

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

1.1 Total Project Cost

Sr. No.	Particular	Amount (Rs.)	Grant (%)	Grant Amount (Rs.)
1	Land and Building	14,380,611	60%	8,628,367
2	Machinery and Equipment	6,952,400	60%	4,171,440
3	Furniture and Fixture	-	60%	-
4	IT & It Infrastructure	-	60%	-
5	Transport vehical (Refer van and other)	-	60%	-
6	Preliminary Expenses	50,000	60%	30,000
7	Working Capital	844,590		
Total		22,227,601		12,829,807

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%	12,829,807
2	Bank Finance - Long Term Loan	35%	7,466,554
3	Own Contribution	Balance	1,931,240
Total			22,227,601

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)	49.62%	Project Viable	BEP shall be between 40-60%
2	Avg. Return on Capital Employed Average (ROCE)	19.84%	Project Viable	RoCE for the project shall be between 15-20%
3	Internal Rate of Return (IRR)	13.80%	Project Viable	The project internal rate of return shall be between 10-15%
4	Net present value (at a discount rate of 10 per cent)	3,034,907	NPV is high and positive at a conservative project life of 7 years	With a discount rate of 10% and a span of 7 operational years, the NPV should be positive
5	Payback period	4.68	Project Viable	The Pack Back Period (Project/ Equity) shall be less than 7 years
6	Debt Service Coverage Ratio (DSCR)	4.42	Project Viable	DSCR shall be between 1.5% to 5%

Notes

- 1) DSCR Ratio is directly linked to Bank loan amount
- 2) Lower the amount of Bank loan higher the DSCR Ratio
- 3) Higher DSCR ratio reflects sound financial conditions & Shows more viability for the unit.
- 4) In present case Bank loan is only 10% of the project cost. Hence DSCR is higher. This is technically correct.

3.1 Schedule of General Admin Expenses

Particulars	Unit	No. of Unit.	Unit Cost	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Manager	No.	1	30,000	360,000	414,000	476,100	547,515	629,642	724,089	832,702
Accountant	No.	1	221,000	264,000	303,600	349,140	401,511	461,738	530,998	610,648
Watchmen	No.	2	15,000	360,000	414,000	476,100	547,515	629,642	724,089	832,702
Telephone and internet Exp	Months	12	5,000	60,000	69,000	79,350	91,233	104,940	120,681	138,784
Office Electricity Exp	Months	12	3,000	36,000	41,400	47,610	54,752	62,964	72,409	83,270
Printing & Stationary	Months	12	2,000	24,000	27,600	31,740	36,501	41,976	48,273	55,513
Land Lease	Months	12	-	1,000	1,000	1,000	1,000	1,000	1,000	1,000
Misc. expenses	Months	12	25,000	300,000	350,000	401,750	461,263	529,702	608,407	698,918
Audit and Legal Compl. expenses	Lumpsum	1	100,000	100,000	115,000	132,350	152,088	174,901	201,136	231,306
Advertising Expenses	Lumpsum	1	150,000	150,000	172,500	198,375	228,131	262,351	301,704	346,950
Insurance etc.	Lumpsum	1	100,000	100,000	115,000	132,250	152,088	174,901	201,136	231,306
Repairs & maintenance	%	1	2,133,301	2,453,296	2,821,291	3,244,484	3,731,157	4,290,831	4,934,455	-
Total Admin Expense				3,893,301	4,476,396	5,146,956	5,918,099	6,804,914	7,824,751	8,997,564

100% 115.000% 132.25000% 152.0875% 174.9006% 201.1357% 231.3061%

3.2 Depreciation

Particulars	As per companies Act											As per IT Act						
	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Y12	Y13	Y14	Y15	Y16	Y17	
Assets																		
Building																		
Asset Value	14,380,611	13,924,746	13,468,880	13,013,015	12,557,150	12,101,284	11,645,419	11,189,553	10,733,688	10,277,823	9,821,958	9,366,093	8,910,228	8,454,363	8,000,000	7,546,135	7,092,270	
Depreciation	455,865	455,865	455,865	455,865	455,865	455,865	455,865	455,865	455,865	455,865	455,865	455,865	455,865	455,865	455,865	455,865	455,865	
Accumulated Depreciation	911,731	1,367,596	1,823,461	2,279,327	2,735,192	3,191,057	3,646,922	4,102,787	4,558,652	5,014,517	5,470,382	5,926,247	6,382,112	6,837,977	7,293,842	7,749,707	8,205,572	
Net Fixed Assets	13,924,746	13,468,880	13,013,015	12,557,150	12,101,284	11,645,419	11,189,553	10,733,688	10,277,823	9,821,958	9,366,093	8,910,228	8,454,363	8,000,000	7,546,135	7,092,270	6,638,405	
Plant and Machinery																		
Asset Value	6,952,400	6,512,313	6,072,226	5,632,139	5,192,052	4,751,965	4,311,878	3,871,792	3,431,705	2,991,618	2,551,531	2,111,444	1,671,357	1,231,270	791,183	351,096	111,009	
Depreciation	440,087	440,087	440,087	440,087	440,087	440,087	440,087	440,087	440,087	440,087	440,087	440,087	440,087	440,087	440,087	440,087	440,087	
Accumulated Depreciation	440,087	880,174	1,320,261	1,760,348	2,200,435	2,640,522	3,080,608	3,520,695	3,960,782	4,400,869	4,840,956	5,281,043	5,721,130	6,161,217	6,601,304	7,041,391	7,481,478	
Net Fixed Assets	6,512,313	6,072,226	5,632,139	5,192,052	4,751,965	4,311,878	3,871,792	3,431,705	2,991,618	2,551,531	2,111,444	1,671,357	1,231,270	791,183	351,096	111,009	11,000	
Furniture and Electrification																		
Asset Value	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Depreciation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Accumulated Depreciation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Net Fixed Assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Vehicle																		
Asset Value	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Depreciation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Accumulated Depreciation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Net Fixed Assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
IT Infrastructure																		
Asset Value	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Depreciation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Accumulated Depreciation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Net Fixed Assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Gross Fixed Asset	21,333,011	20,437,059	19,541,106	18,645,154	17,749,202	16,853,250	15,957,297	15,061,345	14,165,393	13,269,441	12,373,489	11,477,537	10,581,585	9,685,633	8,789,681	7,893,729	7,000,000	
Accumulated Depreciation	895,952	895,952	895,952	895,952	895,952	895,952	895,952	895,952	895,952	895,952	895,952	895,952	895,952	895,952	895,952	895,952	895,952	
Net Fixed Assets	20,437,059	19,541,106	18,645,154	17,749,202	16,853,250	15,957,297	15,061,345	14,165,393	13,269,441	12,373,489	11,477,537	10,581,585	9,685,633	8,789,681	7,893,729	7,000,000	6,104,048	

4.1 Repayment Schedule

Loan Amount (Rs) 7,466,554
 Interest rate /PA 9.00%
 Loan Tenure in years 7
 Moratorium Period (In Months) 6
 EMI Rs. 126,787.65

