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4.1 Repayment Schedule

Loan Amount (Rs) 3,528,800
 Interest rate /PA 12%
 Loan Tenure in years 5
 Moratorium Period (In Months) 0
 EMI Rs 65,370.59

Year	Particulars	Opening Balance	Interest	Principal Repayment	EMI	Closing Outstanding
Year 1	Month 1	3,528,800	35,288	-	35,288	3,528,800
	Month 2	3,528,800	35,288	-	35,288	3,528,800
	Month 3	3,528,800	35,288	-	35,288	3,528,800
	Month 4	3,528,800	35,288	-	35,288	3,528,800
	Month 5	3,528,800	35,288	-	35,288	3,528,800
	Month 6	3,528,800	35,288	-	35,288	3,528,800
	Month 7	3,528,800	35,288	30,083	65,371	3,498,717
	Month 8	3,498,717	34,987	30,383	65,371	3,468,334
	Month 9	3,468,334	34,683	30,687	65,371	3,437,647
	Month 10	3,437,647	34,376	30,994	65,371	3,406,653
	Month 11	3,406,653	34,067	31,304	65,371	3,375,349
	Month 12	3,375,349	33,753	31,617	65,371	3,343,731
Year 2	Month 13	3,343,731	33,437	31,933	65,371	3,311,798
	Month 14	3,311,798	33,118	32,253	65,371	3,279,546
	Month 15	3,279,546	32,795	32,575	65,371	3,246,970
	Month 16	3,246,970	32,470	32,901	65,371	3,214,070
	Month 17	3,214,070	32,141	33,230	65,371	3,180,840
	Month 18	3,180,840	31,808	33,562	65,371	3,147,277
	Month 19	3,147,277	31,473	33,898	65,371	3,113,380
	Month 20	3,113,380	31,134	34,237	65,371	3,079,143
	Month 21	3,079,143	30,791	34,579	65,371	3,044,564
	Month 22	3,044,564	30,446	34,925	65,371	3,009,639
	Month 23	3,009,639	30,096	35,274	65,371	2,974,364
	Month 24	2,974,364	29,744	35,627	65,371	2,938,738
Year 3	Month 25	2,938,738	29,387	35,983	65,371	2,902,754
	Month 26	2,902,754	29,028	36,343	65,371	2,866,411
	Month 27	2,866,411	28,664	36,706	65,371	2,829,705
	Month 28	2,829,705	28,297	37,074	65,371	2,792,631
	Month 29	2,792,631	27,926	37,444	65,371	2,755,187
	Month 30	2,755,187	27,552	37,819	65,371	2,717,368
	Month 31	2,717,368	27,174	38,197	65,371	2,679,171
	Month 32	2,679,171	26,792	38,579	65,371	2,640,592
	Month 33	2,640,592	26,406	38,965	65,371	2,601,628
	Month 34	2,601,628	26,016	39,354	65,371	2,562,273
	Month 35	2,562,273	25,623	39,748	65,371	2,522,526
	Month 36	2,522,526	25,225	40,145	65,371	2,482,380
Year 4	Month 37	2,482,380	24,824	40,547	65,371	2,441,833
	Month 38	2,441,833	24,418	40,952	65,371	2,400,881
	Month 39	2,400,881	24,009	41,362	65,371	2,359,519
	Month 40	2,359,519	23,595	41,775	65,371	2,317,744
	Month 41	2,317,744	23,177	42,193	65,371	2,275,551
	Month 42	2,275,551	22,756	42,615	65,371	2,232,936
	Month 43	2,232,936	22,329	43,041	65,371	2,189,895
	Month 44	2,189,895	21,899	43,472	65,371	2,146,423
	Month 45	2,146,423	21,464	43,906	65,371	2,102,517
	Month 46	2,102,517	21,025	44,345	65,371	2,058,171
	Month 47	2,058,171	20,582	44,789	65,371	2,013,382
	Month 48	2,013,382	20,134	45,237	65,371	1,968,145
Year 5	Month 49	1,968,145	19,681	45,689	65,371	1,922,456
	Month 50	1,922,456	19,225	46,146	65,371	1,876,310
	Month 51	1,876,310	18,763	46,607	65,371	1,829,703
	Month 52	1,829,703	18,297	47,074	65,371	1,782,629
	Month 53	1,782,629	17,826	47,544	65,371	1,735,085
	Month 54	1,735,085	17,351	48,020	65,371	1,687,065
	Month 55	1,687,065	16,871	48,500	65,371	1,638,565
	Month 56	1,638,565	16,386	48,985	65,371	1,589,580
	Month 57	1,589,580	15,896	49,475	65,371	1,540,106
	Month 58	1,540,106	15,401	49,970	65,371	1,490,136
	Month 59	1,490,136	14,901	50,469	65,371	1,439,667
	Month 60	1,439,667	14,397	50,974	65,371	1,388,693

