

1.1 Total Project Cost

Sr. No.	Particular	Amount (Rs.)	Grant (%)	Grant Amount (Rs.)
1	Land and Building	1,99,84,900	60%	1,19,90,940
2	Machinery and Equipment	79,54,900	60%	47,72,940
4	IT & It Infrastructure	-	60%	-
6	Preliminary Expenses	5,000	60%	3,000
7	Working Capital	24,06,914		
Total		3,03,51,714		1,67,66,880

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 preoprtaive expenditure , design, construction and Working Capital

1.2 Means of Finance

Sr. No.	Particular	Bank Loan (%)	Amount (Rs.)
1	Govt. Grant under SMART Project		1,67,66,880
2	Bank Finance - Long Term Loan		-
3	Own Contribution	40%	1,11,77,920
4	Own Contribution(WC)		24,06,914
Total			3,03,51,714

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)	48.83%	Project Viable	BEP shall be less than 60%	<60%
2	Avg. Return on Capital Employed Average (ROCE)	18.73%	Project Viable	RoCE for the project shall be more than 20%	>20%
3	Internal Rate of Return (IRR)	13.77%	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)	44,77,350	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	4.74	Project Viable	The Pack Back Period (Project/ Equity) shall be less than 7 years	<7 years
6	Debt Service Coverage Ratio (DSCR)	0.00	Project Viable	DSCR shall be more than 2 for better performing project.	>2





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

Sr. No.	Particular	QTY	Rate	Amount (Rs.)
1				
2				
3				
4				
Total				

IT & It Infrastructure

2.3

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

Sr. No.	Description	Capacity	No. Required	Rate	Amount (Rs.)
A	Grain Cleanin & Grading Plant	4-5 MT/Hr			
1	MTRA with 2 vibro Motors & 2 screens		2	3,60,000	7,20,000
2	MTRA Blower with 10HP Motor		2	1,00,000	2,00,000
3	MTRA Cyclone with Aillock with Motor		2	1,90,000	3,80,000
4	MTRA Aspiration Channel		2	55,000	1,10,000
5	MTRA Stand		2	1,30,000	2,60,000
6	Gravity Separator (7 Fan)		1	5,00,000	5,00,000
7	Elevator with 2 HP Gear Motor		6	1,60,000	9,60,000
8	Destoner with 5 HP motor		2	2,30,000	4,60,000
9	Storage Tank 7*4		1	65,000	65,000
10	Electric Pannel Board with fitting		1	2,00,000	2,00,000
11	Reeling, Belt, Bolts & complete Plant Fitting		1	4,00,000	4,00,000
12	Hydraulic Belt Stacker Machine		1	9,50,000	9,50,000
13	Truck Loader Conveyor Machine		1	8,00,000	8,00,000
14	GST @ 18%				10,80,900
Subtotal					70,85,900
B	Weighing Bridge				
	80 Ton Electric Weighing Bridge		1	8,69,000	8,69,000
Subtotal					8,69,000
E	Packaging Unit				
Subtotal					
Total					79,54,900

Machinery and Equipment

2.2

This Sheet provide details of land and various construction, including area, rate per unit and total amount

Sr. No.	Particular	Unit	No. of Unit	Rate per unit	Amount (Rs.)
1	Land	Sq. ft.			
2	Construction of Factory Building	Sq. Mtrs	527	18,968	99,99,900
3	Construction of Storage Godown	Sq. Mtrs	527	18,940	99,85,000
4	Construction of Compound Wall	Sq. Mtrs			
Total					1,99,84,900

Land and Building

2.1

2.4

Preliminary Expenses

Sr. No.	Particular	AMOUNT
1	Professional Fees	5,000
2		
3		
Total		5,000

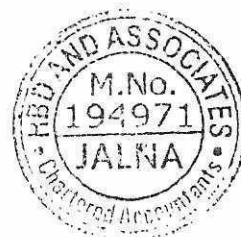
Preliminary expenses are considered as prior expenses before the beginning of business or Projects

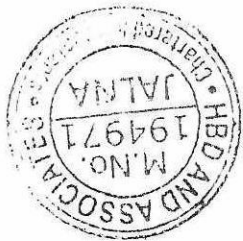


4.1 Repayment Schedule

Loan Amount (Rs) _____
 Interest rate /PA 12%
 Loan Tenure in year 3
 Moratorium Period 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	-	-	-	-	-
Year 4	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	-	-	-	-	-





- 1. Rate of interest assumed as 12%
- 2. Moratorium Period 6 Months

Assumption:
 This sheet provides 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.