Year	Particulars	Opening Balance	Interest	Principal Repayment	EMI	Closing Outstanding
Year 1	Month 1	7,466,554	55,999	-	55,999	7,466,554
	Month 2	7,466,554	55,999	-	55,999	7,466,554
	Month 3	7,466,554	55,999	-	55,999	7,466,554
	Month 4	7,466,554	55,999	-	55,999	7,466,554
	Month 5	7,466,554	55,999	-	55,999	7,466,554
	Month 6	7,466,554	55,999	-	55,999	7,466,554
	Month 7	7,466,554	55,999	76,788	126,788	7,395,765
	Month 8	7,395,765	55,468	71,319	126,788	7,324,446
	Month 9	7,324,446	54,933	71,854	126,788	7,252,592
	Month 10	7,252,592	54,394	72,393	126,788	7,180,198
	Month 11	7,180,198	53,851	72,936	126,788	7,107,262
	Month 12	7,107,262	53,304	73,483	126,788	7,033,779
Year 2	Month 13	7,033,779	52,753	74,034	126,788	6,959,745
	Month 14	6,959,745	52,198	74,590	126,788	6,885,155
	Month 15	6,885,155	51,639	75,149	126,788	6,810,006
	Month 16	6,810,006	51,075	75,713	126,788	6,734,294
	Month 17	6,734,294	50,507	76,280	126,788	6,658,013
	Month 18	6,658,013	49,935	76,853	126,788	6,581,161
	Month 19	6,581,161	49,359	77,429	126,788	6,503,732
	Month 20	6,503,732	48,778	78,010	126,788	6,425,722
	Month 21	6,425,722	48,193	78,595	126,788	6,347,127
	Month 22	6,347,127	47,605	79,184	126,788	6,267,943
	Month 23	6,267,943	47,013	79,778	126,788	6,188,165
	Month 24	6,188,165	46,417	80,376	126,788	6,107,789
Year 3	Month 25	6,107,789	45,818	80,979	126,788	6,026,809
	Month 26	6,026,809	45,216	81,587	126,788	5,945,223
	Month 27	5,945,223	44,610	82,198	126,788	5,863,024
	Month 28	5,863,024	43,999	82,815	126,788	5,780,209
	Month 29	5,780,209	43,385	83,436	126,788	5,696,773
	Month 30	5,696,773	42,766	84,062	126,788	5,612,711
	Month 31	5,612,711	42,143	84,692	126,788	5,528,019
	Month 32	5,528,019	41,516	85,328	126,788	5,442,692
	Month 33	5,442,692	40,885	85,967	126,788	5,356,724
	Month 34	5,356,724	40,251	86,612	126,788	5,270,112
	Month 35	5,270,112	39,613	87,262	126,788	5,182,850
	Month 36	5,182,850	38,971	87,916	126,788	5,094,934
Year 4	Month 37	5,094,934	38,325	88,576	126,788	5,006,358
	Month 38	5,006,358	37,675	89,240	126,788	4,917,118
	Month 39	4,917,118	37,021	89,909	126,788	4,827,209
	Month 40	4,827,209	36,364	90,584	126,788	4,736,625
	Month 41	4,736,625	35,704	91,263	126,788	4,645,363
	Month 42	4,645,363	35,041	91,947	126,788	4,553,415
	Month 43	4,553,415	34,375	92,637	126,788	4,460,778
	Month 44	4,460,778	33,706	93,332	126,788	4,367,446
	Month 45	4,367,446	33,034	94,032	126,788	4,273,414
	Month 46	4,273,414	32,359	94,737	126,788	4,178,677
	Month 47	4,178,677	31,681	95,448	126,788	4,083,230
	Month 48	4,083,230	31,000	96,163	126,788	3,987,066
Year 5	Month 49	3,987,066	29,993	96,885	126,788	3,890,182
	Month 50	3,890,182	29,176	97,614	126,788	3,792,571
	Month 51	3,792,571	28,444	98,348	126,788	3,694,227
	Month 52	3,694,227	27,707	99,081	126,788	3,595,146
	Month 53	3,595,146	26,964	99,824	126,788	3,495,322
	Month 54	3,495,322	26,215	100,573	126,788	3,394,749
	Month 55	3,394,749	25,461	101,327	126,788	3,293,422
	Month 56	3,293,422	24,701	102,087	126,788	3,191,335
	Month 57	3,191,335	23,935	102,853	126,788	3,088,483
	Month 58	3,088,483	23,164	103,624	126,788	2,984,859
	Month 59	2,984,859	22,386	104,401	126,788	2,880,458
	Month 60	2,880,458	21,603	105,184	126,788	2,775,273
Year 6	Month 61	2,775,273	20,815	105,973	126,788	2,669,300
	Month 62	2,669,300	20,020	106,768	126,788	2,562,532
	Month 63	2,562,532	19,219	107,569	126,788	2,454,964
	Month 64	2,454,964	18,412	108,375	126,788	2,346,588
	Month 65	2,346,588	17,599	109,188	126,788	2,237,400
	Month 66	2,237,400	16,781	109,997	126,788	2,127,393
	Month 67	2,127,393	15,955	110,812	126,788	2,016,561
	Month 68	2,016,561	15,124	111,633	126,788	1,904,897
	Month 69	1,904,897	14,287	112,461	126,788	1,792,396
	Month 70	1,792,396	13,443	113,295	126,788	1,679,052
	Month 71	1,679,052	12,593	114,135	126,788	1,564,857
	Month 72	1,564,857	11,736	114,981	126,788	1,449,866
Year 7	Month 73	1,449,866	10,874	115,914	126,788	1,333,952
	Month 74	1,333,952	10,004	116,853	126,788	1,217,108
	Month 75	1,217,108	9,128	117,799	126,788	1,099,449
	Month 76	1,099,449	8,246	118,742	126,788	980,967
	Month 77	980,967	7,357	119,681	126,788	861,476
	Month 78	861,476	6,461	120,627	126,788	741,150
	Month 79	741,150	5,559	121,579	126,788	619,921
	Month 80	619,921	4,649	122,538	126,788	497,782
	Month 81	497,782	3,733	123,494	126,788	374,728
	Month 82	374,728	2,810	123,977	126,788	250,751
	Month 83	250,751	1,881	124,907	126,788	125,844
	Month 84	125,844	944	125,844	126,788	0
			27,587,751	74,455,85		

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

Assumption:

- 1 Rate of interest assumed as 11.90%
- 2 Moratorium Period 6 Months

5.1 Closing and Opening Stock Calculation

	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Opening Stock							
Agri Input							
Trading		5,701,674	6,984,551	8,381,461	9,900,601	11,550,701	13,341,060
Grain Processing							
Horticulture Processing							
Total		5,701,674	6,984,551	8,381,461	9,900,601	11,550,701	13,341,060
Closing Stock							
Agri Input							
Trading							
Grain Processing		5,701,674	6,984,551	8,381,461	9,900,601	11,550,701	13,341,060
Horticulture Processing							
Total		5,701,674	6,984,551	8,381,461	9,900,601	11,550,701	13,341,060

