

1.1 Total Project Cost

Sr. No.	Particular	Amount (Rs.)	Grant (%)	Grant Amount (Rs.)
1	Land and Building	60,29,019	60%	36,17,411
2	Machinery and Equipment	1,38,69,730	60%	83,21,838
3	Vehicle	28,20,017	60%	16,92,010
4	Preliminary Expenses	13,07,662	60%	7,84,597
5	Working Capital	34,34,465		
Total		2,74,60,892		1,44,15,856

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 preoprtave expenditure , design, construction and Working Capital

1.2 Means of Finance

Sr. No.	Particular	Bank Loan (%)	Amount (Rs.)
1	Govt. Grant under SMART Project		1,44,15,856
2	Bank Finance - Long Term Loan (= Total Project Cost- Smart Grant - Own Contribution)		84,09,250
3	Own Contribution (=Fixed Assets*5%)+Working Capital)	5%	46,35,787
Total			2,74,60,892

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)	43.32%	Project Viable	BEP shall be less than 50%
2	Avg. Return on Capital Employed Average (ROCE)	13.92%	Project Viable	RoCE for the project shall be more than 12%
3	Internal Rate of Return (IRR)	12.12%	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)	19,70,016	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	4.63	Project Viable	The Pack Back Period (Project/Equity) shall be less than 7 years
6	Debt Service Coverage Ratio (DSCR)	2.31	Project Viable	DSCR shall be more than 2 for better performing project.

13	ACDB Box 3P		1	36,500	36,500
14	DCDB Box 5 in & 5 out		1	32,480	32,480
15	AC Cable 4 core 16 mm		1	38,500	38,500
16	Lighting Arrested		1	3,250	3,250
17	MC Connector		100	96	9,600
18	GI Fabrication structure	50 KW	1	1,75,600	1,75,600
19	Installation		1	50,000	50,000
20	GST @ 12%		1	2,59,216	2,59,216
21	GST @ 18%		1	39,123	39,123
22	Aargada Cable		300	120	36,000
23	3 Core Aargada cable		150	90	13,500
24	2 Core Aargada cable		300	80	24,000
25	100 AP Main switch		4	1,200	4,800
26	63 AP Main switch		3	1,800	5,400
27	32 AP Main switch		3	1,500	4,500
18	200 AP Busbar		3	2,500	7,500
19	100 AP Busbar		3	2,000	6,000
20	Main 200 AP		1	3,000	3,000
21	63 AP Busbar		2	2,400	4,800
22	63 AP		6	100	600
23	32 AP Main switch		6	800	4,800
24	1*1 Iring plate		4	900	3,600
25	Copper Patti		31	600	18,600
26	Iring plate		10	900	9,000
27	Aatiz Rates		2	300	600
28	1 MM Wire		5	1,140	5,700
29	1.5 mm Wire		3	1,800	5,400
30	2.5 mm wire		4	2,600	10,400
31	4 mm wire		2	3,600	7,200
32	6 mm wire		1	6,000	6,000
33	10 A switch		50	20	1,000
34	10 A2 switch		30	45	1,350
35	25 A Switch		10	150	1,500
36	MCB 10A/10		30	140	4,200
37	MCB DP		6	500	3,000
38	MCB Wire		2	1,000	2,000
39	State limit lad		10	1,520	15,200
40	Puncham bores		10	150	1,500
41	SS Power 16A		6	200	1,200
42	TUBE		12	300	3,600
43	Fan		6	4,500	27,000
44	Celing Fan		8	1,800	14,400

3.1 Schedule of General Admin Expenses (Fixed)

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

Particulars	Unit	No.of Unit	Unit Cost	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Manager	No.	2	18,000	4,32,000	4,53,600	4,76,280	5,00,094	5,25,099	5,51,354	5,78,921
Accountant	No.	1	15,000	1,80,000	1,89,000	1,98,450	2,08,373	2,18,791	2,29,731	2,41,217
Watchmen	No.	2	10,000	2,40,000	2,52,000	2,64,600	2,77,830	2,91,722	3,06,308	3,21,623
Telephone and internet Exp	Months	12	3,200	38,400	40,320	42,336	44,453	46,675	49,009	51,460
Office Electricity Exp	Months	12	3,560	42,720	44,856	47,099	49,454	51,926	54,523	57,249
Printing & Stationary	Months	12	2,850	34,200	35,910	37,706	39,591	41,570	43,649	45,831
Land Lease	Months	12	2,000	24,000	25,200	26,460	27,783	29,172	30,631	32,162
Misc.expenses	Months	12	3,865	46,380	48,699	51,134	53,691	56,375	59,194	62,154
Audit and Legal Compliances expenses	Lumsum	1	30,000	30,000	31,500	33,075	34,729	36,465	38,288	40,203
				-	-	-	-	-	-	-
				-	-	-	-	-	-	-
				-	-	-	-	-	-	-
				-	-	-	-	-	-	-
				-	-	-	-	-	-	-
				-	-	-	-	-	-	-
Total Admin Expense				10,67,700	11,21,085	11,77,139	12,35,996	12,97,796	13,62,686	14,30,820

if it is related to salary it should multiply by 12 months.