Month	Principal	Interest	Total EMI
Month 66	-	-	-
Month 67	-	-	-
Month 68	-	-	-
Month 69	-	-	-
Month 70	-	-	-
Month 71	-	-	-
Month 72	-	-	-
Year 7	-	-	-
Month 73	-	-	-
Month 74	-	-	-
Month 75	-	-	-
Month 76	-	-	-
Month 77	-	-	-
Month 78	-	-	-
Month 79	-	-	-
Month 80	-	-	-
Month 81	-	-	-
Month 82	-	-	-
Month 83	-	-	-
Month 84	-	-	-

0.00

5.1 Closing and Opening Stock Calculation

Particulars		Y1	Y2	Y3	Y4	Y5	Y6	Y7
Opening Stock								
Trading			46,20,739	55,59,272	63,81,262	72,61,506	82,13,302	92,42,098
Total			46,20,739	55,59,272	63,81,262	72,61,506	82,13,302	92,42,098
Closing Stock								
Trading	5%	46,20,739	55,59,272	63,81,262	72,61,506	82,13,302	92,42,098	1,03,53,238
Total		46,20,739	55,59,272	63,81,262	72,61,506	82,13,302	92,42,098	1,03,53,238

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

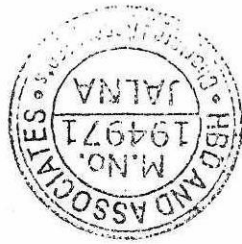
Sr. No.	Particulars	Duration (in days)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
A Accounts Receivables (Debtors)									
I	Cleaning & Grading	7	24,16,055	28,88,427	33,14,105	37,70,947	42,64,978	47,98,973	53,75,705
	Subtotal		24,16,055	28,88,427	33,14,105	37,70,947	42,64,978	47,98,973	53,75,705
B Closing Stock									
			46,20,739	55,59,272	63,81,262	72,61,506	82,13,302	92,42,098	1,03,53,238
	Total		70,73,616	84,88,778	97,41,037	1,10,83,071	1,25,34,227	1,40,99,815	1,57,90,624
C Accounts Payable & Accrued Expenses (Creditors)									
I	Cleaning & Grading	7	22,59,789	26,94,409	30,91,177	35,17,264	39,78,049	44,76,110	50,14,032
	Total		22,59,789	26,94,409	30,91,177	35,17,264	39,78,049	44,76,110	50,14,032
D Working Capital									
			48,13,827	57,94,369	66,49,861	75,65,808	85,56,178	96,23,704	1,07,76,592
	Own Contribution	50%	24,06,914						

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

Assumption:

- Company has to give credit for sale at 14 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

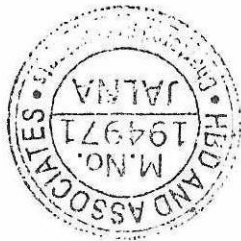




6.1 Consolidated Profit and loss account for the Project

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Revenue							
Facility 1 - Cleaning & Grading	12,59,80,014	15,06,10,814	17,28,06,901	19,66,27,955	22,23,88,119	25,02,32,162	28,03,04,610
Facility 2 - Warehouse	9,60,000	10,71,000	11,90,700	13,19,693	14,58,608	15,31,538	16,08,115
Total Revenue	12,69,40,014	15,16,81,814	17,39,97,601	19,79,47,648	22,38,46,726	25,17,63,700	28,19,12,725
Variable Cost							
Facility 1 - Cleaning & Grading	11,78,31,850	14,04,94,207	16,11,82,786	18,34,00,188	20,74,26,845	23,33,97,177	26,14,45,949
Facility 2 - Warehouse	1,05,000	1,10,250	1,15,763	1,21,551	1,27,628	1,34,010	1,40,710
Total Variable Cost	11,79,36,850	14,06,04,457	16,12,98,548	18,35,21,738	20,75,54,473	23,35,31,187	26,15,86,659
Fixed Cost							
Facility 1 - Cleaning & Grading	13,20,000	14,49,000	15,87,600	17,36,438	18,96,190	20,67,576	22,51,361
Facility 2 - Warehouse	3,96,000	4,15,800	4,36,590	4,58,420	4,81,340	5,05,407	5,30,678
Admin Expenses	18,11,600	19,02,180	19,97,289	20,97,153	22,02,011	23,12,112	24,27,717
Total Fixed Cost	35,27,600	37,66,980	40,21,479	42,92,010	45,79,541	48,85,095	52,09,756
Total Cost	12,14,64,450	14,43,71,437	16,53,20,027	18,78,13,749	21,21,34,015	23,84,16,282	26,67,96,415
Profit Before Depreciation Interest	54,75,564	73,10,377	86,77,574	1,01,33,899	1,17,12,712	1,33,47,418	1,51,16,310
Depreciation	33,38,402	28,97,428	25,20,759	21,98,229	19,21,373	16,83,131	14,77,606
Amortization	1,000	1,000	1,000	1,000	1,000	-	-
Profit Before Interest and Tax	21,36,162	44,11,949	61,55,814	79,34,670	97,90,338	1,16,64,287	1,36,38,705
Interest on Term loan	2,88,830	6,95,324	7,97,983	9,07,897	10,26,741	11,54,845	12,93,191
Profit Before Tax	18,47,332	37,16,625	53,57,831	70,26,773	87,63,597	1,05,09,442	1,23,45,514
Less, Tax	5,18,442	9,88,302	14,03,402	18,29,180	22,75,230	27,25,590	32,00,863
Profit After Tax	13,28,890	27,28,323	39,54,429	51,97,593	64,88,367	77,83,852	91,44,651
Cumulative Profit	13,28,890	40,57,212	80,11,641	1,32,09,234	1,96,97,601	2,74,81,453	3,66,26,103