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)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
A	Accounts Receivables (Debtors)								
1	Agri Input								
2	Custom Hiring								
3	Cleaning & Grading								
4	Cleaning & Grading	2	1,091,484	1,338,634	1,606,361	1,897,511	2,213,766	2,556,900	2,928,812
5	Warehouse								
6	Processing Unit - Hort Commodity								
Subtotal			1,091,484	1,338,634	1,606,361	1,897,511	2,213,766	2,556,900	2,928,812
B	Closing Stock		5,701,674	6,984,551	8,381,461	9,900,601	11,550,701	13,341,060	15,381,577
Total			6,793,158	8,323,185	9,987,822	11,798,114	13,764,467	15,897,959	18,210,300
C	Accounts Payable & Accrued Expenses (Creditors)								
1	Agri Input								
2	Custom Hiring								
3	Cleaning & Grading								
4	Cleaning & Grading	5	2,570,209	3,226,611	3,873,886	4,577,821	5,342,766	6,172,130	7,071,405
5	Warehouse								
6	Processing Unit - Hort Commodity								
Total			2,570,209	3,226,611	3,873,886	4,577,821	5,342,466	6,172,130	7,071,405
D	Working Capital		4,222,950	5,096,574	6,113,936	7,220,293	8,422,001	9,725,829	11,138,985
	Own Contribution	20%	844,590						

Working capital, also known as net working capital (NWC), is the difference between a company's current assets, such as accounts receivable (customers' unpaid bills), and inventories of raw materials and finished goods, and its current liabilities, such as accounts payable. This sheet provides requirement of working capital for running business.

6.1 Consolidated Profit and loss account for the Project

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Revenue							
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Cleaning unit	199,195,864	244,300,702	293,167,842	346,250,245	404,012,285	466,634,180	534,508,254
Facility 3 - Warehouse	1,224,000	1,380,792	1,558,250	1,738,747	1,928,672	1,986,532	2,046,128
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Total Revenue	200,419,864	245,687,494	294,719,092	348,034,992	405,940,957	468,620,722	536,554,382
Variable Cost							
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Cleaning unit	187,625,235	235,542,587	283,707,040	334,180,555	390,000,010	450,565,518	516,212,578
Facility 3 - Warehouse	424,800	437,544	456,070	464,190	478,116	492,400	507,233
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Total Variable Cost	188,050,035	235,980,131	283,244,316	334,645,145	390,478,126	451,057,978	516,719,811
Fixed Cost							
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Cleaning unit	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Admin Expenses	3,893,301	4,476,396	5,140,950	5,918,099	6,804,914	7,824,751	8,997,564
Total Fixed Cost	3,893,301	4,476,396	5,140,950	5,918,099	6,804,914	7,824,751	8,997,564
Total Cost	191,943,336	240,456,527	288,391,272	340,563,244	397,283,040	458,882,729	525,717,375
Profit Before Depreciation, Interest and Tax	8,476,528	5,230,967	6,327,820	7,471,748	8,657,917	9,737,993	10,837,007
Depreciation	895,952	895,952	895,952	895,952	895,952	895,952	895,952
Amortization	10,000	10,000	10,000	10,000	10,000	-	-
Profit Before Interest and Tax	7,570,576	4,325,014	5,421,868	6,565,795	7,751,965	8,842,040	9,941,054
Interest on Term loan	1,044,012	1,207,050	1,242,200	1,280,019	1,320,299	1,363,064	1,408,324
Profit Before Tax	6,526,565	3,117,964	4,179,668	5,285,776	6,431,666	7,478,977	8,532,730
Less: Tax	1,482,479	540,009	947,176	1,347,881	1,751,918	2,118,906	2,481,337
Profit After Tax	5,044,086	2,567,955	3,232,422	3,937,895	4,679,748	5,360,049	6,051,393
Cumulative Profit	5,044,086	7,612,081	10,844,503	14,782,398	19,462,146	24,822,195	30,873,588

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	6,361,853	8,909,810	12,035,330	15,771,310	20,145,217	25,075,751	30,573,290
Accounts Receivables							
Other Current Assets							
Total Current Assets	6,361,853	8,909,810	12,035,330	15,771,310	20,145,217	25,075,751	30,573,290
Gross Fixed Assets							
Gross Fixed Assets	21,333,011	20,437,059	19,541,106	18,645,154	17,749,202	16,853,250	15,957,297
Less: Depreciation	895,952	895,952	895,952	895,952	895,952	895,952	895,952
Net Fixed Assets	20,437,059	19,541,106	18,645,154	17,749,202	16,853,250	15,957,297	15,061,345
Preliminary & Pre-operative Expenses							
Preliminary & Pre-operative Expenses	40,000	30,000	20,000	10,000	0	0	0
TOTAL ASSETS	26,838,912	28,480,917	30,700,484	33,530,512	36,998,467	41,033,048	45,634,635
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	7,033,779	6,107,789	5,094,934	3,987,066	2,775,273	1,449,806	0
Differed Tax Liabilities							
TOTAL LIABILITIES	7,033,779	6,107,789	5,094,934	3,987,066	2,775,273	1,449,806	0
Share capital							
Share capital	1,931,240	1,931,240	1,931,240	1,931,240	1,931,240	1,951,240	1,931,240
Smart Grant -in-Aid	12,829,807	12,829,807	12,829,807	12,829,807	12,829,807	12,829,807	12,829,807
Reserves and Surplus							
Add: Opening Balance (P/L Account)	0	5,044,086	7,612,081	10,844,503	14,782,398	19,462,146	24,822,195
Profit & Loss) During the Year	5,044,086	2,567,995	3,232,422	3,937,895	4,679,748	5,360,049	6,051,393
Appropriation - Dividend							
Total Reserves	5,044,086	7,612,081	10,844,503	14,782,398	19,462,146	24,822,195	30,873,588
TOTAL EQUITY	19,805,133	22,373,128	25,605,550	29,543,445	34,223,193	39,583,242	45,634,635
TOTAL LIABILITIES & EQUITY	26,838,912	28,480,917	30,700,484	33,530,512	36,998,467	41,033,048	45,634,635
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	200,419,864	245,687,494	294,719,092	348,034,992	405,940,957	468,620,722	536,554,382
2	Equity/ Share capital	1,931,240						
	Reinvestment							
3	Smart Grant -in-Aid	12,829,807						
4	Long Term Loan	7,466,554						
5	Short Term Loan	3,167,212	5,096,574	6,113,936	7,220,293	8,422,001	9,725,829	11,138,985
	Sub Total (A)	225,814,677	250,784,068	300,833,028	355,255,285	414,362,958	478,346,550	547,693,366
	Cash Outflow (Rs.)							
1	Capital Expenditure							
a)	Land and Building	14,380,611						
b)	Machinery and Equipment	6,952,400						
c)	Furniture & Fixture	-						
d)	It Infrastructure	-						
e)	Vehicle	-						
f)	Preliminary Expenses	50,000						
2	Operational Expenditure							
a)	Variable Cost	188,050,035	235,980,131	283,244,316	334,645,145	390,478,126	451,057,978	516,719,811
b)	Fixed Cost	3,893,301	4,476,396	5,146,956	5,918,009	6,804,914	7,824,751	8,997,564
3	Loan Repayment							
	LTL - Principal	432,775	925,990	1,012,855	1,107,867	1,211,793	1,325,468	1,449,806
	LTL - Interest	663,946	595,461	508,597	413,584	309,659	195,984	71,646
	STL - Principal	3,167,212	5,096,574	6,113,936	7,220,293	8,422,001	9,725,829	11,138,985
	STL - Interest	380,065	611,589	733,672	866,435	1,010,640	1,167,099	1,336,678
4	Tax	1,482,479	549,969	947,176	1,347,881	1,751,918	2,118,908	2,481,337
	Sub Total (B)	219,452,824	248,236,111	297,707,509	351,519,305	409,989,051	473,416,017	542,195,826
	Net Cash Flow (A-B)	6,361,853	2,547,957	3,125,519	3,735,980	4,373,907	4,930,534	5,497,540
	Opening Cash and Bank		6,361,853	8,909,810	12,035,330	15,771,310	20,145,217	25,075,751
	Cumulative Cash Balance	6,361,853	8,909,810	12,035,330	15,771,310	20,145,217	25,075,751	30,573,290

