

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 Fruits & 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. that will helps to understand the project feasible or not

3.0 Preparatory work

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

4.0 Colour codes used

Colour code	Description
	Need to change/Place Values Manually
	Need to change figures subject to

5.0 Guidance note for using calculator

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

1.1 Total Project Cost

Sr. No.	Particular	Amount (Rs.)	Grant (%)	Grant Amount (Rs.)
1	Land and Building	2,737,148	60%	1,642,289
2	Machinery and Equipment	2,010,928	60%	1,206,557
3	Furniture and Fixture	-	60%	-
4	IT & It Infrastructure	155,000	60%	93,000
5	Vehicle	-	60%	-
6	Preliminary Expenses	240,000	60%	144,000
7	Working Capital	349,227		
Total		5,492,304		3,085,846

Total Project Costs means the costs incurred or to be incurred by a FPC in connection with or incidental to the Construction and acquisition of assets including preoprtative expenditure , design, construction and Working Capital

1.2 Means of Finance

Sr. No.	Particular	Bank Loan (%)	Amount (Rs.)
1	Govt. Grant under SMART Project	60%	3,085,846
2	Bank Finance - Long Term Loan (= Total Project Cost- Smart Grant - Own Contribution)	20%	1,098,461
3	Own Contribution (=Fixed Assets*20%)+Working Capital)	20%	1,307,997
Total			5,492,304

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)	58.09%	Project Viable	BEP shall be less than 60%
2	Avg. Return on Capital Employed Average (ROCE)	28.34%	Project Viable	RoCE for the project shall be more than 22%
3	Internal Rate of Return (IRR)	14.21%	Project Viable	The project internal rate of return shall be more than 12%
4	Net present value (at a discount rate of 10 per cent)	2,696,163	NPV is high and positive at a conservative project life of 5 years	With a discount rate of 10% and a span of 7 operational years, the NPV should be positive
5	Payback period	4.21	Project Viable	The Pack Back Period (Project/ Equity) shall be less than 7 years
6	Debt Service Coverage Ratio (DSCR)	2.42	Project Viable	DSCR shall be more than 2 for better performing project.

Amortization: Straight Line Method (SLM) is used	Depreciation	
	percent	percent as per 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%

3.3 Amortization Schedule

Particulars	Years	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Preliminary Expenses	5	48,000	48,000	48,000	48,000	48,000	-	-
Total Value		48,000	48,000	48,000	48,000	48,000	-	-

3.4 Tax Schedule

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
EBT	566,531	979,943	1,434,718	1,932,239	2,474,001	3,112,192	3,754,355
Add Depreciation as per companies Act	229,559	229,559	229,559	229,559	229,559	229,559	229,559
Less Depreciation as per IT Act	637,354	539,937	461,963	398,174	345,077	300,286	262,119
Taxable Income	158,736	669,566	1,202,314	1,763,624	2,358,483	3,041,466	3,721,796
Provision of Taxes	41,271	174,087	312,602	458,542	613,206	790,781	967,667

Maximum Tax rate **26%**

This Sheet refer for provision of tax calculation

4.1 Repayment Schedule

Loan Amount (Rs)	1,098,461
Interest rate /PA	10%
Loan Tenure in years	7
Moratorium Period (In Months)	12
EMI	Rs. 20,349.91

Year	Particulars	Opening Balance	Interest	Princpal Repayment	EMI	Closing Outstanding
Year 1	Month 1	1,098,461	9,154	-	9,154	1,098,461
	Month 2	1,098,461	9,154	-	9,154	1,098,461
	Month 3	1,098,461	9,154	-	9,154	1,098,461
	Month 4	1,098,461	9,154	-	9,154	1,098,461
	Month 5	1,098,461	9,154	-	9,154	1,098,461
	Month 6	1,098,461	9,154	-	9,154	1,098,461
	Month 7	1,098,461	9,154	-	9,154	1,098,461
	Month 8	1,098,461	9,154	-	9,154	1,098,461
	Month 9	1,098,461	9,154	-	9,154	1,098,461
	Month 10	1,098,461	9,154	-	9,154	1,098,461
	Month 11	1,098,461	9,154	-	9,154	1,098,461
	Month 12	1,098,461	9,154	-	9,154	1,098,461
Year 2	Month 13	1,098,461	9,154	11,196	20,350	1,087,265
	Month 14	1,087,265	9,061	11,289	20,350	1,075,975
	Month 15	1,075,975	8,966	11,383	20,350	1,064,592
	Month 16	1,064,592	8,872	11,478	20,350	1,053,114
	Month 17	1,053,114	8,776	11,574	20,350	1,041,540
	Month 18	1,041,540	8,679	11,670	20,350	1,029,869
	Month 19	1,029,869	8,582	11,768	20,350	1,018,102
	Month 20	1,018,102	8,484	11,866	20,350	1,006,236
	Month 21	1,006,236	8,385	11,965	20,350	994,271
	Month 22	994,271	8,286	12,064	20,350	982,207
	Month 23	982,207	8,185	12,165	20,350	970,042
	Month 24	970,042	8,084	12,266	20,350	957,776
Year 3	Month 25	957,776	7,981	12,368	20,350	945,407
	Month 26	945,407	7,878	12,472	20,350	932,936
	Month 27	932,936	7,774	12,575	20,350	920,360
	Month 28	920,360	7,670	12,680	20,350	907,680
	Month 29	907,680	7,564	12,786	20,350	894,894
	Month 30	894,894	7,457	12,892	20,350	882,002
	Month 31	882,002	7,350	13,000	20,350	869,002
	Month 32	869,002	7,242	13,108	20,350	855,894
	Month 33	855,894	7,132	13,217	20,350	842,676
	Month 34	842,676	7,022	13,328	20,350	829,349
	Month 35	829,349	6,911	13,439	20,350	815,910
	Month 36	815,910	6,799	13,551	20,350	802,359
Year 4	Month 37	802,359	6,686	13,664	20,350	788,696
	Month 38	788,696	6,572	13,777	20,350	774,918
	Month 39	774,918	6,458	13,892	20,350	761,026
	Month 40	761,026	6,342	14,008	20,350	747,018
	Month 41	747,018	6,225	14,125	20,350	732,893
	Month 42	732,893	6,107	14,242	20,350	718,651
	Month 43	718,651	5,989	14,361	20,350	704,290
	Month 44	704,290	5,869	14,481	20,350	689,809
	Month 45	689,809	5,748	14,601	20,350	675,207
	Month 46	675,207	5,627	14,723	20,350	660,484
	Month 47	660,484	5,504	14,846	20,350	645,638
	Month 48	645,638	5,380	14,970	20,350	630,669
Year 5	Month 49	630,669	5,256	15,094	20,350	615,574
	Month 50	615,574	5,130	15,220	20,350	600,354
	Month 51	600,354	5,003	15,347	20,350	585,007
	Month 52	585,007	4,875	15,475	20,350	569,532
	Month 53	569,532	4,746	15,604	20,350	553,929
	Month 54	553,929	4,616	15,734	20,350	538,195
	Month 55	538,195	4,485	15,865	20,350	522,330
	Month 56	522,330	4,353	15,997	20,350	506,333
	Month 57	506,333	4,219	16,130	20,350	490,202
	Month 58	490,202	4,085	16,265	20,350	473,937
	Month 59	473,937	3,949	16,400	20,350	457,537
	Month 60	457,537	3,813	16,537	20,350	441,000
Year 6	Month 61	441,000	3,675	16,675	20,350	424,325
	Month 62	424,325	3,536	16,814	20,350	407,511
	Month 63	407,511	3,396	16,954	20,350	390,557
	Month 64	390,557	3,255	17,095	20,350	373,462
	Month 65	373,462	3,112	17,238	20,350	356,224
	Month 66	356,224	2,969	17,381	20,350	338,843
	Month 67	338,843	2,824	17,526	20,350	321,317
	Month 68	321,317	2,678	17,672	20,350	303,644
	Month 69	303,644	2,530	17,820	20,350	285,825
	Month 70	285,825	2,382	17,968	20,350	267,857
	Month 71	267,857	2,232	18,118	20,350	249,739
	Month 72	249,739	2,081	18,269	20,350	231,470
Year 7	Month 73	231,470	1,929	18,421	20,350	213,049
	Month 74	213,049	1,775	18,574	20,350	194,475
	Month 75	194,475	1,621	18,729	20,350	175,745
	Month 76	175,745	1,465	18,885	20,350	156,860
	Month 77	156,860	1,307	19,043	20,350	137,817
	Month 78	137,817	1,148	19,201	20,350	118,616
	Month 79	118,616	988	19,361	20,350	99,254
	Month 80	99,254	827	19,523	20,350	79,732
	Month 81	79,732	664	19,685	20,350	60,046
	Month 82	60,046	500	19,850	20,350	40,197
	Month 83	40,197	335	20,015	20,350	20,182
	Month 84	20,182	168	20,182	20,350	0

