

SECTION 5 SUB PROJECT BUDGET AND FINANCIAL ANALYSIS

5.1 Total Project Cost

BUSINESS CALCULATOR OF ASAWARI FARMERS PRODUCER COMPANY LIMITED

Sr. No.	Particular	Amount (Rs.)	Grant (%)	Grant Amount (Rs.)
1	Land, Building, Shed and Warehouse	32,501,902	60%	19,501,141
2	Machinery and Equipment	4,165,000	60%	2,499,000
3	Furniture and Fixture	551,422	60%	330,853
4	IT & It Infrastructure	695,211	60%	417,127
5	Transport vehical (Refer van and other)	-	60%	-
6	Preliminary Expenses	335,000	60%	201,000
7	Working Capital	2,670,547	60%	201,000
	Total	40,919,082		22,949,121

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 preopertaive expenditure, design, construction and Working Capital

5.1.2 Means of Finance

Sr. No.	Particular	Bank Loan (%)	Amount (Rs.)
1	Govt. Grant under SMART Project		22,949,121
2	Bank Finance - Long Term Loan	18%	6,824,436
3	Own Contribution		11,145,525
	Total		40,919,082

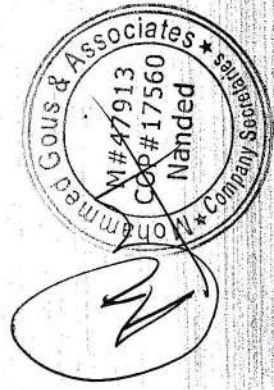
This sheet provide details of how total project cost will raised

5.2.9 Financial Indicators

Sr. No.	Financial ratio	Estimated	Result	Permissible limit
1	Break Even Point (BEP)	41.67%	Project Viable	BEP shall be less than 60%
2	Avg. Return on Capital Employed Average (ROCE)	21.00%	Project Viable	RoCE for the project shall be more than 20%
3	Internal Rate of Return (IRR)	12.15%	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)	3,793,806	NPV is high and positive at a conservative project life of 7 years	With a discount rate of 10% and a span of 7 operational years, the NPV should be positive
5	Payback period	5.19	Project Viable	The Pack Back Period (Project/ Equity) shall be less than 7 years
6	Debt Service Coverage Ratio (DSCR)	1.72	Project Viable	DSCR shall be more than 2 for better performing project



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Amortization: Straight Line Method (SLM) is used

Depreciation: Straight Line Method (SLM) is used

Companies Act

IT Act

	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%

5.2.3 Amortization Schedule

Particulars	Years	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Preliminary Expenses	5	67,000	67,000	67,000	67,000	67,000	67,000	67,000
Total Value		67,000	67,000	67,000	67,000	67,000	67,000	67,000

3.4 Tax Schedule

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
EBT	1,075,102	4,962,361	7,689,354	10,692,272	14,013,032	17,306,514	20,859,882
Add Depreciation as per companies Act	1,418,618	1,418,618	1,418,618	1,418,618	1,418,618	1,418,618	1,418,618
Less Depreciation as per IT Act	4,208,167	3,672,087	3,228,812	2,853,328	2,530,792	2,250,594	2,005,188
Taxable Income	-1,711,446	2,708,892	5,879,161	9,262,562	13,900,859	16,474,538	20,273,312
Provision of Taxes	-428,612	677,123	1,469,790	2,315,640	3,325,215	4,118,635	5,068,228

Maximum Tax rate

25%

This Sheet refer for provision of tax calculation

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5.2.4 Repayment Schedule

Loan Amount (Rs) 6,824,436
 Interest rate /PA 12%
 Loan Tenure in years 3
 Moratorium Period (In Months) 24
 EMI Rs. 606,342.90

