

## LMK FARMER PRODUCER COMPANY LIMITED

CIN :- U01110MH2020PTC352445

C/o Nandkumar Band Gokul Dham 02 Near Tomp Collage Chandurbazar Amravati Maharashtra 444704

DPR Prepared By :- CA. Deepak Zhawar

### 1.1 Total Project Cost

Sr. No.	Particular	Amount (Rs.)	Grant (%)	Grant Amount (Rs.)
				88,06,200
1	Land and Building	1,46,77,000	60%	1,26,06,524
2	Machinery and Equipment	2,10,10,874	60%	1,77,480
3	Furniture and Fixture	2,95,800	60%	1,48,372
4	IT & It Infrastructure	2,47,287	60%	
5	Transport vehical (Refer van and other)	-	60%	-
6	Preliminary Expenses	12,25,000	60%	7,35,000
7	Working Capital	9,24,627		
	<b>Total</b>	<b>3,83,80,588</b>		<b>2,24,73,577</b>

### 1.2 Means of Finance

Sr. No.	Particular	Bank Loan (%)	Amount (Rs.)
1	Govt. Grant under SMART Project	60%	2,24,73,577
2	Bank Finance - Long Term Loan	20%	72,46,192
3	Own Contribution	10% + Working Capital	86,60,819
	<b>Total</b>		<b>3,83,80,588</b>

### 1.3 Financial Indicators

Sr. No.	Financial ratio	Estimated	Result	Level
1	Break Even Point (BEP)	44.19%	Project Viable	40-60 %
2	Avg. Return on Capital Employed Average (ROCE)	16.43%	Project Viable	12-18 %
3	Internal Rate of Return (IRR)	10.26%	Project Viable	10-15 %
4	Net present value (at a discount rate of 10 per cent)	3,67,093	NPV is high and positive at a conservative project life of 7 years	POSITIVE
5	Payback period	5.06	Project Viable	5-7 y
6	Debt Service Coverage Ratio (DSCR)	2.32	Project Viable	1.5-2.5

## Land and Building

Sr. No.	Particular	Unit	No. of Unit	Rate per unit	Amount (Rs.)
1	Land	Sq ft.			Lease
2	Factory Shed	Sq ft	1		
	Civil Cost & Fabrication Cost		1	1,46,77,000	1,46,77,000
<b>Total</b>					<b>1,46,77,000</b>

## Machinery and Equipment

Sr. No.	Description	Capacity	No. Required	Rate	Amount (Rs.)	Total HP
<b>A Custom Hiring - Pre Harvest</b>						
1	Tractor		1	7,50,000	7,50,000	
2	Mulcher 5 feet		1	1,90,000	1,90,000	
3	Rotavator 5 ft		1	1,30,000	1,30,000	
<b>Subtotal</b>					<b>10,70,000</b>	
<b>B</b>						
<b>Subtotal</b>						
<b>C Orange Cleaning &amp; Grading</b>						
1	Optical Grading Unit . Gading based on Size. Washing Waxing and Drying Unit - 4 Lane		1	1,44,25,600	1,44,25,600	25
2	Weighing Bridge - 60 Ton		1	8,85,000	8,85,000	
3	Plastic Crete		2400	411.82	988368	
4	62.50 KVA Silent DG Set		1	7,95,867	7,95,867	
5	82.5 KVA Transformer		1	5,30,000	5,30,000	
7	Solar Instalation - 50KW		1	23,16,039	23,16,039	
<b>Subtotal</b>					<b>1,99,40,874</b>	<b>25</b>
<b>D Cold Storage / Pre Cooling Chamber</b>						
<b>Subtotal</b>						
<b>Total</b>					<b>2,10,10,874</b>	

2.3

**Furniture and Fixture**

Sr. No.	Particular	No. Required	Rate	Amount (Rs.)
1	Office Table, Chairs, Wall Fan & Racks	1	2,95,800	2,95,800
<b>Total</b>				<b>2,95,800</b>

2.4

**IT & It Infrastructure**

Sr. No.	Particular	No. Required	Rate	Amount (Rs.)
1	Laptop Computer, CCTV	1	247287	2,47,287
<b>Total</b>				<b>2,47,287</b>