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Year 6	Month 61	1,388,693	13,887	51,484	65,371	1,337,209
	Month 62	1,337,209	13,372	51,999	65,371	1,285,211
	Month 63	1,285,211	12,852	52,518	65,371	1,232,692
	Month 64	1,232,692	12,327	53,044	65,371	1,179,649
	Month 65	1,179,649	11,796	53,574	65,371	1,126,074
	Month 66	1,126,074	11,261	54,110	65,371	1,071,965
	Month 67	1,071,965	10,720	54,651	65,371	1,017,314
	Month 68	1,017,314	10,173	55,197	65,371	962,116
	Month 69	962,116	9,621	55,749	65,371	906,367
	Month 70	906,367	9,064	56,307	65,371	850,060
	Month 71	850,060	8,501	56,870	65,371	793,190
	Month 72	793,190	7,932	57,439	65,371	735,751
Year 7	Month 73	735,751	7,358	58,013	65,371	677,738
	Month 74	677,738	6,777	58,593	65,371	619,145
	Month 75	619,145	6,191	59,179	65,371	559,966
	Month 76	559,966	5,600	59,771	65,371	500,195
	Month 77	500,195	5,002	60,369	65,371	439,826
	Month 78	439,826	4,398	60,972	65,371	378,854
	Month 79	378,854	3,789	61,582	65,371	317,272
	Month 80	317,272	3,173	62,198	65,371	255,074
	Month 81	255,074	2,551	62,820	65,371	192,254
	Month 82	192,254	1,923	63,448	65,371	128,806
	Month 83	128,806	1,288	64,083	65,371	64,723
	Month 84	64,723	647	64,723	65,371	0
		1781834.27		3528800.00		

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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6.1 Consolidated Profit and loss account for the Project

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Revenue							
Facility 1 - Dal Mill	19,415,996	24,830,083	29,806,619	35,218,734	41,097,544	47,476,188	54,389,953
Facility 2 - Processing Unit- Dal Mill	6,849,003	11,087,920	15,575,717	20,484,574	25,845,378	31,691,051	38,056,677
Facility 3 - Warehouse	1,152,000	1,285,200	1,428,840	1,583,631	1,750,329	1,837,845	1,929,738
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	65,000	68,250	75,246	87,106	111,378	150,630	193,588
Total Revenue	27,481,999	37,271,452	46,886,422	57,374,046	68,804,629	81,155,714	94,569,955
Variable Cost							
Facility 1 - Dal Mill	18,003,375	22,980,251	27,585,084	32,592,950	38,032,640	43,934,817	50,332,130
Facility 2 - Processing Unit- Dal Mill	5,450,648	8,864,047	12,458,539	16,390,320	20,684,133	25,366,352	30,465,081
Facility 3 - Warehouse	348,000	365,400	383,670	402,854	422,996	444,146	466,553
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	(243,313)	(99,946)	(80,063)	(58,307)	(34,176)	(7,485)	21,961
Total Variable Cost	23,558,710	32,109,752	40,347,230	49,327,817	59,105,594	69,737,830	81,285,525
Fixed Cost							
Facility 1 - Dal Mill	432,000	453,600	476,280	500,094	525,099	551,354	578,921
Facility 2 - Processing Unit- Dal Mill	240,000	252,000	264,600	277,830	291,722	306,308	321,623
Facility 3 - Warehouse	120,000	126,000	132,300	138,915	145,861	153,154	160,811
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Admin Expenses	622,000	653,100	685,755	720,043	756,045	793,847	833,539
Total Fixed Cost	1,414,000	1,484,700	1,558,935	1,636,882	1,718,726	1,804,662	1,894,895
Total Cost	24,972,710	33,594,452	41,906,165	50,964,698	60,824,320	71,542,492	83,180,420
Profit Before Depreciation, Interest and Tax	2,509,289	3,677,001	4,980,257	6,409,347	7,980,309	9,613,222	11,389,535
Depreciation	764,419	764,419	764,419	764,419	764,419	764,419	764,419
Amortization	40,000	40,000	40,000	40,000	40,000	-	-
Profit Before Interest and Tax	1,704,870	2,872,582	4,175,838	5,604,928	7,175,890	8,848,803	10,625,116
Interest on Term loan	583,131	668,573	691,408	714,444	737,375	759,376	780,274
Profit Before Tax	1,121,739	2,204,009	3,484,430	4,890,484	6,438,515	8,089,428	9,844,841
Less: Tax	(87,605)	284,666	688,329	1,110,630	1,559,721	2,027,993	2,517,585
Profit After Tax	1,209,344	1,919,343	2,796,101	3,779,854	4,878,793	6,061,434	7,327,256
Cumulative Profit	1,209,344	3,128,687	5,924,788	9,704,642	14,583,435	20,644,869	27,972,126

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 make from these sales.

