

1.1 Total Project Cost

Sr. No.	Particular	Amount (Rs.)	Grant (%)	Grant Amount (Rs.)
1	Land and Building	9,791,000	60%	5,874,600
2	Machinery and Equipment	1,870,000	60%	1,122,000
3	Furniture and Fixture	-	60%	-
4	IT & It Infrastructure	-	60%	-
5	Transport vehical (Refer van and other)	-	60%	-
6	Preliminary Expenses	583,000	60%	349,800
7	Working Capital	-		
Total		12,244,000		7,346,400

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	60%	7,346,400
2	Bank Finance - Long Term Loan	30%	3,673,200
3	Own Contribution	10%	1,224,400
Total			12,244,000

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)	25.97%	Project Viable	BEP shall be less than 60%	<60%
2	Avg. Return on Capital Employed Average (ROCE)	29.72%	Project Viable	RoCE for the project shall be more than 20%	>20%
3	Internal Rate of Return (IRR)	21.82%	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)	6,560,968	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	4.04	Project Viable	The Pack Back Period (Project/ Equity) shall be less than 7 years	<7 years
6	Debt Service Coverage Ratio (DSCR)	5.41	Project Viable	DSCR shall be more than 2 for better performing project.	>2

2.3

Furniture and Fixture

Sr. No.	Particular	No. Required	Rate	Amount (Rs.)
1			-	-
2			-	-
3			-	-
				-
				-
				-
Total				-

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

2.4

IT & It Infrastructure

Sr. No.	Particular	No. Required	Rate	Amount (Rs.)
1			-	-
2			-	-
3			-	-
				-
				-
				-
Total				-

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

2.5

Transport vehical (Refer van and other)

Sr. No.	Particular	No. Required	Rate	Amount (Rs.)
				-
				-
				-
Total				-

This Sheet provide details of vehicles, no.of vehicle, rate per vehicle and total amount

2.6

Preliminary Expenses

Sr. No.	Particular	Amount (Rs.)
1	Project Preparation Cost	500,485
2		
3		
Total		500,485

Minm 5 lakhs or Max 20 lakhs

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

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	13,000	156,000	163,800	171,990	180,590	189,619	199,100	209,055
Machine Operator	No.	1	10,000	120,000	126,000	132,300	138,915	145,861	153,154	160,811
Watchmen	No.	1	7,000	84,000	88,200	92,610	97,241	102,103	107,208	112,568
Telephone and internet Exp	Months	12	2,000	24,000	25,200	26,460	27,783	29,172	30,631	32,162
Office Electricity Exp	Months	12	18,760	225,120	236,376	248,195	260,605	273,635	287,317	301,682
Printing & Stationary	Months	12	5,000	60,000	63,000	66,150	69,458	72,930	76,577	80,406
Repair & Maint to Machinery	Months	12	9,870	118,440	124,362	130,580	137,109	143,965	151,163	158,721
Land Lease	Months	12	2,000	24,000	25,200	26,460	27,783	29,172	30,631	32,162
Misc.expenses	Months	12	1,000	12,000	12,600	13,230	13,892	14,586	15,315	16,081
Audit and Legal Compliances expenses	Lumsum	1	45,000	45,000	47,250	49,613	52,093	54,698	57,433	60,304
				-	-	-	-	-	-	-
				-	-	-	-	-	-	-
				-	-	-	-	-	-	-
				-	-	-	-	-	-	-
				-	-	-	-	-	-	-
				-	-	-	-	-	-	-
Total Admin Expense				868,560	911,988	957,587	1,005,467	1,055,740	1,108,527	1,163,953