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 in an upcoming time period.

9.1 Internal Rate of Return

Particular	Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Profit after Tax & Dividend		5,044,085.83	2,567,995.04	3,232,421.89	3,937,895.41	4,679,748.04	5,360,045.94	6,051,392.99
Add: Depreciation		895,952.29	895,952.29	895,952.29	895,952.29	895,952.29	895,952.29	895,952.29
Add: Preliminary expense written off		10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	0.00	0.00
Net Cash Accrual (A)		5,950,038.12	3,473,947.33	4,138,374.17	4,843,847.70	5,585,700.33	6,256,001.23	6,947,345.28
Initial Investment/ Net Cash Accrual	(22,227,601)	5,950,038.12	3,473,947.33	4,138,374.17	4,843,847.70	5,585,700.33	6,256,001.23	6,947,345.28
IRR	13.80%							
Present Value Equivalent		0.88	0.77	0.68	0.60	0.52	0.46	0.40
Present Value of Future Inflows		5,228,675.78	2,682,605.42	2,808,313.96	2,888,539.69	2,927,099.36	2,880,902.86	2,811,399.93
Operating Net Cash Inflow					22,227,600.93			
Present Capital Outflow					22,227,600.93			

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	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Cleani	199,195,864	244,300,702	293,160,842	346,296,245	404,612,285	466,634,190	534,508,254
Facility 3 - Warehouse	1,224,000	1,386,792	1,558,250	1,738,747	1,928,672	1,986,532	2,046,128
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit- Horti	-	-	-	-	-	-	-
Total Receipts	200,419,864	245,687,494	294,719,092	348,034,992	406,540,957	468,620,722	536,554,382
Total Variable Exp	188,050,035	235,980,131	283,244,316	334,645,145	390,478,126	451,057,978	516,719,811
Contribution	12,369,829	9,707,363	11,474,776	13,389,847	15,462,831	17,562,744	19,834,570
Total Fixed exp	4,799,253	5,382,349	6,052,908	6,824,051	7,710,866	8,720,703	9,893,516
BEP	39%	52%	53%	51%	50%	50%	50%

Average BEP 49.62%

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	5,044,086	2,567,995	3,232,422	3,937,895	4,679,748	5,360,049	6,051,393
Add: Depreciation	895,952	895,952	895,952	895,952	895,952	895,952	895,952
Add: Preliminary exp Written off	10,000	10,000	10,000	10,000	10,000	0	0
Net Cash Accrual (A)	5,950,038	3,473,947	4,138,374	4,843,848	5,585,700	6,256,001	6,947,345
PV Factor @ 10 %	0.91	0.83	0.75	0.68	0.62	0.56	0.51
Disc Cash Flow	5,409,126	2,871,091	3,109,222	3,308,413	3,468,280	3,531,350	3,565,087

Total Discounted Cash Flows 25,202,508

Present Value of Outflow 22,227,601

NPV 3,034,907.07

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

9.4 Return On Investments

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Net Profit	5,044,086	2,567,995	3,232,422	3,937,895	4,679,748	5,360,049	6,051,393
Average net profit				4,105,12.50			
Total Project cost				22,227,600.93			
ROI				19.84%			

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	22,227,601							
Profit after Tax & Dividend		5,044,086	2,567,955	3,232,422	3,937,895	4,679,748	5,360,049	6,051,393
Add: Depreciation		895,952	895,952	895,952	895,952	895,952	895,952	895,952
Add: Preliminary exp Written off		10,000	10,000	10,000	10,000	10,000	-	-
Net Cash Accrual (A)		5,950,038	3,473,947	4,138,374	4,843,848	5,585,700	6,256,001	6,947,345
Cashflow - Initial Investment		(16,277,563)	(12,803,615)	(8,665,241)	(3,821,394)	1,764,307		

Payback period (In years) - Project

4.68

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	8,476,528	5,230,967	6,327,820	7,471,748	8,657,917	9,737,993	10,837,007
Add: Depreciation	895,952	895,952	895,952	895,952	895,952	895,952	895,952
Add: Amortization	10,000	10,000	10,000	10,000	10,000	-	-
Interest on TL	653,946	595,461	508,597	413,584	309,659	195,984	71,646
Total	10,046,427	6,732,380	7,742,369	8,791,284	9,873,528	10,839,929	11,804,605
Total Annual EMI	1,096,721	1,521,452	1,521,452	1,521,452	1,521,452	1,521,452	1,521,452
Debt Service Coverage Ratio (D)	9.16	4.42	5.09	5.78	6.49	6.00	6.00

Average DSCR

4.42

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	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Cleani	209,155,657	256,515,737	307,818,884	363,611,637	424,212,900	489,965,899	561,233,666
Facility 3 - Warehouse	1,285,200	1,456,132	1,636,162	1,825,085	2,025,105	2,085,649	2,148,434
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	210,440,857	257,971,868	309,455,046	365,436,741	426,238,005	492,051,758	563,382,101
Expenditure							
Fixed Cost (Excl. of Depreciation)	3,893,301	4,476,396	5,146,956	5,918,099	6,804,914	7,824,751	8,997,564
Variable Cost	197,452,536	235,980,131	283,244,316	334,048,145	390,478,126	451,657,978	516,719,811
Total Operational Expenses	201,345,837	240,456,527	288,391,272	340,363,244	397,283,640	458,882,729	525,717,375
Net Income	9,095,020	17,515,341	21,063,775	24,873,497	28,954,365	33,169,029	37,664,726