476578.53

1098460.75

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.

5.1 Closing and Opening Stock Calculation

Particulars		Y1	Y2	Y3	Y4	Y5	Y6	Y7
Opening Stock								
Agri Input			99,433	156,607	219,250	287,766	362,585	444,167
Trading			417,633	470,886	559,840	623,521	692,170	766,126
Grain Processing			44,155	50,227	56,795	63,894	71,561	79,836
Horticulture Processing			-	-	-	-	-	-
Total			561,222	677,720	835,885	975,181	1,126,317	1,290,129
Closing Stock								
Agri Input	2%		99,433	156,607	219,250	287,766	362,585	444,167
Trading	2%		417,633	470,886	559,840	623,521	692,170	766,126
Grain Processing	2%		44,155	50,227	56,795	63,894	71,561	79,836
Horticulture Processing	1%		-	-	-	-	-	-
Total			561,222	677,720	835,885	975,181	1,126,317	1,290,129

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	263,602	419,387	587,880	772,173	973,426	1,192,874	1,431,833	
2	Custom Hiring	14	56,959	59,807	62,797	65,937	69,234	72,696	76,330	
3	Cleaning & Grading	14	1,056,376	1,207,677	1,434,782	1,599,434	1,775,656	1,965,503	2,169,894	
4	Dal Mill	14	187,687	216,255	244,554	275,141	308,175	343,826	382,271	
5	Warehouse	14	-	-	-	-	-	-	-	
6	Processing Unit - Horti Commodity	14	-	-	-	-	-	-	-	
	Subtotal		1,564,623	1,903,127	2,330,013	2,712,685	3,126,492	3,574,898	4,060,329	
B	Closing Stock		561,222	677,720	835,885	975,181	1,126,317	1,290,129	1,467,506	
	Total		2,125,845	2,580,847	3,165,898	3,687,866	4,252,809	4,865,027	5,527,834	
C	Accounts Payable & Accrued Expenses (Creditors)									
1	Agri Input	7	127,129	200,229	280,320	367,920	463,580	567,885	681,462	
2	Custom Hiring	7	11,392	11,961	12,559	13,187	13,847	14,539	15,266	
3	Cleaning & Grading	7	533,960	602,045	715,777	797,196	884,967	979,522	1,081,320	
4	Dal Mill	7	56,454	64,217	72,614	81,691	91,494	102,073	113,481	
5	Warehouse	7	-	-	-	-	-	-	-	
6	Processing Unit - Horti Commodity	7	-	-	-	-	-	-	-	
	Total		728,935	878,452	1,081,271	1,259,994	1,453,887	1,664,019	1,891,529	
D	Working Capital		1,396,909	1,702,395	2,084,627	2,427,872	2,798,922	3,201,008	3,636,306	
	Own Contribution	25%	349,227							

Working capital, also known as net working capital (NWC), is the difference between a company's current assets, such as accounts receivable (customers' unpaid bills), and inventories of raw materials and finished goods, and its current liabilities, such as accounts payable. This sheet provide 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	27,541,223	31,485,876	37,406,814	41,699,519	46,293,895	51,243,459	56,572,245
Facility 2 - Processing Unit- Dal Mill	4,893,269	5,638,087	6,375,860	7,173,315	8,034,575	8,964,029	9,966,342
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	1,485,000	1,559,250	1,637,213	1,719,073	1,805,027	1,895,278	1,990,042
Facility 5 - Agri Input Centre	6,872,470	10,934,030	15,326,873	20,131,665	25,378,619	31,099,939	37,329,945
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Total Revenue	40,791,962	49,617,243	60,746,760	70,723,572	81,512,116	93,202,706	105,858,574
Variable Cost							
Facility 1 - Cleaning & Grading	27,424,567	31,339,116	37,233,717	41,504,383	46,076,040	51,001,102	56,303,480
Facility 2 - Processing Unit- Dal Mill	2,899,529	3,342,370	3,779,746	4,252,504	4,763,089	5,314,101	5,908,306
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	594,000	623,700	654,885	687,629	722,011	758,111	796,017
Facility 5 - Agri Input Centre	6,529,454	10,383,324	14,554,054	19,115,899	24,097,544	29,529,563	35,444,540
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Total Variable Cost	37,447,551	45,688,510	56,222,402	65,560,416	75,658,684	86,602,877	98,452,343
Fixed Cost							
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Dal Mill	900,000	945,000	992,250	1,041,863	1,093,956	1,148,653	1,206,086
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	350,307	365,307	381,057	397,594	414,959	433,191	452,335
Facility 5 - Agri Input Centre	252,000	264,600	277,830	291,722	306,308	321,623	337,704
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Admin Expenses	783,400	822,570	863,699	906,883	952,228	999,839	1,049,831
Total Fixed Cost	2,285,707	2,397,477	2,514,835	2,638,062	2,767,449	2,903,307	3,045,957
Total Cost	39,733,258	48,085,987	58,737,237	68,198,478	78,426,133	89,506,184	101,498,300
Profit Before Depreciation ,Interest and Tax	1,058,704	1,531,256	2,009,522	2,525,094	3,085,983	3,696,522	4,360,274
Depreciation	229,559	229,559	229,559	229,559	229,559	229,559	229,559
Amortization	48,000	48,000	48,000	48,000	48,000	-	-
Profit Before Interest and Tax	781,145	1,253,696	1,731,963	2,247,535	2,808,423	3,466,962	4,130,715
Interest on Term loan	214,614	273,753	297,245	315,295	334,422	354,770	376,359
Profit Before Tax	566,531	979,943	1,434,718	1,932,239	2,474,001	3,112,192	3,754,355
Less. Tax	41,271	174,087	312,602	458,542	613,206	790,781	967,667
Profit After Tax	525,259	805,856	1,122,116	1,473,697	1,860,795	2,321,411	2,786,688
Less. Dividend	131,315	201,464	280,529	368,424	465,199	580,353	696,672
Profit After Dividend	393,944	604,392	841,587	1,105,273	1,395,597	1,741,058	2,090,016
Cumulative Profit	393,944	998,336	1,839,923	2,945,196	4,340,793	6,081,851	8,868,540