3.2 Depreciation

As per companies Act

As per IT Act

Particulars	As per companies Act							As per IT Act						
	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Assets														
Building														
Asset Value	9,791,000	9,480,625	9,170,251	8,859,876	8,549,501	8,239,127	7,928,752	9,791,000	8,811,900	7,930,710	7,137,639	6,423,875	5,781,488	5,203,339
Depreciation	310,375	310,375	310,375	310,375	310,375	310,375	310,375	979,100	881,190	793,071	713,764	642,388	578,149	520,334
Accumulated Depreciation	310,375	620,749	931,124	1,241,499	1,551,874	1,862,248	2,172,623	979,100	1,860,290	2,653,361	3,367,125	4,009,512	4,587,661	5,107,995
Net Fixed Assets	9,480,625	9,170,251	8,859,876	8,549,501	8,239,127	7,928,752	7,618,377	8,811,900	7,930,710	7,137,639	6,423,875	5,781,488	5,203,339	4,683,005
Plant and Machinery														
Asset Value	1,870,000	1,751,629	1,633,258	1,514,887	1,396,516	1,278,145	1,159,774	1,870,000	1,589,500	1,351,075	1,148,414	976,152	829,729	705,270
Depreciation	118,371	118,371	118,371	118,371	118,371	118,371	118,371	280,500	238,425	202,661	172,262	146,423	124,459	105,790
Accumulated Depreciation	118,371	236,742	355,113	473,484	591,855	710,226	828,597	280,500	518,925	721,586	893,848	1,040,271	1,164,730	1,270,521
Net Fixed Assets	1,751,629	1,633,258	1,514,887	1,396,516	1,278,145	1,159,774	1,041,403	1,589,500	1,351,075	1,148,414	976,152	829,729	705,270	599,479
Furniture and Electrification														
Asset Value	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Depreciation	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Accumulated Depreciation	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Fixed Assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Veihal														
Asset Value	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Depreciation	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Accumulated Depreciation	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Fixed Assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IT Infrastructure														
Asset Value	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Depreciation	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Accumulated Depreciation	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Fixed Assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Fixed Asset	11,661,000	11,232,254	10,803,509	10,374,763	9,946,017	9,517,272	9,088,526	11,661,000	10,401,400	9,281,785	8,286,053	7,400,027	6,611,217	5,908,608
Total Depreciation	428,746	428,746	428,746	428,746	428,746	428,746	428,746	1,259,600	1,119,615	995,732	886,026	788,810	702,608	626,124
Accumulated Depreciation	428,746	857,491	1,286,237	1,714,983	2,143,729	2,572,474	3,001,220	1,259,600	2,379,215	3,374,947	4,260,973	5,049,783	5,752,392	6,378,516
Net Fixed Assets	11,232,254	10,803,509	10,374,763	9,946,017	9,517,272	9,088,526	8,659,780	10,401,400	9,281,785	8,286,053	7,400,027	6,611,217	5,908,608	5,282,484

Amortization: Straight Line Method (SLM) is used

Companies Act IT Act

Depreciation: Straight Line Method (SLM) is used

	SLM	WDV
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%
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3.3 Amortization Schedule

Particulars	Years	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Preliminary Expenses	5	116,600	116,600	116,600	116,600	116,600	-	-
Total Value		116,600	116,600	116,600	116,600	116,600	-	-

3.4 Tax Schedule

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
EBT	1,143,125	3,193,802	3,561,506	4,575,193	5,680,795	6,947,185	8,130,031
Add Depreciation as per companies Act	428,746	428,746	428,746	428,746	428,746	428,746	428,746
Less Depreciation as per IT Act	1,259,600	1,119,615	995,732	886,026	788,810	702,608	626,124
Taxable Income	312,271	2,502,933	2,994,519	4,117,913	5,320,731	6,673,323	7,932,653
Provision of Taxes	81,190	650,763	778,575	1,070,657	1,383,390	1,735,064	2,062,490

Maximum Tax rate **26%**

This Sheet refer for provision of tax calculation

4.1 Repayment Schedule

Loan Amount (Rs)	3,673,200
Interest rate /PA	11%
Loan Tenure in years	60
Moratorium Period (In Months)	7
EMI	Rs. 87,810.06