7.1 Balancesheet for the Project

Particulars	11	12	13	14	15	16	17
ASSETS							
Current Assets							
Cash and Bank Balance	2,284,938	4,603,707	7,747,869	11,817,907	16,921,667	23,094,579	30,450,503
Accounts Receivables							
Other Current Assets							
Total Current Assets	2,284,938	4,603,707	7,747,869	11,817,907	16,921,667	23,094,579	30,450,503
Gross Fixed Assets	17,644,000	16,879,581	16,115,162	15,350,743	14,586,324	13,821,905	13,057,485
Less: Depreciation	764,419	764,419	764,419	764,419	764,419	764,419	764,419
Net Fixed Assets	16,879,581	16,115,162	15,350,743	14,586,324	13,821,905	13,057,485	12,293,066
Preliminary & Pre-operative Expenses	160,000	120,000	80,000	40,000	0	0	0
TOTAL ASSETS	19,324,519	20,838,868	23,178,612	26,444,231	30,743,572	36,152,064	42,743,569
LIABILITIES & SHAREHOLDERS EQUITY							
CURRENT LIABILITIES							
Short Term Debt (Working capital loan)							
Accounts Payable & Accrued Expenses							
Other Current Liabilities							
Total Current Liabilities	0	0	0	0	0	0	0
Secured Long Term Debt	3,343,731	2,938,738	2,482,380	1,968,145	1,388,693	735,751	0
Differed Tax Liabilities							
TOTAL LIABILITIES	3,343,731	2,938,738	2,482,380	1,968,145	1,388,693	735,751	0
Share capital	4,065,044	4,065,044	4,065,044	4,065,044	4,065,044	4,065,044	4,065,044
Smart Grant -in-Aid	10,706,400	10,706,400	10,706,400	10,706,400	10,706,400	10,706,400	10,706,400
Reserves and Surplus							
Add: Opening Balance (P/L Account)	0	1,209,344	3,128,687	5,924,788	9,704,642	14,583,435	20,644,869
Profit & Loss) During the Year	1,209,344	1,919,343	2,796,101	3,779,854	4,878,793	6,061,434	7,327,256
Appropriation - Dividend							
Total Reserves	1,209,344	3,128,687	5,924,788	9,704,642	14,583,435	20,644,869	27,972,126
TOTAL EQUITY	15,980,788	17,900,131	20,696,232	24,476,086	29,354,879	35,416,313	42,743,569
TOTAL LIABILITIES & EQUITY	19,324,519	20,838,868	23,178,612	26,444,231	30,743,572	36,152,064	42,743,569
CONTROL TICKER							
(Liability - Asset)	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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

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8.1 Cash Flow Statement for the Project

Sr. Particulars	V1	V2	V3	V4	V5	V6	V7
1 Operating Profit							
Total Revenue	27,481,999	37,271,452	46,886,422	57,374,046	68,804,629	81,155,714	94,569,955
2 Equity/ Share capital	4,065,044						
Reinvestment							
3 Smart Grant -in-Aid	10,706,400						
4 Long Term Loan	3,528,800						
5 Short Term Loan	1,368,731	2,409,332	3,027,649	3,701,930	4,436,507	5,232,253	6,096,484
Sub Total (A)	47,150,974	39,680,784	49,914,071	61,075,975	73,241,136	86,387,967	100,666,439
Cash Outflow (Rs.)							
1 Capital Expenditure							
a Land and Building	12,223,000						
b Machinery and Equipment	4,500,000						
c Furniture & Fixture	142,000						
d It Infrastructure	779,000						
e Vehicle	-						
f Preliminary Expenses	200,000						
2 Operational Expenditure							
a Variable Cost	23,558,710	32,109,752	40,347,230	49,327,817	59,105,594	69,737,830	81,285,525
b Fixed Cost	1,414,000	1,484,700	1,558,935	1,636,882	1,718,726	1,804,662	1,894,895
3 Loan Repayment							
LTL - Principal	185,069	404,994	456,357	514,235	579,453	652,942	735,751
LTL - Interest	418,883	379,453	328,090	270,212	204,994	131,505	48,696
STL - Principal	1,368,731	2,409,332	3,027,649	3,701,930	4,436,507	5,232,253	6,096,484
STL - Interest	164,248	289,120	363,318	444,232	532,381	627,870	731,578
4 Tax	(87,605)	284,666	688,329	1,110,630	1,559,721	2,027,993	2,517,585
Sub Total (B)	44,866,035	37,362,016	46,769,908	57,005,937	68,137,377	80,215,056	93,310,515
Net Cash Flow (A-B)	2,284,938	2,318,768	3,144,163	4,070,038	5,103,760	6,172,912	7,355,924
Opening Cash and Bank		2,284,938	4,603,707	7,747,869	11,817,907	16,921,667	23,094,579
Cumulative Cash Balance	2,284,938	4,603,707	7,747,869	11,817,907	16,921,667	23,094,579	30,450,503

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 busin an upcoming time period.

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

Particular	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Gross Receipts							
Facility 1 - Dal Mill	19,415,996	24,830,083	29,806,619	35,218,734	41,097,544	47,476,188	54,389,953
Facility 2 - Processing Unit - Dal Mill	6,849,003	11,087,920	15,575,717	20,484,574	25,845,378	31,691,051	38,056,077
Facility 3 - Warehouse	1,152,000	1,285,200	1,429,840	1,583,631	1,750,329	1,937,845	1,929,738
Facility 4 - Custom Hrgng							
Facility 5 - Agri Input Centre							
Facility 6 - Processing Unit - Horti Com	65,000	68,250	75,246	87,106	111,378	150,630	193,588
Total Receipts	27,481,999	37,271,452	46,886,322	57,374,046	68,804,629	81,155,714	94,569,955
Total Variable Exp	23,558,710	32,109,752	40,347,230	49,327,817	59,105,594	69,737,830	81,285,525
Contribution	3,923,289	5,161,701	6,539,192	8,046,229	9,699,035	11,417,885	13,284,430
Total Fixed exp	2,218,419	2,289,119	2,363,254	2,441,301	2,523,145	2,569,081	2,659,314
BEP	57%	48%	44%	43%	40%	36%	34%