As per IT Act

Particulars		Y1	Y2	Y3	Y4	Y5	Y6	Y7
Assets								
Building								
Asset Value		60,29,019	54,26,117	48,83,505	43,95,155	39,55,639	35,60,075	32,04,068
Depreciation		6,02,902	5,42,612	4,88,351	4,39,515	3,95,564	3,56,008	3,20,407
Accumulated Depreciation		6,02,902	11,45,514	16,33,864	20,73,380	24,68,944	28,24,951	31,45,358
Net Fixed Assets		54,26,117	48,83,505	43,95,155	39,55,639	35,60,075	32,04,068	28,83,661
Plant and Machinery								
Asset Value		1,38,69,730	1,17,89,270	1,00,20,880	85,17,748	72,40,086	61,54,073	52,30,962
Depreciation		20,80,459	17,68,391	15,03,132	12,77,662	10,86,013	9,23,111	7,84,644
Accumulated Depreciation		20,80,459	38,48,850	53,51,982	66,29,644	77,15,657	86,38,768	94,23,412
Net Fixed Assets		1,17,89,270	1,00,20,880	85,17,748	72,40,086	61,54,073	52,30,962	44,46,318
Vehicle								
Asset Value		28,20,017	23,97,014	20,37,462	17,31,843	14,72,066	12,51,257	10,63,568
Depreciation		4,23,003	3,59,552	3,05,619	2,59,776	2,20,810	1,87,688	1,59,535
Accumulated Depreciation		4,23,003	7,82,555	10,88,174	13,47,951	15,68,760	17,56,449	19,15,984
Net Fixed Assets		23,97,014	20,37,462	17,31,843	14,72,066	12,51,257	10,63,568	9,04,033
Gross Fixed Asset		2,27,18,766	1,96,12,402	1,69,41,847	1,46,44,746	1,26,67,791	1,09,65,405	94,98,598
Total Depreciation		31,06,364	26,70,554	22,97,102	19,76,954	17,02,387	14,66,807	12,64,586
Accumulated Depreciation		31,06,364	57,76,918	80,74,020	1,00,50,974	1,17,53,361	1,32,20,168	1,44,84,754
Net Fixed Assets		1,96,12,402	1,69,41,847	1,46,44,746	1,26,67,791	1,09,65,405	94,98,598	82,34,011

Amortization: Straight Line Method (SLM) is used	Depreciation percent	Depreciation 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	2,61,532	2,61,532	2,61,532	2,61,532	2,61,532	-	-
Total Value		2,61,532	2,61,532	2,61,532	2,61,532	2,61,532	-	-

3.4 Tax Schedule

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
EBT	44,08,638	26,92,079	41,44,769	53,48,796	61,06,006	67,97,458	66,71,391
Add Depreciation as per companies Act	31,06,364	26,70,554	22,97,102	19,76,954	17,02,387	14,66,807	12,64,586
Less Depreciation as per IT Act	31,06,364	26,70,554	22,97,102	19,76,954	17,02,387	14,66,807	12,64,586
Taxable Income	44,08,638	26,92,079	41,44,769	53,48,796	61,06,006	67,97,458	66,71,391
Provision of Taxes	11,46,246	6,99,941	10,77,640	13,90,687	15,87,562	17,67,339	17,34,562

Maximum Tax rate **26%**

This Sheet refer for provision of tax calculation

4.1 Repayment Schedule

Loan Amount (Rs)	84,09,250
Interest rate /PA	12%
Loan Tenure in years	3
Moratorium Period (In Months)	6
EMI	Rs. 3,25,842.55