Year	Month	Opening Balance	Interest	Principial Repayment	EMI	Closing Outstanding
Year 1	1	3,673,200	33,671.00	-	33,671	3,673,200
	2	3,673,200	33,671	-	33,671	3,673,200
	3	3,673,200	33,671	-	33,671	3,673,200
	4	3,673,200	33,671	-	33,671	3,673,200
	5	3,673,200	33,671	-	33,671	3,673,200
	6	3,673,200	33,671	-	33,671	3,673,200
	7	3,673,200	33,671	-	33,671	3,673,200
	8	3,673,200	33,671	54,139	87,810	3,619,061
	9	3,619,061	33,175	54,635	87,810	3,564,426
	10	3,564,426	32,674	55,136	87,810	3,509,289
	11	3,509,289	32,168	55,642	87,810	3,453,648
	12	3,453,648	31,658	56,152	87,810	3,397,496
Year 2	13	3,397,496	31,144	56,666	87,810	3,340,830
	14	3,340,830	30,624	57,186	87,810	3,283,644
	15	3,283,644	30,100	57,710	87,810	3,225,934
	16	3,225,934	29,571	58,239	87,810	3,167,695
	17	3,167,695	29,037	58,773	87,810	3,108,922
	18	3,108,922	28,498	59,312	87,810	3,049,611
	19	3,049,611	27,955	59,855	87,810	2,989,755
	20	2,989,755	27,406	60,404	87,810	2,929,351
	21	2,929,351	26,852	60,958	87,810	2,868,394
	22	2,868,394	26,294	61,516	87,810	2,806,877
	23	2,806,877	25,730	62,080	87,810	2,744,797
	24	2,744,797	25,161	62,649	87,810	2,682,147
Year 3	25	2,682,147	24,586	63,224	87,810	2,618,924
	26	2,618,924	24,007	63,803	87,810	2,555,120
	27	2,555,120	23,422	64,388	87,810	2,490,732
	28	2,490,732	22,832	64,978	87,810	2,425,754
	29	2,425,754	22,236	65,574	87,810	2,360,180
	30	2,360,180	21,635	66,175	87,810	2,294,005
	31	2,294,005	21,028	66,782	87,810	2,227,223
	32	2,227,223	20,416	67,394	87,810	2,159,829
	33	2,159,829	19,798	68,012	87,810	2,091,818
	34	2,091,818	19,175	68,635	87,810	2,023,183
	35	2,023,183	18,546	69,264	87,810	1,953,918
	36	1,953,918	17,911	69,899	87,810	1,884,019
Year 4	37	1,884,019	17,270	70,540	87,810	1,813,479
	38	1,813,479	16,624	71,187	87,810	1,742,293
	39	1,742,293	15,971	71,839	87,810	1,670,454
	40	1,670,454	15,312	72,498	87,810	1,597,956
	41	1,597,956	14,648	73,162	87,810	1,524,794
	42	1,524,794	13,977	73,833	87,810	1,450,961
	43	1,450,961	13,300	74,510	87,810	1,376,452
	44	1,376,452	12,617	75,193	87,810	1,301,259
	45	1,301,259	11,928	75,882	87,810	1,225,377
	46	1,225,377	11,233	76,577	87,810	1,148,800
	47	1,148,800	10,531	77,279	87,810	1,071,520
	48	1,071,520	9,822	77,988	87,810	993,533
Year 5	49	993,533	9,107	78,703	87,810	914,830
	50	914,830	8,386	79,424	87,810	835,406
	51	835,406	7,658	80,152	87,810	755,254
	52	755,254	6,923	80,887	87,810	674,367
	53	674,367	6,182	81,628	87,810	592,738
	54	592,738	5,433	82,377	87,810	510,362
	55	510,362	4,678	83,132	87,810	427,230
	56	427,230	3,916	83,894	87,810	343,336

	57	343,336	3,147	84,663	87,810	258,673
	58	258,673	2,371	85,439	87,810	173,235
	59	173,235	1,588	86,222	87,810	87,012
	60	87,012	798	87,012	87,810	(0)
Year 6	61	-	-	-	-	-
	62	-	-	-	-	-
	63	-	-	-	-	-
	64	-	-	-	-	-
	65	-	-	-	-	-
	66	-	-	-	-	-
	67	-	-	-	-	-
	68	-	-	-	-	-
	69	-	-	-	-	-
	70	-	-	-	-	-
	71	-	-	-	-	-
	72	-	-	-	-	-
Year 7	73	-	-	-	-	-
	74	-	-	-	-	-
	75	-	-	-	-	-
	76	-	-	-	-	-
	77	-	-	-	-	-
	78	-	-	-	-	-
	79	-	-	-	-	-
	80	-	-	-	-	-
	81	-	-	-	-	-
	82	-	-	-	-	-
	83	-	-	-	-	-
	84	-	-	-	-	-
			1216430.45		3673199.95	

This Sheet Provide details of loan repayment schedule. The borrower is able to check how much of the monthly EMI is being allocated towards the repayment c
outstanding and interest respectively, depending on the rate of interest and tenure of the loan.

6.1 Consolidated Profit and loss account for the Project

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Revenue							
Facility 1 - Cleaning & Grading	14,224,454	18,204,812	21,865,271	25,846,264	30,170,693	34,862,949	39,949,004
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Total Revenue	14,224,454	18,204,812	21,865,271	25,846,264	30,170,693	34,862,949	39,949,004
Variable Cost							
Facility 1 - Cleaning & Grading	11,238,675	13,079,008	16,383,178	19,365,536	22,605,172	26,120,358	29,930,549
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Total Variable Cost	11,238,675	13,079,008	16,383,178	19,365,536	22,605,172	26,120,358	29,930,549
Fixed Cost							
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
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	868,560	911,988	957,587	1,005,467	1,055,740	1,108,527	1,163,953
Total Fixed Cost	868,560	911,988	957,587	1,005,467	1,055,740	1,108,527	1,163,953
Total Cost	12,107,235	13,990,996	17,340,766	20,371,003	23,660,912	27,228,885	31,094,502
Profit Before Depreciation ,Interest and Tax	2,117,219	4,213,817	4,524,506	5,475,261	6,509,781	7,634,064	8,854,502
Depreciation	428,746	428,746	428,746	428,746	428,746	428,746	428,746
Amortization	116,600	116,600	116,600	116,600	116,600	-	-
Profit Before Interest and Tax	1,571,874	3,668,471	3,979,160	4,929,915	5,964,435	7,205,318	8,425,756
Interest on Term loan	428,749	474,669	417,654	354,722	283,640	258,133	295,724
Profit Before Tax	1,143,125	3,193,802	3,561,506	4,575,193	5,680,795	6,947,185	8,130,031
Less. Tax	81,190	650,763	778,575	1,070,657	1,383,390	1,735,064	2,062,490
Profit After Tax	1,061,934	2,543,040	2,782,931	3,504,536	4,297,405	5,212,121	6,067,542
Cumulative Profit	1,061,934	3,604,974	6,387,905	9,892,441	14,189,846	19,401,967	25,469,509