Year	Particulars	Opening Balance	Interest	Principial Repayment	EMI	Closing Outstanding
Year 1	Month 1	6,824,436	68,244	-	68,244	6,824,436
	Month 2	6,824,436	68,244	-	68,244	6,824,436
	Month 3	6,824,436	68,244	-	68,244	6,824,436
	Month 4	6,824,436	68,244	-	68,244	6,824,436
	Month 5	6,824,436	68,244	-	68,244	6,824,436
	Month 6	6,824,436	68,244	538,099	606,343	6,286,338
	Month 7	6,286,338	62,863	543,480	606,343	5,742,858
	Month 8	5,742,858	57,429	548,914	606,343	5,193,944
	Month 9	5,193,944	51,939	554,403	606,343	4,639,540
	Month 10	4,639,540	46,395	559,947	606,343	4,079,593
	Month 11	4,079,593	40,796	565,547	606,343	3,514,046
	Month 12	3,514,046	35,140	571,202	606,343	2,942,844
Year 2	Month 13	2,942,844	29,428	576,914	606,343	2,365,929
	Month 14	2,365,929	23,659	582,684	606,343	1,783,245
	Month 15	1,783,245	17,832	588,510	606,343	1,194,735
	Month 16	1,194,735	11,947	594,396	606,343	600,340
	Month 17	600,340	6,003	600,340	606,343	0
	Month 18	0	0	606,343	606,343	(606,343)
	Month 19	(606,343)	(6,063)	612,406	606,343	(1,218,749)
	Month 20	(1,218,749)	(12,187)	618,530	606,343	(1,837,280)
	Month 21	(1,837,280)	(18,373)	624,716	606,343	(2,461,995)
	Month 22	(2,461,995)	(24,620)	630,963	606,343	(3,092,958)
	Month 23	(3,092,958)	(30,930)	637,272	606,343	(3,730,231)
	Month 24	(3,730,231)	(37,302)	643,645	606,343	(4,373,876)
Year 3	Month 25	(4,373,876)	(43,739)	650,082	606,343	(5,023,958)
	Month 26	(5,023,958)	(50,240)	656,582	606,343	(5,680,540)
	Month 27	(5,680,540)	(56,805)	663,148	606,343	(6,343,688)
	Month 28	(6,343,688)	(63,437)	669,780	606,343	(7,013,468)
	Month 29	(7,013,468)	(70,135)	676,478	606,343	(7,689,946)
	Month 30	(7,689,946)	(76,899)	683,242	606,343	(8,373,188)
	Month 31	(8,373,188)	(83,732)	690,075	606,343	(9,063,263)
	Month 32	(9,063,263)	(90,633)	696,976	606,343	(9,760,238)
	Month 33	(9,760,238)	(97,602)	703,945	606,343	(10,464,184)
	Month 34	(10,464,184)	(104,642)	710,985	606,343	(11,175,168)
	Month 35	(11,175,168)	(111,752)	718,095	606,343	(11,893,263)
	Month 36	(11,893,263)	(118,933)	725,276	606,343	(12,618,538)
Year 4	Month 37	(12,618,538)	(126,185)	732,528	606,343	(13,351,067)
	Month 38	(13,351,067)	(133,511)	739,854	606,343	(14,090,920)
	Month 39	(14,090,920)	(140,909)	747,252	606,343	(14,838,172)
	Month 40	(14,838,172)	(148,382)	754,725	606,343	(15,592,897)
	Month 41	(15,592,897)	(155,929)	762,272	606,343	(16,355,169)
	Month 42	(16,355,169)	(163,552)	769,895	606,343	(17,125,063)
	Month 43	(17,125,063)	(171,251)	777,594	606,343	(17,902,657)
	Month 44	(17,902,657)	(179,027)	785,369	606,343	(18,688,026)
	Month 45	(18,688,026)	(186,880)	793,223	606,343	(19,481,250)
	Month 46	(19,481,250)	(194,812)	801,155	606,343	(20,282,405)
	Month 47	(20,282,405)	(202,824)	809,167	606,343	(21,091,572)
	Month 48					


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Year 5	Month 49	(21,091,572)	(210,916)	817,259	606,343	(21,908,831)
	Month 50	(21,908,831)	(219,088)	825,431	606,343	(22,734,262)
	Month 51	(22,734,262)	(227,343)	833,686	606,343	(23,567,947)
	Month 52	(23,567,947)	(235,679)	842,022	606,343	(24,409,970)
	Month 53	(24,409,970)	(244,100)	850,443	606,343	(25,260,412)
	Month 54	(25,260,412)	(252,604)	858,947	606,343	(26,119,359)
	Month 55	(26,119,359)	(261,194)	867,536	606,343	(26,986,896)
	Month 56	(26,986,896)	(269,869)	876,212	606,343	(27,863,108)
	Month 57	(27,863,108)	(278,631)	884,974	606,343	(28,748,082)
	Month 58	(28,748,082)	(287,481)	893,824	606,343	(29,641,905)
	Month 59	(29,641,905)	(296,419)	902,762	606,343	(30,544,667)
	Month 60	(30,544,667)	(305,447)	911,790	606,343	(31,456,457)
Year 6	Month 61	(31,456,457)	(314,565)	920,907	606,343	(32,377,364)
	Month 62	(32,377,364)	(323,774)	930,117	606,343	(33,307,481)
	Month 63	(33,307,481)	(333,075)	939,418	606,343	(34,246,899)
	Month 64	(34,246,899)	(342,469)	948,812	606,343	(35,195,710)
	Month 65	(35,195,710)	(351,957)	958,300	606,343	(36,154,010)
	Month 66	(36,154,010)	(361,540)	967,883	606,343	(37,121,893)
	Month 67	(37,121,893)	(371,219)	977,562	606,343	(38,099,455)
	Month 68	(38,099,455)	(380,995)	987,337	606,343	(39,086,793)
	Month 69	(39,086,793)	(390,868)	997,211	606,343	(40,084,004)
	Month 70	(40,084,004)	(400,840)	1,007,183	606,343	(41,091,187)
	Month 71	(41,091,187)	(410,912)	1,017,255	606,343	(42,108,441)
	Month 72	(42,108,441)	(421,084)	1,027,427	606,343	(43,135,869)
Year 7	Month 73	(43,135,869)	(431,359)	1,037,702	606,343	(44,173,570)
	Month 74	(44,173,570)	(441,736)	1,048,079	606,343	(45,221,649)
	Month 75	(45,221,649)	(452,216)	1,058,559	606,343	(46,280,208)
	Month 76	(46,280,208)	(462,802)	1,069,145	606,343	(47,349,353)
	Month 77	(47,349,353)	(473,494)	1,079,836	606,343	(48,429,190)
	Month 78	(48,429,190)	(484,292)	1,090,635	606,343	(49,519,824)
	Month 79	(49,519,824)	(495,198)	1,101,541	606,343	(50,621,365)
	Month 80	(50,621,365)	(506,214)	1,112,557	606,343	(51,733,922)
	Month 81	(51,733,922)	(517,339)	1,123,682	606,343	(52,857,604)
	Month 82	(52,857,604)	(528,576)	1,134,919	606,343	(53,992,523)
	Month 83	(53,992,523)	(539,925)	1,146,268	606,343	(55,138,791)
	Month 84	(55,138,791)	(551,388)	1,157,731	606,343	(56,296,522)