Cost Variation (+5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Cleani	199,195,864	244,300,702	293,160,842	346,296,245	404,012,285	466,634,190	534,508,254
Facility 3 - Warehouse	1,224,000	1,386,792	1,558,250	1,738,747	1,928,672	1,986,532	2,046,128
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	200,419,864	245,687,494	294,719,092	348,034,992	405,940,957	468,620,722	536,554,382
Expenditure							
Fixed Cost (Excl. of Depreciation)	3,893,301	4,476,396	5,146,956	5,918,099	6,804,914	7,824,751	8,997,564
Variable Cost	197,452,536	247,779,137	297,406,532	351,377,402	410,602,032	473,610,877	542,355,802
Total Operational Expenses	201,345,837	252,255,534	302,553,488	357,295,501	416,806,946	481,435,628	551,553,206
Net Income	(925,973)	(6,568,040)	(7,834,396)	(9,260,509)	(10,865,989)	(12,814,906)	(14,998,984)

Quantity Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Cleani	189,236,071	232,085,667	278,502,800	328,781,432	383,811,671	443,302,480	507,782,841
Facility 3 - Warehouse	1,162,800	1,317,452	1,480,337	1,651,810	1,832,258	1,887,205	1,943,822
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	190,398,871	233,403,119	279,983,137	330,433,242	385,643,909	445,189,686	509,726,662
Expenditure							
Fixed Cost (Excl. of Depreciation)	3,893,301	4,476,396	5,146,956	5,918,099	6,804,914	7,824,751	8,997,564
Variable Cost	178,647,533	224,181,124	269,082,100	317,912,888	370,954,220	428,505,079	490,883,821
Total Operational Expenses	182,540,834	228,657,520	274,229,056	323,830,987	377,759,134	436,329,830	499,881,384
Net Income	7,858,037	4,745,599	5,754,081	6,802,255	7,884,776	8,859,856	9,845,278

Cost Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Cleani	199,195,864	244,300,702	293,160,842	346,296,245	404,012,285	466,634,190	534,508,254
Facility 3 - Warehouse	1,224,000	1,386,792	1,558,250	1,738,747	1,928,672	1,986,532	2,046,128
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	200,419,864	245,687,494	294,719,092	348,034,992	405,940,957	468,620,722	536,554,382
Expenditure							
Fixed Cost (Excl. of Depreciation)	3,893,301	4,476,396	5,146,956	5,918,099	6,804,914	7,824,751	8,997,564
Variable Cost	178,647,533	224,181,124	269,082,100	317,912,888	370,954,220	428,505,079	490,883,821
Total Operational Expenses	182,540,834	228,657,520	274,229,056	323,830,987	377,759,134	436,329,830	499,881,384
Net Income	17,879,030	17,029,973	20,490,036	24,204,005	28,181,824	32,290,591	36,672,997

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

10.1 Details of members and non- members

Particulars	No.
Total No. of Members Cultivating Grain Crops	3000
Total No. of Non- members Cultivating Grain Crops	0
Total	3000
Average Land Holding per Member (Acres)	1.5
Total Cultivated Land under grain Crop(Acres)	4500

10.2 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	Soybean	40%	1,800.00	30	54,000.00	5%	51,300.00
	Red Gram/Tur	30%	1,350.00	12	16,200.00	10%	14,580.00
	Paddy/Rice	0%	-	-	-	-	-
	Green Gram/ Moong	15%	675.00	10	6,750.00	5%	6,412.50
	Maize	0%	-	-	-	-	-
	Black Gram/Udid	15%	675.00	10	6,750.00	5%	6,412.50
	Bajra	0%	-	-	-	-	-
	Jawar	0%	-	-	20	-	-
	Sunflower	0%	-	-	-	-	-
Area Under Rabbi Cultivation (In Acres)		30%	1350				
Rabbi	Wheat	0%	-	-	-	-	-
	Bengal Gram/Channa	50%	675.00	12	8,100.00	20%	6,480.00
	Jawar	0%	-	-	-	-	-
	Maize	0%	-	-	-	-	-
	Safflower	0%	-	-	-	-	-
		0%	-	-	-	-	-
Area Under Summer Cultivation (In Acres)		5%	225				
Summer	Groundnut	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	Y1	Y2	Y3	Y4	Y5	Y6	Y7
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	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-

10.4 Quantity of Marketable Surplus Produce Considered for Processing Business

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Soybean	15,390.00	17,955.00	20,520.00	23,085.00	25,650.00	28,215.00	30,780.00
Red Gram/Tur	4,374.00	5,103.00	5,832.00	6,561.00	7,290.00	8,019.00	8,748.00
Paddy/Rice	-	-	-	-	-	-	-
Green Gram/ Moong	1,923.75	2,244.38	2,565.00	2,885.63	3,206.25	3,526.88	3,847.50
Maize	-	-	-	-	-	-	-
Black Gram/Udid	1,923.75	2,244.38	2,565.00	2,885.63	3,206.25	3,526.88	3,847.50
Bajra	-	-	-	-	-	-	-
Jawar	-	-	-	-	-	-	-
Sunflower	-	-	-	-	-	-	-
Wheat	-	-	-	-	-	-	-
Bengal Gram/Channa	1,944.00	2,268.00	2,592.00	2,916.00	3,240.00	3,564.00	3,888.00
Jawar	-	-	-	-	-	-	-
Maize	-	-	-	-	-	-	-
Safflower	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Groundnut	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-

10.5 Crop-wise Area Considered for Agri Input Service Centre

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
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	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-

