

1.1 Total Project Cost

Sr. No.	Particular	Amount (Rs.)	Grant (%)	Grant Amount (Rs.)
1	Land and Building	1,97,33,498	58%	1,14,07,935
2	Machinery and Equipment	2,96,10,878	58%	1,71,44,698
3	Preliminary Expenses	25,00,000	58%	14,47,250
4	Working Capital	1,06,51,195		
	Total	6,24,95,571		2,99,99,884

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 preoperative expenditure, design, construction and Working Capital

1.2 Means of Finance

Sr. No.	Particular	Bank Loan (%)	Amount (Rs.)
1	Govt. Grant under SMART Project	58%	2,99,99,884
2	Bank Finance - Long Term Loan (= Total Project Cost- Smart Grant - Own Contribution)	37%	1,92,52,274
3	Own Contribution (=Fixed Assets*20%)+Working Capital)	5%	1,32,43,413
	Total	3	6,24,95,571

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)	41.71%	Project Viable	BEP shall be less than 50%
2	Avg. Return on Capital Employed Average (ROCE)	16.33%	Project Viable	RoCE for the project shall be more than 12%
3	Internal Rate of Return (IRR)	12.89%	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)	68,89,050	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	4.85	Project Viable	The Pack Back Period (Project/ Equity) shall be less than 7 years
6	Debt Service Coverage Ratio (DSCR)	2.67	Project Viable	DSCR shall be more than 2 for better performing project.

3.2 Depreciation

Particulars	As per companies Act										As per I.T Act						
	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Y12	Y13	Y14	Y15	Y16	Y17
Assets																	
Building																	
Asset Value	1,97,33,498	1,91,07,946	1,84,82,394	1,78,56,842	1,72,31,290	1,66,05,739	1,59,80,187	1,53,54,635	1,47,29,083	1,41,03,531	1,34,77,979	1,28,52,427	1,22,26,875	1,16,01,323	1,09,75,771	1,03,50,219	97,24,667
Depreciation	6,25,552	6,25,552	6,25,552	6,25,552	6,25,552	6,25,552	6,25,552	6,25,552	6,25,552	6,25,552	6,25,552	6,25,552	6,25,552	6,25,552	6,25,552	6,25,552	6,25,552
Accumulated Depreciation	6,25,552	12,51,104	18,76,656	25,02,208	31,27,760	37,53,312	43,78,864	50,04,416	56,29,968	62,55,520	68,81,072	75,06,624	81,32,176	87,57,728	93,83,280	100,08,832	106,34,384
Net Fixed Assets	1,91,07,946	1,84,82,394	1,78,56,842	1,72,31,290	1,66,05,739	1,59,80,187	1,53,54,635	1,47,29,083	1,41,03,531	1,34,77,979	1,28,52,427	1,22,26,875	1,16,01,323	1,09,75,771	1,03,50,219	97,24,667	91,00,115
Plant and Machinery																	
Asset Value	2,96,10,878	2,77,36,509	2,58,62,141	2,39,87,772	2,21,13,404	2,02,39,035	1,83,64,667	1,64,90,298	1,46,15,930	1,27,41,561	1,08,67,192	90,92,823	73,18,454	55,44,085	37,69,716	20,95,347	3,20,978
Depreciation	18,74,369	18,74,369	18,74,369	18,74,369	18,74,369	18,74,369	18,74,369	18,74,369	18,74,369	18,74,369	18,74,369	18,74,369	18,74,369	18,74,369	18,74,369	18,74,369	18,74,369
Accumulated Depreciation	18,74,369	37,48,737	56,23,106	74,97,474	93,71,843	1,12,46,211	1,31,20,580	1,50,94,949	1,69,69,317	1,88,43,686	2,07,18,055	2,25,92,424	2,44,66,793	2,63,41,162	2,82,15,531	3,00,89,900	3,19,64,269
Net Fixed Assets	2,77,36,509	2,58,62,141	2,39,87,772	2,21,13,404	2,02,39,035	1,83,64,667	1,64,90,298	1,46,15,930	1,27,41,561	1,08,67,192	90,92,823	73,18,454	55,44,085	37,69,716	20,95,347	3,20,978	1,01,66,846
Gross Fixed Asset	4,93,44,376	4,68,44,456	4,43,44,535	4,18,44,615	3,93,44,694	3,68,44,774	3,43,44,853	3,18,44,933	2,93,45,012	2,68,45,091	2,43,45,170	2,18,45,249	1,93,45,328	1,68,45,407	1,43,45,486	1,18,45,565	93,45,644
Total Depreciation	24,99,920	24,99,920	24,99,920	24,99,920	24,99,920	24,99,920	24,99,920	24,99,920	24,99,920	24,99,920	24,99,920	24,99,920	24,99,920	24,99,920	24,99,920	24,99,920	24,99,920
Accumulated Depreciation	24,99,920	49,99,841	74,99,761	99,99,682	1,24,99,602	1,49,99,523	1,74,99,443	1,99,99,363	2,24,99,283	2,49,99,203	2,74,99,123	2,99,99,043	3,24,98,963	3,49,98,883	3,74,98,803	3,99,98,723	4,24,98,643
Net Fixed Assets	4,68,44,456	4,43,44,535	4,18,44,615	3,93,44,694	3,68,44,774	3,43,44,853	3,18,44,933	2,93,45,012	2,68,45,091	2,43,45,170	2,18,45,249	1,93,45,328	1,68,45,407	1,43,45,486	1,18,45,565	93,45,644	89,21,222