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.

8.1 Cash Flow Statement for the Project

Sr.	Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
1	Operating Profit							
	Total Revenue	40,791,962	49,617,243	60,746,760	70,723,572	81,512,116	93,202,706	105,858,574
2	Equity/ Share capital	1,307,997						
	Reinvestment							
3	Grant	3,085,846						
4	Long Term Loan	1,098,461						
5	Increase in Short Term Loan	1,047,682	654,712	382,232	343,245	371,051	402,086	435,297
6	Increase in account rpayable	728,935	149,517	202,819	178,723	193,892	210,132	227,510
	Sub Total (A)	48,060,883	50,421,472	61,331,811	71,245,540	82,077,059	93,814,923	106,521,381
	Cash Outflow (Rs.)							
1	Capital Expenditure							
a	Land and Building	2,737,148						
b	Machinery and Equipment	2,010,928						
c	Furniture & Fixture	-						
d	It Infrastructure	155,000						
e	Vehicle	-						
f	Premilinary Expenses	240,000						
2	Operational Expenditure							
a	Variable Cost	37,447,551	45,688,510	56,222,402	65,560,416	75,658,684	86,602,877	98,452,343
b	Fixed Cost	2,285,707	2,397,477	2,514,835	2,638,062	2,767,449	2,903,307	3,045,957
3	Loan Repayment							
	LTL - Principal	-	140,685	155,416	171,691	189,669	209,530	231,470
	LTL - Interest	109,846	103,514	88,782	72,508	54,530	34,669	12,729
	STL - Principal							
	STL - Interest	104,768	170,239	208,463	242,787	279,892	320,101	363,631
4	Tax	41,271	174,087	312,602	458,542	613,206	790,781	967,667
5	Increase in account Receivable	1,564,623	338,504	426,886	382,672	413,807	448,406	485,431
6	Increase in Closing Stock	561,222	116,498	158,166	139,296	151,136	163,812	177,377
	Sub Total (B)	47,258,065	49,129,514	60,087,552	69,665,975	80,128,373	91,473,482	103,736,603
	Net Cash Flow (A-B)	802,819	1,291,958	1,244,259	1,579,566	1,948,686	2,341,441	2,784,778
	Opening Cash and Bank		802,819	2,094,776	3,339,035	4,918,601	6,867,287	9,208,728
	Cumulative Cash Balance	802,819	2,094,776	3,339,035	4,918,601	6,867,287	9,208,728	11,993,505

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		393,944.42	604,391.93	841,587.09	1,105,272.74	1,395,596.60	1,741,058.45	2,090,016.34
Add: Depreciation		229,559.35	229,559.35	229,559.35	229,559.35	229,559.35	229,559.35	229,559.35
Add: Preliminary expense written off		48,000.00	48,000.00	48,000.00	48,000.00	48,000.00	0.00	0.00
Net Cash Accrual (A)		671,503.76	881,951.28	1,119,146.43	1,382,832.09	1,673,155.94	1,970,617.79	2,319,575.69
Initial Investment/ Net Cash Accrual	(5,492,303.7264)	671,503.76	881,951.28	1,119,146.43	1,382,832.09	1,673,155.94	1,970,617.79	2,319,575.69
IRR	14.21%							
Present Value Equivalent		0.88	0.77	0.67	0.59	0.51	0.45	0.39
Present Value of Future Inflows		587,959.26	676,148.61	751,247.89	812,764.24	861,053.91	887,963.48	915,166.34
Operating Net Cash Inflow					5,492,303.73			

Present Capital Outflow

5,492,303.73

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	27,541,223	31,485,876	37,406,814	41,699,519	46,293,895	51,243,459	56,572,245
Facility 2 - Processing Unit- Dal Mill	4,893,269	5,638,087	6,375,860	7,173,315	8,034,575	8,964,029	9,966,342
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	1,485,000	1,559,250	1,637,213	1,719,073	1,805,027	1,895,278	1,990,042
Facility 5 - Agri Input Centre	6,872,470	10,934,030	15,326,873	20,131,665	25,378,619	31,099,939	37,329,945
Facility 6 - Processing Unit - Horti Comm	-	-	-	-	-	-	-
Total Receipts	40,791,962	49,617,243	60,746,760	70,723,572	81,512,116	93,202,706	105,858,574
Total Variable Exp	37,447,551	45,688,510	56,222,402	65,560,416	75,658,684	86,602,877	98,452,343
Contribution	3,344,411	3,928,733	4,524,357	5,163,156	5,853,432	6,599,828	7,406,231
Total Fixed exp	2,563,266	2,675,036	2,792,395	2,915,621	3,045,009	3,132,866	3,275,516
BEP	77%	68%	62%	56%	52%	47%	44%

Average BEP

58.09%

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	525,259	805,856	1,122,116	1,473,697	1,860,795	2,321,411	2,786,688
Add: Depreciation	229,559	229,559	229,559	229,559	229,559	229,559	229,559
Add: Preliminary exp Written off	48,000	48,000	48,000	48,000	48,000	0	0
Net Cash Accrual (A)	802,819	1,083,415	1,399,675	1,751,256	2,138,355	2,550,971	3,016,248
PV Factor @ 10 %	0.91	0.83	0.75	0.68	0.62	0.56	0.51
Disc Cash Flow	729,835	895,385	1,051,597	1,196,132	1,327,750	1,439,956	1,547,812

Total Discounted Cash Flows

8,188,467

Present Value of Outflow

5,492,304

NPV

2,696,162.93

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	525,259	805,856	1,122,116	1,473,697	1,860,795	2,321,411	2,786,688
Average net profit	1556546.20						
Total Project cost	5492303.73						
ROI	28.34%						