Year	Particulars	Opening Balance	Interest	Principial Repayment	EMI	Closing Outstanding
Year 1	Month 1	84,09,250	84,092	-	84,092	84,09,250
	Month 2	84,09,250	84,092	-	84,092	84,09,250
	Month 3	84,09,250	84,092	-	84,092	84,09,250
	Month 4	84,09,250	84,092	-	84,092	84,09,250
	Month 5	84,09,250	84,092	-	84,092	84,09,250
	Month 6	84,09,250	84,092	-	84,092	84,09,250
	Month 7	84,09,250	84,092	2,41,750	3,25,843	81,67,499
	Month 8	81,67,499	81,675	2,44,168	3,25,843	79,23,332
	Month 9	79,23,332	79,233	2,46,609	3,25,843	76,76,723
	Month 10	76,76,723	76,767	2,49,075	3,25,843	74,27,647
	Month 11	74,27,647	74,276	2,51,566	3,25,843	71,76,081
	Month 12	71,76,081	71,761	2,54,082	3,25,843	69,22,000
Year 2	Month 13	69,22,000	69,220	2,56,623	3,25,843	66,65,377
	Month 14	66,65,377	66,654	2,59,189	3,25,843	64,06,188
	Month 15	64,06,188	64,062	2,61,781	3,25,843	61,44,408
	Month 16	61,44,408	61,444	2,64,398	3,25,843	58,80,009
	Month 17	58,80,009	58,800	2,67,042	3,25,843	56,12,967
	Month 18	56,12,967	56,130	2,69,713	3,25,843	53,43,254
	Month 19	53,43,254	53,433	2,72,410	3,25,843	50,70,844
	Month 20	50,70,844	50,708	2,75,134	3,25,843	47,95,710
	Month 21	47,95,710	47,957	2,77,885	3,25,843	45,17,824
	Month 22	45,17,824	45,178	2,80,664	3,25,843	42,37,160
	Month 23	42,37,160	42,372	2,83,471	3,25,843	39,53,689
	Month 24	39,53,689	39,537	2,86,306	3,25,843	36,67,383
Year 3	Month 25	36,67,383	36,674	2,89,169	3,25,843	33,78,214
	Month 26	33,78,214	33,782	2,92,060	3,25,843	30,86,154
	Month 27	30,86,154	30,862	2,94,981	3,25,843	27,91,173
	Month 28	27,91,173	27,912	2,97,931	3,25,843	24,93,242
	Month 29	24,93,242	24,932	3,00,910	3,25,843	21,92,332
	Month 30	21,92,332	21,923	3,03,919	3,25,843	18,88,413
	Month 31	18,88,413	18,884	3,06,958	3,25,843	15,81,454
	Month 32	15,81,454	15,815	3,10,028	3,25,843	12,71,426
	Month 33	12,71,426	12,714	3,13,128	3,25,843	9,58,298
	Month 34	9,58,298	9,583	3,16,260	3,25,843	6,42,039
	Month 35	6,42,039	6,420	3,19,422	3,25,843	3,22,616
	Month 36	3,22,616	3,226	3,22,616	3,25,843	(0)

5.1 Closing and Opening Stock Calculation

Particulars		Y1	Y2	Y3	Y4	Y5	Y6	Y7
Opening Stock								
Agri Input			-	-	-	-	-	-
Trading			-	-	-	-	-	-
Grain Processing			22,59,527	25,53,640	28,15,388	31,12,408	34,51,465	38,42,690
Horticulture Processing			-	-	-	-	-	-
Total			22,59,527	25,53,640	28,15,388	31,12,408	34,51,465	38,42,690
Closing Stock								
Agri Input	5%	-	-	-	-	-	-	-
Trading	5%	-	-	-	-	-	-	-
Grain Processing	5%	22,59,527	25,53,640	28,15,388	31,12,408	34,51,465	38,42,690	43,01,915
Horticulture Processing	5%	-	-	-	-	-	-	-
Total		22,59,527	25,53,640	28,15,388	31,12,408	34,51,465	38,42,690	43,01,915

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

5.2 Working Capital Calculation

Sr. No.	Particulars	Duration (In days)	Amount (Rs.)							
			Y1	Y2	Y3	Y4	Y5	Y6	Y7	
A	Accounts Receivables (Debtors)									
1	Agri Input	14	-	-	-	-	-	-	-	-
2	Custom Hiring	14	-	-	-	-	-	-	-	-
3	Cleaning & Grading	14	-	-	-	-	-	-	-	-
4	Dal Mill	14	20,41,606	22,50,871	24,81,585	27,35,948	30,16,383	33,25,562	36,66,432	
5	Warehouse	14	-	-	-	-	-	-	-	-
6	Processing Unit - Horti Commodity	14	-	-	-	-	-	-	-	-
	Subtotal		20,41,606	22,50,871	24,81,585	27,35,948	30,16,383	33,25,562	36,66,432	
B	Closing Stock		22,59,527	25,53,640	28,15,388	31,12,408	34,51,465	38,42,690	43,01,915	
	Total		43,01,133	48,04,511	52,96,973	58,48,356	64,67,847	71,68,252	79,68,347	
C	Accounts Payable & Accrued Expenses (Creditors)									
1	Agri Input	7	-	-	-	-	-	-	-	-
2	Custom Hiring	7	-	-	-	-	-	-	-	-
3	Cleaning & Grading	7	-	-	-	-	-	-	-	-
4	Dal Mill	7	8,66,668	9,79,478	10,79,875	11,93,800	13,23,850	14,73,909	16,50,050	
5	Warehouse	7	-	-	-	-	-	-	-	-
6	Processing Unit - Horti Commodity	7	-	-	-	-	-	-	-	-
	Total		8,66,668	9,79,478	10,79,875	11,93,800	13,23,850	14,73,909	16,50,050	
D	Working Capital		34,34,465	38,25,033	42,17,098	46,54,555	51,43,998	56,94,344	63,18,297	
	Own Contribution	100%	34,34,465.28	38,25,033	42,17,098	46,54,555	51,43,998	56,94,344	63,18,297	