Amortisation: Straight Line Method (SLM) is used
 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%

Amortisation: Straight Line Method (SLM) is used
 Pre-operative or pre-accrual

30%	20%
-----	-----

3.3 Amortization Schedule

Particulars	Years	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Preliminary Expenses	5	5,00,000	5,00,000	5,00,000	5,00,000	5,00,000	5,00,000	-
Total Value		5,00,000	5,00,000	5,00,000	5,00,000	5,00,000	-	-

3.4 Tax Schedule

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
EBT	60,56,413	56,96,357	92,85,995	1,33,82,896	1,68,12,899	2,08,24,040	2,44,69,088
Add Depreciation as per companies Act	64,14,982	55,51,402	48,07,492	41,66,289	36,13,274	31,36,019	27,23,878
Less Depreciation as per IT Act	64,14,982	55,51,402	48,07,492	41,66,289	36,13,274	31,36,019	27,23,878
Taxable Income	60,56,413	56,96,357	92,85,995	1,33,82,896	1,68,12,899	2,08,24,040	2,44,69,088
Provision of Taxes	15,74,667	14,81,053	24,14,359	34,79,553	43,71,354	54,14,250	63,61,963

Maximum Tax rate

26%

This Sheet refer for provision of tax calculation

5.1 Closing and Opening Stock Calculation

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Opening Stock							
Agri Input		29,11,546	32,05,058	35,28,408	38,84,643	42,77,122	47,09,544
Trading		44,77,670	49,23,263	53,92,650	59,10,972	64,84,120	71,19,404
Grain Processing							
Horticulture Processing							
Total		73,89,216	81,28,320	89,21,058	97,95,615	1,07,61,242	1,18,28,948
Closing Stock							
Agri Input		29,11,546	32,05,058	35,28,408	38,84,643	42,77,122	47,09,544
Trading		44,77,670	49,23,263	53,92,650	59,10,972	64,84,120	71,19,404
Grain Processing							
Horticulture Processing							
Total		73,89,216	81,28,320	89,21,058	97,95,615	1,07,61,242	1,18,28,948

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 (Debitors)								
1	Agri Input	14							
2	Custom Hiring	14							
3	Cleaning & Grading	14	25,70,704	29,76,266	32,81,334	36,17,670	39,88,482	43,97,301	48,48,024
4	Dal Mill	14	34,94,805	38,53,023	42,47,938	46,83,373	51,63,419	56,92,670	62,76,168
5	Warehouse	14	33,658	38,059	42,816	47,934	53,499	59,174	65,983
6	Processing Unit - Hort Commodity	14							
	Subtotal		60,99,167	68,67,348	75,72,108	83,48,998	92,05,400	1,01,46,144	1,11,83,175
B	Closing Stock		73,89,216	81,28,320	89,21,058	97,95,615	1,07,61,242	1,18,28,948	1,30,12,295
	Total		1,34,88,383	1,49,95,668	1,64,93,166	1,81,44,613	1,99,66,641	2,19,75,092	2,41,95,470
C	Accounts Payable & Accrued Expenses (Creditors)								
1	Agri Input	7							
2	Custom Hiring	7							
3	Cleaning & Grading	7	11,16,757	12,29,337	13,53,362	14,90,000	16,40,540	18,06,400	19,89,147
4	Dal Mill	7	17,12,463	18,88,375	20,68,414	22,67,222	24,87,060	27,30,730	30,01,870
5	Warehouse	7	2,969	3,117	3,273	3,437	3,609	3,788	3,978
6	Processing Unit - Hort Commodity	7							
	Total		28,37,189	31,20,829	34,23,049	37,60,659	41,31,208	45,40,920	49,94,996
D	Working Capital	100%	1,06,51,195	1,18,74,839	1,30,68,117	1,43,83,954	1,58,35,433	1,74,34,173	1,92,00,475
	Own Contribution		1,06,51,194.53	1,18,74,839	1,30,68,117	1,43,83,954	1,58,35,433	1,74,34,173	1,92,00,475