2.5

**Transport vehical (Refer van and other)**

Sr. No.	Particular	No. Required	Rate	Amount (Rs.)
<b>Total</b>				<b>-</b>

2.6

**Preliminary Expenses**

Sr. No.	Particular	Amount (Rs.)
1	Chartered Accountants - DPR Fees	1,50,000
2	Engineer & Arctictc Fees	1,00,000
3	Other Mis Expanses - Contingency	9,75,000
<b>Total</b>		<b>12,25,000</b>

### 3.1 Schedule of General Admin Expenses

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

Particulars	Unit	No. of Unit	Unit Cost	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Manager - CEO	No.	1	35,000	4,20,000	4,41,000	4,63,050	4,86,203	5,10,513	5,36,038	5,62,840
Accountant	No.	1	25,000	3,00,000	3,15,000	3,30,750	3,47,288	3,64,652	3,82,884	4,02,029
Watchmen	No.	4	12,000	5,76,000	6,04,800	6,35,040	6,66,792	7,00,132	7,35,138	7,71,895
Telephone and internet Exp	Months	12	7,000	84,000	88,200	92,610	97,241	1,02,103	1,07,208	1,12,568
Office Electricity Exp	Months	12	-	-	-	-	-	-	-	-
Printing & Stationary	Months	12	10,000	1,20,000	1,26,000	1,32,300	1,38,915	1,45,861	1,53,154	1,60,811
Land Lease	Months	12	10,000	1,20,000	1,26,000	1,32,300	1,38,915	1,45,861	1,53,154	1,60,811
Misc. expenses	Months	12	25,000	3,00,000	3,15,000	3,30,750	3,47,288	3,64,652	3,82,884	4,02,029
Audit and Legal Compliances expenses	Lumsu m	1	1,00,000	1,00,000	1,05,000	1,10,250	1,15,763	1,21,551	1,27,628	1,34,010
<b>Total Admin Expense</b>				<b>20,20,000</b>	<b>21,21,000</b>	<b>22,27,050</b>	<b>23,38,403</b>	<b>24,55,323</b>	<b>25,78,089</b>	<b>27,06,993</b>

Note :-  
As Solar Energy been Installed - Office Electricity expanse been Nil

### 3.2 Depreciation

As per companies Act

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
<u>Assets</u>							
<b>Building</b>							
Asset Value	1,46,77,000	1,42,11,739	1,37,46,478	1,32,81,217	1,28,15,956	1,23,50,696	1,18,85,435
Depreciation	4,65,261	4,65,261	4,65,261	4,65,261	4,65,261	4,65,261	4,65,261
Accumulated Depreciation	4,65,261	9,30,522	13,95,783	18,61,044	23,26,305	27,91,565	32,56,826
Net Fixed Assets	1,42,11,739	1,37,46,478	1,32,81,217	1,28,15,956	1,23,50,696	1,18,85,435	1,14,20,174
<b>Plant and Machinery</b>							
Asset Value	2,10,10,874	1,96,80,886	1,83,50,897	1,70,20,909	1,56,90,921	1,43,60,932	1,30,30,944
Depreciation	13,29,988	13,29,988	13,29,988	13,29,988	13,29,988	13,29,988	13,29,988
Accumulated Depreciation	13,29,988	26,59,977	39,89,965	53,19,953	66,49,942	79,79,930	93,09,918
Net Fixed Assets	1,96,80,886	1,83,50,897	1,70,20,909	1,56,90,921	1,43,60,932	1,30,30,944	1,17,00,956
<b>Gross Fixed Asset</b>	3,62,30,961	3,43,81,403	3,25,31,845	3,06,82,287	2,88,32,729	2,69,83,171	2,51,33,613
<b>Total Depreciation</b>	18,49,558	18,49,558	18,49,558	18,49,558	18,49,558	18,49,558	18,49,558
<b>Accumulated Depreciation</b>	18,49,558	36,99,116	55,48,674	73,98,232	92,47,790	1,10,97,348	1,29,46,905
<b>Net Fixed Assets</b>	3,43,81,403	3,25,31,845	3,06,82,287	2,88,32,729	2,69,83,171	2,51,33,613	2,32,84,056