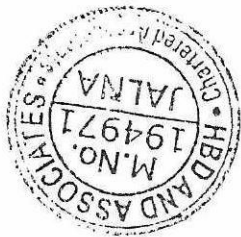
Projected Consolidated Profit and Loss account is to give a projection of how much money you will bring in by selling products or services and how much profit you will make from these sales.



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.

Particulars	V1	V2	V3	V4	V5	V6	V7
ASSETS							
Current Assets							
Cash and Bank Balance	46,56,655	1,26,90,319	1,91,66,507	2,65,63,329	3,49,74,070	4,44,41,053	5,50,63,309
Accounts Receivables	24,16,055	28,88,427	33,14,105	37,70,947	42,64,978	47,98,973	53,75,705
Closing Stock in Hand	46,20,739	55,59,272	63,81,262	72,61,506	82,13,302	92,42,098	1,03,53,238
Other Current Asset	48,459	52,716	57,308	62,255	67,584	70,381	73,318
Total Current Assets	1,17,41,908	2,11,90,734	2,89,19,182	3,76,58,038	4,75,19,934	5,85,52,504	7,08,65,569
Gross Fixed Assets	2,79,39,800	2,46,01,398	2,17,03,969	1,91,83,210	1,69,84,981	1,50,63,608	1,33,80,477
Less: Depreciation	33,38,402	28,97,428	25,20,759	21,98,229	19,21,373	16,83,131	14,77,606
Net Fixed Assets	2,46,01,398	2,17,03,969	1,91,83,210	1,69,84,981	1,50,63,608	1,33,80,477	1,19,02,871
Preliminary & Pre-operative Expenses	4,000	3,000	2,000	1,000	0	0	0
TOTAL ASSETS	3,63,47,306	4,28,97,704	4,81,04,392	5,46,44,019	6,25,83,541	7,19,32,981	8,27,68,441
LIABILITIES & SHAREHOLDERS EQUITY							
Share capital	1,35,84,834	1,35,84,834	1,35,84,834	1,35,84,834	1,35,84,834	1,35,84,834	1,35,84,834
Smart Grant -in-Aid	1,67,66,880	1,67,66,880	1,67,66,880	1,67,66,880	1,67,66,880	1,67,66,880	1,67,66,880
Reserves and Surplus	0	0	0	0	0	0	0
Add: Opening Balance (P/L Account)	0	0	0	0	0	0	0
Profit & Loss During the Year	13,28,890	27,28,323	39,54,429	51,97,593	64,88,367	77,83,852	91,44,651
Appropriation - Dividend	13,28,890	27,28,323	39,54,429	51,97,593	64,88,367	77,83,852	91,44,651
Total Reserves	13,28,890	40,57,212	80,11,641	1,32,09,234	1,96,97,601	2,74,81,453	3,66,26,103
TOTAL EQUITY	3,16,80,603	3,44,08,926	3,83,63,355	4,35,60,948	5,00,49,314	5,78,33,166	6,69,77,817
TOTAL LIABILITIES & EQUITY	3,63,47,306	4,28,97,704	4,81,04,392	5,46,44,019	6,25,83,541	7,19,32,981	8,27,68,441
CONTROL TICKER	0	0	0	0	0	0	0
(=Liability - Asset)	0	0	0	0	0	0	0

7.1 Balance Sheet for the Project



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.