Average BEP
43.08%

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	1,209,344	1,919,343	2,796,101	3,779,854	4,878,793	6,061,434	7,327,256
Add: Depreciation	764,419	764,419	764,419	764,419	764,419	764,419	764,419
Add: Preliminary exp Written off	40,000	40,000	40,000	40,000	40,000	0	0
Net Cash Accrual (A)	2,013,763	2,723,762	3,600,520	4,584,273	5,683,212	6,825,853	8,091,675
PV Factor @ 10 %	0.91	0.83	0.75	0.68	0.62	0.56	0.51
Disc. Cash Flow	1,830,694	2,251,043	2,705,124	3,131,120	3,528,828	3,853,016	4,152,309

Total Discounted Cash Flows 21,452,134
Present Value of Outflow 18,300,244
NPV 3,151,890.22

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	1,209,314	1,919,343	2,795,101	3,779,854	4,878,793	6,091,434	7,327,256
Average net profit	3996017.95						
Total Project cost	18300243.68						
ROI	21.84%						

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

9.5 Payback Period (In years) - Project

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Initial Investment	18,300,244						
Profit after Tax & Dividend	1,209,344	1,919,343	2,795,101	3,779,854	4,878,793	6,091,434	7,327,256
Add: Depreciation	764,419	764,419	764,419	764,419	764,419	764,419	764,419
Add: Preliminary exp Written off	40,000	40,000	40,000	40,000	40,000	40,000	40,000
Net Cash Accrual (A)	2,013,763	2,723,762	3,600,520	4,584,273	5,683,212	6,825,853	8,091,675
Cashflow - Initial Investment	(16,286,480)	(13,562,718)	(9,562,199)	(5,377,925)	305,287		

Payback period (In years) - Project

4.95

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	2,599,289	3,677,001	4,980,257	6,409,347	7,980,309	9,613,222	11,389,535
Add: Depreciation	764,419	764,419	764,419	764,419	764,419	764,419	764,419
Add: Amortization	46,000	40,000	40,000	40,000	40,000	40,000	40,000
Interest on TL	418,883	379,353	328,090	270,212	204,994	131,505	48,696
Total	3,731,591	4,860,873	6,112,766	7,483,979	8,989,723	10,509,147	12,202,659
Total Annual EMI	603,952	784,447	784,447	784,447	784,447	784,447	784,447
Debt Service Coverage Ratio (DSCR)	6.18	6.20	7.79	9.54	11.46	13.40	15.56

Average DSCR

10.02

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.