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

Assumption:

- 1 Rate of Interest assumed as 12%
- 2 Moratorium Period 6 Months

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5.1 Closing and Opening Stock Calculation

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Opening Stock							
Agri Input	9,884,837	12,108,926	14,530,711	17,164,402	20,025,136	23,129,032	26,493,255
Trading	74,718	117,681	164,753	216,239	272,461	333,765	400,318
Grain Processing-Cleaning, Grading & Sorting							
Horticulture Processing							
Total	9,959,556	12,226,607	14,695,464	17,380,641	20,297,597	23,462,797	26,893,573
Closing Stock							
Agri Input	0%						
Trading	40%	9,884,837	12,108,926	14,530,711	17,164,402	20,025,136	23,129,032
Grain Processing-Cleaning, Grading & Sorting	40%	74,718	117,681	164,753	216,239	272,461	333,765
Horticulture Processing	0%						
Total		9,959,556	12,226,607	14,695,464	17,380,641	20,297,597	23,462,797

Closing Stock is an amount of unsold stock lying in your business on a given date. In simple words, it's the inventory which is still in your business waiting to be sold for a given period. The closing stock can be in various forms such as raw materials, in-process goods (WIP) or finished goods

Assumption:

- 1. Closing stock of each facility is 5%

5.2 Working Capital Calculation

Sr. No.	Particulars	Duration (In days)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
A	Accounts Receivables (Debtors)								
1	Agri Input	0							
2	Custom Hiring	0							
3	Trading Activity	30	1,447,035	2,779,757	3,360,887	3,993,180	4,680,301	5,426,151	6,234,883
4	Cleaning, Grading & Sorting	30	82,407	133,600	187,707	246,891	311,523	382,007	458,750
5	Warehouse	30	471,575	524,281	581,078	642,244	708,074	773,478	839,652
6	Processing Unit - Hort Commodity	0							
B	Subtotal		2,001,017	3,437,638	4,129,672	4,882,315	5,699,898	6,551,630	7,474,286
	Closing Stock		9,959,556	12,226,607	14,695,464	17,380,641	20,297,597	23,462,797	26,893,773
	Total		11,960,573	15,664,245	18,825,136	22,262,956	25,997,495	30,014,427	34,368,059
C	Accounts Payable & Accrued Expenses (Creditors)								
1	Agri Input	0							
2	Custom Hiring	0							
3	Trading Activity	30	1,233,111	2,323,013	2,807,927	3,335,525	3,908,862	4,531,195	5,205,989
4	Cleaning, Grading & Sorting	30	11,738	24,629	35,555	47,512	60,576	74,828	90,353
5	Warehouse	30	33,534	35,211	36,972	38,820	40,761	42,799	44,939
	Processing Unit - Hort Commodity	0							
	Total		1,278,383	2,382,853	2,880,453	3,421,857	4,010,199	4,648,822	5,341,281
D	Working Capital		10,682,190	13,281,392	15,944,683	18,841,100	21,987,296	25,365,605	29,026,778
	Over Contribution	25%	2,670,547						

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 a calculation of working capital for running business

Assumption:

- 1. Company has to give credit for sale at 30 Days
- 2. Company will receive credit from suppliers for 30 days
- 3. 25% of Working Capital will be financed by the company and balance 75% from bank finance at 12% rate of interest



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5.2.6 Consolidated Profit and loss account for the Project