Sr. Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
1 Operating Profit	12,69,40,014	15,16,81,814	17,39,97,601	19,79,47,648	22,38,46,726	25,17,63,700	28,19,12,725
2 Equity Share capital	1,11,77,920						
Increase	24,06,914						
3 Smart Grant-in-Aid	1,67,66,880						
4 Long Term Loan							
5 Short Term Loan							
6 Increase in WC	24,06,914	57,94,369	66,49,861	75,65,808	85,56,178	96,23,704	1,07,76,592
Sub Total (A)	15,72,91,727	15,98,83,097	18,06,47,462	20,55,13,455	23,24,02,904	26,13,87,404	29,26,89,317
Cash Outflow (Rs.)							
1 Capital Expenditure							
a Land and Building	1,99,84,900						
b Machinery and Equipment	79,54,900						
c Furniture & Fixture							
d Infrastructure							
e Vehicle							
f Preliminary Expenses	5,000						
2 Operational Expenditure							
a Variable Cost	11,79,48,487	14,06,04,457	16,12,98,548	18,35,21,738	20,75,54,473	23,35,31,187	26,15,86,659
b Fixed Cost	35,27,600	37,66,980	40,21,479	42,92,010	45,79,541	48,85,095	52,09,756
3 Loan Repayment							
LTL - Principal							
LTL - Interest							
STL - Principal							
STL - Interest	24,06,914	57,94,369	66,49,861	75,65,808	85,56,178	96,23,704	1,07,76,592
4 Tax	5,18,442	9,88,302	14,03,402	18,29,180	22,25,230	27,25,590	32,00,863
Sub Total (B)	15,26,35,072	15,18,49,432	17,41,71,274	19,81,16,633	22,39,92,164	25,19,20,421	28,20,67,061
Net Cash Flow (A-B)	46,56,655	80,33,665	64,76,188	73,96,822	84,10,740	94,66,983	1,06,22,256
Opening Cash and Bank	46,56,655	1,26,90,319	1,91,66,507	2,65,63,329	3,49,74,070	4,44,41,053	5,50,63,309
Cumulative Cash Balance							

8.1 Cash Flow Statement for the Project



Net present value is the present value of the cash flows at the required rate of return of your project compared to that project or 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.

NPV 44,77,350.36
Present Value of Outflow 3,03,51,714
Total Discounted Cash Fl 3,48,29,064

Particular	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Profit after Tax & Dividend	13,28,890	27,28,323	39,54,429	51,97,593	64,88,367	77,83,852	91,44,651
Add: Depreciation	33,38,402	28,97,428	25,20,759	21,98,229	19,21,373	16,83,131	14,77,606
off	1,000	1,000	1,000	1,000	1,000	0	0
Net Cash Accrual (A)	46,68,292	56,26,751	64,76,188	73,96,822	84,10,740	94,66,983	1,06,22,256
PV Factor @ 10 %	0.91	0.83	0.75	0.68	0.62	0.56	0.51
Disc Cash Flow	42,43,902	46,50,207	48,65,656	50,52,129	52,22,408	53,43,865	54,50,897

9.3 Net Present Value

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.

Average BEP 48.83%

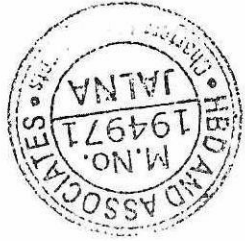
Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Gross Receipts	12,59,80,014	15,06,10,814	17,28,06,901	19,66,27,955	22,23,88,119	25,02,32,162	28,03,04,610
Facility 1 - Cleaning & Grading	9,60,000	10,71,000	11,90,700	13,19,693	14,58,608	15,31,538	16,08,115
Facility 2 - Warehouse	12,69,40,014	15,16,81,814	17,39,97,601	19,79,47,648	22,38,46,726	25,17,63,700	28,19,12,725
Total Receipts	11,79,36,850	14,06,04,457	16,12,98,548	18,35,21,738	20,75,54,473	23,35,31,187	26,15,86,659
Total Variable Exp	90,03,164	1,10,77,357	1,26,99,053	1,44,25,909	1,62,92,253	1,82,32,513	2,03,26,066
Contribution	68,67,002	66,65,408	65,43,238	64,91,240	65,01,915	65,68,226	66,87,361
Total Fixed exp							
BEP	76%	60%	52%	45%	40%	36%	33%

9.2 Break even Point

The internal rate of return (IRR) is a ratio used in financial analysis to estimate the probability 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.

Particular	Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Profit after Tax & Dividend	13,28,890	27,28,323	39,54,429	51,97,593	64,88,367	77,83,852	91,44,651	
Add: Depreciation	33,38,402	28,97,428	25,20,759	21,98,229	19,21,373	16,83,131	14,77,606	
Add: Preliminary expense written off	1,000	1,000	1,000	1,000	1,000	0	0	
Net Cash Accrual (A)	46,68,292	56,26,751	64,76,188	73,96,822	84,10,740	94,66,983	1,06,22,256	
Initial Investment/ Net Cash A (3,03,51,714)	46,68,292	56,26,751	64,76,188	73,96,822	84,10,740	94,66,983	1,06,22,256	
IRR	13.77%							
Present Value Equivalent	0.88	0.77	0.68	0.60	0.52	0.46	0.41	
Present Value of Future Inflows	41,03,432	43,47,465	43,98,322	44,15,724	44,13,470	43,66,634	43,06,666	
Operating Net Cash Inflow								
Present Capital Outflow								3,03,51,713.64
								0.00

9.1 Internal Rate of Return



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.