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9.7 Sensitivity Analysis

Quantity Variation (+5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Dal Mill	20,386,796	26,071,587	31,296,930	36,979,671	43,152,421	49,849,997	57,109,430
Facility 2 - Processing Unit - Dal Mill	7,191,453	11,642,316	16,354,316	21,508,803	27,137,647	33,275,603	39,850,511
Facility 3 - Warehouse	1,209,600	1,340,460	1,500,282	1,662,813	1,837,845	1,929,738	2,026,225
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Comm	68,250	71,663	79,008	91,462	116,947	158,162	203,267
Total Income	28,856,099	39,135,025	49,230,743	60,542,748	72,294,861	85,213,500	99,296,433
Expenditure							
Fixed Cost (Excl. of Depreciation, Amort)	1,414,000	1,484,700	1,558,935	1,636,882	1,718,726	1,804,662	1,894,895
Variable Cost	24,736,645	32,109,752	40,347,230	49,327,817	59,105,594	69,737,830	81,285,525
Total Operational Expenses	26,150,645	33,594,452	41,906,165	50,964,699	60,824,320	71,542,492	83,180,420
Net Income	2,705,454	5,540,573	7,324,578	9,278,049	11,470,541	13,671,008	16,116,013
Cost Variations (+5%)							
Facility 1 - Dal Mill	19,415,996	24,830,083	29,806,619	35,218,734	41,097,544	47,476,188	54,389,953
Facility 2 - Processing Unit - Dal Mill	6,849,003	11,087,920	15,375,717	20,484,574	25,845,378	31,691,051	38,056,677
Facility 3 - Warehouse	1,152,000	1,285,200	1,428,840	1,583,631	1,750,329	1,837,845	1,929,738
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Comm	65,000	68,250	75,246	87,106	111,378	150,630	193,588
Total Income	27,481,999	37,271,452	46,886,422	57,374,046	68,804,629	81,155,714	94,569,955
Expenditure							
Fixed Cost (Excl. of Depreciation, Amort)	1,414,000	1,484,700	1,558,935	1,636,881	1,718,725	1,804,662	1,894,895
Variable Cost	24,736,645	32,109,752	40,347,230	49,327,817	59,105,594	69,737,830	81,285,525
Total Operational Expenses	26,150,645	33,594,452	41,906,165	50,964,699	60,824,320	71,542,492	83,180,420
Net Income	1,331,353.83	2,071,513.06	2,962,895.52	3,942,956.35	5,025,029.42	6,126,330.95	7,325,258.35
Quantity Variation (-5%)							
Facility 1 - Dal Mill	18,445,196	23,588,578	28,316,288	33,457,707	39,042,667	45,102,379	51,670,455
Facility 2 - Processing Unit - Dal Mill	6,506,553	10,533,524	14,796,931	19,460,346	24,553,109	30,106,498	36,153,843
Facility 3 - Warehouse	1,094,400	1,220,940	1,357,398	1,504,449	1,662,813	1,745,953	1,833,251
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Comm	61,250	64,838	71,483	82,751	105,809	143,099	183,908
Total Income	26,107,899	35,407,880	44,542,101	54,505,343	65,364,398	77,097,929	89,841,457
Expenditure							
Fixed Cost (Excl. of Depreciation, Amort)	1,414,000	1,484,700	1,558,935	1,636,882	1,718,726	1,804,662	1,894,895
Variable Cost	22,380,774	30,504,264	38,329,868	46,861,426	56,150,314	66,250,938	77,221,240
Total Operational Expenses	23,794,774	31,988,964	39,888,803	48,498,308	57,869,040	68,055,601	79,116,144
Net Income	2,313,125	3,418,916	4,653,297	6,007,036	7,495,357	9,042,328	10,725,313
Cost Variations (-5%)							
Facility 1 - Dal Mill	19,415,996	24,830,083	29,806,619	35,218,734	41,097,544	47,476,188	54,389,953
Facility 2 - Processing Unit - Dal Mill	6,849,003	11,087,920	15,375,717	20,484,574	25,845,378	31,691,051	38,056,677
Facility 3 - Warehouse	1,152,000	1,285,200	1,428,840	1,583,631	1,750,329	1,837,845	1,929,738
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Comm	65,000	68,250	75,246	87,106	111,378	150,630	193,588
Total Income	27,481,999	37,271,452	46,886,422	57,374,046	68,804,629	81,155,714	94,569,955
Expenditure							
Fixed Cost (Excl. of Depreciation, Amort)	1,414,000	1,484,700	1,558,935	1,636,882	1,718,726	1,804,662	1,894,895
Variable Cost	22,380,774	30,504,264	38,329,868	46,861,426	56,150,314	66,250,938	77,221,240
Total Operational Expenses	23,794,774	31,988,964	39,888,803	48,498,308	57,869,040	68,055,601	79,116,144
Net Income	3,687,225	5,282,488	6,997,618	8,875,738	10,935,289	13,100,114	15,453,811

Sensitivity analysis is a financial model that determines how target variables are affected based on changes in Quantity or cost variance known as input variables. Here it is assume 5% (+/-) while calculating sensitivity analysis

Grains Crops and Production Details

10.1 Details of members and non- members

Particulars	No.
Total No. of Members Cultivating Grain Crops	1000
Total No. of Non- members Cultivating Grain Crops	500
Total	1500
Average Land Holding per Member (Acres)	2
Total Cultivated Land under grain Crop(Acres)	3000

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	10%	325		4875		4387.5
	Red Gram/Tur	58%	1740		12180		11571
	Paddy/Rice	0%	0		0		0
	Green Gram/ Moong	5%	150		1050		1029
	Maize	1%	30		600		600
	Black Gram/Udid	15%	450		3150		2835
	Bajra	1%	30		180		176.4
	Jawar	5%	150		150		150
	Sunflower	5%	150		150		150
	Wheat	30%	900		900		810
	Bengal Gram/Channa	45%	405		4050		3645
	Jawar	5%	45		450		427.5
Rabbi	Maize	0%	0		0		0
	Safflower	5%	45		45		45
		0%	0		0		0
		0%	0		0		0
		0%	0		0		0
Summer	Area Under Summer Cultivation (In Acres)	5%	150		22.5		22.5
	Groundnut	15%	0		0		0
		0%	0		0		0
		0%	0		0		0

Note: Please note the crops/fruits/vegetable grown in the FPC catchement which has marketable Surplus

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10.3 Quantity of Marketable Surplus Produce Considered for Trading Business

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Soybean	1316.25	1535.625	1755	1974.375	2193.75	2413.125	2632.5
Red Gram/Tur	3471.3	4049.85	4628.4	5206.95	5785.5	6364.05	6942.6
Paddy/Rice	0	0	0	0	0	0	0
Green Gram/ Moong	308.7	360.15	411.6	463.05	514.5	565.95	617.4
Maize	180	210	240	270	300	330	360
Black Gram/Udid	850.5	992.25	1134	1275.75	1417.5	1559.25	1701
Bajra	52.92	61.74	70.56	79.38	88.2	97.02	105.84
Jawar	45	52.5	60	67.5	75	82.5	90
Sunflower	45	52.5	60	67.5	75	82.5	90
Wheat	243	283.5	324	364.5	405	445.5	486
Bengal Gram/Channa	1093.5	1275.75	1458	1640.25	1822.5	2004.75	2187
Jawar	128.25	149.625	171	192.375	213.75	235.125	256.5
Maize	0	0	0	0	0	0	0
Safflower	13.5	15.75	18	20.25	22.5	24.75	27
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
Groundnut	6.75	7.875	9	10.125	11.25	12.375	13.5
	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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10.4 Quantity of Marketable Surplus Produce Considered for Processing Business