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 - Processing	5,32,27,598	5,86,83,426	6,46,98,477	7,13,30,071	7,86,41,404	8,67,02,148	9,55,89,118
Facility 2 - Warehouse	-	-	-	-	-	-	-
Total Revenue	5,32,27,598	5,86,83,426	6,46,98,477	7,13,30,071	7,86,41,404	8,67,02,148	9,55,89,118
Variable Cost							
Facility 1 - Processing	4,29,31,004	5,07,78,681	5,60,46,008	6,19,51,133	6,86,90,239	7,64,62,582	8,55,79,075
Facility 2 - Warehouse	-	-	-	-	-	-	-
Total Variable Cost	4,29,31,004	5,07,78,681	5,60,46,008	6,19,51,133	6,86,90,239	7,64,62,582	8,55,79,075
Fixed Cost							
Facility 1 - Processing	4,80,000	5,04,000	5,29,200	5,55,660	5,83,443	6,12,615	6,43,246
Facility 2 - Warehouse	-	-	-	-	-	-	-
Admin Expenses	10,67,700	11,21,085	11,77,139	12,35,996	12,97,796	13,62,686	14,30,820
Total Fixed Cost	15,47,700	16,25,085	17,06,339	17,91,656	18,81,239	19,75,301	20,74,066
Total Cost	4,44,78,704	5,24,03,766	5,77,52,347	6,37,42,789	7,05,71,478	7,84,37,883	8,76,53,141
Profit Before Depreciation ,Interest and Tax	87,48,894	62,79,660	69,46,131	75,87,282	80,69,925	82,64,265	79,35,977
Depreciation	31,06,364	26,70,554	22,97,102	19,76,954	17,02,387	14,66,807	12,64,586
Amortization	2,61,532	2,61,532	2,61,532	2,61,532	2,61,532	-	-
Profit Before Interest and Tax	53,80,998	33,47,573	43,87,496	53,48,796	61,06,006	67,97,458	66,71,391
Interest on Term loan	9,72,360	6,55,494	2,42,727	-	-	-	-
Profit Before Tax	44,08,638	26,92,079	41,44,769	53,48,796	61,06,006	67,97,458	66,71,391
Less. Tax	11,46,246	6,99,941	10,77,640	13,90,687	15,87,562	17,67,339	17,34,562
Profit After Tax	32,62,392	19,92,139	30,67,129	39,58,109	45,18,445	50,30,119	49,36,829
Cumulative Profit	32,62,392	52,54,530	83,21,659	1,22,79,768	1,67,98,213	2,18,28,332	2,67,65,161