Average DSCR 0.00

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Net Operating Income	54,75,564	73,10,377	86,77,574	1,01,33,899	1,17,12,712	1,33,47,418	1,51,16,310
Add: Depreciation	33,38,402	28,97,428	25,20,759	21,98,229	19,21,373	16,83,131	14,77,606
Interest on TL	1,000	1,000	1,000	1,000	1,000	-	-
Total Annual EMI	88,14,966	1,02,08,806	1,11,99,333	1,23,33,128	1,36,35,085	1,50,30,549	1,65,93,916
Debt Service Coverage Ratio	0.00	0.00	0.00	0.00	0.00	0.00	0.00

9.6 Debt Service Coverage Ratio (DSCR)

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

Payback period (in years) - Project 4.74

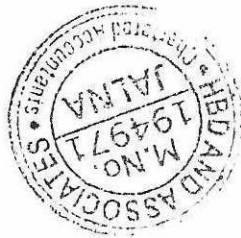
Particulars	Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Initial Investment	3,03,51,714							
Profit after Tax & Dividend		13,28,890	27,28,323	39,54,429	51,97,593	64,88,367	77,83,852	91,44,651
Add: Depreciation		33,38,402	28,97,428	25,20,759	21,98,229	19,21,373	16,83,131	14,77,606
Add: Preliminary exp Written off		1,000	1,000	1,000	1,000	1,000	-	-
Net Cash Accrual (A)		46,68,292	56,26,751	64,76,188	73,96,822	84,10,740	94,66,983	1,06,22,256
Cashflow - Initial Investment		(2,56,83,422)	(2,00,56,671)	(1,35,80,483)	(61,83,661)	22,27,079		

9.5 Payback Period (In years) - Project

Return on investment (ROI) is a performance measure used to evaluate the efficiency or profitability of an investment

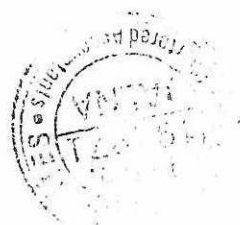
Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Net Profit	13,28,890	27,28,323	39,54,429	51,97,593	64,88,367	77,83,852	91,44,651
Average net profit	5222300.48						
Total Project cost	27939800.00						
ROI	18.73%						

9.4 Return On Investments



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 assumed 5% (+/-) while calculating sensitivity analysis