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Soybean	0	0	0	0	0	0	0
Red Gram/Tur	1157.1	1735.65	2314.2	2892.75	3471.3	4049.85	4628.4
Paddy/Rice	0	0	0	0	0	0	0
Green Gram/ Moong	102.9	154.35	205.8	257.25	308.7	360.15	411.6
Maize	60	90	120	150	180	210	240
Black Gram/Uddid	283.5	425.25	567	708.75	850.5	992.25	1134
Bajra	17.64	26.46	35.28	44.1	52.92	61.74	70.56
Jawar	15	22.5	30	37.5	45	52.5	60
Sunflower	15	22.5	30	37.5	45	52.5	60
Wheat	81	121.5	162	202.5	243	283.5	324
Bengal Gram/Channa	364.5	546.75	729	911.25	1093.5	1275.75	1458
Jawar	42.75	64.125	85.5	106.875	128.25	149.625	171
Maize	0	0	0	0	0	0	0
Safflower	4.5	6.75	9	11.25	13.5	15.75	18
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
Groundnut	2.25	3.375	4.5	5.625	6.75	7.875	9
	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	Y1	Y2	Y3	Y4	Y5	Y6	Y7		
Soybean	211.25	227.5	243.75	260	276.25	292.5	308.75		
Red Gram/Tur	1131	1218	1305	1392	1479	1566	1653		
Paddy/Rice	0	0	0	0	0	0	0		
Green Gram/ Moong	97.5	105	112.5	120	127.5	135	142.5		
Maize	19.5	21	22.5	24	25.5	27	28.5		
Black Gram/Udidid	292.5	315	337.5	360	382.5	405	427.5		
Bajra	19.5	21	22.5	24	25.5	27	28.5		
Jawar	97.5	105	112.5	120	127.5	135	142.5		
Sunflower	97.5	105	112.5	120	127.5	135	142.5		
Wheat	58.5	63	67.5	72	76.5	81	85.5		
Bengal Gram/Channa	263.25	283.5	303.75	324	344.25	364.5	384.75		
Jawar	29.25	31.5	33.75	36	38.25	40.5	42.75		
Maize	0	0	0	0	0	0	0		
Safflower	29.25	31.5	33.75	36	38.25	40.5	42.75		
	0	0	0	0	0	0	0		
	0	0	0	0	0	0	0		
	0	0	0	0	0	0	0		
Groundnut	14.625	15.75	16.875	18	19.125	20.25	21.375		
	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:

- 1 30% of total produce of the cluster will be trade in first year and it will increase every year by 5 %
- 2 10% of total produce of the cluster will be Process in first year and it will increase every year by 5 %
- 3 65% of total land of members is considered for Agri input service centre business

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Fruit & Vegetables Crop Production Details

11.1 Details of members and non- members

Particulars	No.
Total No. of Members Cultivating F & V	250
Total No. of Non-members Cultivating F & V	100
Total	350
Average Land Holding per member (Acres)	1
Total Cultivated Land Under F & V (Acres)	350

11.2 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	Onion	4%	14		210		189
	Tomato	10%	35		245		232.75
	Okra	5%	17.5		70		70
	Chilli	5%	17.5		122.5		120.05
	Potato	10%	35		700		700
		0%	0		0		0
		0%	0		0		0
		0%	0		0		0
		0%	0		0		0
		0%	0		0		0
Area Under Vegetables in Rabbi Season (In Acres)	Onion	0	0		0		0
	Tomato	15%	52.5		0		0
	Okra	10%	35		0		0
	Chilli	5%	17.5		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
Area Under Vegetables in Summer Season (In Acres)	Summer	0	0		0		0
		0%	0		0		0
		0%	0		0		0
		0%	0		0		0
		0%	0		0		0
Area Under Fruit Crops (In Acres)	Pomegranate	0%	0		0		0
	Custard Apple	0%	0		0		0
	Guava	0%	0		0		0
	Citrus	0%	0		0		0

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

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11.3 Quantity of Marketable Surplus Produce Considered for Trading Business

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Onion	66.15	75.6	85.05	94.5	103.95	113.4	122.85
Tomato	81.4625	93.1	104.7375	116.375	128.0125	139.65	151.2875
Okra	24.5	28	31.5	35	38.5	42	45.5
Chilli	42.0175	48.02	54.0225	60.025	66.0275	72.03	78.0325
Potato	245	280	315	350	385	420	455
	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
	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

11.4 Quantity of Marketable Surplus Produce Considered for Processing Business

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Onion	9.45	0	0.455	0.49	0.525	0.56	0.595
Tomato	0	0	0	0	0	0	0
Okra	3.5	7	10.5	14	17.5	21	24.5
Chilli	0	0	0	0	0	0	0
Potato	35	70	105	140	175	210	245
	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

11.5 Crop-wise Area Considered for Agri Input Service Centre

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Onion	9.1	9.8	10.5	11.2	11.9	12.6	13.3
Tomato	22.75	24.5	26.25	28	29.75	31.5	33.25
Okra	11.375	12.25	13.125	14	14.875	15.75	16.625
Chilli	11.375	12.25	13.125	14	14.875	15.75	16.625
Potato	22.75	24.5	26.25	28	29.75	31.5	33.25
	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
	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