7.1 Balancesheet for the Project

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
ASSETS							
Current Assets							
Cash and Bank Balance	51,43,038	64,22,080	79,88,394	1,37,47,532	1,97,40,453	2,56,87,033	3,12,64,495
Accounts Receivables	20,41,606	22,50,871	24,81,585	27,35,948	30,16,383	33,25,562	36,66,432
Other Current Assets	22,59,527	25,53,640	28,15,388	31,12,408	34,51,465	38,42,690	43,01,915
Total Current Assets	94,44,171	1,12,26,590	1,32,85,367	1,95,95,888	2,62,08,301	3,28,55,285	3,92,32,842
Gross Fixed Assets	2,27,18,766	1,96,12,402	1,69,41,847	1,46,44,746	1,26,67,791	1,09,65,405	94,98,598
Less: Depreciation	31,06,364	26,70,554	22,97,102	19,76,954	17,02,387	14,66,807	12,64,586
Net Fixed Assets	1,96,12,402	1,69,41,847	1,46,44,746	1,26,67,791	1,09,65,405	94,98,598	82,34,011
Preliminary & Pre- operative Expenses	10,46,129	7,84,597	5,23,065	2,61,532	0	0	0
TOTAL ASSETS	3,01,02,702	2,89,53,035	2,84,53,177	3,25,25,211	3,71,73,705	4,23,53,883	4,74,66,853
LIABILITIES & SHAREHOLDERS EQUITY							
CURRENT LIABILITIES							
Short Term Debt (Working capital loan)	0	0	0	0	0	0	0
Accounts Payable & Accrued Expenses	8,66,668	9,79,478	10,79,875	11,93,800	13,23,850	14,73,909	16,50,050
Other Current Liabilities							
Total Curent Liabilities	8,66,668	9,79,478	10,79,875	11,93,800	13,23,850	14,73,909	16,50,050
Secured Long Term Debt	69,22,000	36,67,383	0	0	0	0	0
Differed Tax Liabilities							
TOTAL LIABILITIES	77,88,667	46,46,861	10,79,875	11,93,800	13,23,850	14,73,909	16,50,050
Share capital	46,35,787	46,35,787	46,35,787	46,35,787	46,35,787	46,35,787	46,35,787
Smart Grant -in-Aid	1,44,15,856	1,44,15,856	1,44,15,856	1,44,15,856	1,44,15,856	1,44,15,856	1,44,15,856
Reserves and Surplus							
Add: Opening Balance (P/L Account)	0	32,62,392	52,54,530	83,21,659	1,22,79,768	1,67,98,213	2,18,28,332
Profit & Loss) During the Year	32,62,392	19,92,139	30,67,129	39,58,109	45,18,445	50,30,119	49,36,829
Appropriation - Dividend							
Total Reserves	32,62,392	52,54,530	83,21,659	1,22,79,768	1,67,98,213	2,18,28,332	2,67,65,161
TOTAL EQUITY	2,23,14,035	2,43,06,173	2,73,73,302	3,13,31,411	3,58,49,856	4,08,79,975	4,58,16,804

TOTAL LIABILITIES & EQUITY	3,01,02,702	2,89,53,035	2,84,53,177	3,25,25,211	3,71,73,705	4,23,53,883	4,74,66,853
<u>CONTROL TICKER</u>							
(=Liability - Asset)	0.00	0.00	0.00	0.00	0.00	0.00	0.00

8.1 Cash Flow Statement for the Project

Sr. Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
1 Operating Profit							
Total Revenue	5,32,27,598	5,86,83,426	6,46,98,477	7,13,30,071	7,86,41,404	8,67,02,148	9,55,89,118
2 Equity/ Share capital	46,35,787						
Reinvestment							
3 Grant	1,44,15,856						
4 Long Term Loan	84,09,250						
5 Increase in Short Term Loan	-	-	-	-	-	-	-
6 Increase in account rpayable	8,66,668	1,12,811	1,00,397	1,13,925	1,30,049	1,50,059	1,76,141
Sub Total (A)	8,15,55,158	5,87,96,237	6,47,98,874	7,14,43,997	7,87,71,453	8,68,52,207	9,57,65,259
Cash Outflow (Rs.)							
1 Capital Expenditure							
a Land and Building	60,29,019						
b Machinery and Equipment	1,38,69,730						
c Furniture & Fixture	-						
d It Infrastructure	-						
e Vehicle	28,20,017						
f Premilinary Expenses	13,07,662						
2 Operational Expenditure							
a Variable Cost	4,29,31,004	5,07,78,681	5,60,46,008	6,19,51,133	6,86,90,239	7,64,62,582	8,55,79,075
b Fixed Cost	15,47,700	16,25,085	17,06,339	17,91,656	18,81,239	19,75,301	20,74,066
3 Loan Repayment							
LTL - Principal	14,87,250	32,54,616	36,67,383	-	-	-	-
LTL - Interest	9,72,360	6,55,494	2,42,727	-	-	-	-
STL - Principal							
STL - Interest	-	-	-	-	-	-	-
4 Tax	11,46,246	6,99,941	10,77,640	13,90,687	15,87,562	17,67,339	17,34,562
5 Increase in account Receivable	20,41,606	2,09,265	2,30,714	2,54,363	2,80,435	3,09,179	3,40,870
6 Increase in Closing Stock	22,59,527	2,94,113	2,61,748	2,97,020	3,39,057	3,91,226	4,59,225
Sub Total (B)	7,64,12,120	5,75,17,195	6,32,32,560	6,56,84,858	7,27,78,532	8,09,05,627	9,01,87,797
Net Cash Flow (A-B)	51,43,038	12,79,042	15,66,314	57,59,138	59,92,921	59,46,580	55,77,462
Opening Cash and Bank		51,43,038	64,22,080	79,88,394	1,37,47,532	1,97,40,453	2,56,87,033
Cumulative Cash Balance	51,43,038	64,22,080	79,88,394	1,37,47,532	1,97,40,453	2,56,87,033	3,12,64,495