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.

5.1 Closing and Opening Stock Calculation

Particulars		Y1	Y2	Y3	Y4	Y5	Y6	Y7
Opening Stock								
Agri Input		1	-	-	-	-	-	-
Trading		1	-	688,369	826,043	975,763	1,138,390	1,314,840
Grain Processing		1	-	-	-	-	-	-
Horticulture Processing		1	-	-	-	-	-	-
Total			-	688,369	826,043	975,763	1,138,390	1,314,840
Closing Stock								
Agri Input	5%	-	-	-	-	-	-	-
Trading	5%	-	688,369	826,043	975,763	1,138,390	1,314,840	1,506,090
Grain Processing	5%	-	-	-	-	-	-	-
Horticulture Processing	5%	-	-	-	-	-	-	-
Total		-	688,369	826,043	975,763	1,138,390	1,314,840	1,506,090

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	
A	Accounts Receivables (Debtors)									
1	Agri Input	14	-	-	-	-	-	-	-	-
2	Custom Hiring	14	-	-	-	-	-	-	-	-
3	Cleaning & Grading	14	545,596	698,267	838,668	991,364	1,157,232	1,337,209	1,532,291	
4	Dal Mill	14	-	-	-	-	-	-	-	-
5	Warehouse	14	-	-	-	-	-	-	-	-
6	Processing Unit - Horti Commodity	14	-	-	-	-	-	-	-	-
	Subtotal		545,596	698,267	838,668	991,364	1,157,232	1,337,209	1,532,291	
B	Closing Stock		-	688,369	826,043	975,763	1,138,390	1,314,840	1,506,090	
	Total		545,596	1,386,636	1,664,711	1,967,126	2,295,622	2,652,049	3,038,380	
C	Accounts Payable & Accrued Expenses (Creditors)									
1	Agri Input	7	-	-	-	-	-	-	-	-
2	Custom Hiring	7	-	-	-	-	-	-	-	-
3	Cleaning & Grading	7	215,536	250,830	314,198	371,394	433,524	500,938	574,011	
4	Dal Mill	7	-	-	-	-	-	-	-	-
5	Warehouse	7	-	-	-	-	-	-	-	-
	Processing Unit - Horti Commodity	7	-	-	-	-	-	-	-	-
	Total		215,536	250,830	314,198	371,394	433,524	500,938	574,011	
D	Working Capital		330,059	1,135,805	1,350,513	1,595,733	1,862,098	2,151,111	2,464,370	
	Own Contribution	25%	82,515							

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:

- 1 Company has to give credit for sale at 14 Days
- 2 Company will receive credit from suppliers for 7 days
- 3 25 % of Working Capital will be financed by the company and balance 75% from bank finance at 12% rate of interest