- Assumptions:
- 1 35% of total produce of the cluster will be traded in first year and it will increase every year by 5 %
 - 2 5% of total produce of the cluster will be Process in first year and it will increase every year by 5 %
 - 3 65% of total land of members is considered for Agri input service centre business

Facility 3 - Trading Unit
12.1 Producers/ Capacity Utilization

Particulars	No of Working Days							Tentative Wastage Percentage	
	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Commodity	Percentage
No of Operation Days	121	141	162	182	202	222	242	Grains	3%
Soybean	1,316	1,536	1,755	1,974	2,194	2,413	2,633	Fruit and Vegetables	5%
Red Gram/Tur	3,471	4,050	4,628	5,207	5,786	6,364	6,943		
Paddy/Rice	-	-	-	-	-	-	-		
Green Gram/ Moong	309	360	412	463	515	566	617		
Maise	180	210	240	270	300	330	360		
Black Gram/Uddid	851	992	1,134	1,276	1,418	1,559	1,701		
Bajra	53	62	71	80	88	97	106		
Jawar	45	53	60	68	75	83	90		
Sunflower	45	53	60	68	75	83	90		
Wheat	243	284	324	365	405	446	486		
Bengal Gram/Channa	1,094	1,276	1,458	1,640	1,823	2,005	2,187		
Jawar	128	150	171	192	214	235	257		
Maize	-	-	-	-	-	-	-		
Safflower	14	16	18	20	23	25	27		
Groundnut	7	8	9	10	11	12	14		
Total Grains Quantity to be Processed	7,755	9,047	10,340	11,632	12,924	14,217	15,509		
Fruit & Vegetables Crop Production Details									
Onion	66	76	85	95	104	113	123		
Tomato	81	93	105	116	128	140	151		
Okra	25	28	31	35	39	42	46		
Chilli	42	48	54	60	66	72	78		
Potato	245	280	315	350	385	420	455		
Onion	-	-	-	-	-	-	-		
Tomato	-	-	-	-	-	-	-		
Okra	-	-	-	-	-	-	-		
Chilli	-	-	-	-	-	-	-		
Brinjal	-	-	-	-	-	-	-		

8. Quintal/Hour

300

Capacity

No of Hours

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Facility 3 - Warehouse
14.1 Capacity Utilization

Particular	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Capacity Utilization	100%	100%	100%	100%	100%	100%	100%
Total Quantity Stored per Annum	9,000	10,000	10,800	11,400	12,000	12,000	12,000

Facility 3 - Profit and loss of Warehouse
14.2

Particular	Rate	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Variable Charges per MT per Month	120	1,170,000	1,285,200	1,428,840	1,587,631	1,750,229	1,837,845	1,929,738
Total Revenue		1,170,000	1,285,200	1,428,840	1,587,631	1,750,229	1,837,845	1,929,738
Expenses								
Variable Cost	15	60,000	63,000	66,150	69,438	72,930	76,577	80,406
Depreciation	18	168,000	176,400	185,220	194,481	204,205	214,415	225,130
Formation	MT	10,000	120,000	120,000	120,000	120,000	120,000	120,000
Electricity	10,000	120,000	120,000	120,000	120,000	120,000	120,000	120,000
Total Variable Cost		348,000	365,400	381,370	402,954	422,996	444,146	466,353
Fixed Cost		120,000	120,000	120,000	120,000	120,000	120,000	120,000
Warehouse Manager	1	10,000	10,000	10,000	10,000	10,000	10,000	10,000
Total Fixed Cost		130,000	130,000	130,000	130,000	130,000	130,000	130,000
Total Expenses		478,000	495,400	511,370	532,954	552,996	574,146	596,353
Operating Profit		692,000	789,800	917,470	1,054,677	1,197,233	1,263,699	1,333,385

This sheet provide details capacity utilization of machines and also sale, expenses and operating profit of DAI 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

Facility 5 - Agri Input

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Area under crop (In Acres)							
Kharif Crops							
Soybean	211	228	244	260	276	293	309
Red Gram/Tur	1,131	1,218	1,305	1,392	1,479	1,566	1,653
Paddy/Rice							
Green Gram/ Moong	98	105	113	120	128	135	143
Maize	20	21	23	24	26	27	29
Black Gram/Udid	293	315	338	360	383	405	428
Bajra	20	21	23	24	26	27	29
Jawar	98	105	113	120	128	135	143
Rabi Crop							
Wheat	59	63	68	72	77	81	86
Bengal Gram/Channa	263	284	304	324	344	365	385
Jawar	29	32	34	36	38	41	43
Maize							
Satflower	29	32	34	36	38	41	43
0							
0							
0							
Summer							
Groundnut							
0							
0							
0							
0							
Fruit & Vegetables Crop Production Details							
Onion	9	10	11	11	12	13	13
Tomato	23	25	26	28	30	32	33
Okra	11	12	13	14	15	16	17
Chilli	11	12	13	14	15	16	17
Potato	23	25	26	28	30	32	33
0							
0							
0							
0							