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Revenue							
Facility 1 - Trading Activity	17,605,597	33,820,377	40,890,790	48,583,694	56,943,661	66,018,166	75,857,761
Facility 2 - Processing Unit- Cleaning, Grading	1,002,613	1,625,471	2,283,771	3,003,838	3,790,201	4,647,692	5,581,456
Facility 3 - Warehouse	5,737,500	6,378,750	7,069,781	7,813,969	8,614,901	9,045,646	9,497,928
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Total Revenue	24,345,710	41,824,597	50,244,342	59,401,500	69,348,763	79,711,503	90,937,146
Variable Cost							
Facility 1 - Trading Activity	15,002,847	28,263,325	34,163,111	40,582,217	47,557,826	55,129,540	63,339,532
Facility 2 - Processing Unit- Cleaning, Grading	142,813	299,648	432,583	578,062	737,008	910,403	1,099,295
Facility 3 - Warehouse	408,000	428,400	449,820	472,311	495,927	520,723	546,759
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Total Variable Cost	15,553,660	28,991,373	35,045,514	41,632,590	48,790,760	56,560,666	64,985,585
Fixed Cost							
Facility 1 - Trading Activity	1,800,000	1,890,000	1,984,500	2,083,725	2,187,911	2,297,307	2,412,172
Facility 2 - Processing Unit- Cleaning, Grading	120,000	126,000	132,300	138,915	145,861	153,154	160,811
Facility 3 - Warehouse	180,000	189,000	198,450	208,373	218,791	229,731	241,217
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Total Fixed Cost	2,000,000	2,205,000	2,315,250	2,430,913	2,552,562	2,679,892	2,814,000
Total Cost	17,553,660	31,196,373	37,360,764	44,063,503	51,343,322	59,230,558	67,800,585
Profit Before Depreciation, Interest and Tax	7,792,050	10,628,224	13,183,578	17,737,997	21,005,441	24,080,945	23,136,561
Admin Expenses	2,432,800	2,554,440	2,682,162	2,816,270	2,957,084	3,104,938	3,260,185
Total Fixed Cost	4,532,800	4,759,440	4,997,412	5,247,283	5,509,647	5,785,129	6,074,386
Total Cost	20,086,460	33,750,813	40,042,926	46,879,873	54,300,407	62,345,795	71,059,971
Profit Before Depreciation, Interest and Tax	4,259,251	8,073,784	10,201,417	12,521,628	15,048,356	17,365,708	19,877,175
Depreciation	1,418,618	1,418,618	1,418,618	1,418,618	1,418,618	1,418,618	1,418,618
Amortization	67,000	67,000	67,000	67,000	67,000	67,000	67,000
Profit Before Interest and Tax	2,773,633	6,588,166	8,715,799	11,036,009	13,562,738	15,947,090	18,458,557
Interest on Term loan	1,698,530	1,625,605	1,026,445	338,738	(450,295)	(1,359,424)	(2,401,325)
Profit Before Tax	1,075,103	4,962,561	7,689,354	10,697,272	14,013,032	17,306,514	20,859,882
Less: Tax	(428,612)	(677,123)	(1,469,790)	(2,315,640)	(3,225,215)	(4,118,635)	(5,068,328)
Profit After Tax	646,491	4,285,438	6,219,564	8,381,631	10,787,818	13,187,880	15,791,554
Cumulative Profit	646,491	5,789,152	12,008,716	20,390,347	31,178,165	44,366,045	60,157,599

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NOTE: A projection of Projected Consolidated Profit and Loss account is to give a projection of how much money you will bring in by selling products or services and how much profit you will make from these sales.

5.2.8 Balancesheet for the Project

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
ASSETS							
Current Assets							
Cash and Bank Balance	2,349,489	876,269	418,418	1,087,359	2,995,910	5,922,996	9,972,515
Accounts Receivables							
Other Current Assets							
Total Current Assets	2,349,489	876,269	418,418	1,087,359	2,995,910	5,922,996	9,972,515
Gross Fixed Assets	37,913,535	36,494,917	35,076,299	33,657,681	32,239,063	30,820,445	29,401,826
Less: Depreciation	1,418,618	1,418,618	1,418,618	1,418,618	1,418,618	1,418,618	1,418,618
Net Fixed Assets	36,494,917	35,076,299	33,657,681	32,239,063	30,820,445	29,401,826	27,983,208
Preliminary & Pre-operative Expenses	268,000	201,000	134,000	67,000	0	0	0
TOTAL ASSETS	39,112,406	36,153,568	34,210,099	33,393,421	33,816,354	35,324,822	37,955,723
LIABILITIES & SHAREHOLDERS EQUITY							
CURRENT LIABILITIES							
Short Term Debt (Working capital loan)							
Accounts Payable & Accrued Expenses							
Other Current Liabilities	0	0	0	0	0	0	0
Total Current Liabilities	3,514,046	-3,730,231	-11,893,263	-21,091,572	-31,456,457	-43,135,869	0
Secured Long Term Debt							
Deferred Tax Liabilities							
TOTAL LIABILITIES	3,514,046	-3,730,231	-11,893,263	-21,091,572	-31,456,457	-43,135,869	0
Share capital	11,145,525	11,145,525	11,145,525	11,145,525	11,145,525	11,145,525	11,145,525
Smart Grant-in-Aid	22,949,121	22,949,121	22,949,121	22,949,121	22,949,121	22,949,121	22,949,121
Reserves and Surplus	0	1,503,714	5,789,152	12,008,716	20,390,347	31,178,165	44,366,045
Add: Opening Balance (P/L Account)							
Profit & Loss) During the Year	1,503,714	4,285,438	6,219,564	8,381,631	10,787,818	13,187,880	15,791,554
Appropriation - Dividend							
Total Reserves	1,503,714	5,789,152	12,008,716	20,390,347	31,178,165	44,366,045	60,157,599
TOTAL EQUITY	35,598,360	39,883,798	46,103,362	54,484,993	65,272,811	78,460,691	94,252,245
TOTAL LIABILITIES & EQUITY	39,112,406	36,153,568	34,210,099	33,393,421	33,816,354	35,324,822	94,252,245
CONTROL TICKER	0.00	0.00	0.00	0.00	0.00	0.00	56,296,522.05
(=Liability - Asset)							


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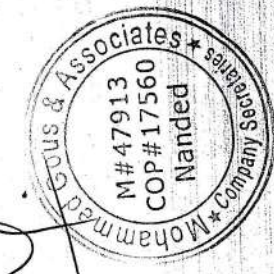
A projected balance sheet also referred to as pro forma balance sheet, lists specific account balances of a business' assets, liabilities and equity for a specified future time. Using a projected balance sheet, financial personnel can present lenders and investors with detailed financial information about planned future asset expansion, making it easier to persuade capital providers to supply the required financing.