5.2.6 Consolidated Profit and loss account for the Project

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Revenue							
Facility 1 - Trading	6,70,21,927	7,75,95,518	8,55,49,058	9,43,17,837	10,39,85,415	11,46,43,920	12,63,94,922
Facility 1 - Processing	9,11,14,566	10,04,53,809	11,07,50,325	12,21,02,233	13,46,17,712	14,84,16,027	16,36,28,670
Facility 2 - Warehouse	8,77,500	9,92,250	11,16,281	12,50,235	13,94,793	14,64,533	15,37,760
Total Revenue	15,90,13,993	17,90,41,577	19,74,15,664	21,76,70,304	23,99,97,920	26,45,24,480	29,15,61,351
Variable Cost							
Facility 1 - Trading	5,53,19,374	6,38,07,640	7,02,44,810	7,73,36,634	8,51,49,956	9,37,58,460	10,32,43,368
Facility 1 - Processing	8,50,75,739	9,80,19,659	10,73,83,613	11,77,01,115	12,91,09,251	14,17,52,794	15,58,19,193
Facility 2 - Warehouse	1,54,800	1,62,540	1,70,667	1,79,200	1,88,160	1,97,568	2,07,447
Total Variable Cost	14,05,49,913	16,19,89,839	17,77,99,090	19,52,16,949	21,44,47,368	23,57,08,823	25,92,70,007
Fixed Cost							
Facility 1 - Trading	4,80,000	5,04,000	5,29,200	5,55,660	5,83,443	6,12,615	6,43,246
Facility 2 - Warehouse	2,40,000	2,52,000	2,64,600	2,77,830	2,91,722	3,06,308	3,21,623
Admin Expenses	23,64,488	24,82,712	26,06,848	27,37,190	28,74,050	30,17,752	31,68,640
Total Fixed Cost	38,04,488	39,94,712	41,94,448	44,04,170	46,24,379	48,55,598	50,98,378
Total Cost	14,43,54,401	16,59,84,551	18,19,93,538	19,96,21,119	21,90,71,747	24,05,64,421	26,43,68,385
Profit Before Depreciation, Interest and Tax	1,46,59,592	1,30,57,025	1,54,22,126	1,80,49,185	2,09,26,173	2,39,60,059	2,71,92,967
Depreciation	64,14,982	55,51,402	48,07,492	41,66,289	36,13,274	31,36,019	27,23,878
Amortization	5,00,000	5,00,000	5,00,000	5,00,000	5,00,000	-	-
Profit Before Interest and Tax	77,44,610	70,05,624	1,01,14,634	1,33,82,896	1,68,12,899	2,08,24,040	2,44,69,088
Interest on Term loan	16,88,198	13,09,266	8,28,639	-	-	-	-
Profit Before Tax	60,56,413	56,96,357	92,85,995	1,33,82,896	1,68,12,899	2,08,24,040	2,44,69,088
Less: Tax	15,74,667	14,81,053	24,14,359	34,79,553	43,71,354	54,14,250	63,61,963
Profit After Tax	44,81,745	42,15,304	68,71,636	99,03,343	1,24,41,545	1,54,09,790	1,81,07,125
Cumulative Profit	44,81,745	86,97,050	1,55,68,686	2,54,72,029	3,79,13,574	5,33,23,364	7,14,30,490