12.2 Facility 1 - Profit and loss of Trading

100% 103.00% 106.0900% 109.2727% 112.5509% 115.9274% 119.4052%

Particulars	Rate	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Revenue								
Soybean	Quintals 8,670	-	-	-	-	-	-	-
Red Gram/Tur	Quintals 11,400	-	-	-	-	-	-	-
Paddy/Rice	Quintals	-	-	-	-	-	-	-
Green Gram/ Moong	Quintals 12,700	-	-	-	-	-	-	-
Maize	Quintals	-	-	-	-	-	-	-
Black Gram/Udid	Quintals 12,700	-	-	-	-	-	-	-
Bajra	Quintals	-	-	-	-	-	-	-
Jowar	Quintals	-	-	-	-	-	-	-
Sunflower	Quintals	-	-	-	-	-	-	-
Wheat	Quintals	-	-	-	-	-	-	-
Bengal Gram/Channa	Quintals 11,000	-	-	-	-	-	-	-
Jowar	Quintals	-	-	-	-	-	-	-
Maize	Quintals	-	-	-	-	-	-	-
Safflower	Quintals	-	-	-	-	-	-	-
0	Quintals	-	-	-	-	-	-	-
0	Quintals	-	-	-	-	-	-	-
0	Quintals	-	-	-	-	-	-	-
Groundnut	Quintals	-	-	-	-	-	-	-
0	Quintals	-	-	-	-	-	-	-
0	Quintals	-	-	-	-	-	-	-
0	Quintals	-	-	-	-	-	-	-
0	Quintals	-	-	-	-	-	-	-
Job Work Charges	Quintals 0	-	-	-	-	-	-	-
Fruit & Vegetables Crop Production Details								
Citrus Fruits	Quintals	-	-	-	-	-	-	-
Banana	Quintals	-	-	-	-	-	-	-
Custard Apple	Quintals	-	-	-	-	-	-	-
Guava	Quintals	-	-	-	-	-	-	-
Mango	Quintals	-	-	-	-	-	-	-
Waterlemon	Quintals	-	-	-	-	-	-	-
0	Quintals	-	-	-	-	-	-	-
Total Revenue		-	-	-	-	-	-	-
Expenses								
Variable Cost								
Soybean	Quintals 5,900	-	-	-	-	-	-	-
Red Gram/Tur	Quintals 7,000	-	-	-	-	-	-	-
Paddy/Rice	Quintals	-	-	-	-	-	-	-
Green Gram/ Moong	Quintals 8,000	-	-	-	-	-	-	-
Maize	Quintals	-	-	-	-	-	-	-
Black Gram/Udid	Quintals 8,000	-	-	-	-	-	-	-
Bajra	Quintals	-	-	-	-	-	-	-
Jowar	Quintals	-	-	-	-	-	-	-
Sunflower	Quintals	-	-	-	-	-	-	-
Wheat	Quintals	-	-	-	-	-	-	-
Bengal Gram/Channa	Quintals 6,800	-	-	-	-	-	-	-
Jowar	Quintals	-	-	-	-	-	-	-
Maize	Quintals	-	-	-	-	-	-	-
Safflower	Quintals	-	-	-	-	-	-	-
0	Quintals	-	-	-	-	-	-	-
0	Quintals	-	-	-	-	-	-	-
0	Quintals	-	-	-	-	-	-	-
0	Quintals	-	-	-	-	-	-	-
0	Quintals	-	-	-	-	-	-	-
0	Quintals	-	-	-	-	-	-	-
Fruit & Vegetables Crop Production Details								
Citrus Fruits	Quintals	-	-	-	-	-	-	-
Banana	Quintals	-	-	-	-	-	-	-
Custard Apple	Quintals	-	-	-	-	-	-	-
Guava	Quintals	-	-	-	-	-	-	-
Mango	Quintals	-	-	-	-	-	-	-
Waterlemon	Quintals	-	-	-	-	-	-	-
0	Quintals	-	-	-	-	-	-	-
Daily Labour	5 0	-	-	-	-	-	-	-
Electricity Charges	0 0	-	-	-	-	-	-	-
Grower Btgs 100 Kg	0 0	-	-	-	-	-	-	-
Transportation Cost 100 Kg	0 0	-	-	-	-	-	-	-
Add: Opening Stock								
Less: Closing Stock								
Total Variable Cost		-	-	-	-	-	-	-
Fixed Cost								
Machine Operator	1	-	-	-	-	-	-	-
Total Fixed Cost		-	-	-	-	-	-	-
Total Expenses		-	-	-	-	-	-	-
Operating Income		-	-	-	-	-	-	-

1. 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

Facility 2 - Grain Processing Unit - Dal Mill
13.1 Producers/ Capacity Utilization

Capacity 13 Qls P Hour

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
No. of Operation Days	246	287	328	369	410	450	491
Soybean	15,390	17,955	20,520	23,085	25,650	28,215	30,780
Red Gram/Tur	4,374	5,103	5,832	6,561	7,290	8,019	8,748
Paddy/Rice	-	-	-	-	-	-	-
Green Gram/ Moong	1,924	2,244	2,565	2,886	3,206	3,527	3,848
Maize	-	-	-	-	-	-	-
Black Gram/Udid	1,924	2,244	2,565	2,886	3,206	3,527	3,848
Bajra	-	-	-	-	-	-	-
Jawar	-	-	-	-	-	-	-
Sunflower	-	-	-	-	-	-	-
Wheat	-	-	-	-	-	-	-
Bengal Gram/Channa	1,944	2,268	2,592	2,916	3,240	3,564	3,888
Jawar	-	-	-	-	-	-	-
Maize	-	-	-	-	-	-	-
Safflower	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Groundnut	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Quantity to be Processed	25,556	29,815	34,074	38,333	42,593	46,852	51,111
Job Work (50%)	0%	0%	0%	0%	0%	0%	0%
Quantity for Processing and Trading for PC	100%	100%	100%	100%	100%	100%	100%
Job Work (50%)	-	-	-	-	-	-	-
Quantity for sale (50%)	-	-	-	-	-	-	-
Soybean	15,390	17,955	20,520	23,085	25,650	28,215	30,780
Red Gram/Tur	4,374	5,103	5,832	6,561	7,290	8,019	8,748
Paddy/Rice	-	-	-	-	-	-	-
Green Gram/ Moong	1,924	2,244	2,565	2,886	3,206	3,527	3,848
Maize	-	-	-	-	-	-	-
Black Gram/Udid	1,924	2,244	2,565	2,886	3,206	3,527	3,848
Bajra	-	-	-	-	-	-	-
Jawar	-	-	-	-	-	-	-
Sunflower	-	-	-	-	-	-	-
Wheat	-	-	-	-	-	-	-
Bengal Gram/Channa	1,944	2,268	2,592	2,916	3,240	3,564	3,888
Jawar	-	-	-	-	-	-	-
Maize	-	-	-	-	-	-	-
Safflower	-	-	-	-	-	-	-
Output (KG)							
Soybean							
Soya seeds (80%)	12,312.00	14,364.00	16,416.00	18,468.00	20,520.00	22,572.00	24,624.00
Soya waste material	3,078.00	3,591.00	4,104.00	4,617.00	5,130.00	5,643.00	6,156.00
Red Gram/Tur							
Tur Seeds (80%)	3,499.20	4,082.40	4,665.60	5,248.80	5,832.00	6,415.20	6,998.40
Husk and Powder	874.80	1,020.60	1,166.40	1,312.20	1,458.00	1,603.80	1,749.60
Paddy/Rice							
Green Gram/ Moong							
Seeds (80%)	1,539.00	1,795.50	2,052.00	2,308.50	2,565.00	2,821.50	3,078.00
Husk and Powder	384.75	448.88	513.00	577.13	641.25	705.38	769.50
Maize							
Black Gram/Udid							
Udid Seeds (80%)	1,539.00	1,795.50	2,052.00	2,308.50	2,565.00	2,821.50	3,078.00
Husk and Powder	384.75	448.88	513.00	577.13	641.25	705.38	769.50
Bajra							
Jawar							
Seeds (80%)	-	-	-	-	-	-	-
Husk and Powder	-	-	-	-	-	-	-
Sunflower							
Wheat							
Bengal Gram/Channa							
Seed (80%)	1,555.2	1,814.4	2,073.6	2,332.8	2,592.0	2,851.2	3,110.4
Husk and Powder	388.8	457.6	518.4	585.2	648.0	712.8	777.6
Jawar							
Maize							
Safflower							
Groundnut							