5.2.7 Cash Flow Statement for the Project

Sr. Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
1 Operating Profit	24,345,710	41,824,597	50,244,342	59,401,500	69,348,763	79,711,503	90,937,146
Total Revenue	11,145,525						
2 Equity/ Share capital							
Reinvestment	22,949,121						
3 Smart Grant -in-Aid	6,824,436						
4 Long Term Loan	8,011,642	13,281,392	15,944,683	18,841,100	21,987,296	25,365,605	29,026,778
5 Short Term Loan	73,276,435	55,105,990	66,189,025	78,242,600	91,336,059	105,077,109	119,963,923
Sub Total (A)							
Cash Outflow (Rs.)							
1 Capital Expenditure	32,501,902						
a) Land and Building	4,165,000						
b) Machinery and Equipment	551,422						
c) Furniture & Fixture	695,211						
d) Infrastructure							
e) Vehicle							
f) Preliminary Expenses	335,000						
2 Operational Expenditure	15,553,660	28,991,373	35,045,514	41,632,590	48,790,760	56,560,666	64,985,585
a) Variable Cost	4,532,800	4,759,440	4,997,412	5,247,283	5,509,647	5,785,129	6,074,386
b) Fixed Cost							
3 Loan Repayment	3,310,390	7,244,277	8,165,032	9,198,309	10,364,885	11,679,412	13,160,653
L.T.L - Principal	737,133	31,838	(886,917)	(1,922,194)	(3,088,770)	(4,403,297)	(5,884,539)
L.T.L - Interest	8,011,642	13,281,392	15,944,683	18,841,100	21,987,296	25,365,605	29,026,778
STL - Principal	961,397	1,593,767	1,913,362	2,260,932	2,638,476	3,043,873	3,483,213
STL - Interest	(428,612)	677,123	1,469,790	2,315,640	3,225,215	4,118,635	5,068,328
4 Tax	70,926,946	56,579,210	66,646,876	77,573,659	89,427,508	102,150,022	115,914,405
Sub Total (B)	2,349,489	(1,473,220)	(457,850)	668,940	1,908,551	2,927,086	4,049,519
Net Cash Flow (A-B)	2,349,489	2,349,489	876,269	1,087,359	2,995,910	2,995,910	5,922,996
Opening Cash and Bank							
Cumulative Cash Balance	2,349,489	876,269	418,418	1,087,359	2,995,910	5,922,996	9,972,515

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.


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Quantity Variance
Cost Variance

9.7 Sensitivity Analysis

Quantity Variation (+5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Trading Activity	18,133,765	34,834,888	42,117,514	50,041,205	58,651,971	67,998,710	78,133,494
Facility 2 - Processing Unit - Cleaning, G	1,032,692	1,674,235	2,332,284	3,093,955	3,903,908	4,787,123	5,745,900
Facility 3 - Warehouse	5,909,625	6,570,113	7,281,875	8,048,388	8,873,348	9,717,015	10,628,866
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Com	0	-	-	-	-	-	-
Total Income	25,076,081	43,079,335	51,751,672	61,183,545	71,429,226	82,102,848	93,665,260
Expenditure	-	-	-	-	-	-	-
Fixed Cost (Excl. of Depreciation, Amort	4,532,800	4,759,440	4,997,412	5,247,282	5,509,647	5,785,129	6,074,386
Variable Cost	16,020,269	28,991,373	35,045,314	41,632,590	48,790,760	56,560,666	64,985,585
Total Operational Expenses	20,553,069	33,750,813	40,042,726	46,879,873	54,300,407	62,345,795	71,059,971
Net Income	4,523,012	9,328,522	11,708,947	14,303,673	17,128,819	19,757,053	22,605,289

Cost Variation (+5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Trading Activity	17,605,597	33,820,377	40,890,790	48,583,694	56,943,661	66,018,166	75,857,761
Facility 2 - Processing Unit - Cleaning, G	1,002,613	1,625,411	2,283,171	3,003,838	3,790,201	4,647,692	5,581,456
Facility 3 - Warehouse	5,737,500	6,378,750	7,069,781	7,813,969	8,614,901	9,485,646	10,427,928
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Com	0	-	-	-	-	-	-
Total Income	24,345,710	41,824,597	50,244,342	59,401,500	69,348,763	79,711,503	90,937,146
Expenditure	-	-	-	-	-	-	-
Fixed Cost (Excl. of Depreciation, Amort	4,532,800	4,759,440	4,997,412	5,247,282	5,509,647	5,785,129	6,074,386
Variable Cost	16,020,269	29,861,113	36,096,878	42,881,567	50,254,482	58,237,485	66,253,133
Total Operational Expenses	20,553,069	34,620,553	41,094,290	48,128,850	55,704,129	64,042,614	73,009,538
Net Income	3,792,640	7,204,044	9,150,053	11,272,649	13,644,634	15,668,889	17,927,607