### 3.2 Depreciation

As per IT Act

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
<b>Assets</b>							
<b>Building</b>							
Asset Value	1,46,77,000	1,32,09,300	1,18,88,370	1,06,99,533	96,29,580	86,66,622	77,99,960
Depreciation	14,67,700	13,20,930	11,88,837	10,69,953	9,62,958	8,66,662	7,79,996
Accumulated Depreciation	14,67,700	27,88,630	39,77,467	50,47,420	60,10,378	68,77,040	76,57,036
Net Fixed Assets	1,32,09,300	1,18,88,370	1,06,99,533	96,29,580	86,66,622	77,99,960	70,19,964
<b>Plant and Machinery</b>							
Asset Value	2,10,10,874	1,78,59,243	1,51,80,356	1,29,03,303	1,09,67,808	93,22,636	79,24,241
Depreciation	31,51,631	26,78,886	22,77,053	19,35,495	16,45,171	13,98,395	11,88,636
Accumulated Depreciation	31,51,631	58,30,518	81,07,571	1,00,43,066	1,16,88,238	1,30,86,633	1,42,75,269
Net Fixed Assets	1,78,59,243	1,51,80,356	1,29,03,303	1,09,67,808	93,22,636	79,24,241	67,35,605
<b>Gross Fixed Asset</b>	<b>3,62,30,961</b>	<b>3,14,83,135</b>	<b>2,73,97,348</b>	<b>2,38,71,888</b>	<b>2,08,23,510</b>	<b>1,81,83,154</b>	<b>1,58,92,938</b>
<b>Total Depreciation</b>	<b>47,47,826</b>	<b>40,85,787</b>	<b>35,25,460</b>	<b>30,48,378</b>	<b>26,40,356</b>	<b>22,90,216</b>	<b>19,88,967</b>
<b>Accumulated Depreciation</b>	<b>47,47,826</b>	<b>88,33,613</b>	<b>1,23,59,073</b>	<b>1,54,07,451</b>	<b>1,80,47,807</b>	<b>2,03,38,023</b>	<b>2,23,26,990</b>
<b>Net Fixed Assets</b>	<b>3,14,83,135</b>	<b>2,73,97,348</b>	<b>2,38,71,888</b>	<b>2,08,23,510</b>	<b>1,81,83,154</b>	<b>1,58,92,938</b>	<b>1,39,03,971</b>

### 3.3 Amortization Schedule

Particulars	Years	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Preliminary Expenses	5	2,45,000	2,45,000	2,45,000	2,45,000	2,45,000	-	-
Total Value		2,45,000	2,45,000	2,45,000	2,45,000	2,45,000	-	-

### 3.4 Tax Schedule

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
EBT	34,39,231	58,22,745	78,74,919	97,47,861	1,17,59,321	1,36,25,597	1,53,82,770
Add Depreciation as per companies Act	18,49,558	18,49,558	18,49,558	18,49,558	18,49,558	18,49,558	18,49,558
Less Depreciation as per IT Act	47,47,826	40,85,787	35,25,460	30,48,378	26,40,356	22,90,216	19,88,967
Taxable Income	5,40,963	35,86,516	61,99,018	85,49,041	1,09,68,523	1,31,84,939	1,52,43,360
Provision of Taxes	1,19,012	7,89,033	13,63,784	18,80,789	24,13,075	29,00,686	33,53,539

22%

Maximum Tax rate



4.1 Repayment Schedule

Loan Amount (Rs) 72,46,192  
 Interest rate /PA 11.30%  
 Loan Tenure in years 2  
 Moratorium Period ( In 6  
 EMI Rs. 4,39,535.03