7.1 Balancesheet for the Project

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
ASSETS							
Current Assets							
Cash and Bank Balance	1,331,576	3,704,613	6,234,761	9,394,156	13,243,374	18,884,241	25,380,529
Accounts Receivables							
Other Current Assets							
Total Current Assets	1,331,576	3,704,613	6,234,761	9,394,156	13,243,374	18,884,241	25,380,529
Gross Fixed Assets	11,661,000	11,232,254	10,803,509	10,374,763	9,946,017	9,517,272	9,088,526
Less: Depreciation	428,746	428,746	428,746	428,746	428,746	428,746	428,746
Net Fixed Assets	11,232,254	10,803,509	10,374,763	9,946,017	9,517,272	9,088,526	8,659,780
Preliminary & Pre- operative Expenses	466,400	349,800	233,200	116,600	0	0	0
TOTAL ASSETS	13,030,231	14,857,921	16,842,724	19,456,773	22,760,646	27,972,767	34,040,309
LIABILITIES & SHAREHOLDERS EQUITY							
CURRENT LIABILITIES							
Short Term Debt (Working capital loan)							
Accounts Payable & Accrued Expenses							
Other Current Liabilities							
Total Current Liabilities	0	0	0	0	0	0	0
Secured Long Term Debt	3,397,496	2,682,147	1,884,019	993,533	0	0	0
Differed Tax Liabilities							
TOTAL LIABILITIES	3,397,496	2,682,147	1,884,019	993,533	0	0	0
Share capital	1,224,400	1,224,400	1,224,400	1,224,400	1,224,400	1,224,400	1,224,400
Smart Grant -in-Aid	7,346,400	7,346,400	7,346,400	7,346,400	7,346,400	7,346,400	7,346,400
Reserves and Surplus							
Add: Opening Balance (P/L Account)	0	1,061,934	3,604,974	6,387,905	9,892,441	14,189,846	19,401,967
Profit & Loss) During the Year	1,061,934	2,543,040	2,782,931	3,504,536	4,297,405	5,212,121	6,067,542
Appropriation - Dividend							
Total Reserves	1,061,934	3,604,974	6,387,905	9,892,441	14,189,846	19,401,967	25,469,509
TOTAL EQUITY	9,632,734	12,175,774	14,958,705	18,463,241	22,760,646	27,972,767	34,040,309
TOTAL LIABILITIES & EQUITY	13,030,231	14,857,921	16,842,724	19,456,773	22,760,646	27,972,767	34,040,309
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	14,224,454	18,204,812	21,865,271	25,846,264	30,170,693	34,862,949	39,949,004
2	Equity/ Share capital	1,224,400						
	Reinvestment							
3	Smart Grant -in-Aid	7,346,400						
4	Long Term Loan	3,673,200						
5	Short Term Loan	247,544	1,135,805	1,350,513	1,595,733	1,862,098	2,151,111	2,464,370
	Sub Total (A)	26,715,998	19,340,618	23,215,784	27,441,997	32,032,791	37,014,060	42,413,374
	Cash Outflow (Rs.)							
1	Capital Expenditure							
a	Land and Building	9,791,000						
b	Machinery and Equipment	1,870,000						
c	Furniture & Fixture	-						
d	It Infrastructure	-						
e	Vehicle	-						
f	Premilinary Expenses	583,000						
2	Operational Expenditure							
a	Variable Cost	11,238,675	13,079,008	16,383,178	19,365,536	22,605,172	26,120,358	29,930,549
b	Fixed Cost	868,560	911,988	957,587	1,005,467	1,055,740	1,108,527	1,163,953
3	Loan Repayment							
	LTL - Principal	275,704	715,349	798,128	890,487	993,533	-	-
	LTL - Interest	399,044	338,372	255,593	163,234	60,188	-	-
	STL - Principal	247,544	1,135,805	1,350,513	1,595,733	1,862,098	2,151,111	2,464,370
	STL - Interest	29,705	136,297	162,062	191,488	223,452	258,133	295,724
4	Tax	81,190	650,763	778,575	1,070,657	1,383,390	1,735,064	2,062,490
	Sub Total (B)	25,384,422	16,967,581	20,685,636	24,282,602	28,183,573	31,373,193	35,917,086
	Net Cash Flow (A-B)	1,331,576	2,373,037	2,530,148	3,159,395	3,849,218	5,640,867	6,496,287
	Opening Cash and Bank		1,331,576	3,704,613	6,234,761	9,394,156	13,243,374	18,884,241
	Cumulative Cash Balance	1,331,576	3,704,613	6,234,761	9,394,156	13,243,374	18,884,241	25,380,529

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		1,061,934.47	2,543,039.71	2,782,930.81	3,504,535.90	4,297,405.20	5,212,121.25	6,067,541.74
Add: Depreciation		428,745.70	428,745.70	428,745.70	428,745.70	428,745.70	428,745.70	428,745.70
Add: Preliminary expense written off		116,599.96	116,599.96	116,599.96	116,599.96	116,599.96	0.00	0.00
Net Cash Accrual (A)		1,607,280.14	3,088,385.37	3,328,276.47	4,049,881.56	4,842,750.86	5,640,866.95	6,496,287.44
Initial Investment/ Net Cash Accrual	(12,243,999.8183)	1,607,280.14	3,088,385.37	3,328,276.47	4,049,881.56	4,842,750.86	5,640,866.95	6,496,287.44
IRR	21.82%							
Present Value Equivalent		0.82	0.67	0.55	0.45	0.37	0.31	0.25
Present Value of Future Inflows		1,319,410.18	2,081,172.07	1,841,128.71	1,839,057.59	1,805,233.50	1,726,137.41	1,631,860.36
Operating Net Cash Inflow					12,243,999.82			
Present Capital Outflow					12,243,999.82			
					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