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

9.5 Payback Period (In years) - Project

Particulars	Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Initial Investment	5,492,304							
Profit after Tax & Dividend		525,259	805,856	1,122,116	1,473,697	1,860,795	2,321,411	2,786,688
Add: Depreciation		229,559	229,559	229,559	229,559	229,559	229,559	229,559
Add: Preliminary exp Written off		48,000	48,000	48,000	48,000	48,000	-	-
Net Cash Accrual (A)		802,819	1,083,415	1,399,675	1,751,256	2,138,355	2,550,971	3,016,248
Cashflow - Initial Investment		(4,689,485)	(3,606,070)	(2,206,394)	(455,138)	1,683,217	4,234,187	7,250,435

Payback period (in years) - Project

4.21

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	393,944	604,392	841,587	1,105,273	1,395,597	1,741,058	2,090,016
Add: Depreciation	229,559	229,559	229,559	229,559	229,559	229,559	229,559
Add: Amortization	48,000	48,000	48,000	48,000	48,000	-	-
Interest on TL	109,846	103,514	88,782	72,508	54,530	34,669	12,729
Total	781,350	985,465	1,207,929	1,455,340	1,727,686	2,005,287	2,332,304
Total Annual EMI	1,047,682	795,397	537,649	514,936	560,719	611,616	666,767
Debt Service Coverage Ratio (DSCR)	0.75	1.24	2.25	2.83	3.08	3.28	3.50

Average DSCR

2.42

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	28,918,284	33,060,169	39,277,155	43,784,495	48,608,590	53,805,632	59,400,858
Facility 2 - Processing Unit- Dal Mill	5,137,933	5,919,991	6,694,653	7,531,980	8,436,304	9,412,231	10,464,659
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	1,559,250	1,637,213	1,719,073	1,805,027	1,895,278	1,990,042	2,089,544
Facility 5 - Agri Input Centre	7,216,094	11,480,732	16,093,217	21,138,248	26,647,550	32,654,936	39,196,442
Facility 6 - Processing Unit - Horti Comm	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	42,831,560	52,098,105	63,784,098	74,259,751	85,587,722	97,862,841	111,151,502
Expenditure							
Fixed Cost (Excl. of Depreciation, Amort)	2,285,707	2,397,477	2,514,835	2,638,062	2,767,449	2,903,307	3,045,957
Variable Cost	39,319,929	45,688,510	56,222,402	65,560,416	75,658,684	86,602,877	98,452,343
Total Operational Expenses	41,605,635	48,085,987	58,737,237	68,198,478	78,426,133	89,506,184	101,498,300
Net Income	1,225,925	4,012,118	5,046,860	6,061,273	7,161,589	8,356,657	9,653,203

Cost Variation (+5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	27,541,223	31,485,876	37,406,814	41,699,519	46,293,895	51,243,459	56,572,245
Facility 2 - Processing Unit- Dal Mill	4,893,269	5,638,087	6,375,860	7,173,315	8,034,575	8,964,029	9,966,342
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	1,485,000	1,559,250	1,637,213	1,719,073	1,805,027	1,895,278	1,990,042
Facility 5 - Agri Input Centre	6,872,470	10,934,030	15,326,873	20,131,665	25,378,619	31,099,939	37,329,945
Facility 6 - Processing Unit - Horti Comm	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	40,791,962	49,617,243	60,746,760	70,723,572	81,512,116	93,202,706	105,858,574
Expenditure							
Fixed Cost (Excl. of Depreciation, Amort)	2,285,707	2,397,477	2,514,835	2,638,062	2,767,449	2,903,307	3,045,957
Variable Cost	39,319,929	47,972,936	59,033,522	68,838,437	79,441,618	90,933,021	103,374,960
Total Operational Expenses	41,605,635	50,370,412	61,548,358	71,476,499	82,209,068	93,836,328	106,420,917
Net Income	(813,673)	(753,170)	(801,598)	(752,927)	(696,951)	(633,622)	(562,343)

Quantity Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	26,164,162	29,911,582	35,536,474	39,614,543	43,979,200	48,681,286	53,743,633
Facility 2 - Processing Unit- Dal Mill	4,648,606	5,356,183	6,057,067	6,814,649	7,632,847	8,515,828	9,468,024
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	1,410,750	1,481,288	1,555,352	1,633,119	1,714,775	1,800,514	1,890,540
Facility 5 - Agri Input Centre	6,528,847	10,387,329	14,560,529	19,125,082	24,109,688	29,544,942	35,463,448
Facility 6 - Processing Unit - Horti Comm	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	38,752,364	47,136,381	57,709,422	67,187,393	77,436,510	88,542,570	100,565,645
Expenditure							
Fixed Cost (Excl. of Depreciation, Amort)	2,285,707	2,397,477	2,514,835	2,638,062	2,767,449	2,903,307	3,045,957
Variable Cost	35,575,174	43,404,085	53,411,282	62,282,395	71,875,750	82,272,733	93,529,726
Total Operational Expenses	37,860,880	45,801,561	55,926,117	64,920,457	74,643,199	85,176,040	96,575,683
Net Income	891,484	1,334,819	1,783,304	2,266,936	2,793,311	3,366,530	3,989,962

Cost Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	27,541,223	31,485,876	37,406,814	41,699,519	46,293,895	51,243,459	56,572,245
Facility 2 - Processing Unit- Dal Mill	4,893,269	5,638,087	6,375,860	7,173,315	8,034,575	8,964,029	9,966,342
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	1,485,000	1,559,250	1,637,213	1,719,073	1,805,027	1,895,278	1,990,042
Facility 5 - Agri Input Centre	6,872,470	10,934,030	15,326,873	20,131,665	25,378,619	31,099,939	37,329,945
Facility 6 - Processing Unit - Horti Comm	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	40,791,962	49,617,243	60,746,760	70,723,572	81,512,116	93,202,706	105,858,574
Expenditure							
Fixed Cost (Excl. of Depreciation, Amort)	2,285,707	2,397,477	2,514,835	2,638,062	2,767,449	2,903,307	3,045,957
Variable Cost	35,575,174	43,404,085	53,411,282	62,282,395	71,875,750	82,272,733	93,529,726
Total Operational Expenses	37,860,880	45,801,561	55,926,117	64,920,457	74,643,199	85,176,040	96,575,683
Net Income	2,931,082	3,815,681	4,820,642	5,803,115	6,868,917	8,026,666	9,282,891

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 assume 5% (+,-) while calculating sensitivity analysis

Grains Crop Production Details

10.1 Details of members and non- members

Particulars	No.
Total No. of Members Cultivating Grain Crops	400
Total No. of Non- members Cultivating Grain Crops	126
Total	526
Average Land Holding per Member (Acres)	2
Total Cultivated Land under grain Crop(Acres)	1052