Quantity Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Trading Activity	17,077,429	32,805,765	39,664,066	47,126,183	55,235,351	64,037,621	73,582,029
Facility 2 - Processing Unit - Cleaning, G	972,535	1,576,706	2,215,258	2,913,722	3,676,495	4,508,261	5,414,013
Facility 3 - Warehouse	5,565,375	6,187,388	6,857,688	7,579,550	8,356,454	9,192,276	10,087,990
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Com	0	-	-	-	-	-	-
Total Income	23,615,339	40,569,859	48,737,012	57,619,455	67,268,300	77,730,158	88,709,031
Expenditure	-	-	-	-	-	-	-
Fixed Cost (Excl. of Depreciation, Amort	4,532,800	4,759,440	4,997,412	5,247,282	5,509,647	5,785,129	6,074,386
Variable Cost	15,087,050	28,121,632	33,994,148	40,383,612	47,327,037	54,863,846	63,036,018
Total Operational Expenses	19,619,850	32,881,072	38,991,560	45,627,894	52,836,684	60,648,975	69,110,403
Net Income	3,995,489	7,688,787	9,745,452	11,991,561	14,431,616	16,671,183	19,098,628

Cost Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Trading Activity	17,005,597	33,820,377	40,890,790	48,583,694	56,943,661	66,018,166	75,857,761
Facility 2 - Processing Unit - Cleaning, G	1,002,613	1,625,411	2,283,171	3,003,838	3,790,201	4,647,692	5,581,456
Facility 3 - Warehouse	5,737,500	6,378,750	7,069,781	7,813,969	8,614,901	9,485,646	10,427,928
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Com	0	-	-	-	-	-	-
Total Income	24,345,710	41,824,597	50,244,342	59,401,500	69,348,763	79,711,503	90,937,146
Expenditure	-	-	-	-	-	-	-
Fixed Cost (Excl. of Depreciation, Amort	4,532,800	4,759,440	4,997,412	5,247,282	5,509,647	5,785,129	6,074,386
Variable Cost	15,087,050	28,121,632	33,994,148	40,383,612	47,327,037	54,863,846	63,036,018
Total Operational Expenses	19,619,850	32,881,072	38,991,560	45,627,894	52,836,684	60,648,975	69,110,403
Net Income	4,725,860	8,943,526	11,252,782	13,773,606	16,512,079	19,062,528	21,826,742

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


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Grains Crops and Production Details

10.1 Details of members and non-members

Particulars	No.
Total No. of Members Cultivating Grain Crops	1000
Total No. of Non-members Cultivating Grain Crops	0
Total	1000
Average Land Holding per Member (Acres)	2
Total Cultivated Land under grain Crop(Acres)	2000

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

Season	Crop	Cultivation in Total Land under Cultivation (In Acres)	Yield/Acres (In Quintals)	Total Production (In Quintals)	Consumption in (%)	Marketable Surplus (In Quintals)		
Kharif	Soybean	50%	1000	10	10000	1%	9900	
	Tur	10%	200	10	2000	5%	1900	
	Turmeric	25%	500	15	7500	1%	7425	
	Moong	5%	100	7	700	1%	693	
	Maize	0%	0	0	0	0%	0	
	Udid	5%	100	8	800	1%	792	
	Bajra	0%	0	0	0	0%	0	
	Jawar	5%	100	10	1000	3%	970	
	Channa	0%	0	0	0	0%	0	
	Wheat	60%	1200	180	15	2700	5%	2565
	Channa	70%	840	840	10	8400	5%	7980
	Jawar	10%	120	120	8	960	3%	931.2
	Maize	0%	0	0	0	0	0%	0
	Safflower	0%	0	0	0	0	0%	0
Rabbi	Groundnut	5%	60	5	300	1%	297	
		0%	0	0	0	0%	0	
		0%	0	0	0	0%	0	
		0%	0	0	0	0%	0	
		0%	0	0	0	0%	0	
Summer	Area Under Summer Cultivation (In Acres)	10%	200	7	70	1%	69.3	
		5%	10	0	0	1%	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



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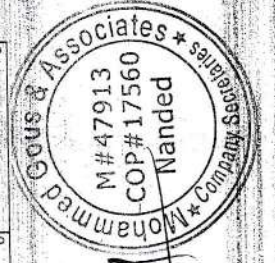
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10.3 Quantity of Marketable Surplus Produce Considered for Trading Business