5.2.7 Cash Flow Statement for the Project

Sr. Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
1 Operating Profit							
Total Revenue	15,90,13,993	17,90,41,577	19,74,15,664	21,76,70,304	23,99,97,920	26,45,24,480	29,15,61,351
2 Equity/ Share capital	1,32,43,413						
Reinvestment							
3 Grant	2,99,99,884						
4 Long Term Loan	1,92,52,274						
5 Increase in Short Term Loan	-	-	-	-	-	-	-
6 Increase in account payable	28,37,189	2,83,640	3,04,220	3,35,610	3,70,549	4,09,712	4,54,076
Sub Total (A)	22,43,46,752	17,93,25,217	19,77,19,884	21,80,05,915	24,03,68,469	26,49,34,192	29,20,15,427
Cash Outflow (Rs.)							
1 Capital Expenditure							
a Land and Building	1,97,33,498						
b Machinery and Equipment	2,96,10,878						
c Furniture & Fixture	-						
d It Infrastructure	-						
e Vehicle	-						
f Preliminary Expenses	25,00,000						
2 Operational Expenditure							
a Variable Cost	14,05,49,913	16,19,89,839	17,77,99,090	19,52,16,949	21,44,47,368	23,57,08,823	25,92,70,007
b Fixed Cost	38,04,488	39,94,712	41,94,448	44,04,170	46,24,379	48,55,598	50,98,378
3 Loan Repayment							
LTL - Principal	23,94,576	51,23,577	56,04,204	-	-	-	-
LTL - Interest	16,88,198	13,09,266	8,28,639	-	-	-	-
STL - Principal	-	-	-	-	-	-	-
STL - Interest	-	-	-	-	-	-	-
4 Tax	15,74,667	14,81,053	24,14,359	34,79,553	43,71,354	54,14,250	63,61,963
5 Increase in account Receivable	60,99,167	7,68,181	7,04,760	7,76,890	8,56,402	9,40,745	10,37,031
6 Increase in Closing Stock	73,89,216	7,39,104	7,92,738	8,74,557	9,65,626	10,67,706	11,83,347
Sub Total (B)	21,53,44,601	17,54,05,732	19,23,38,237	20,47,52,120	22,52,65,128	24,79,87,122	27,29,50,726
Net Cash Flow (A-B)	90,02,151	39,19,484	53,81,647	1,32,53,795	1,51,03,341	1,69,47,069	1,90,64,702
Opening Cash and Bank		90,02,151	1,29,21,635	1,83,03,282	3,15,57,077	4,66,60,418	6,36,07,487
Cumulative Cash Balance	90,02,151	1,29,21,635	1,83,03,282	3,15,57,077	4,66,60,418	6,36,07,487	8,26,72,189

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.