9.7 Sensitivity Analysis														
Quantity Variation (+5%)			Y1			Y2			Y3			Y4		
Facility 1 - Cleaning & Grading	13,22,79,014	15,81,41,355	18,14,47,246	20,64,59,353	23,35,07,525	26,27,43,770	29,43,19,841	10,08,000	11,24,550	12,50,235	13,85,677	15,31,538	16,08,115	
Facility 2 - Warehouse	0	0	0	0	0	0	0	9,60,000	10,71,000	11,90,700	13,19,693	14,58,608	15,31,538	
Total Income	13,22,79,014	15,81,41,355	18,14,47,246	20,64,59,353	23,35,07,525	26,27,43,770	29,43,19,841	9,60,000	10,71,000	11,90,700	13,19,693	14,58,608	15,31,538	
Expenditure	13,32,87,014	15,92,65,905	18,26,97,481	20,78,45,030	23,50,39,062	26,43,51,885	29,60,08,361	35,27,600	37,66,980	40,21,479	42,92,010	45,79,541	48,85,095	
Fixed Cost (Excl. of Deprecia	35,27,600	37,66,980	40,21,479	42,92,010	45,79,541	48,85,095	52,09,756	11,20,40,007	13,35,74,234	15,32,33,621	17,43,45,651	19,71,76,750	22,18,54,627	
Variable Cost	12,38,33,692	14,76,34,680	16,93,63,476	19,26,97,825	21,79,32,197	24,52,07,746	27,46,65,992	11,55,67,607	13,73,41,214	15,72,55,100	17,86,37,662	20,17,56,291	22,67,39,723	
Total Operational Expenses	12,73,61,292	15,14,01,660	17,33,84,955	19,69,89,836	22,25,11,738	25,00,92,841	27,98,75,748	50,25,406	67,56,510	80,42,621	94,12,603	1,08,98,099	1,24,35,792	
Net Income	(4,21,278)	2,80,155	6,12,646	9,57,812	13,34,988	16,70,859	20,36,977	12,05,93,013	14,40,97,724	16,52,97,721	18,80,50,265	21,26,54,390	23,91,75,515	
Expenditure	12,69,40,014	15,16,81,814	17,39,97,601	19,79,47,648	22,38,46,726	25,17,63,700	28,19,12,725	0	0	0	0	0	0	
Total Income	12,69,40,014	15,16,81,814	17,39,97,601	19,79,47,648	22,38,46,726	25,17,63,700	28,19,12,725	9,60,000	10,71,000	11,90,700	13,19,693	14,58,608	15,31,538	
Facility 2 - Warehouse	9,60,000	10,71,000	11,90,700	13,19,693	14,58,608	15,31,538	16,08,115	12,59,80,014	15,06,10,814	17,28,06,901	19,66,27,955	22,23,88,119	25,02,32,162	
Facility 1 - Cleaning & Grading	12,59,80,014	15,06,10,814	17,28,06,901	19,66,27,955	22,23,88,119	25,02,32,162	28,03,04,610	12,59,80,014	15,06,10,814	17,28,06,901	19,66,27,955	22,23,88,119	25,02,32,162	
Cost Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	11,96,81,013	14,30,80,274	16,41,66,556	18,67,96,557	21,12,68,713	23,77,20,554	26,62,89,380	11,55,67,607	13,73,41,214	15,72,55,100	17,86,37,662	20,17,56,291	22,67,39,723	25,37,17,082
Facility 2 - Warehouse	9,12,000	10,17,450	11,31,165	12,53,708	13,85,677	14,54,961	15,27,709	35,27,600	37,66,980	40,21,479	42,92,010	45,79,541	48,85,095	52,09,756
Total Income	12,05,93,013	14,40,97,724	16,52,97,721	18,80,50,265	21,26,54,390	23,91,75,515	26,78,17,089	11,20,40,007	13,35,74,234	15,32,33,621	17,43,45,651	19,71,76,750	22,18,54,627	24,85,07,326
Variable Cost	11,20,40,007	13,35,74,234	15,32,33,621	17,43,45,651	19,71,76,750	22,18,54,627	24,85,07,326	35,27,600	37,66,980	40,21,479	42,92,010	45,79,541	48,85,095	52,09,756
Fixed Cost (Excl. of Deprecia	35,27,600	37,66,980	40,21,479	42,92,010	45,79,541	48,85,095	52,09,756	11,55,67,607	13,73,41,214	15,72,55,100	17,86,37,662	20,17,56,291	22,67,39,723	25,37,17,082
Total Operational Expenses	11,55,67,607	13,73,41,214	15,72,55,100	17,86,37,662	20,17,56,291	22,67,39,723	25,37,17,082	50,25,406	67,56,510	80,42,621	94,12,603	1,08,98,099	1,24,35,792	1,41,00,007
Net Income	50,25,406	67,56,510	80,42,621	94,12,603	1,08,98,099	1,24,35,792	1,41,00,007	12,05,93,013	14,40,97,724	16,52,97,721	18,80,50,265	21,26,54,390	23,91,75,515	26,78,17,089
Expenditure	12,69,40,014	15,16,81,814	17,39,97,601	19,79,47,648	22,38,46,726	25,17,63,700	28,19,12,725	0	0	0	0	0	0	0
Total Income	12,69,40,014	15,16,81,814	17,39,97,601	19,79,47,648	22,38,46,726	25,17,63,700	28,19,12,725	9,60,000	10,71,000	11,90,700	13,19,693	14,58,608	15,31,538	16,08,115
Facility 2 - Warehouse	9,60,000	10,71,000	11,90,700	13,19,693	14,58,608	15,31,538	16,08,115	12,59,80,014	15,06,10,814	17,28,06,901	19,66,27,955	22,23,88,119	25,02,32,162	28,03,04,610
Facility 1 - Cleaning & Grading	12,59,80,014	15,06,10,814	17,28,06,901	19,66,27,955	22,23,88,119	25,02,32,162	28,03,04,610	12,59,80,014	15,06,10,814	17,28,06,901	19,66,27,955	22,23,88,119	25,02,32,162	28,03,04,610
Cost Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	13,22,79,014	15,81,41,355	18,14,47,246	20,64,59,353	23,35,07,525	26,27,43,770	29,43,19,841	13,32,87,014	15,92,65,905	18,26,97,481	20,78,45,030	23,50,39,062	26,43,51,885	29,60,08,361
Facility 2 - Warehouse	10,08,000	11,24,550	12,50,235	13,85,677	15,31,538	16,08,115	16,88,521	9,60,000	10,71,000	11,90,700	13,19,693	14,58,608	15,31,538	16,08,115
Total Income	13,32,87,014	15,92,65,905	18,26,97,481	20,78,45,030	23,50,39,062	26,43,51,885	29,60,08,361	12,05,93,013	14,40,97,724	16,52,97,721	18,80,50,265	21,26,54,390	23,91,75,515	26,78,17,089
Expenditure	13,32,87,014	15,92,65,905	18,26,97,481	20,78,45,030	23,50,39,062	26,43,51,885	29,60,08,361	11,20,40,007	13,35,74,234	15,32,33,621	17,43,45,651	19,71,76,750	22,18,54,627	24,85,07,326
Fixed Cost (Excl. of Deprecia	35,27,600	37,66,980	40,21,479	42,92,010	45,79,541	48,85,095	52,09,756	11,20,40,007	13,35,74,234	15,32,33,621	17,43,45,651	19,71,76,750	22,18,54,627	24,85,07,326
Variable Cost	12,38,33,692	14,06,04,457	16,12,98,548	18,35,21,738	20,75,54,473	23,35,31,187	26,15,86,659	11,55,67,607	13,73,41,214	15,72,55,100	17,86,37,662	20,17,56,291	22,67,39,723	25,37,17,082
Total Operational Expenses	12,73,61,292	14,43,71,437	16,53,20,027	18,78,13,749	21,21,34,015	23,84,16,282	26,67,96,415	50,25,406	67,56,510	80,42,621	94,12,603	1,08,98,099	1,24,35,792	1,41,00,007
Net Income	59,25,722	1,48,94,468	1,73,77,454	2,00,12,281	2,29,05,048	2,59,35,603	2,92,11,947	12,05,93,013	14,40,97,724	16,52,97,721	18,80,50,265	21,26,54,390	23,91,75,515	26,78,17,089