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	90%	946.8	15	14202	10%	12781.8
	Red Gram/Tur	7%	73.64	7	515.48	5%	489.706
	Paddy/Rice	0%	0	4	0	0%	0
	Green Gram/ Moong	2%	21.04	7	147.28	2%	144.3344
	Maize	0%	0	20	0	0%	0
	Black Gram/Udid	2%	21.04	7	147.28	10%	132.552
	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)	30%	315.6				
Rabbi	Wheat	0%	0	10	0	10%	0
	Bengal Gram/Channa	10%	31.56	10	315.6	10%	284.04
	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%	52.6					
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	40%	45%	50%	55%	60%	65%	70%
	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Soybean	8947.26	9586.35	10864.53	11503.62	12142.71	12781.8	13420.89
Red Gram/Tur	195.8824	220.3677	244.853	269.3383	293.8236	318.3089	342.7942
Paddy/Rice	0	0	0	0	0	0	0
Green Gram/ Moong	57.73376	64.95048	72.1672	79.38392	86.60064	93.81736	101.03408
Maize	0	0	0	0	0	0	0
Black Gram/Udid	53.0208	59.6484	66.276	72.9036	79.5312	86.1588	92.7864
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	113.616	127.818	142.02	156.222	170.424	184.626	198.828
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	60%	65%	70%	75%	80%	85%	90%
	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Soybean	0	0	0	0	0	0	0
Red Gram/Tur	293.8236	318.3089	342.7942	367.2795	391.7648	416.2501	440.7354
Paddy/Rice	0	0	0	0	0	0	0
Green Gram/ Moong	86.60064	93.81736	101.03408	108.2508	115.46752	122.68424	129.90096
Maize	0	0	0	0	0	0	0
Black Gram/Udid	79.5312	86.1588	92.7864	99.414	106.0416	112.6692	119.2968
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	170.424	184.626	198.828	213.03	227.232	241.434	255.636
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

10.5 Crop-wise Area Considered for Agri Input Service Centre

Particulars	10%	15.0%	20.0%	25.0%	30.0%	35.0%	40.0%
	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Soybean	94.68	142.02	189.36	236.7	284.04	331.38	378.72
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	3.156	4.734	6.312	7.89	9.468	11.046	12.624
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
	0	0	0	0	0	0	0

Guava	0	0	0	0	0	0	0
Citrus	0	0	0	0	0	0	0

11.5 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
Onion	0	0	0	0	0	0	0
Tomato	0	0	0	0	0	0	0
Okra	0	0	0	0	0	0	0
Chilli	0	0	0	0	0	0	0
Potato	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
Onion	0	0	0	0	0	0	0
Tomato	0	0	0	0	0	0	0
Okra	0	0	0	0	0	0	0
Chilli	0	0	0	0	0	0	0
Brinjal	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
Pomegranate	0	0	0	0	0	0	0
Custard Apple	0	0	0	0	0	0	0
Guava	0	0	0	0	0	0	0
Citrus	0	0	0	0	0	0	0

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

Capacity
No. of Hours

20
8
Quintal/Hour

Tentative Wastage Percentage	
Commodity	Percentage
Grains	3%
Fruit and Vegetables	5%

No. of Working Days

0

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
No. of Operation Days	58.55	62.87	71.19	75.51	79.83	84.15	88.48
Soybean	8,947	9,586	10,865	11,504	12,143	12,782	13,421
Red Gram/Tur	196	220	245	269	294	318	343
Paddy/Rice	-	-	-	-	-	-	-
Green Gram/ Moong	58	65	72	79	87	94	101
Maize	-	-	-	-	-	-	-
Black Gram/Uddid	53	60	66	73	80	86	93
Bajra	-	-	-	-	-	-	-
Jawar	-	-	-	-	-	-	-
Sunflower	-	-	-	-	-	-	-
Wheat	-	-	-	-	-	-	-
Bengal Gram/Channa	114	128	142	156	170	185	199
Jawar	-	-	-	-	-	-	-
Maize	-	-	-	-	-	-	-
Safflower	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
Groundnut	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
Total Grains Quantity to be Processed	9,368	10,059	11,390	12,081	12,773	13,465	14,156
Fruit & Vegetables Crop Production Details							
Onion	-	-	-	-	-	-	-
Tomato	-	-	-	-	-	-	-
Okra	-	-	-	-	-	-	-
Chilli	-	-	-	-	-	-	-
Potato	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
Onion	-	-	-	-	-	-	-
Tomato	-	-	-	-	-	-	-
Okra	-	-	-	-	-	-	-
Chilli	-	-	-	-	-	-	-
Brinjal	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
Pomegranate	-	-	-	-	-	-	-
Custard Apple	-	-	-	-	-	-	-
Gnava	-	-	-	-	-	-	-
Citrus	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
Total F & V Quantity to be Processed	-	-	-	-	-	-	-
Job Work for Grains	50%	50%	50%	50%	50%	50%	50%
Quantity for trading of Grains	50%	50%	50%	50%	50%	50%	50%
Job Work (50%)	4,684	5,030	5,695	6,041	6,387	6,732	7,078
Quantity for sale (50%)							
Soybean	4,474	4,793	5,432	5,752	6,071	6,391	6,710
Red Gram/Tur	98	110	122	135	147	159	171
Paddy/Rice	-	-	-	-	-	-	-
Green Gram/ Moong	29	32	36	40	43	47	51
Maize	-	-	-	-	-	-	-
Black Gram/Uddid	27	30	33	36	40	43	46
Bajra	-	-	-	-	-	-	-
Jawar	-	-	-	-	-	-	-
Sunflower	-	-	-	-	-	-	-
Wheat	-	-	-	-	-	-	-
Bengal Gram/Channa	57	64	71	78	85	92	99
Jawar	-	-	-	-	-	-	-
Maize	-	-	-	-	-	-	-
Safflower	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Groundnut	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Fruit & Vegetables Crop Production Details							
Onion	-	-	-	-	-	-	-
Tomato	-	-	-	-	-	-	-
Okra	-	-	-	-	-	-	-
Chilli	-	-	-	-	-	-	-
Potato	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Onion	-	-	-	-	-	-	-
Tomato	-	-	-	-	-	-	-
Okra	-	-	-	-	-	-	-
Chilli	-	-	-	-	-	-	-
Brinjal	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Pomegranate	-	-	-	-	-	-	-
Custard Apple	-	-	-	-	-	-	-