5.2.8 Balancesheet for the Project

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
ASSETS							
Current Assets							
Cash and Bank Balance	90,02,151	1,29,21,635	1,83,03,282	3,15,57,077	4,66,60,418	6,36,07,487	8,26,72,189
Accounts Receivables	60,99,167	68,67,348	75,72,108	83,48,998	92,05,400	1,01,46,144	1,11,83,175
Other Current Assets	73,89,216	81,28,320	89,21,058	97,95,615	1,07,61,242	1,18,28,948	1,30,12,295
Total Current Assets	2,24,90,534	2,79,17,303	3,47,96,448	4,97,01,690	6,66,27,059	8,55,82,579	10,68,67,659
Gross Fixed Assets	4,93,44,376	4,29,29,395	3,73,77,993	3,25,70,500	2,84,04,211	2,47,90,937	2,16,54,918
Less: Depreciation	64,14,982	55,51,402	48,07,492	41,66,289	36,13,274	31,36,019	27,23,878
Net Fixed Assets	4,29,29,395	3,73,77,993	3,25,70,500	2,84,04,211	2,47,90,937	2,16,54,918	1,89,31,040
Preliminary & Pre-operative Expenses	20,00,000	15,00,000	10,00,000	5,00,000	0	0	0
TOTAL ASSETS	6,74,19,929	6,67,95,296	6,83,66,948	7,86,05,902	9,14,17,996	10,72,37,498	12,57,98,699
LIABILITIES & SHAREHOLDERS EQUITY							
CURRENT LIABILITIES							
Short Term Debt (Working capital loan)	0	0	0	0	0	0	0
Accounts Payable & Accrued Expenses	28,37,189	31,20,829	34,25,049	37,60,659	41,31,208	45,40,920	49,94,996
Other Current Liabilities							
Total Current Liabilities	28,37,189	31,20,829	34,25,049	37,60,659	41,31,208	45,40,920	49,94,996
Secured Long Term Debt	1,68,57,697	1,17,34,120	61,29,917	0	0	0	0
Differed Tax Liabilities							
TOTAL LIABILITIES	1,96,94,886	1,48,54,950	95,54,965	37,60,659	41,31,208	45,40,920	49,94,996
Share capital	1,32,43,413	1,32,43,413	1,32,43,413	1,32,43,413	1,32,43,413	1,32,43,413	1,32,43,413
Smart Grant -in-Aid	2,99,99,884	2,99,99,884	2,99,99,884	2,99,99,884	2,99,99,884	2,99,99,884	2,99,99,884
Reserves and Surplus							
Add: Opening Balance (P/L Account)	0	44,81,745	86,97,050	1,55,68,686	2,54,72,029	3,79,13,574	5,33,23,364
Profit & Loss During the Year	44,81,745	42,15,304	68,71,636	99,03,343	1,24,41,545	1,54,09,790	1,81,07,125
Appropriation - Dividend							
Total Reserves	44,81,745	86,97,050	1,55,68,686	2,54,72,029	3,79,13,574	5,33,23,364	7,14,30,490
TOTAL EQUITY	4,77,25,042	5,19,40,347	5,88,11,983	6,87,15,326	8,11,56,871	9,65,66,661	11,46,73,786
TOTAL LIABILITIES & EQUITY	6,74,19,929	6,67,95,296	6,83,66,948	7,24,75,985	8,52,88,079	10,11,07,581	11,96,68,782
CONTROL TICKER							
(=Liability - Asset)	0.00	0.00	0.00	-61,29,916.73	-61,29,916.73	-61,29,916.73	-61,29,916.73

9.1 Internal Rate of Return

Particular	Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Profit after Tax & Dividend		44,81,745.44	42,15,304.34	68,71,635.98	99,03,343.22	1,24,41,545.31	1,54,09,789.88	1,81,07,125.35
Add: Depreciation		64,14,981.50	55,51,401.77	48,07,492.24	41,66,289.07	36,13,274.31	31,36,018.90	27,23,878.24
Add: Preliminary expense written off		5,00,000.00	5,00,000.00	5,00,000.00	5,00,000.00	5,00,000.00	0.00	0.00
Net Cash Accrual (A)		1,13,96,726.94	1,02,66,706.11	1,21,79,128.22	1,45,69,632.30	1,65,54,819.62	1,85,45,808.79	2,08,31,003.59
Initial Investment/ Net Cash Accrual	(6,24,95,570.5348)	1,13,96,726.94	1,02,66,706.11	1,21,79,128.22	1,45,69,632.30	1,65,54,819.62	1,85,45,808.79	2,08,31,003.59
IRR		12.89%						
Present Value Equivalent		0.89	0.78	0.70	0.62	0.55	0.48	0.43
Present Value of Future Inflows		1,00,95,577.04	80,56,253.79	84,65,823.62	89,71,242.77	90,29,827.94	89,60,903.58	89,15,941.79
Operating Net Cash Inflow					6,24,95,570.53			
Present Capital Outflow					6,24,95,570.53			
					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 - Trading	6,70,21,927	7,75,95,518	8,55,49,058	9,43,17,837	10,39,85,415	11,46,43,920	12,63,94,922
Facility 2 - Warehouse	8,77,500	9,92,250	11,16,281	12,50,235	13,94,793	14,64,533	15,37,760
Total Receipts	15,90,13,993	17,90,41,577	19,74,15,664	21,76,70,304	23,99,97,920	26,45,24,480	29,15,61,351
Total Variable Exp	14,05,49,913	16,19,89,839	17,77,99,090	19,52,16,949	21,44,47,368	23,57,08,823	25,92,70,007
Contribution	1,84,64,080	1,70,51,738	1,96,16,574	2,24,53,356	2,55,50,552	2,88,15,657	3,22,91,344
Total Fixed exp	1,07,19,470	1,00,46,114	95,01,940	90,70,459	87,37,653	79,91,617	78,22,256
BEP	58%	59%	48%	40%	34%	28%	24%