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Gross Receipts							
Facility 1 - Cleaning & Grading	14,224,454	18,204,812	21,865,271	25,846,264	30,170,693	34,862,949	39,949,004
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Com	-	-	-	-	-	-	-
Total Receipts	14,224,454	18,204,812	21,865,271	25,846,264	30,170,693	34,862,949	39,949,004
Total Variable Exp	11,238,675	13,079,008	16,383,178	19,365,536	22,605,172	26,120,358	29,930,549
Contribution	2,985,779	5,125,805	5,482,093	6,480,728	7,565,521	8,742,591	10,018,455
Total Fixed exp	1,413,906	1,457,334	1,502,933	1,550,812	1,601,086	1,537,273	1,592,699
BEP	47%	28%	27%	24%	21%	18%	16%

Average BEP 25.97%

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	1,061,934	2,543,040	2,782,931	3,504,536	4,297,405	5,212,121	6,067,542
Add: Depreciation	428,746	428,746	428,746	428,746	428,746	428,746	428,746
Add: Preliminary exp Written off	116,600	116,600	116,600	116,600	116,600	0	0
Net Cash Accrual (A)	1,607,280	3,088,385	3,328,276	4,049,882	4,842,751	5,640,867	6,496,287
PV Factor @ 10 %	0.91	0.83	0.75	0.68	0.62	0.56	0.51
Disc Cash Flow	1,461,164	2,552,385	2,500,583	2,766,124	3,006,967	3,184,122	3,333,623

Total Discounted Cash Flows 18,804,968

Present Value of Outflow 12,244,000

NPV 6,560,967.76

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	1,061,934	2,543,040	2,782,931	3,504,536	4,297,405	5,212,121	6,067,542
Average net profit	3638501.30						
Total Project cost	12243999.82						
ROI	29.72%						

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	12,244,000							
Profit after Tax & Dividend		1,061,934	2,543,040	2,782,931	3,504,536	4,297,405	5,212,121	6,067,542
Add: Depreciation		428,746	428,746	428,746	428,746	428,746	428,746	428,746
Add: Preliminary exp Written off		116,600	116,600	116,600	116,600	116,600	-	-
Net Cash Accrual (A)		1,607,280	3,088,385	3,328,276	4,049,882	4,842,751	5,640,867	6,496,287
Cashflow - Initial Investment		(10,636,720)	(7,548,334)	(4,220,058)	(170,176)	4,672,575		

Payback period (in years) - Project

4.04

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	2,117,219	4,213,817	4,524,506	5,475,261	6,509,781	7,634,064	8,854,502
Add: Depreciation	428,746	428,746	428,746	428,746	428,746	428,746	428,746
Add: Amortization	116,600	116,600	116,600	116,600	116,600	-	-
Intwerest on TL	399,044	338,372	255,593	163,234	60,188	-	-
Total	3,061,609	5,097,534	5,325,444	6,183,841	7,115,314	8,062,810	9,283,247
Total Annual EMI	674,747	1,053,721	1,053,721	1,053,721	1,053,721	-	-
Debt Service Coverage Ratio (DCSR)	4.54	4.84	5.05	5.87	6.75		

Avergae DSCR

5.41

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	14,935,677	19,115,053	22,958,535	27,138,577	31,679,227	36,606,096	41,946,454
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Comi	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	14,935,677	19,115,053	22,958,535	27,138,577	31,679,227	36,606,096	41,946,454
Expenditure							
Fixed Cost (Excl. of Depreciation, Amor	868,560	911,988	957,587	1,005,467	1,055,740	1,108,527	1,163,953
Variable Cost	11,800,609	13,079,008	16,383,178	19,365,536	22,605,172	26,120,358	29,930,549
Total Operational Expenses	12,669,169	13,990,996	17,340,766	20,371,003	23,660,912	27,228,885	31,094,502
Net Income	2,266,508	5,124,057	5,617,769	6,767,574	8,018,315	9,377,212	10,851,952

Cost Variation (+5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	14,224,454	18,204,812	21,865,271	25,846,264	30,170,693	34,862,949	39,949,004
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Comi	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	14,224,454	18,204,812	21,865,271	25,846,264	30,170,693	34,862,949	39,949,004
Expenditure							
Fixed Cost (Excl. of Depreciation, Amor	868,560.00	911,988.00	957,587.40	1,005,466.77	1,055,740.11	1,108,527.11	1,163,953.47
Variable Cost	11,800,608.57	13,732,958.23	17,202,337.15	20,333,813.02	23,735,430.63	27,426,375.47	31,427,076.22
Total Operational Expenses	12,669,168.57	14,644,946.23	18,159,924.55	21,339,279.79	24,791,170.74	28,534,902.59	32,591,029.69
Net Income	1,555,285.61	3,559,866.17	3,705,346.73	4,506,984.22	5,379,522.10	6,328,046.31	7,357,974.13