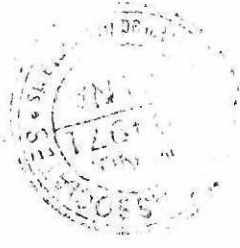
This sheet provide details capacity utilization of machines and also sale, expenses and operating profit of trading activity. Inflation is assumed to be 5% annually.

Particulars	Rate	V1	V2	V3	V4	V5	V6	V7
Revenue		21,000	3,67,87,162	4,32,61,702	4,95,77,911	5,64,02,595	6,37,85,489	7,17,65,659
Maize	MT	18,000	3,38,68,800	3,91,18,464	4,48,08,422	5,09,69,580	5,76,34,833	6,48,39,187
Red Gram	MT	56,000	2,63,42,400	3,04,25,472	3,48,50,995	3,96,43,007	4,48,27,093	5,04,30,479
Bengal Gram	MT	49,000	2,66,22,288	3,04,94,621	3,46,87,631	3,92,33,706	4,41,26,669	4,94,21,870
Wheat	MT	23,000	1,08,19,200	1,24,96,176	1,43,13,802	1,62,81,949	1,84,11,127	2,07,12,518
Soyabean	MT	50,000	2,35,20,000	2,71,65,600	3,11,16,960	3,53,95,542	4,00,24,190	4,50,27,214
Minerals cattle feed	MT	10,000	2,82,240	3,25,987	3,73,404	4,24,747	4,80,290	5,40,327
Loading & unloading		40	1,50,528	1,73,860	1,99,149	2,26,531	2,56,155	2,88,174
Electricity Charges		10	6,66,029	7,69,263	8,81,156	10,02,315	11,33,387	12,75,060
Packing exp		350	12,51,264	14,45,210	16,55,422	18,83,043	21,29,287	23,95,448
Outward transportation co		700	25,02,528	28,90,420	33,10,845	37,66,086	42,58,574	47,90,896
Add. Opening Stock			46,20,739	55,59,272	63,81,262	72,61,506	82,13,302	92,42,098
Less. Closing Stock								
Total Variable Cost			11,78,31,850	14,04,94,207	16,11,82,786	18,34,00,188	20,74,26,845	23,33,97,177
Machine Operator	2	15,000	3,60,000	3,78,000	3,96,900	4,16,745	4,37,582	4,59,461
Machine Operator helper	3	10,000	3,00,000	3,78,000	3,96,900	4,16,745	4,37,582	4,59,461
Daily Labour on Monthly	10	500	6,00,000	6,93,000	7,93,800	9,02,948	10,21,025	11,48,653
Total Fixed Cost			13,20,000	14,49,000	15,87,600	17,36,438	18,96,190	20,67,576
Total Expenses			11,91,51,850	14,19,43,207	16,27,70,386	18,51,36,625	20,93,23,035	23,54,64,753
Operating Income			68,28,164	86,67,607	1,00,36,515	1,14,91,330	1,30,65,084	1,47,67,409

12.2 Facility 1 - Profit and loss of Trading
 100% 105.00% 110.25% 115.76% 121.55% 127.63% 134.01%

Particulars	V1	V2	V3	V4	V5	V6	V7
Capacity Utilization	50%	55%	60%	65%	70%	75%	80%
No. of Operation Days	120.00	132.00	144.00	156.00	168.00	180.00	192.00
Total Material to be Proc	3840.00	4224.00	4608.00	4992.00	5376.00	5760.00	6144.00
Wastage	2%	2%	2%	2%	2%	2%	2%
Input	3763	4140	4516	4892	5268	5645	6021
Maize	1,882	2,070	2,258	2,446	2,634	2,822	3,011
Red Gram	470	517	564	612	659	706	753
Bengal Gram	470	517	564	612	659	706	753
Wheat	470	517	564	612	659	706	753
Soyabean	470	517	564	612	659	706	753
Output-Quantity for sale							
Maize	1,788	1,966	2,145	2,324	2,503	2,681	2,860
Red Gram	447	492	536	581	626	670	715
Bengal Gram	447	492	536	581	626	670	715
Wheat	447	492	536	581	626	670	715
Soyabean	447	492	536	581	626	670	715
Cattle Feed from wastage	189	208	227	246	264	283	302