Average BEP 41.71%

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 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	44,81,745	42,15,304	68,71,636	99,03,343	1,24,41,545	1,54,09,790	1,81,07,125
Add: Depreciation	64,14,982	55,51,402	48,07,492	41,66,289	36,13,274	31,36,019	27,23,878
Add: Preliminary exp. Written off	5,00,000	5,00,000	5,00,000	5,00,000	5,00,000	0	0
Net Cash Accrual (A)	1,13,96,727	1,02,66,706	1,21,79,128	1,45,69,632	1,65,54,820	1,85,45,809	2,08,31,004
PV Factor @ 10 %	0.91	0.83	0.75	0.68	0.62	0.56	0.51
Disc Cash Flow	1,03,60,661	84,84,881	91,50,359	99,51,255	1,02,79,241	1,04,68,626	1,06,89,599

Total Discounted Cash Flows 6,93,84,621

Present Value of Outflow 6,24,95,571

NPV 68,89,050.27

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	44,81,745	42,15,304	68,71,636	99,03,343	1,24,41,545	1,54,09,790	1,81,07,125
Average net profit				10204355.65			
Total Project cost				62495570.53			
ROI				16.33%			

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	6,24,95,571							
Profit after Tax & Dividend		44,81,745	42,15,304	68,71,636	99,03,343	1,24,41,545	1,54,09,790	1,81,07,125
Add: Depreciation		64,14,982	55,51,402	48,07,492	41,66,289	36,13,274	31,36,019	27,23,878
Add: Preliminary exp Written off		5,00,000	5,00,000	5,00,000	5,00,000	5,00,000	-	-
Net Cash Accrual (A)		1,13,96,727	1,02,66,706	1,21,79,128	1,45,69,632	1,65,54,820	1,85,45,809	2,08,31,004
Cashflow - Initial Investment		(5,10,98,844)	(4,08,32,137)	(2,86,53,009)	(1,40,83,377)	24,71,443	2,10,17,251	4,18,48,255

Payback period (in years) - Project

4.85

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	1,46,59,592	1,30,57,025	1,54,22,126	1,80,49,185	2,09,26,173	2,39,60,059	2,71,92,967
Total	1,46,59,592	1,30,57,025	1,54,22,126	1,80,49,185	2,09,26,173	2,39,60,059	2,71,92,967
Total Annual EMI	40,82,774	64,32,843	64,32,843	-	-	-	-
Debt Service Coverage Ratio (DSCR)	3.59	2.03	2.40	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Average DSCR

2.67

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 - Trading	7,03,73,023	8,14,75,293	8,98,26,511	9,90,33,728	10,91,84,686	12,03,76,116	13,27,14,668
Facility 1 - Processing	9,56,70,294	10,54,76,500	11,62,87,841	12,82,07,344	14,13,48,597	15,58,36,829	17,18,10,103
Facility 2 - Warehouse	9,21,375	10,41,863	11,72,095	13,12,747	14,64,533	15,37,760	16,14,648
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Com	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	16,69,64,692	18,79,93,656	20,72,86,447	22,85,53,820	25,19,97,816	27,77,50,704	30,61,39,419
Expenditure							
Fixed Cost (Excl. of Depreciation, Amort)	38,04,488	39,94,712	41,94,448	44,04,170	46,24,379	48,55,598	50,98,378
Variable Cost	14,75,77,409	16,19,89,839	17,77,99,090	19,52,16,949	21,44,47,368	23,57,08,823	25,92,70,007
Total Operational Expenses	15,13,81,897	16,59,84,551	18,19,93,538	19,96,21,119	21,90,71,747	24,05,64,421	26,43,68,385
Net Income	1,55,82,796	2,20,09,104	2,52,92,909	2,89,32,701	3,29,26,069	3,71,86,283	4,17,71,034