Quantity Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	13,513,231	17,294,572	20,772,008	24,553,951	28,662,158	33,119,801	37,951,554
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Comi	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	13,513,231	17,294,572	20,772,008	24,553,951	28,662,158	33,119,801	37,951,554
Expenditure							
Fixed Cost (Excl. of Depreciation, Amor	868,560	911,988	957,587	1,005,467	1,055,740	1,108,527	1,163,953
Variable Cost	10,676,741	12,425,057	15,564,019	18,397,259	21,474,913	24,814,340	28,434,021
Total Operational Expenses	11,545,301	13,337,045	16,521,607	19,402,726	22,530,654	25,922,867	29,597,975
Net Income	1,967,930	3,957,526	4,250,401	5,151,225	6,131,505	7,196,935	8,353,579

Cost Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	14,224,454	18,204,812	21,865,271	25,846,264	30,170,693	34,862,949	39,949,004
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Comi	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	14,224,454	18,204,812	21,865,271	25,846,264	30,170,693	34,862,949	39,949,004
Expenditure							
Fixed Cost (Excl. of Depreciation, Amor	868,560	911,988	957,587	1,005,467	1,055,740	1,108,527	1,163,953
Variable Cost	10,676,741	12,425,057	15,564,019	18,397,259	21,474,913	24,814,340	28,434,021
Total Operational Expenses	11,545,301	13,337,045	16,521,607	19,402,726	22,530,654	25,922,867	29,597,975
Net Income	2,679,153	4,867,767	5,343,665	6,443,538	7,640,039	8,940,082	10,351,029

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

Grains Crops and Production Details

Vidarbha FPC, Amravati

10.1 Details of members and non- members

Particulars	No.
Total No.of Members Cultivating Grain Crops	327
Total No.of Non- members Cultivating Grain Crops	173
Total	500
Average Land Holding per Member (Acres)	4
Total Cultivated Land under grain Crop(Acres)	2000

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

Season	Crop	Cultivation In (%)	Total Land under Cultivaion (In Acres)	Yield/Acres (In Quintals)	Total Production (In Quintals)	Consumption in (%)	Marketable Surplus (In Quintals)
Kharif	Soybean	41%	820	8	6560	10%	5904
	Red Gram/Tur	18%	350	5	1750	5%	1662.5
	Paddy/Rice	0%	0	4	0	0%	0
	Green Gram/ Moong	0%	0	7	0	2%	0
	Maize	0%	0	20	0	0%	0
	Black Gram/Udid	0%	0	7	0	10%	0
	Bajra	0%	0	6	0	2%	0
	Jawar	0%	0	0	0	0%	0
	Sunflower	0%	0	0	0	0%	0
Area Under Rabbi Cultivation (In Acres)		45%	900				
Rabbi	Wheat	0%	0	10	0	10%	0
	Bengal Gram/Channa	92%	830	10	8300	10%	7470
	Jawar	0%	0	10	0	5%	0
	Maize	0%	0	20	0	0%	0
	Safflower	0%	0	0	0	0%	0
		0%	0	0	0	0%	0
		0%	0	0	0	0%	0
Area Under Summer Cultivation (In Acres)		5%	100				
Summer	Groundnut	0%	0	0	0	0%	0
		0%	0	0	0	0%	0
		0%	0	0	0	0%	0
		0%	0	0	0	0%	0

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

10.3 Quantity of Marketable Surplus Produce Considered for Trading Business

Particulars	30%	35%	40%	45%	50%	55%	60%
	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Soybean	1771.2	2066.4	2361.6	2656.8	2952	3247.2	3542.4
Red Gram/Tur	498.75	581.875	665	748.125	831.25	914.375	997.5
Paddy/Rice	0	0	0	0	0	0	0
Green Gram/ Moong	0	0	0	0	0	0	0
Maize	0	0	0	0	0	0	0
Black Gram/Udid	0	0	0	0	0	0	0
Bajra	0	0	0	0	0	0	0
Jawar	0	0	0	0	0	0	0
Sunflower	0	0	0	0	0	0	0
Wheat	0	0	0	0	0	0	0
Bengal Gram/Channa	2241.00	2614.50	2988.00	3361.50	3735.00	4108.50	4482.00
Jawar	0	0	0	0	0	0	0
Maize	0	0	0	0	0	0	0
Safflower	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
Groundnut	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