A projected cash flow statement is used to evaluate cash inflows and outflows to deter. mine 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		32,62,391.75	19,92,138.57	30,67,129.00	39,58,108.93	45,18,444.66	50,30,118.70	49,36,829.09
Add: Depreciation		31,06,363.90	26,70,554.41	22,97,101.83	19,76,954.08	17,02,386.75	14,66,806.93	12,64,586.27
Add: Preliminary expense written off		2,61,532.31	2,61,532.31	2,61,532.31	2,61,532.31	2,61,532.31	0.00	0.00
Net Cash Accrual (A)		66,30,287.96	49,24,225.28	56,25,763.14	61,96,595.33	64,82,363.72	64,96,925.63	62,01,415.36
Initial Investment/ Net Cash Accrual	(2,74,60,892.4774)	66,30,287.96	49,24,225.28	56,25,763.14	61,96,595.33	64,82,363.72	64,96,925.63	62,01,415.36
IRR	12.12%							
Present Value Equivalent		0.89	0.80	0.71	0.63	0.56	0.50	0.45
Present Value of Future Inflows		59,13,811.71	39,17,492.00	39,91,965.22	39,21,873.16	36,59,391.76	32,71,285.95	27,85,072.69
Operating Net Cash Inflow					2,74,60,892.48			
Present Capital Outflow					2,74,60,892.48			
					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 - Processing	5,32,27,598	5,86,83,426	6,46,98,477	7,13,30,071	7,86,41,404	8,67,02,148	9,55,89,118
Facility 2 - Warehouse	-	-	-	-	-	-	-
Total Receipts	5,32,27,598	5,86,83,426	6,46,98,477	7,13,30,071	7,86,41,404	8,67,02,148	9,55,89,118
Total Variable Exp	4,29,31,004	5,07,78,681	5,60,46,008	6,19,51,133	6,86,90,239	7,64,62,582	8,55,79,075
Contribution	1,02,96,594	79,04,745	86,52,470	93,78,938	99,51,164	1,02,39,566	1,00,10,043
Total Fixed exp	49,15,596	45,57,172	42,64,973	40,30,143	38,45,158	34,42,108	33,38,652
BEP	48%	58%	49%	43%	39%	34%	33%

Average BEP

43.32%

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	32,62,392	19,92,139	30,67,129	39,58,109	45,18,445	50,30,119	49,36,829
Add: Depreciation	31,06,364	26,70,554	22,97,102	19,76,954	17,02,387	14,66,807	12,64,586
Add. Preliminary exp Written off	2,61,532	2,61,532	2,61,532	2,61,532	2,61,532	0	0
Net Cash Accrual (A)	66,30,288	49,24,225	56,25,763	61,96,595	64,82,364	64,96,926	62,01,415
PV Factor @ 10 %	0.91	0.83	0.75	0.68	0.62	0.56	0.51
Disc Cash Flow	60,27,535	40,69,608	42,26,719	42,32,358	40,25,038	36,67,345	31,82,307

Total Discounted Cash Flows 2,94,30,909

Present Value of Outflow 2,74,60,892

NPV 19,70,016.44

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	32,62,392	19,92,139	30,67,129	39,58,109	45,18,445	50,30,119	49,36,829
Average net profit	3823594.39						
Total Project cost	27460892.48						
ROI	13.92%						

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	2,74,60,892							
Profit after Tax & Dividend		32,62,392	19,92,139	30,67,129	39,58,109	45,18,445	50,30,119	49,36,829
Add: Depreciation		31,06,364	26,70,554	22,97,102	19,76,954	17,02,387	14,66,807	12,64,586
Add: Preliminary exp Written off		2,61,532	2,61,532	2,61,532	2,61,532	2,61,532	-	-
Net Cash Accrual (A)		66,30,288	49,24,225	56,25,763	61,96,595	64,82,364	64,96,926	62,01,415
Cashflow - Initial Investment		(2,08,30,605)	(1,59,06,379)	(1,02,80,616)	(40,84,021)	23,98,343	88,95,269	1,50,96,684

Payback period (in years) - Project

4.63

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	87,48,894	62,79,660	69,46,131	75,87,282	80,69,925	82,64,265	79,35,977
Total	87,48,894	62,79,660	69,46,131	75,87,282	80,69,925	82,64,265	79,35,977
Total Annual EMI	24,59,610	39,10,111	39,10,111	-	-	-	-
Debt Service Coverage Ratio (DCSR)	3.56	1.61	1.78	0.00	0.00	0.00	0.00