Facility 5 - Profit and loss of Agri Input

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

Particulars	Unit Rate	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Revenue								
Seeds (Rate/K.G)								
Kharif Crops								
Soybean	90	-	-	-	-	-	-	-
Red Gram/Fur	80	-	-	-	-	-	-	-
Paddy/Rice	65	-	-	-	-	-	-	-
Green Gram/ Moong	85	-	-	-	-	-	-	-
Maize	37	-	-	-	-	-	-	-
Black Gram/Udid	75	-	-	-	-	-	-	-
Bajra	30	-	-	-	-	-	-	-
Jawar	30	-	-	-	-	-	-	-
Rabi Crop								
Wheat	40	-	-	-	-	-	-	-
Bengal Gram/Channa	75	-	-	-	-	-	-	-
Jawar	27	-	-	-	-	-	-	-
Maize	27	-	-	-	-	-	-	-
Safflower		-	-	-	-	-	-	-
	0	-	-	-	-	-	-	-
	0	-	-	-	-	-	-	-
	0	-	-	-	-	-	-	-
Summer								
Groundnut		-	-	-	-	-	-	-
	0	-	-	-	-	-	-	-
	0	-	-	-	-	-	-	-
	0	-	-	-	-	-	-	-
	0	-	-	-	-	-	-	-
Fruit & Vegetables Crop Production Details								
Onion		-	-	-	-	-	-	-
Tomato		-	-	-	-	-	-	-
Okra		-	-	-	-	-	-	-
Chilli		-	-	-	-	-	-	-
Potato		-	-	-	-	-	-	-
	0	-	-	-	-	-	-	-
	0	-	-	-	-	-	-	-
	0	-	-	-	-	-	-	-
	0	-	-	-	-	-	-	-

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Capacity
No. of Hours

0.25 Qds. P Hour

Facility 6 - F & V Processing Unit
17.1 Producer/Capacity Utilization

Producers	V1	V2	V3	V4	V5	V6	V7
No. of Operation Days	24	39	58	77	97	116	135
Onion	9.45	0	0.455	0.459	0.528	0.56	0.598
Tomato	0	0	0	0	0	0	0
Okra	3.5	7	10.5	14	17.5	21	24.5
Chili	0	0	0	0	0	0	0
Potato	35	70	105	140	175	210	245
Onion	0	0	0	0	0	0	0
Tomato	0	0	0	0	0	0	0
Okra	0	0	0	0	0	0	0
Chili	0	0	0	0	0	0	0
Brinjal	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
Total Quantity to be Processed	47.95	77	115.955	154.49	193.025	231.56	270.095
Quantity for Processing and Trading for FC	100%	100%	100%	100%	100%	100%	100%
Job Work (50%)							
Quantity for sale (50%)	9	-	0	0	1	1	1
Onion	-	-	-	-	-	-	-
Tomato	-	-	-	-	-	-	-
Okra	4	7	11	14	18	21	25
Chili	-	-	-	-	-	-	-
Potato	35	70	105	140	175	210	245
Onion	0	0	0	0	0	0	0
Tomato	0	0	0	0	0	0	0
Okra	0	0	0	0	0	0	0
Chili	0	0	0	0	0	0	0
Brinjal	0	0	0	0	0	0	0

Pomegranate Anis 1 Kg
 Pomegranate Juice 1 Ltr.
 Pomegranate Peel Powder 1 Kg

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

Particulars	Unit	Rate	Y1	Y2	Y3	Y4	Y5	Y6	Y7
			100%	105.00%	110.25%	115.76%	121.55%	127.63%	134.01%
Revenue									
SALE	Quintals	150	65,000	68,250	75,246	87,106	105,878	135,130	181,088
SALE	Ltrs	40	-	-	-	-	5,500	15,500	12,500
Pomegranate Powder	Kg	50	-	-	-	-	-	-	-
Revenue			65,000	68,250	75,246	87,106	111,378	150,630	193,578
Expenses									
Variable Cost									
Pomegranate	Quintals	6,000	-	-	-	-	-	-	-
Other Consumables	Quintals	2,000	-	-	-	-	-	-	-
Daily Labour	5	300	35,963	60,638	95,880	134,131	175,967	221,652	271,465
Electricity Charges	0	8	-	-	-	-	-	-	-
Loading/Unloading Charges	Quintals	10	-	-	-	-	-	-	-
Packaging Exp			-	-	-	-	-	-	-
Transportation Charges			-	-	-	-	-	-	-
Add: Opening Stock			279,276	279,276	439,859	615,803	808,242	1,018,384	1,267,521
Less: Closing Stock			279,276	439,859	615,803	808,242	1,018,384	1,247,521	1,497,925
Total Variable Cost			(243,313)	(99,946)	(80,063)	(58,307)	(34,176)	(7,485)	21,961
Fixed Cost									
Machine Operator	1		-	-	-	-	-	-	-
Support Staff	2		-	-	-	-	-	-	-
Fixed Cost									
Total expenses			(243,313)	(99,946)	(80,063)	(58,307)	(34,176)	(7,485)	21,961
Operating Profit			308,313	168,196	155,309	145,414	145,554	158,115	171,627

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

- 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

Assumption:

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