12.1 Producers/ Capacity Utilization
 Capacity 4 MT/Hour
 No. of Hours 240
 No. of Working Days 240



MAIZE	00	35.8	40.0	43.7	40.0	2145.0	2323.8	47.3	2502.5	2681.3	51.0	2860.0	2856.4	58.3	1406141
0.0	35.8	40.0	43.7	40.0	2145.0	2323.8	47.3	2502.5	2681.3	51.0	2860.0	2856.4	58.3	1406141	
1787.5	1966.3	2141.4	2320.1	43.7	2141.4	2320.1	47.3	2498.9	2677.6	54.6	2860.0	2856.4	58.3	1406141	
1751.8	1962.0	2141.4	2320.1	43.7	2141.4	2320.1	47.3	2498.9	2677.6	54.6	2860.0	2856.4	58.3	1406141	
35.8	40.0	43.7	40.0	2145.0	2323.8	47.3	2502.5	2681.3	51.0	2860.0	2856.4	58.3	1406141		
643507	756764	867252	986634	1115781	1255376	1406141	1406141	1406141	1406141	1406141	1406141	1406141	1406141	1406141	
all other	0	22.34	25.70	28.10	30.45	32.80	35.16	37.51	39.86	42.21	44.56	46.91	49.26	51.61	
447	492	536	581	626	670	715	759	804	848	893	937	982	1026	1071	
424.54	488.22	533.85	578.59	623.28	667.97	712.66	757.35	802.04	846.73	891.42	936.11	980.80	1025.49	1070.18	
22.34	25.70	28.10	30.45	32.80	35.16	37.51	39.86	42.21	44.56	46.91	49.26	51.61	53.96	56.31	
1251264	1322039	1392814	1463589	1534364	1605139	1675914	1746689	1817464	1888239	1959014	2029789	2100564	2171339	2242114	
1094856	1322039	1517902	1727352	1953812	2198592	2462965	2746965	3040565	3343765	3646565	3948965	4250965	4552565	4853765	
51912	620549	712484	810798	917095	1031992	1156086	1289886	1432886	1585686	1747686	1917486	2095686	2281886	2476086	
1117200	1349019	1548879	1762604	1993686	2243461	2513229	2792989	3092249	3400509	3717269	4040029	4370789	4709049	5054809	
4620739	5559272	6381262	7261506	8213302	9242098	10353238	11593238	12968238	14463238	16083238	17823238	19683238	21663238	23763238	

1 Revenue and cost is related to this facility only
 2 Common expenditure such as admin, depreciation and amortization not considered.
 3 Inflation is assumed to be 5% annually.

Assumption:



Facility 2 - Warehouse

1,000.00 MT

Capacity

No. of Month

12

Particular	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Capacity Utilisation	80%	85%	90%	95%	100%	100%	100%
Total Quantity Stored per Annum	9,600	10,200	10,800	11,400	12,000	12,000	12,000

14.2 Facility 3 - Profit and loss of Warehouse

Particulars	Unit	Rate	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Food Grains									
Storage Charges per MT per Month		100	9,60,000	10,71,000	11,90,700	13,19,693	14,58,608	15,31,538	16,08,115
Total Revenue			9,60,000	10,71,000	11,90,700	13,19,693	14,58,608	15,31,538	16,08,115
Expenses									
Variable Cost									
Dunnage	MT	3	12,000	12,600	13,230	13,892	14,586	15,315	16,081
Fumigation	MT	4	48,000	50,400	52,920	55,566	58,344	61,262	64,325
Electricity		3.75	3,750	45,000	47,250	49,613	52,093	54,698	57,433
Total Variable Cost			1,05,000	1,10,250	1,15,763	1,21,551	1,27,628	1,34,010	1,40,710
Fixed Cost									
Warehouse Manager		1	15,000	1,89,000	1,98,450	2,08,373	2,18,791	2,29,731	2,41,217
Labour wages		2	9,000	2,16,000	2,26,800	2,38,140	2,50,047	2,62,549	2,75,677
Total Fixed Cost			3,96,000	4,15,800	4,36,590	4,58,420	4,81,340	5,05,407	5,30,678
Total Expenses			5,01,000	5,26,050	5,52,353	5,79,970	6,08,969	6,39,417	6,71,388
Operating profit			4,59,000	5,44,950	6,38,348	7,39,722	8,49,639	8,92,121	9,36,727

This sheet provide details capacity utilization of machines and also sale, expenses and operating profit of Dal Mill activity

Assumption:

- 1 Revenue and cost is related to this facility only
- 2 Common expenditure such as admin, depreciation and amortization not considered.
- 3 Inflation is assumed to be 5% annually.