Average DSCR

2.31

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 - Processing	5,58,88,977	6,16,17,598	6,79,33,401	7,48,96,575	8,25,73,474	9,10,37,255	10,03,68,574
0	-	-	-	-	-	-	-
Total Income	5,58,88,977	6,16,17,598	6,79,33,401	7,48,96,575	8,25,73,474	9,10,37,255	10,03,68,574
Expenditure							
Fixed Cost (Excl. of Depreciation, Amort)	15,47,700	16,25,085	17,06,339	17,91,656	18,81,239	19,75,301	20,74,066
Variable Cost	4,50,77,554	5,07,78,681	5,60,46,008	6,19,51,133	6,86,90,239	7,64,62,582	8,55,79,075
Total Operational Expenses	4,66,25,254	5,24,03,766	5,77,52,347	6,37,42,789	7,05,71,478	7,84,37,883	8,76,53,141
Net Income	92,63,724	92,13,831	1,01,81,054	1,11,53,786	1,20,01,996	1,25,99,372	1,27,15,433

Cost Variation (+5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Processing	5,32,27,598	5,86,83,426	6,46,98,477	7,13,30,071	7,86,41,404	8,67,02,148	9,55,89,118
0	-	-	-	-	-	-	-
Total Income	5,32,27,598	5,86,83,426	6,46,98,477	7,13,30,071	7,86,41,404	8,67,02,148	9,55,89,118
Expenditure							
Fixed Cost (Excl. of Depreciation, Amort)	15,47,700	16,25,085	17,06,339	17,91,656	18,81,239	19,75,301	20,74,066
Variable Cost	4,50,77,554	5,33,17,615	5,88,48,308	6,50,48,690	7,21,24,751	8,02,85,711	8,98,58,028
Total Operational Expenses	4,66,25,254	5,49,42,700	6,05,54,647	6,68,40,346	7,40,05,990	8,22,61,012	9,19,32,094
Net Income	66,02,344	37,40,726	41,43,830	44,89,726	46,35,413	44,41,136	36,57,023

Quantity Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Processing	5,05,66,218	5,57,49,255	6,14,63,554	6,77,63,568	7,47,09,334	8,23,67,040	9,08,09,662
0	-	-	-	-	-	-	-
Total Income	5,05,66,218	5,57,49,255	6,14,63,554	6,77,63,568	7,47,09,334	8,23,67,040	9,08,09,662
Expenditure							
Fixed Cost (Excl. of Depreciation, Amort)	15,47,700	16,25,085	17,06,339	17,91,656	18,81,239	19,75,301	20,74,066
Variable Cost	4,07,84,453	4,82,39,747	5,32,43,707	5,88,53,576	6,52,55,727	7,26,39,453	8,13,00,121
Total Operational Expenses	4,23,32,153	4,98,64,832	5,49,50,047	6,06,45,232	6,71,36,966	7,46,14,754	8,33,74,187
Net Income	82,34,064	58,84,423	65,13,507	71,18,335	75,72,367	77,52,286	74,35,475

Cost Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Processing	5,32,27,598	5,86,83,426	6,46,98,477	7,13,30,071	7,86,41,404	8,67,02,148	9,55,89,118
0	-	-	-	-	-	-	-
Total Income	5,32,27,598	5,86,83,426	6,46,98,477	7,13,30,071	7,86,41,404	8,67,02,148	9,55,89,118
Expenditure							
Fixed Cost (Excl. of Depreciation, Amort)	15,47,700	16,25,085	17,06,339	17,91,656	18,81,239	19,75,301	20,74,066
Variable Cost	4,07,84,453	4,82,39,747	5,32,43,707	5,88,53,576	6,52,55,727	7,26,39,453	8,13,00,121
Total Operational Expenses	4,23,32,153	4,98,64,832	5,49,50,047	6,06,45,232	6,71,36,966	7,46,14,754	8,33,74,187
Net Income	1,08,95,444	88,18,594	97,48,431	1,06,84,839	1,15,04,437	1,20,87,394	1,22,14,931

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 Crop Production Details

10.1 Details of members and non- members

Particulars	No.
Total No.of Members Cultivating Grain Crops	260
Total No.of Non- members Cultivating Grain Crops	160
Total	420
Average Land Holding per Member (Acres)	3
Total Cultivated Land under grain Crop(Acres)	1260

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)
A GRADE	Kismis - A Grade	50%	630	100	63000	2%	61740
	Area Under Rabbi Cultivation (In Acres)						
B GRADE	Kismis - B Grade	30%	378	100	37800	2%	37044
	Area Under Summer Cultivation (In Acres)						
C GRADE	Kismis - C Grade	20%	252	100	25200	2%	24696

