	22,20,237	22,20,237	22,20,237	22,20,237
Add. Preliminary exp Written off	4,77,176	4,77,176	4,77,176	4,77,176	4,77,176	0	0
Net Cash Accrual (A)	1,09,63,553	1,17,54,013	1,28,67,287	1,41,03,012	1,54,65,085	1,68,34,248	1,84,64,317
PV Factor @ 10 %	0.91	0.83	0.75	0.68	0.62	0.56	0.51
Disc Cash Flow	99,66,866	97,14,060	96,67,383	96,32,547	96,02,601	95,02,494	94,75,114
Total Discounted Cash Flows	6,75,61,066						
Present Value of Outflow	5,40,72,523						
NPV	1,34,88,543.10						

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
Net Profit	82,66,141	90,56,601	1,01,69,875	1,14,05,600	1,27,67,673	1,46,14,011	1,62,44,080
Average net profit				11789140.01			
Total Project cost				54072523.29			
ROI				21.80%			

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	5,40,72,523							
Profit after Tax & Dividend		82,66,141	90,56,601	1,01,69,875	1,14,05,600	1,27,67,673	1,46,14,011	1,62,44,080
Add: Depreciation		22,20,237	22,20,237	22,20,237	22,20,237	22,20,237	22,20,237	22,20,237
Add: Preliminary exp Written off		4,77,176	4,77,176	4,77,176	4,77,176	4,77,176	-	-
Net Cash Accrual (A)		1,09,63,553	1,17,54,013	1,28,67,287	1,41,03,012	1,54,65,085	1,68,34,248	1,84,64,317
Cashflow - Initial Investment		(4,31,08,970)	(3,13,54,957)	(1,84,87,670)	(43,84,658)	1,10,80,427		

Payback period (in years) - Project

4.28

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
Net Operating Income	1,53,29,909	1,72,39,311	1,89,82,407	2,08,56,714	2,28,70,997	2,50,34,565	2,73,57,314
Add: Depreciation	22,20,237	22,20,237	22,20,237	22,20,237	22,20,237	22,20,237	22,20,237
Add: Amortization	4,77,176	4,77,176	4,77,176	4,77,176	4,77,176	-	-
Interest on TL	12,69,145	11,38,235	9,72,193	7,90,574	5,91,918	3,74,627	1,36,953
Total	1,92,96,466	2,10,74,958	2,26,52,012	2,43,44,701	2,61,60,327	2,76,29,429	2,97,14,503
Total Annual EMI	20,96,402	29,08,283	29,08,283	29,08,283	29,08,283	29,08,283	29,08,283
Debt Service Coverage Ratio (DCSR)	9.20	7.25	7.79	8.37	9.00	9.50	10.22

Average DSCR

8.76

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	15,62,68,010	17,62,73,552	19,03,81,935	20,54,60,474	22,15,70,911	23,87,78,741	25,71,53,426
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	0	0	0	0	0	0
Total Income	15,62,68,011	17,62,73,552	19,03,81,936	20,54,60,474	22,15,70,911	23,87,78,741	25,71,53,427
Expenditure							
Fixed Cost (Excl. of Depreciation, Amort)	43,52,000	45,69,600	47,98,080	50,37,984	52,89,883	55,54,377	58,32,096
Variable Cost	13,56,02,006	14,60,70,663	15,75,35,643	16,97,81,944	18,28,59,036	19,68,19,382	21,17,18,616
Total Operational Expenses	13,99,54,006	15,06,40,263	16,23,33,723	17,48,19,928	18,81,48,919	20,23,73,759	21,75,50,712
Net Income	1,63,14,004	2,56,33,289	2,80,48,213	3,06,40,546	3,34,21,992	3,64,04,982	3,96,02,715

Cost Variation (+5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	14,88,26,676	16,78,79,573	18,13,16,129	19,56,76,642	21,10,19,915	22,74,08,324	24,49,08,025
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	0	0	0	0	0	0
Total Income	14,88,26,677	16,78,79,573	18,13,16,129	19,56,76,642	21,10,19,916	22,74,08,325	24,49,08,025
Expenditure							
Fixed Cost (Excl. of Depreciation, Amort)	43,52,000.00	45,69,600.00	47,98,080.00	50,37,984.00	52,89,883.20	55,54,377.36	58,32,096.23
Variable Cost	13,56,02,006.27	15,33,74,196.05	16,54,12,424.76	17,82,71,040.86	19,20,01,987.50	20,66,60,351.21	22,23,04,546.31
Total Operational Expenses	13,99,54,006.27	15,79,43,796.05	17,02,10,504.76	18,33,09,024.86	19,72,91,870.70	21,22,14,728.57	22,81,36,642.54
Net Income	88,72,670.42	99,35,777.37	1,11,05,624.62	1,23,67,617.15	1,37,28,044.87	1,51,93,596.32	1,67,71,382.80