Year	Particluars	Opening Balance	Interest	Pricipal Repayment	EMI	Closing Outstanding
Year 1	Month 1	72,46,192	68,235	-	68,235	72,46,192
	Month 2	72,46,192	68,235	-	68,235	72,46,192
	Month 3	72,46,192	68,235	-	68,235	72,46,192
	Month 4	72,46,192	68,235	-	68,235	72,46,192
	Month 5	72,46,192	68,235	-	68,235	72,46,192
	Month 6	72,46,192	68,235	-	68,235	72,46,192
	Month 7	72,46,192	68,235	3,71,300	4,39,535	68,74,892
	Month 8	68,74,892	64,739	3,74,796	4,39,535	65,00,096
	Month 9	65,00,096	61,209	3,78,326	4,39,535	61,21,770
	Month 10	61,21,770	57,647	3,81,888	4,39,535	57,39,882
	Month 11	57,39,882	54,051	3,85,484	4,39,535	53,54,397
	Month 12	53,54,397	50,421	3,89,114	4,39,535	49,65,283
Year 2	Month 13	49,65,283	46,756	3,92,779	4,39,535	45,72,504
	Month 14	45,72,504	43,058	3,96,477	4,39,535	41,76,027
	Month 15	41,76,027	39,324	4,00,211	4,39,535	37,75,816
	Month 16	37,75,816	35,556	4,03,979	4,39,535	33,71,836
	Month 17	33,71,836	31,751	4,07,784	4,39,535	29,64,053
	Month 18	29,64,053	27,911	4,11,624	4,39,535	25,52,429
	Month 19	25,52,429	24,035	4,15,500	4,39,535	21,36,930
	Month 20	21,36,930	20,123	4,19,412	4,39,535	17,17,517
	Month 21	17,17,517	16,173	4,23,362	4,39,535	12,94,156
	Month 22	12,94,156	12,187	4,27,348	4,39,535	8,66,807
	Month 23	8,66,807	8,162	4,31,373	4,39,535	4,35,435
	Month 24	4,35,435	4,100	4,35,435	4,39,535	0



## 5.2 Working Capital Calculation

Sr. No.	Particulars	Duration (In days)	Amount (Rs.)						
			Y1	Y2	Y3	Y4	Y5	Y6	Y7
<b>A Accounts Receivables (Debtors)</b>									
1	Agri Input	14	-	-	-	-	-	-	-
2	Custom Hiring	14	22,784	23,923	25,119	26,375	27,694	29,078	30,532
3	Cleaning & Grading	14	15,22,127	20,81,909	26,27,621	32,22,700	38,70,718	45,75,480	53,41,043
4	Dal Mill	14	-	-	-	-	-	-	-
5	Warehouse	14	-	-	-	-	-	-	-
6	Processing Unit - Horti Commodity	14	8,30,251	8,99,784	9,71,767	10,46,269	11,23,363	11,45,830	11,68,747
	<b>Subtotal</b>		23,75,161	30,05,616	36,24,507	42,95,344	50,21,774	57,50,389	65,40,321
	<b>Closing Stock</b>		22,88,377	28,46,789	34,53,317	41,11,377	48,24,605	55,49,602	63,35,871
	<b>Total</b>		46,63,537	58,52,404	70,77,824	84,06,721	98,46,379	1,12,99,991	1,28,76,193
<b>C Accounts Payable &amp; Accrued Expenses (Creditors)</b>									
1	Agri Input	7	-	9,243	9,705	10,190	10,700	11,235	11,797
2	Custom Hiring	7	8,803	9,40,927	11,87,182	14,55,710	17,48,123	20,66,139	24,11,585
3	Cleaning & Grading	7	6,93,469	-	-	-	-	-	-
4	Dal Mill	7	-	-	-	-	-	-	-
5	Warehouse	7	-	-	-	-	-	-	-
	Processing Unit - Horti Commodity	7	2,62,759	2,84,766	3,07,547	3,31,125	3,55,524	3,62,635	3,69,887
	<b>Total</b>		9,65,031	12,34,935	15,04,434	17,97,026	21,14,347	24,40,008	27,93,269
	<b>Working Capital</b>		36,98,506	46,17,469	55,73,391	66,09,695	77,32,032	88,59,983	1,00,82,924
	<b>Own Contribution</b>	25%	9,24,627						

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 and its current liabilities, such as accounts payable. This sheet provide requirement of working capital for running business

Asumption:

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