Cost Variation (+5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Trading	6,70,21,927	7,75,95,518	8,55,49,058	9,43,17,837	10,39,85,415	11,46,43,920	12,63,94,922
Facility 1 - Processing	9,11,14,566	10,04,53,809	11,07,50,325	12,21,02,233	13,46,17,712	14,84,16,027	16,36,28,670
Facility 2 - Warehouse	8,77,500	9,92,250	11,16,281	12,50,235	13,94,793	14,64,533	15,37,760
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Com	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	15,90,13,993	17,90,41,577	19,74,15,664	21,76,70,304	23,99,97,920	26,45,24,480	29,15,61,351
Expenditure							
Fixed Cost (Excl. of Depreciation, Amort)	38,04,488	39,94,712	41,94,448	44,04,170	46,24,379	48,55,598	50,98,378
Variable Cost	14,75,77,409	17,00,89,331	18,66,89,044	20,49,77,796	22,51,69,736	24,74,94,264	27,22,33,507
Total Operational Expenses	15,13,81,897	17,40,84,043	19,08,83,492	20,93,81,967	22,97,94,115	25,23,49,862	27,73,31,885
Net Income	76,32,096	49,57,533	65,32,172	82,88,338	1,02,03,805	1,21,74,618	1,42,29,466

Quantity Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Trading	6,36,70,830	7,37,15,742	8,12,71,605	8,96,01,945	9,87,86,144	10,89,11,724	12,00,75,176
Facility 1 - Processing	8,65,58,838	9,54,31,119	10,52,12,808	11,59,97,121	12,78,86,826	14,09,95,226	15,54,47,236
Facility 2 - Warehouse	8,33,625	9,42,638	10,60,467	11,87,723	13,25,054	13,91,306	14,60,872
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Com	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	15,10,63,293	17,00,89,498	18,75,44,881	20,67,86,789	22,79,98,024	25,12,98,256	27,69,83,284
Expenditure							
Fixed Cost (Excl. of Depreciation, Amort)	38,04,488	39,94,712	41,94,448	44,04,170	46,24,379	48,55,598	50,98,378
Variable Cost	13,35,22,417	15,38,90,347	16,89,09,135	18,54,56,101	20,37,24,999	22,39,23,382	24,63,06,507
Total Operational Expenses	13,73,26,905	15,78,85,059	17,31,03,583	18,98,60,272	20,83,49,378	22,87,78,980	25,14,04,884
Net Income	1,37,36,388	1,22,04,438	1,44,41,298	1,69,26,518	1,96,48,646	2,25,19,276	2,55,78,399

Cost Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Trading	6,70,21,927	7,75,95,518	8,55,49,058	9,43,17,837	10,39,85,415	11,46,43,920	12,63,94,922
Facility 1 - Processing	9,11,14,566	10,04,53,809	11,07,50,325	12,21,02,233	13,46,17,712	14,84,16,027	16,36,28,670
Facility 2 - Warehouse	8,77,500	9,92,250	11,16,281	12,50,235	13,94,793	14,64,533	15,37,760
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Com	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	15,90,13,993	17,90,41,577	19,74,15,664	21,76,70,304	23,99,97,920	26,45,24,480	29,15,61,351
Expenditure							
Fixed Cost (Excl. of Depreciation, Amort)	38,04,488	39,94,712	41,94,448	44,04,170	46,24,379	48,55,598	50,98,378
Variable Cost	13,35,22,417	15,38,90,347	16,89,09,135	18,54,56,101	20,37,24,999	22,39,23,382	24,63,06,507
Total Operational Expenses	13,73,26,905	15,78,85,059	17,31,03,583	18,98,60,272	20,83,49,378	22,87,78,980	25,14,04,884
Net Income	2,16,87,088	2,11,56,517	2,43,12,081	2,78,10,033	3,16,48,542	3,57,45,500	4,01,56,467

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

Fruit & Vegetables Crop Production Details

11.1 Details of members and non- members

Particulars	No.
Total No. of Members Cultivating F & V	133
Total No. of Non-members Cultivating F & V	100
Total	233
Average Land Holding per member (Acres)	3
Total Cultivated Land Under F & V (Acres)	2,550

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 (%) Quintals	Marketable Surplus (In Quintals)
Trading	Grapes (T) - A Grade	21%	146.79	115	16880.85	5%	16036.8075
	Grapes (T) - B Grade	11%	76.89	115	8842.35	5%	8400.2325
Processing	Grapes (T) - B Grade	10%	69.9	115	8038.5	5%	7636.575
	Grapes (P) - A & B Grade	35%	244.65	150	36697.5	5%	34862.625
	Grapes only (P)	20%	139.8	160	22368	5%	21249.6