Quantity Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	14,13,85,343	15,94,85,594	17,22,50,323	18,58,92,810	20,04,68,919	21,60,37,908	23,26,62,624
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	0	0	0	0	0	0
Total Income	14,13,85,343	15,94,85,595	17,22,50,323	18,58,92,810	20,04,68,920	21,60,37,909	23,26,62,624
Expenditure							
Fixed Cost (Excl. of Depreciation, Amort)	43,52,000	45,69,600	47,98,080	50,37,984	52,89,883	55,54,377	58,32,096
Variable Cost	12,26,87,529	13,87,67,130	14,96,58,861	16,12,92,846	17,37,16,084	18,69,78,413	20,11,32,685
Total Operational Expenses	12,70,39,529	14,33,36,730	15,44,56,941	16,63,30,830	17,90,05,967	19,25,32,790	20,69,64,781
Net Income	1,43,45,813	1,61,48,865	1,77,93,382	1,95,61,979	2,14,62,953	2,35,05,118	2,56,97,843

Cost Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	14,88,26,676	16,78,79,573	18,13,16,129	19,56,76,642	21,10,19,915	22,74,08,324	24,49,08,025
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	0	0	0	0	0	0
Total Income	14,88,26,677	16,78,79,573	18,13,16,129	19,56,76,642	21,10,19,916	22,74,08,325	24,49,08,025
Expenditure							
Fixed Cost (Excl. of Depreciation, Amort	43,52,000	45,69,600	47,98,080	50,37,984	52,89,883	55,54,377	58,32,096
Variable Cost	12,26,87,529	13,87,67,130	14,96,58,861	16,12,92,846	17,37,16,084	18,69,78,413	20,11,32,685
Total Operational Expenses	12,70,39,529	14,33,36,730	15,44,56,941	16,63,30,830	17,90,05,967	19,25,32,790	20,69,64,781
Net Income	2,17,87,147	2,45,42,844	2,68,59,189	2,93,45,812	3,20,13,948	3,48,75,535	3,79,43,244

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

Fruit & Vegetables Crop Production Details

11.1 Details of members and non-members

Particulars	No.
Total No. of Members Cultivating F & V	300
Total No. of Non-members Cultivating F & V	700
Total	1000
Average Land Holding per member (Acres)	1.5
Total Cultivated Land Under F & V (Acres)	1500

11.2 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		0%	0		0	10%	0
		0%	0		0	5%	0
		0%	0		0	0%	0
	Sweet Lime	80%	1200		144000	2%	141120
		0%	0	80		2%	0
		0%	0			10%	0
		0%	0			2%	0
		0%	0			0%	0
		0%	0			0%	0
		0%	0			0%	0
Area Under Vegetables in Rabi Season (In Acres)		750					
Rabbi		0%	0		0	10%	0
		0%	0		0	10%	0
		50%	375		45000	5%	42750
	Sweet Lime	0%	0		120	2%	0
		0%	0		80	2%	0
		0%	0		100	2%	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					
Summer		0%	0		0	0%	0
		0%	0		0	0%	0
		0%	0		0	0%	0
		0%	0		0	0%	0
	Pomegranate	0%	0		0	0%	0
	Custard Apple	0%	0		0	5%	0
	Guava	0%	0		0	5%	0
	Citrus	0%	0		0	5%	0

Note- Please note the crops/fruits/vegetable grown in the FPC catchment which has marketable Surplus

11.3 Quantity of Marketable Surplus Produce Considered for Trading Business

Particulars	85.00%	87.50%	90.00%	92.50%	95.00%	97.50%	100.00%
	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
SweetLime	119952	123480	127008	130536	134064	137592	141120
	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	0	0	0	0	0	0
	0	0	0	0	0	0	0
SweetLime	36337.5	37406.25	38475	39543.75	40612.5	41681.25	42750
	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	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
Pomegranate							
Custard Apple							
Guava							
Citrus							