Facility 3 - Warehouse
14.1 Capacity Utilization

Capacity 1,020.00 MT

No. of Month 12

Particular	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Capacity Utilisation	50%	55%	60%	65%	70%	70%	70%
Total Quantity Stored per Annum	6,120.00	6,732.00	7,344.00	7,956.00	8,568.00	8,568.00	8,568.00

14.2 Facility 3 - Profit and loss of Warehouse

Particulars	Unit	Rate	100%	103.00%	106.09%	109.27%	112.55%	115.93%	119.41%
			Y1	Y2	Y3	Y4	Y5	Y6	Y7
Vegetable									
Storage Charges per MT per Month		200	1,224,000	1,386,792	1,558,250	1,738,747	1,928,672	1,986,532	2,046,128
Total Revenue			1,224,000	1,386,792	1,558,250	1,738,747	1,928,672	1,986,532	2,046,128
Expenses									
Variable Cost									
Dunnage	MT	15	61,200	63,036	64,927	66,875	68,881	70,948	73,076
Fumigation	MT	15	183,600	189,108	194,781	200,625	206,643	212,843	219,228
Electricity		15,000	180,000	185,400	190,962	196,691	202,592	208,669	214,929
Total Variable Cost			424,800	437,544	450,670	464,190	478,116	492,460	507,233
Fixed Cost									
Warehouse Manager		1	-	-	-	-	-	-	-
Total Fixed Cost			-	-	-	-	-	-	-
Total Expenses			424,800	437,544	450,670	464,190	478,116	492,460	507,233
Operating profit			799,200	949,248	1,107,580	1,274,557	1,450,556	1,494,072	1,538,895

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

Facility 4 - Custom Hiring
15.1 Capacity Utilization

Sr.No.	Custom Hiring Equipment	Working Days	No. of Hours in Day	Total Hours in Year	Required Hrs/acre	Total Acres	No. of Days Required/acre	Total No. of Days Required	Sliver's Charges/Acre (Amount Rs.)	Labour Requirement	Total No. of Days Labour Required
1	Double Plough	0	0	0	0	4	0	17	3000	0	0
2	Cultivator	0	0	0	0	2	0	8	1800	0	0
3	Rotavator	0	0	0	0	2	0	8	1800	0	0
4	BDF Seed Sowing Machine	0	0	0	0	2	0	8	1700	0	0
5	Mobile Thrasher	0	0	0	0	2	0	8	3000	0	0
6		0	0	0	0	0	0	0		0	0
7		0	0	0	0	0	0	0		0	0
8		0	0	0	0	0	0	0		0	0
9		0	0	0	0	0	0	0		0	0
10		0	0	0	0	0	0	0		0	0

15.2 Facility 4 - Profit and loss of Custom Hiring

Particulars	Unit	Rate	No. of Unit	105.00%	110.25%	115.70%	121.55%	127.65%	133.00%
				Yr	Yr	Yr	Yr	Yr	Yr
Revenue									
Custom Hiring Charges									
Double Plough	0	3000	0						
Cultivator	0	1800	0						
Rotavator	0	1800	0						
BDF Seed Sowing Machine	0	1700	0						
Mobile Thrasher	0	3000	0						
Total Revenue									
Expenses									
Variable Expenses									
Diesel	0	100	0						
Bank Labour	0	300	0						
Total Variable Cost									
Fixed Cost									
Driver	1								
Total Fixed Cost									
Total Expenses									
Operating Income									

This sheet provide details of sale, expenses and operating profit of custom hiring activity

Facility 5 - Agri Input

Particular		Y1	Y2	Y3	Y4	Y5	Y6	Y7
Area under crop (In Acres)								
Kharif Crops								
Soybean		-	-	-	-	-	-	-
Red Gram/Tur		-	-	-	-	-	-	-
Paddy/Rice		-	-	-	-	-	-	-
Green Gram/ Moong		-	-	-	-	-	-	-
Maize		-	-	-	-	-	-	-
Black Gram/Udid		-	-	-	-	-	-	-
Bajra		-	-	-	-	-	-	-
Jawar		-	-	-	-	-	-	-
Rabi Crop								
Wheat		-	-	-	-	-	-	-
Bengal Gram/Channa		-	-	-	-	-	-	-
Jawar		-	-	-	-	-	-	-
Maize		-	-	-	-	-	-	-
Safflower		-	-	-	-	-	-	-
Fruit & Vegetables Crop Production Details								
	0	-	-	-	-	-	-	-
	0	-	-	-	-	-	-	-
Citrus Fruits								
Banana		-	-	-	-	-	-	-
Custard Apple		-	-	-	-	-	-	-
Guava		-	-	-	-	-	-	-
Mango		-	-	-	-	-	-	-
Waterlemon		-	-	-	-	-	-	-
	0	-	-	-	-	-	-	-
Requirement of Input material								
Seeds								
Kharif Crops								
Soybean	40	-	-	-	-	-	-	-
Red Gram/Tur	5	-	-	-	-	-	-	-
Paddy/Rice	15	-	-	-	-	-	-	-
Green Gram/ Moong	15	-	-	-	-	-	-	-
Maize	25	-	-	-	-	-	-	-
Black Gram/Udid	15	-	-	-	-	-	-	-
Bajra	5	-	-	-	-	-	-	-
Jawar	5	-	-	-	-	-	-	-
Rabi Crop								
Wheat	20	-	-	-	-	-	-	-
Bengal Gram/Channa	25	-	-	-	-	-	-	-
Jawar	5	-	-	-	-	-	-	-
Maize	20	-	-	-	-	-	-	-
Safflower		-	-	-	-	-	-	-
	0	-	-	-	-	-	-	-
	0	-	-	-	-	-	-	-
	0	-	-	-	-	-	-	-
Summer								
Groundnut		-	-	-	-	-	-	-
	0	-	-	-	-	-	-	-
Fruit & Vegetables Crop Production Details								
Citrus Fruits								
Mango		-	-	-	-	-	-	-
Waterlemon		-	-	-	-	-	-	-
	0	-	-	-	-	-	-	-
Fertilizers								
SSP	100	-	-	-	-	-	-	-
Urea	30	-	-	-	-	-	-	-
DAP	30	-	-	-	-	-	-	-
Pesticide								
Dippon Coragen	0.2	-	-	-	-	-	-	-
Confidor Boyer	0.5	-	-	-	-	-	-	-