Guava	-	-	-	-	-	-	-
Citrus	-	-	-	-	-	-	-

Output								
Soybean	4,361.79	4,673.35	5,296.46	5,608.01	5,919.57	6,231.13	6,542.68	
Red Gram/Tur	95.49	107.43	119.37	131.30	143.24	155.18	167.11	
Paddy/Rice	-	-	-	-	-	-	-	
Green Gram/ Moong	28.15	31.66	35.18	38.70	42.22	45.74	49.25	
Maize	-	-	-	-	-	-	-	
Black Gram/Uddid	25.85	29.08	32.31	35.54	38.77	42.00	45.23	
Bajra	-	-	-	-	-	-	-	
Jawar	-	-	-	-	-	-	-	
Sunflower	-	-	-	-	-	-	-	
Wheat	-	-	-	-	-	-	-	
Bengal Gram/Channa	55.39	62.31	69.23	76.16	83.08	90.01	96.93	
Jawar	-	-	-	-	-	-	-	
Maize	-	-	-	-	-	-	-	
Safflower	-	-	-	-	-	-	-	
0	-	-	-	-	-	-	-	
0	-	-	-	-	-	-	-	
0	-	-	-	-	-	-	-	
Groundnut	-	-	-	-	-	-	-	
0	-	-	-	-	-	-	-	
0	-	-	-	-	-	-	-	
0	-	-	-	-	-	-	-	
0	-	-	-	-	-	-	-	
Fruit & Vegetables Crop Production Details								
Onion	-	-	-	-	-	-	-	
Tomato	-	-	-	-	-	-	-	
Okra	-	-	-	-	-	-	-	
Chilli	-	-	-	-	-	-	-	
Potato	-	-	-	-	-	-	-	
0	-	-	-	-	-	-	-	
0	-	-	-	-	-	-	-	
0	-	-	-	-	-	-	-	
0	-	-	-	-	-	-	-	
Onion	-	-	-	-	-	-	-	
Tomato	-	-	-	-	-	-	-	
Okra	-	-	-	-	-	-	-	
Chilli	-	-	-	-	-	-	-	
Brinjal	-	-	-	-	-	-	-	
0	-	-	-	-	-	-	-	
0	-	-	-	-	-	-	-	
0	-	-	-	-	-	-	-	
0	-	-	-	-	-	-	-	
0	-	-	-	-	-	-	-	
0	-	-	-	-	-	-	-	
0	-	-	-	-	-	-	-	
Pomegranate	-	-	-	-	-	-	-	
Custard Apple	-	-	-	-	-	-	-	
Guava	-	-	-	-	-	-	-	
Citrus	-	-	-	-	-	-	-	

12.2 Facility 1 - Profit and loss of Trading

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

Particulars	Rate	Y1	Y2	Y3	Y4	Y5	Y6	Y7	
Revenue									
Soybean	Quintals	6,000	25,778,174	29,412,635	34,974,244	38,919,409	43,137,571	47,680,252	52,569,356
Red Gram/Tur	Quintals	6,200	583,174	698,199	814,701	941,109	1,078,120	1,226,479	1,386,979
Paddy/Rice	Quintals	-	-	-	-	-	-	-	-
Green Gram/ Moong	Quintals	7,400	205,150	245,614	286,598	331,066	379,264	431,454	487,915
Maize	Quintals	-	-	-	-	-	-	-	-
Black Gram/Uddid	Quintals	6,200	157,852	188,986	220,521	254,736	291,822	331,979	375,423
Bajra	Quintals	-	-	-	-	-	-	-	-
Jawar	Quintals	-	-	-	-	-	-	-	-
Sunflower	Quintals	-	-	-	-	-	-	-	-
Wheat	Quintals	-	-	-	-	-	-	-	-
Bengal Gram/Channa	Quintals	5,100	278,241	333,121	388,706	449,016	514,386	585,171	661,748
Jawar	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	115	538,632	607,320	722,045	804,184	892,732	988,124	1,090,823
Fruit & Vegetables Crop Production Details									
Onion	Quintals	2,000	-	-	-	-	-	-	-
Tomato	Quintals	1,000	-	-	-	-	-	-	-
Okra	Quintals	1,500	-	-	-	-	-	-	-
Chilli	Quintals	3,000	-	-	-	-	-	-	-
Potato	Quintals	1,500	-	-	-	-	-	-	-
0	Quintals	-	-	-	-	-	-	-	-
0	Quintals	-	-	-	-	-	-	-	-
0	Quintals	-	-	-	-	-	-	-	-
0	Quintals	-	-	-	-	-	-	-	-
Onion	Quintals	2,000	-	-	-	-	-	-	-
Tomato	Quintals	1,000	-	-	-	-	-	-	-
Okra	Quintals	1,500	-	-	-	-	-	-	-
Chilli	Quintals	3,000	-	-	-	-	-	-	-
Brinjal	Quintals	2,000	-	-	-	-	-	-	-
0	Quintals	-	-	-	-	-	-	-	-
0	Quintals	-	-	-	-	-	-	-	-
0	Quintals	-	-	-	-	-	-	-	-
0	Quintals	-	-	-	-	-	-	-	-
0	Quintals	-	-	-	-	-	-	-	-
0	Quintals	-	-	-	-	-	-	-	-
0	Quintals	-	-	-	-	-	-	-	-
Pomegranate	Quintals	5,000	-	-	-	-	-	-	-
Custard Apple	Quintals	-	-	-	-	-	-	-	-
Guava	Quintals	-	-	-	-	-	-	-	-
Citrus	Quintals	-	-	-	-	-	-	-	-
Total Revenue			27,541,223	31,485,876	37,406,814	41,699,519	46,293,895	51,243,459	56,572,245

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

Capacity
No. of Hours

5
8

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
No. of Operation Days	16	17	18	20	21	22	24
Soybean	0	0	0	0	0	0	0
Red Gram/Tur	293.8236	318.3089	342.7942	367.2795	391.7648	416.2501	440.7354
Paddy/Rice	0	0	0	0	0	0	0
Green Gram/ Moong	86.60064	93.81736	101.03408	108.2508	115.46752	122.68424	129.90096
Maize	0	0	0	0	0	0	0
Black Gram/Udid	79.5312	86.1588	92.7864	99.414	106.0416	112.6692	119.2968
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	170.424	184.626	198.828	213.03	227.232	241.434	255.636
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	630.37944	682.91106	735.44268	787.9743	840.50592	893.03754	945.56916
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%)	315	341	368	394	420	447	473
Quantity for sale (50%)							
Soybean	-	-	-	-	-	-	-
Red Gram/Tur	147	159	171	184	196	208	220
Paddy/Rice	-	-	-	-	-	-	-
Green Gram/ Moong	43	47	51	54	58	61	65
Maize	-	-	-	-	-	-	-
Black Gram/Udid	40	43	46	50	53	56	60
Bajra	-	-	-	-	-	-	-
Jawar	-	-	-	-	-	-	-
Sunflower	-	-	-	-	-	-	-
Wheat	-	-	-	-	-	-	-
Bengal Gram/Channa	85	92	99	107	114	121	128
Jawar	-	-	-	-	-	-	-
Maize	-	-	-	-	-	-	-
Safflower	-	-	-	-	-	-	-
	0	-	-	-	-	-	-
	0	-	-	-	-	-	-
	0	-	-	-	-	-	-
Groundnut	-	-	-	-	-	-	-
	0	-	-	-	-	-	-
Output (KG)							
Soybean							
Red Gram/Tur							
Dal (80%)	117.53	127.32	137.12	146.91	156.71	166.50	176.29
Husk and Powder	29.38	31.83	34.28	36.73	39.18	41.63	44.07
Paddy/Rice							
Green Gram/ Moong							
Dal (80%)	35	38	40	43	46	49	52
Husk and Powder	9	9	10	11	12	12	13
Maize							
Black Gram/Udid							
Dal (80%)	32	34	37	40	42	45	48
Husk and Powder	8	9	9	10	11	11	12
Bajra							
Jawar							
Sunflower							
Wheat							
Bengal Gram/Channa							
Dal (80%)	68	74	80	85	91	97	102
Husk and Powder	17	18	20	21	23	24	26
Jawar							
Maize							
Safflower							
	0						
	0						
	0						
Groundnut							
	0						
	0						