Particulars	30%		35%		40%		45%		50%		55%		60%	
	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Y12	Y13	Y14
Soybean	2970	3465	3960	4455	4950	5445	5940							
Tur	570	665	760	855	950	1045	1140							
Turmeric	2227.5	2598.75	2970	3341.25	3712.5	4083.75	4455							
Moong	207.9	242.55	277.2	311.85	346.5	381.15	415.8							
Maize	0	0	0	0	0	0	0							
Udid	237.6	277.2	316.8	356.4	396	435.6	475.2							
Bajra	0	0	0	0	0	0	0							
Jawar	291	339.5	388	436.5	485	533.5	582							
Channa	0	0	0	0	0	0	0							
Wheat	769.5	897.75	1026	1154.25	1282.5	1410.75	1539							
Channa	2394	2793	3192	3591	3990	4389	4788							
Jawar	279.36	325.92	372.48	419.04	465.6	512.16	558.72							
Maize	0	0	0	0	0	0	0							
Safflower	0	0	0	0	0	0	0							
Groundnut	89.1	103.95	118.8	133.65	148.5	163.35	178.2							
	0	0	0	0	0	0	0							
	0	0	0	0	0	0	0							
Soybean	20.79	24.255	27.72	31.185	34.65	38.115	41.58							
	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	15%		20%		25%		30%		35%		40%	
	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Y12
Soybean	0	0	0	0	0	0	0					
Tur	190	285	380	475	570	665	760					
Turmeric	742.5	1113.75	1485	1856.25	2227.5	2598.75	2970					
Moong	69.3	103.95	138.6	173.25	207.9	242.55	277.2					
Maize	0	0	0	0	0	0	0					
Udid	79.2	118.8	158.4	198	237.6	277.2	316.8					
Bajra	0	0	0	0	0	0	0					
Jawar	97	145.5	194	242.5	291	339.5	388					
Channa	0	0	0	0	0	0	0					
Wheat	256.5	384.75	513	641.25	769.5	897.75	1026					
Channa	798	1197	1596	1995	2394	2793	3192					
Jawar	93.12	139.68	186.24	232.8	279.36	325.92	372.48					
Maize	0	0	0	0	0	0	0					
Safflower	0	0	0	0	0	0	0					
Groundnut	29.7	44.55	59.4	74.25	89.1	103.95	118.8					
	0	0	0	0	0	0	0					
	0	0	0	0	0	0	0					
Soybean	6.93	10.395	13.86	17.325	20.79	24.255	27.72					
	0	0	0	0	0	0	0					
	0	0	0	0	0	0	0					
	0	0	0	0	0	0	0					



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10.5 Crop-wise Area Considered for Agri Input Service Centre

Particulars	₹ 0.00							₹ 0.00						
	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Soybean	650	700	750	800	850	900	950	130	140	150	160	170	180	190
Tur	325	350	375	400	425	450	475	85	90	95	100	105	110	115
Turmeric	65	70	75	80	85	90	95	0	0	0	0	0	0	0
Moong	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Maize	65	70	75	80	85	90	95	0	0	0	0	0	0	0
Udid	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bajra	65	70	75	80	85	90	95	0	0	0	0	0	0	0
Jawar	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Channa	117	126	135	144	153	162	171	0	0	0	0	0	0	0
Wheat	546	588	630	672	714	756	798	0	0	0	0	0	0	0
Channa	78	84	90	96	102	108	114	0	0	0	0	0	0	0
Jawar	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Maize	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Safflower	39	42	45	48	51	54	57	0	0	0	0	0	0	0
Groundnut	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Soybean	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	6.5	7	7.5	8	8.5	9	9.5	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

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



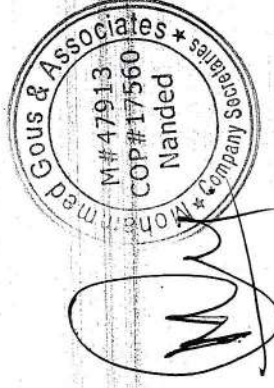
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Facility 3 - Trading Unit
12.1 Producers/ Capacity Utilization

Capacity No. of Hours	40 Quanta/Hour		Tentative Usage Percentage				
	Y1	Y2	Y3	Y4	Y5	Y6	Y7
No. of Working Days	317	317	317	317	317	317	317
Particulars	31.43	36.67	41.90	47.14	52.38	57.62	62.85
No. of Operation Days	2,970	3,465	3,960	4,455	4,950	5,445	5,940
Soybean	570	665	760	855	950	1,045	1,140
Tur	2,228	2,599	2,970	3,341	3,713	4,084	4,455
Turmeric	208	243	277	312	347	381	416
Moong	-	-	-	-	-	-	-
Maize	238	277	317	356	396	436	475
Udid	-	-	-	-	-	-	-
Bajra	291	340	388	437	485	534	582
Jawar	-	-	-	-	-	-	-
Channa	770	898	1,026	1,154	1,283	1,411	1,539
Wheat	2,394	2,793	3,192	3,591	3,990	4,389	4,788
Channa	279	326	372	419	466	512	559
Jawar	-	-	-	-	-	-	-
Maize	-	-	-	-	-	-	-
Safflower	89	104	119	134	149	163	178
Groundnut	-	-	-	-	-	-	-
Soybean	21	24	28	31	35	38	42
Total Grains Quantity to be Processed	30,057	11,733	13,409	15,085	16,761	18,437	20,114
Fruit & Vegetables Crop Production Details	-	-	-	-	-	-	-
Onion	-	-	-	-	-	-	-
Tomato	-	-	-	-	-	-	-
Okra	-	-	-	-	-	-	-
Chilli	-	-	-	-	-	-	-
Potato	-	-	-	-	-	-	-
Onion	-	-	-	-	-	-	-
Tomato	-	-	-	-	-	-	-
Okra	-	-	-	-	-	-	-
Chilli	-	-	-	-	-	-	-
Brinjal	-	-	-	-	-	-	-
Pomegranate	-	-	-	-	-	-	-
Custard Apple	-	-	-	-	-	-	-
Guava	-	-	-	-	-	-	-
Citrus	-	-	-	-	-	-	-
Total F & V Quantity to be Processed	4,023	4,693	5,364	6,034	6,705	7,375	8,045
Job Work for Grains	40%	40%	40%	40%	40%	40%	40%
Quantity for Trading of Grains	60%	60%	60%	60%	60%	60%	60%
Job Work (60%)	-	-	-	-	-	-	-