Facility 5 - Profit and loss of Agri Input

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

Particulars	Unit Rate	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Revenue								
Seeds (Rate/KG)								
Kharif Crops								
Soybean	100	-	-	-	-	-	-	-
Red Gram/Tur	85	-	-	-	-	-	-	-
Paddy/Rice		-	-	-	-	-	-	-
Green Gram/ Moong	90	-	-	-	-	-	-	-
Maize		-	-	-	-	-	-	-
Black Gram/Udid	80	-	-	-	-	-	-	-
Bajra		-	-	-	-	-	-	-
Jawar		-	-	-	-	-	-	-
Rabi Crop								
Wheat		-	-	-	-	-	-	-
Bengal Gram/Channa	80	-	-	-	-	-	-	-
Jawar		-	-	-	-	-	-	-
Maize		-	-	-	-	-	-	-
Safflower		-	-	-	-	-	-	-
Fruit & Vegetables Crop Production Details								
Citrus Fruits		-	-	-	-	-	-	-
Mango		-	-	-	-	-	-	-
Waterlemon		-	-	-	-	-	-	-
Fertilizer(Rate/KG)								
SSP	8	-	-	-	-	-	-	-
Urea	9	-	-	-	-	-	-	-
DAP	32	-	-	-	-	-	-	-
Pesticide								
Dupont Coragen	3,000	-	-	-	-	-	-	-
Confidor Boyer	2,200	-	-	-	-	-	-	-
Total Revenue		-	-	-	-	-	-	-
Expenses								
Seeds (Rate/KG)								
Variable Cost								
Soybean	85	-	-	-	-	-	-	-
Red Gram/Tur	75	-	-	-	-	-	-	-
Paddy/Rice	57	-	-	-	-	-	-	-
Green Gram/ Moong	80	-	-	-	-	-	-	-
Maize	25	-	-	-	-	-	-	-
Black Gram/Udid	70	-	-	-	-	-	-	-
Bajra	25	-	-	-	-	-	-	-
Jawar	25	-	-	-	-	-	-	-
Rabi Crop								
Wheat	35	-	-	-	-	-	-	-
Bengal Gram/Channa	70	-	-	-	-	-	-	-
Jawar	25	-	-	-	-	-	-	-
Maize	25	-	-	-	-	-	-	-
Safflower	25	-	-	-	-	-	-	-
Fruit & Vegetables Crop Production Details								
Citrus Fruits	0	-	-	-	-	-	-	-
Mango		-	-	-	-	-	-	-
Waterlemon		-	-	-	-	-	-	-
Fertilizer(Rate/KG)								
SSP	6	-	-	-	-	-	-	-
Urea	5	-	-	-	-	-	-	-
DAP	27	-	-	-	-	-	-	-
Pesticide								
Dupont Coragen	3,500	-	-	-	-	-	-	-
Confidor Boyer	2,500	-	-	-	-	-	-	-
Loading & Unloading	15	-	-	-	-	-	-	-
Transportation Cost	30	-	-	-	-	-	-	-
Add: Opening Stock		-	-	-	-	-	-	-
Less: Closing Stock		-	-	-	-	-	-	-
Total Variable Cost		-	-	-	-	-	-	-
Fixed Cost								
Rent	12	-	-	-	-	-	-	-
Agri Input Center Manager	1	-	-	-	-	-	-	-
Support Staff	1	-	-	-	-	-	-	-
Electricity Charges	12	-	-	-	-	-	-	-
Total Fixed Cost		-	-	-	-	-	-	-
Operating cost		-	-	-	-	-	-	-
Operating Profit		-	-	-	-	-	-	-

This sheet provide details of sale, expenses and operating profit of agri input activity

Facility 6 - F & V Processing Unit

17.1 Producer/Capacity Utilization

5 Qtls P Hour

8

Capacity
No. of Hours

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
No. of Operation Days	0	0	0	0	0	0	0
Citrus Fruits	-	-	-	-	-	-	-
Banana	-	-	-	-	-	-	-
Custard Apple	-	-	-	-	-	-	-
Guava	-	-	-	-	-	-	-
Mango	-	-	-	-	-	-	-
Waterlemon	-	-	-	-	-	-	-
Total Quantity to be Processed	-	-	-	-	-	-	-
Job Work (50%)	0%	0%	0%	0%	0%	0%	0%
Quantity for Processing and Trading for PC	100%	100%	100%	100%	100%	100%	100%
Job Work (50%)	-	-	-	-	-	-	-
Quantity for sale (50%)	-	-	-	-	-	-	-
Citrus Fruits	-	-	-	-	-	-	-
Banana	-	-	-	-	-	-	-
Custard Apple	-	-	-	-	-	-	-
Guava	-	-	-	-	-	-	-
Mango	-	-	-	-	-	-	-
Waterlemon	-	-	-	-	-	-	-
Output (KG)							
Citrus Fruits							
Citrus Fruits	-	-	-	-	-	-	-
Banana	-	-	-	-	-	-	-
Custard Apple	-	-	-	-	-	-	-
Guava	-	-	-	-	-	-	-
Mango	-	-	-	-	-	-	-
Waterlemon	-	-	-	-	-	-	-

Packaging (In Kg)

Citrus Fruits	-	-	-	-	-	-	-
Banana	-	-	-	-	-	-	-
Custard Apple	-	-	-	-	-	-	-
Guava	-	-	-	-	-	-	-
Mango	-	-	-	-	-	-	-
Waterlemon	-	-	-	-	-	-	-

17.2 Activity 6 - Profit and loss of F & V Processing Unit

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

Particulars	Unit	Rate	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Revenue									
Citrus Fruits	Kg	75	-	-	-	-	-	-	-
Banana	Kg	35	-	-	-	-	-	-	-
Custard Apple	Kg	85	-	-	-	-	-	-	-
Guava	Kg	95	-	-	-	-	-	-	-
Mango	Kg	100	-	-	-	-	-	-	-
Waterlemon	Kg	40	-	-	-	-	-	-	-
Revenue			-	-	-	-	-	-	-
Expenses									
Variable Cost									
Citrus Fruits	Quintals	3,900	-	-	-	-	-	-	-
Banana	Quintals	1,450	-	-	-	-	-	-	-
Custard Apple	Quintals	4,900	-	-	-	-	-	-	-
Guava	Quintals	5,400	-	-	-	-	-	-	-
Mango	Quintals	6,900	-	-	-	-	-	-	-
Waterlemon	Quintals	3,400	-	-	-	-	-	-	-
Other Consumables	Quintals	2000	-	-	-	-	-	-	-
Daily Labour	4	350	-	-	-	-	-	-	-
Electricity Charges	500	8	-	-	-	-	-	-	-
Loading/Unloading Charges	Quintals	10	-	-	-	-	-	-	-
packaging Exp		2	-	-	-	-	-	-	-
Transportation Charges		1	-	-	-	-	-	-	-
Add: Opening Stock									
Less: Closing Stock									
Total Variable Cost			-	-	-	-	-	-	-
Fixed Cost									
Machine Operator	1		-	-	-	-	-	-	-
Support Staff	2		-	-	-	-	-	-	-
Fixed Cost			-	-	-	-	-	-	-
Total expenses			-	-	-	-	-	-	-
Operating Profit			-	-	-	-	-	-	-

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