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

Particulars	Capacity/No. of Hours							Tentative Wastage Percentage	
	150 Quinatal/Hour							Percentage	
	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Commodity	Percentage
No. of Operation Days	208.39	214.52	220.64	226.77	232.90	239.03	245.16	Grains	3%
Fruit & Vegetables Crop Production Details	-	-	-	-	-	-	-	Fruit and Vegetables	5%
SweetLime	1,19,952	1,23,480	1,27,008	1,30,536	1,34,064	1,37,592	1,41,120		
SweetLime	36,338	37,406	38,475	39,544	40,613	41,681	42,750		
Total F & V Quantity to be Processed	1,56,290	1,60,886	1,65,483	1,70,080	1,74,677	1,79,273	1,83,870		
Job Work for Grains	70%	70%	70%	70%	70%	70%	70%		
Quantity for trading of Grains	30%	30%	30%	30%	30%	30%	30%		
Job Work (70%)	1,09,403	1,12,620	1,15,838	1,19,056	1,22,274	1,25,491	1,28,709		
Fruit & Vegetables Crop Production Details									
SweetLime	35,986	37,044	38,102	39,161	40,219	41,278	42,336		
SweetLime	10,901	11,222	11,543	11,863	12,184	12,504	12,825		
Fruit & Vegetables Crop Production Details									
SweetLime	34,186.32	35,191.80	36,197.28	37,202.76	38,208.24	39,213.72	40,219.20		
SweetLime	10,356.19	10,660.78	10,965.38	11,269.97	11,574.56	11,879.16	12,183.75		

12.2 Facility 1 - Profit and loss of Trading

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

Particulars	Rate	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Revenue								
Job Work Charges	Quintals	2,18,80,530	2,36,50,279	2,55,42,301	2,75,64,400	2,97,24,853	3,20,32,440	3,44,96,474
Fruit & Vegetables Crop Production Details								
SweetLime	0 Quintals	-	-	-	-	-	-	-
SweetLime	3,000 Quintals	9,74,31,012	11,06,95,807	11,95,56,222	12,90,25,940	13,91,43,738	14,99,50,752	16,14,90,608
SweetLime	5,500 Quintals	-	-	-	-	-	-	-
SweetLime	3,000 Quintals	2,95,15,134	3,35,33,487	3,62,17,606	3,90,86,302	4,21,51,324	4,54,25,132	4,89,20,943
SweetLime	5,500 Quintals	-	-	-	-	-	-	-
SweetLime	3,500 Quintals	-	-	-	-	-	-	-
Total Revenue		14,88,26,676	16,78,79,573	18,13,16,129	19,56,76,642	21,10,19,915	22,74,08,324	24,49,08,025
Expenses								
Variable Cost								
Fruit & Vegetables Crop Production Details								
SweetLime	2,500 Quintals	8,99,64,000	9,72,40,500	10,50,19,740	11,33,33,803	12,22,16,722	13,17,04,600	14,18,35,723
SweetLime	5,000 Quintals	-	-	-	-	-	-	-
SweetLime	2,500 Quintals	2,72,53,125	2,94,57,422	3,18,14,016	3,43,32,625	3,70,23,561	3,98,97,758	4,29,66,816
SweetLime	5,000 Quintals	-	-	-	-	-	-	-
SweetLime	3,200 Quintals	-	-	-	-	-	-	-
Daily Labour	48	72,00,000	75,60,000	79,38,000	83,34,900	87,51,645	91,89,227	96,48,689
Electricity Charges	1492	24,87,295	26,88,474	29,03,551	31,33,416	33,79,008	36,41,326	39,21,428
Consumable	8	69,27,532	74,87,847	80,86,875	87,27,086	94,11,101	1,01,41,699	1,09,21,830
Transportation Cost/100 Kg	45	20,04,413	21,66,534	23,39,857	25,25,096	27,23,009	29,34,400	31,60,123
Add: Opening Stock		66,91,598	66,91,598	72,21,712	77,88,109	83,93,091	90,39,102	97,28,731
Less: Closing Stock		-	-	-	-	-	-	-
Total Variable Cost		12,91,44,768	14,60,70,663	15,75,35,642	16,97,81,943	18,28,59,035	19,68,19,382	21,17,18,615
Fixed Cost								
Machine Operator	4	9,60,000	10,08,000	10,58,400	11,11,320	11,66,886	12,25,230	12,86,492
Total Fixed Cost		9,60,000	10,08,000	10,58,400	11,11,320	11,66,886	12,25,230	12,86,492
Total Expenses		13,01,04,768	14,70,78,663	15,85,94,042	17,08,93,263	18,40,25,921	19,80,44,612	21,30,05,107
Operating Income		1,87,21,909	2,08,00,910	2,27,22,087	2,47,83,378	2,69,93,994	2,93,63,712	3,19,02,918

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