10.4 Quantity of Marketable Surplus Produce Considered for Processing Business

Particulars	10%	15%	20%	25%	30%	35%	40%
	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Soybean	0	0	0	0	0	0	0
Red Gram/Tur	0	0	0	0	0	0	0
Paddy/Rice	0	0	0	0	0	0	0
Green Gram/ Moong	0	0	0	0	0	0	0
Maize	0	0	0	0	0	0	0
Black Gram/Udid	0	0	0	0	0	0	0
Bajra	0	0	0	0	0	0	0
Jawar	0	0	0	0	0	0	0
Sunflower	0	0	0	0	0	0	0
Wheat	0	0	0	0	0	0	0
Bengal Gram/Channa	0	0	0	0	0	0	0
Jawar	0	0	0	0	0	0	0

Maize	0	0	0	0	0	0	0	0
Safflower	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0
Groundnut	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

10.5 Crop-wise Area Considered for Agri Input Service Centre								
Particulars	65%	70.0%	75.0%	80.0%	85.0%	90.0%	95.0%	
	Y1	Y2	Y3	Y4	Y5	Y6	Y7	
Soybean	0	0	0	0	0	0	0	0
Red Gram/Tur	0	0	0	0	0	0	0	0
Paddy/Rice	0	0	0	0	0	0	0	0
Green Gram/ Moong	0	0	0	0	0	0	0	0
Maize	0	0	0	0	0	0	0	0
Black Gram/Udid	0	0	0	0	0	0	0	0
Bajra	0	0	0	0	0	0	0	0
Jawar	0	0	0	0	0	0	0	0
Sunflower	0	0	0	0	0	0	0	0
Wheat	0	0	0	0	0	0	0	0
Bengal Gram/Channa	0	0	0	0	0	0	0	0
Jawar	0	0	0	0	0	0	0	0
Maize	0	0	0	0	0	0	0	0
Safflower	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0
Groundnut	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

Assumptions:

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

Facility 2 - Grain Processing Unit - Dal Mill

13.1 Producers/ Capacity Utilization

Capacity
No. of Hours

2	Qtls P Hour
8	

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
No. of Operation Days	0	0	0	0	0	0	0
Soybean	0	0	0	0	0	0	0
Red Gram/Tur	0	0	0	0	0	0	0
Paddy/Rice	0	0	0	0	0	0	0
Green Gram/ Moong	0	0	0	0	0	0	0
Maize	0	0	0	0	0	0	0
Black Gram/Udid	0	0	0	0	0	0	0
Bajra	0	0	0	0	0	0	0
Jawar	0	0	0	0	0	0	0
Sunflower	0	0	0	0	0	0	0
Wheat	0	0	0	0	0	0	0
Bengal Gram/Channa	0	0	0	0	0	0	0
Jawar	0	0	0	0	0	0	0
Maize	0	0	0	0	0	0	0
Safflower	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
Groundnut	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
Total Quantity to be Processed	0	0	0	0	0	0	0
Job Work (50%)	50%	50%	50%	50%	50%	50%	50%
Quantity for Processing and Trading for PC	50%	50%	50%	50%	50%	50%	50%
Job Work (50%)	-	-	-	-	-	-	-
Quantity for sale (50%)							
Soybean	-	-	-	-	-	-	-
Red Gram/Tur	-	-	-	-	-	-	-
Paddy/Rice	-	-	-	-	-	-	-
Green Gram/ Moong	-	-	-	-	-	-	-
Maize	-	-	-	-	-	-	-
Black Gram/Udid	-	-	-	-	-	-	-
Bajra	-	-	-	-	-	-	-
Jawar	-	-	-	-	-	-	-
Sunflower	-	-	-	-	-	-	-
Wheat	-	-	-	-	-	-	-
Bengal Gram/Channa	-	-	-	-	-	-	-
Jawar	-	-	-	-	-	-	-
Maize	-	-	-	-	-	-	-
Safflower	-	-	-	-	-	-	-
	0	-	-	-	-	-	-
	0	-	-	-	-	-	-
	0	-	-	-	-	-	-
Groundnut	-	-	-	-	-	-	-
	0	-	-	-	-	-	-
Output (KG)							
Soybean							
Red Gram/Tur							
Dal (80%)	-	-	-	-	-	-	-
Husk and Powder	-	-	-	-	-	-	-
Paddy/Rice							
Green Gram/ Moong							
Dal (80%)	-	-	-	-	-	-	-
Husk and Powder	-	-	-	-	-	-	-
Maize							
Black Gram/Udid							
Dal (80%)	-	-	-	-	-	-	-
Husk and Powder	-	-	-	-	-	-	-
Bajra							
Jawar							
Sunflower							
Wheat							
Bengal Gram/Channa							
Dal (80%)	-	-	-	-	-	-	-
Husk and Powder	-	-	-	-	-	-	-
Jawar							