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Facility 2 - Grain Processing Unit - Cleaning, Grading Unit
13.1 Producers/ Capacity Utilization

40 Qts/P Hour OR 4 Tons/Per Hour

Capacity
No. of Hours

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
No. of Operation Days	7	11	15	18	22	26	30
Soybean	0	0	0	0	0	0	0
Tur	190	285	380	475	570	665	760
Turnmeric	742.5	1113.75	1485	1856.25	2227.5	2598.75	2970
Mooing	69.3	103.95	138.6	173.25	207.9	242.55	277.2
Maize	0	0	0	0	0	0	0
Udid	79.2	118.8	158.4	198	237.6	277.2	316.8
Bajra	0	0	0	0	0	0	0
Jawar	97	145.5	194	242.5	291	339.5	388
Channa	0	0	0	0	0	0	0
Wheat	256.5	384.75	513	641.25	769.5	897.75	1026
Channa	798	1197	1596	1995	2394	2793	3192
Jawar	93.12	139.68	186.24	232.8	279.36	325.92	372.48
Maize	0	0	0	0	0	0	0
Safflower	0	0	0	0	0	0	0
Groundnut	29.7	44.55	59.4	74.25	89.1	103.95	118.8
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
Soybean	6.93	10.395	13.86	17.325	20.79	24.255	27.72
0	0	0	0	0	0	0	0
Total Quantity to be Processed	2362.25	3543.375	4724.5	5905.625	7086.75	8267.875	9449
Job Work (50%)	10%	10%	10%	10%	10%	10%	10%
Quantity for Processing and Trading for PC	90%	90%	90%	90%	90%	90%	90%
Job Work (50%)	236	354	472	591	709	827	945
Quantity for sale (50%)							
Soybean							
Tur	171	257	342	428	513	599	684
Turnmeric	668	1002	1337	1671	2005	2339	2673
Mooing	62	94	125	156	187	218	249
Maize							
Udid	71	107	143	178	214	249	285
Bajra							
Jawar	87	131	175	218	262	306	349
Channa							
Wheat	231	346	462	577	693	808	923
Channa	718	1077	1436	1796	2155	2514	2873
Jawar	84	126	168	210	251	293	335
Maize							
Safflower							
Groundnut	27	40	53	67	80	94	107
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
Soybean							
Output (KG)							
Soybean							
Tur	136.80	205.20	273.60	342.00	410.40	478.80	547.20
Dal (80%)							
Flax and Powder	134.20	51.30	68.40	85.50	102.60	119.70	136.80


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Facility 3 - Warehouse
14.1 Capacity Utilization

Capacity 2,250.00 MT

No of Month 12

Particular	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Capacity Utilisation	85%	94%	95%	100%	103%	105%	105%
Total Quantity Stored per Annum	22,950.00	24,300.00	25,650.00	27,000.00	28,350.00	28,350.00	28,350.00

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			5,737,500	6,378,750	7,069,781	7,813,969	8,614,901	9,045,646	9,497,928
Storage Charges per MT per Month		250							
Total Revenue			5,737,500	6,378,750	7,069,781	7,813,969	8,614,901	9,045,646	9,497,928
Expenses									
Variable Cost									
Damage	MT	2	18,000	18,900	19,845	20,837	21,879	22,973	24,122
Funigation	MT	10	270,000	283,500	297,675	312,559	328,187	344,596	361,826
Electricity	Monthly	10,000	120,000	126,000	132,300	138,915	145,861	153,154	160,811
Total Variable Cost			408,000	428,400	449,820	472,311	495,927	520,723	546,759
Fixed Cost									
Warehouse Manager		15,000	180,000	189,000	198,450	208,373	218,791	229,731	241,217
Total Fixed Cost			180,000	189,000	198,450	208,373	218,791	229,731	241,217
Total Expenses			588,000	617,400	648,270	680,684	714,718	750,454	787,976
Operating profit			5,149,500	5,761,350	6,421,511	7,133,285	7,900,183	8,295,192	8,709,952

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

Assumption:

- 1 Revenue and cost is related to this facility only
- 2 Common expenditure such as admin, depreciation and amortization not considered.
- 3 Inflation is assumed to be 5% annually.

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