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

10.4 Quantity of Marketable Surplus Produce Considered for Processing Business

Particulars	28%	29%	30%	32%	33%	35%	37%
	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Kismis - A Grade	16978.50	17827.43	18718.80	19654.74	20637.47	21669.35	22752.81
Kismis - B Grade	10187	10696	11231	11793	12382	13002	13652
Kismis - C Grade	6791.4	7130.97	7487.5185	7861.894425	8254.989146	8667.738604	9101.125534

Facility 2 - Grain Processing Unit - Kismis Processing Unit
13.1 Producers/ Capacity Utilization

Capacity	30	Qtls P Hour
No. of Hours	8	

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
No. of Operation Days	141	149	156	164	172	181	190
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Kismis - A Grade	16978.50	17827.43	18718.80	19654.74	20637.47	21669.35	22752.81
Kismis - B Grade	10187.10	10696.46	11231.28	11792.84	12382.48	13001.61	13651.69
Kismis - C Grade	6791.40	7130.97	7487.52	7861.89	8254.99	8667.74	9101.13
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Quantity to be Processed	33957.00	35654.85	37437.59	39309.47	41274.95	43338.69	45505.63
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%)							
Kismis - A Grade - 4 kg Grapes	16,979	17,827	18,719	19,655	20,637	21,669	22,753
Kismis - B Grade - 4 kg Grapes	10,187	10,696	11,231	11,793	12,382	13,002	13,652
Kismis - C Grade - 4 kg Grapes	6,791	7,131	7,488	7,862	8,255	8,668	9,101
Output (KG)							
Kismis - A Grade	16,978.50	17,827.43	18,718.80	19,654.74	20,637.47	21,669.35	22,752.81
Kismis - B Grade	10,187.10	10,696	11,231	11,793	12,382	13,002	13,652
Kismis - C Grade	6,791	7,131	7,488	7,862	8,255	8,668	9,101

Packaging (In Kg)

10

13.2 Facility 2 - Profit and loss of Grain 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									
Kismis - A Grade	Quintals	20000	3,22,59,150	3,55,65,713	3,92,11,198	4,32,30,346	4,76,61,457	5,25,46,756	5,79,32,799
Kismis - B Grade	Quintals	15000	1,45,16,618	1,60,04,571	1,76,45,039	1,94,53,656	2,14,47,656	2,36,46,040	2,60,69,759
Kismis - C Grade	Quintals	10000	64,51,830	71,13,143	78,42,240	86,46,069	95,32,291	1,05,09,351	1,15,86,560
Revenue			5,32,27,598	5,86,83,426	6,46,98,477	7,13,30,071	7,86,41,404	8,67,02,148	9,55,89,118
Expenses									
Variable Cost									
Kismis - A Grade - 4 kg Grapes	Quintals	3,050	1,29,46,106	1,42,73,082	1,57,36,073	1,73,49,021	1,91,27,295	2,10,87,843	2,32,49,347
Kismis - B Grade - 4 kg Grapes	Quintals	3,050	77,67,664	85,63,849	94,41,644	1,04,09,412	1,14,76,377	1,26,52,706	1,39,49,608
Kismis - C Grade - 4 kg Grapes	Quintals	3,050	2,07,13,770	2,28,36,931	2,51,77,717	2,77,58,433	3,06,03,672	3,37,40,549	3,71,98,955
Daily Labour	8	500	12,60,000	26,46,000	29,17,215	33,77,041	41,04,814	52,38,899	70,20,626
Electricity Charges	0		1,26,000	1,32,300	1,45,861	1,68,852	2,05,241	2,61,945	3,51,031
Loading/Unloading Charges		0	-	-	-	-	-	-	-
packaging Exp		35	16,97,850	18,71,880	20,63,747	22,75,281	25,08,498	27,65,619	30,49,095
Transportation Charges		20	6,79,140	7,48,752	8,25,499	9,10,113	10,03,399	11,06,247	12,19,638
Add: Opening Stock				22,59,527	25,53,640	28,15,388	31,12,408	34,51,465	38,42,690
Less: Closing Stock			22,59,527	25,53,640	28,15,388	31,12,408	34,51,465	38,42,690	43,01,915
Total Variable Cost			4,29,31,004	5,07,78,681	5,60,46,008	6,19,51,133	6,86,90,239	7,64,62,582	8,55,79,075
Fixed Cost									
Machine Operator	2	20,000	4,80,000	5,04,000	5,29,200	5,55,660	5,83,443	6,12,615	6,43,246
Fixed Cost			4,80,000	5,04,000	5,29,200	5,55,660	5,83,443	6,12,615	6,43,246
Total expenses			4,34,11,004	5,12,82,681	5,65,75,208	6,25,06,793	6,92,73,682	7,70,75,197	8,62,22,321
Operating Profit			98,16,594	74,00,745	81,23,270	88,23,278	93,67,721	96,26,950	93,66,797

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