Facility 3 - Warehouse
14.1 Capacity Utilization

Capacity 261.00 MT

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	2,505.60	2,662.20	2,818.80	2,975.40	3,132.00	3,132.00	3,132.00

14.2 Facility 3 - Profit and loss of Warehouse

Particulars	Unit	Rate	100%	105.00%	110.25%	115.76%	121.55%	127.63%	134.01%
			Y1	Y2	Y3	Y4	Y5	Y6	Y7
Vegetable									
Storage Charges per MT per Month		-	-	-	-	-	-	-	-
Total Revenue			-	-	-	-	-	-	-
Expenses									
Variable Cost									
Dunnage	MT	-	-	-	-	-	-	-	-
Fumigation	MT	-	-	-	-	-	-	-	-
Electricity		-	-	-	-	-	-	-	-
Total Variable Cost			-	-	-	-	-	-	-
Fixed Cost									
Warehouse Manager		1	-	-	-	-	-	-	-
Total 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

**Facility 4 - Custom Hiring
15.1 Capacity Utilization**

Sr. No.	Custom Hiring Equipment	No. of Equipment	Working Days	No. of Hours in a day	Total Hours in a year	Required Hrs/Acre	Total Acres	No. of Liters Diesel Required/acre	Total no. of Liters required	Service Charges/Acre (Amount (Rs.))	Labour Requirement	Total No. of Days Labour Reured
1	Plowing Machine MB Ploogh	1	90	6	540	2	270	8	2160	2500	1	90
2	Spray Pump 2 in 1	1	90	6	540	2	270	6	1620	1500	1	90
3	Engine Operated Spray Pump	1	90	6	540	2	270	6	1620	1500	1	90
4												
5												
6												
7												
8												
9												
10												

15.2 Facility 4 - Profit and loss of Custom Hiring

Particulars	Unit	No. of Unit	Rate	100% 105.00% 110.25% 115.76% 121.55% 127.63% 134.01%								
				Y1	Y2	Y3	Y4	Y5	Y6	Y7		
Revenue												
Custom Hiring Charges												
Plowing Machine MB Ploogh	acre	270	2500	675,000	708,750	744,188	781,397	820,467	861,490	904,565		
Spray Pump 2 in 1	acre	270	1500	405,000	425,250	446,513	468,838	492,280	516,894	542,739		
Engine Operated Spray Pump	acre	270	1500	405,000	425,250	446,513	468,838	492,280	516,894	542,739		
0 acre	0	0	0	-	-	-	-	-	-	-		
0 acre	0	0	0	-	-	-	-	-	-	-		
0 acre	0	0	0	-	-	-	-	-	-	-		
0 acre	0	0	0	-	-	-	-	-	-	-		
0 acre	0	0	0	-	-	-	-	-	-	-		
0 acre	0	0	0	-	-	-	-	-	-	-		
0 acre	0	0	0	-	-	-	-	-	-	-		
Total Revenue				1,485,000	1,559,250	1,637,213	1,719,073	1,805,027	1,895,278	1,990,042		
Expenses												
Variable Expenses												
Diesel	Litres	5400	98	513,000	538,650	565,583	593,862	623,555	654,732	687,469		
Daily Labour	No. of Days	270	300	81,000	85,050	89,303	93,768	98,456	103,379	108,548		
Total Variable Cost				594,000	623,700	654,885	687,629	722,011	758,111	796,017		
Fixed Cost												
Driver	No.	1	15,000	180,000	189,000	198,450	208,373	218,791	229,731	241,217		
Cleaner	No.	1	10,000	120,000	126,000	132,300	138,915	145,861	153,154	160,811		
Repair & Maintenance				25,153	25,153	25,153	25,153	25,153	25,153	25,153		
Insurance				25,153	25,153	25,153	25,153	25,153	25,153	25,153		
Total Fixed Cost				350,307	365,307	381,057	397,594	414,959	433,191	452,335		
Total Expenses				944,307	989,007	1,035,942	1,085,224	1,136,969	1,191,303	1,248,352		
Operating Income				540,693	570,243	601,271	633,850	668,057	703,976	741,690		

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		95	142	189	237	284	331	379
Red Gram/Tur		-	-	-	-	-	-	-
Paddy/Rice		-	-	-	-	-	-	-
Green Gram/ Moong		-	-	-	-	-	-	-
Maize		-	-	-	-	-	-	-
Black Gram/Udid		-	-	-	-	-	-	-
Bajra		-	-	-	-	-	-	-
Jawar		-	-	-	-	-	-	-
Rabi Crop								
Wheat		-	-	-	-	-	-	-
Bengal Gram/Channa		3	5	6	8	9	11	13
Jawar		-	-	-	-	-	-	-
Maize		-	-	-	-	-	-	-
Safflower		-	-	-	-	-	-	-
0		-	-	-	-	-	-	-
0		-	-	-	-	-	-	-
0		-	-	-	-	-	-	-
Summer								
Groundnut		-	-	-	-	-	-	-
0		-	-	-	-	-	-	-
0		-	-	-	-	-	-	-
0		-	-	-	-	-	-	-
0		-	-	-	-	-	-	-
Fruit & Vegetables Crop Production Details								
Onion		-	-	-	-	-	-	-
Tomato		-	-	-	-	-	-	-
Okra		-	-	-	-	-	-	-
Chilli		-	-	-	-	-	-	-
Potato		-	-	-	-	-	-	-
0		-	-	-	-	-	-	-
0		-	-	-	-	-	-	-
0		-	-	-	-	-	-	-
0		-	-	-	-	-	-	-
Onion		-	-	-	-	-	-	-
Tomato		-	-	-	-	-	-	-
Okra		-	-	-	-	-	-	-
Chilli		-	-	-	-	-	-	-
Brinjal		-	-	-	-	-	-	-
0		-	-	-	-	-	-	-
0		-	-	-	-	-	-	-
0		-	-	-	-	-	-	-
0		-	-	-	-	-	-	-
0		-	-	-	-	-	-	-
0		-	-	-	-	-	-	-
0		-	-	-	-	-	-	-
Pomegranate		-	-	-	-	-	-	-
Custard Apple		-	-	-	-	-	-	-
Guava		-	-	-	-	-	-	-
Citrus		-	-	-	-	-	-	-
Requirement of Input material								
Seeds requirement per acre (in kg)	seed requireme nt/acre							
Kharif Crops								
Soybean	40	3,787	5,681	7,574	9,468	11,362	13,255	15,149
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	79	118	158	197	237	276	316
Jawar	5	-	-	-	-	-	-	-
Maize	20	-	-	-	-	-	-	-
Safflower		-	-	-	-	-	-	-
0		-	-	-	-	-	-	-
0		-	-	-	-	-	-	-
0		-	-	-	-	-	-	-
Summer								
Groundnut		-	-	-	-	-	-	-
0		-	-	-	-	-	-	-
0		-	-	-	-	-	-	-
0		-	-	-	-	-	-	-
0		-	-	-	-	-	-	-
Fruit & Vegetables Crop Production Details								
Onion		-	-	-	-	-	-	-
Tomato		-	-	-	-	-	-	-
Okra		-	-	-	-	-	-	-
Chilli		-	-	-	-	-	-	-
Potato		-	-	-	-	-	-	-

Fertilizer(Rate/KG)		Rate/kg							
SSP		7	399,851	636,160	891,742	1,171,293	1,476,569	1,809,445	2,171,916
Urea		8	456,973	727,039	1,019,134	1,338,620	1,687,507	2,067,937	2,482,190
DAP		30	1,713,649	2,726,398	3,821,752	5,019,826	6,328,153	7,754,763	9,308,213
Pesticide		Rate/lit							
Dupont Coragen		3,000	2,284,865	3,635,197	5,095,670	6,693,101	8,437,537	10,339,683	12,410,951
Confidor Boyer		2,200	1,675,568	2,665,811	3,736,824	4,908,274	6,187,527	7,582,435	9,101,364
Total Revenue			6,872,470	10,934,030	15,326,873	20,131,665	25,378,619	31,099,939	37,329,945
Expenses									
Seeds (Rate/KG)									
Variable Cost									
FPC purchase rate									
Soybean		85	321,912	507,011	709,816	931,633	1,173,858	1,437,976	1,725,571
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	5,523	8,699	12,178	15,984	20,140	24,671	29,605
Jawar		25	-	-	-	-	-	-	-
Maize		25	-	-	-	-	-	-	-
Safflower		25	-	-	-	-	-	-	-
		0	-	-	-	-	-	-	-
		0	-	-	-	-	-	-	-
		0	-	-	-	-	-	-	-
Summer									
Groundnut									
		0	-	-	-	-	-	-	-
		0	-	-	-	-	-	-	-
		0	-	-	-	-	-	-	-
		0	-	-	-	-	-	-	-
Fruit & Vegetables Crop Production Details									
Onion			-	-	-	-	-	-	-
Tomato			-	-	-	-	-	-	-
Okra			-	-	-	-	-	-	-
Chilli			-	-	-	-	-	-	-
Potato			-	-	-	-	-	-	-
		0	-	-	-	-	-	-	-
		0	-	-	-	-	-	-	-
		0	-	-	-	-	-	-	-
		0	-	-	-	-	-	-	-
Onion			-	-	-	-	-	-	-
Tomato			-	-	-	-	-	-	-
Okra			-	-	-	-	-	-	-
Chilli			-	-	-	-	-	-	-
Brinjal			-	-	-	-	-	-	-
		0	-	-	-	-	-	-	-
		0	-	-	-	-	-	-	-
		0	-	-	-	-	-	-	-
		0	-	-	-	-	-	-	-
Pomegranate			-	-	-	-	-	-	-
Custard Apple			-	-	-	-	-	-	-
Guava			-	-	-	-	-	-	-
Citrus			-	-	-	-	-	-	-
		0	-	-	-	-	-	-	-
Fertilizer(Rate/KG)									
SSP		6	347,949	548,020	767,228	1,006,986	1,268,803	1,554,283	1,865,140
Urea		5	289,958	456,683	639,356	839,155	1,057,335	1,295,236	1,554,283
DAP		27	1,565,771	2,466,089	3,452,524	4,531,438	5,709,611	6,994,274	8,393,129
Pesticide									
Dupont Coragen		2,800	2,165,016	3,409,900	4,773,860	6,265,692	7,894,771	9,671,095	11,605,314
Confidor Boyer		2,000	1,546,440	2,435,643	3,409,900	4,475,494	5,639,122	6,907,925	8,289,510
Loading & Unloading		10	35,120	55,314	77,440	101,639	128,066	156,880	188,256
Transportation Cost		100	351,200	553,139	774,395	1,016,394	1,280,656	1,568,804	1,882,565
Add: Opening Stock				99,433	156,607	219,250	287,766	362,585	444,167
Less: Closing Stock			99,433	156,607	219,250	287,766	362,585	444,167	533,001
Total Variable Cost			6,529,454	10,383,324	14,554,054	19,115,899	24,097,544	29,529,563	35,444,540
Fixed Cost									
Rent		12	-	-	-	-	-	-	-
Agri Input Center Manager		1	12,000	144,000	151,200	158,760	166,698	175,033	183,785
Support Staff		1	8,000	96,000	100,800	105,840	111,132	116,689	122,523
Electricity Charges		12	1,000	12,000	12,600	13,230	13,892	14,586	15,315
Total Fixed Cost			252,000	264,600	277,830	291,722	306,308	321,623	337,704
Operating cost			6,781,454	10,647,924	14,831,884	19,407,621	24,403,851	29,851,186	35,782,244
Operating Profit			91,016	286,106	494,989	724,044	974,767	1,248,753	1,547,700

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

Onion									
Tomato									
Okra									
Chilli									
Brinjal									
	0								
	0								
	0								
	0								
Pomegranate									
Pomegranate Arils	-	-	-	-	-	-	-	-	-
Pomegranate Juice	-	-	-	-	-	-	-	-	-
Pomegranate Powder	-	-	-	-	-	-	-	-	-
Custard Apple									
Guava									
Citrus									

Packaging (In Kg)									
Pomegranate Arils 1 Kg	-	-	-	-	-	-	-	-	-
Pomegranate Juice 1 Ltrs	-	-	-	-	-	-	-	-	-
Pomegranate Peel Powder1 Kg	-	-	-	-	-	-	-	-	-

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									
Pomegranate Arils	Quintals	200	-	-	-	-	-	-	-
Pomegranate Juice	Ltrs	50	-	-	-	-	-	-	-
Pomegranate Powder	Kg	50	-	-	-	-	-	-	-
Revenue			-	-	-	-	-	-	-
Expenses									
Variable Cost									
Pomegranate	Quintals	6,000	-	-	-	-	-	-	-
Other Consumables	Quintals	2000	-	-	-	-	-	-	-
Daily Labour	5	300	-	-	-	-	-	-	-
Electricity Charges	0	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