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

11.3 Quantity of Marketable Surplus Produce Considered for Trading Business

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Grapes (T) - A Grade	5851.831057	6144	6452	6774	7113	7469	7842
Grapes (T) - B Grade	3065.244839	3219	3379	3548	3726	3912	4108

11.4 Quantity of Marketable Surplus Produce Considered for Processing Business

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Grapes (T) - B Grade	3064	3217	3378	3547	3724	3910	4106
Grapes (P) - A & B Grade	13986.88515	14686.2294	15420.54088	16191.56792	17001.14632	17851.20363	18743.76382
Grapes only (P)	8525.33952	8951.6065	9399.186821	9869.146162	10362.60347	10880.73364	11424.77033

Facility J - Trading Unit
12.1 Producers/ Capacity Utilization

Capacity
No. of Hours 20 Quintal/Hour
8
No of Working Days 0

Tentative Wastage Percentage	
Commodity	Percentage
Grains	0%
Fruit and Vegetables	5%

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
No of Operation Days							
Fruit & Vegetables Crop Production Details							
Grapes (T) - A Grade	5,852	6,144	6,452	6,774	7,113	7,469	7,842
Grapes (T) - B Grade	3,065	3,219	3,379	3,548	3,726	3,912	4,103
Total F & V Quantity to be Processed	8,917	9,363	9,831	10,323	10,839	11,381	11,950
Job Work for Grains	0%	0%	0%	0%	0%	0%	0%
Quantity for trading of Grains	100%	100%	100%	100%	100%	100%	100%
Job Work (50%)							
Fruit & Vegetables Crop Production Details							
Grapes (T) - A Grade	5,852	6,144	6,452	6,774	7,113	7,469	7,842
Grapes (T) - B Grade	3,065	3,219	3,379	3,548	3,726	3,912	4,103
Output							
Fruit & Vegetables Crop Production Details							
Grapes (T) - A Grade	5,559	5,837	6,129	6,436	6,757	7,095	7,450
Grapes (T) - B Grade	2,912	3,058	3,210	3,371	3,540	3,717	3,902

12.2 Facility 1 - Profit and loss of Trading

100% 105.00% 110.25% 115.762500% 121.55% 127.63% 134.01%

Particulars	Rate	Y1	Y2	Y3	Y4	Y5	Y6	Y7	
Revenue									
Fruit & Vegetables Crop Production Details									
Grapes (T) - A Grade	Quintals	8,500	4,48,90,859	5,19,72,983	5,73,00,213	6,31,73,485	6,96,48,768	7,67,87,766	8,46,58,512
Grapes (T) - B Grade	Quintals	8,000	2,21,31,068	2,56,22,535	2,82,48,845	3,11,44,351	3,43,36,647	3,78,56,154	4,17,36,409
Total Revenue			6,70,21,927	7,75,95,518	8,55,49,058	9,43,17,837	10,39,85,415	11,46,43,920	12,63,94,922
Expenses									
Variable Cost									
Fruit & Vegetables Crop Production Details									
Grapes (T) - A Grade	Quintals	4,800	2,80,88,789	3,09,67,890	3,41,42,099	3,76,41,664	4,14,99,934	4,57,53,678	5,04,43,410
Grapes (T) - B Grade	Quintals	4,800	1,47,13,175	1,62,21,276	1,78,83,956	1,97,17,062	2,17,38,061	2,39,66,212	2,64,22,749
Daily Labour	20		12,75,000	13,38,750	14,05,688	14,75,972	15,49,770	16,27,259	17,08,622
Electricity Charges			6,00,000	6,30,000	6,61,500	6,94,575	7,29,304	7,65,769	8,04,057
Box/4 Kg	60		1,33,75,614	1,47,46,614	1,62,58,142	1,79,24,602	1,97,61,873	2,17,87,466	2,40,20,681
Transportation Cost/100 Kg	20		1,78,342	1,96,622	2,16,775	2,38,995	2,63,492	2,90,500	3,20,276
Add Opening Stock				29,11,546	32,05,058	35,28,408	38,84,643	42,77,122	47,09,544
Less: Closing Stock			29,11,546	32,05,058	35,28,408	38,84,643	42,77,122	47,09,544	51,85,991
Total Variable Cost			5,53,19,374	6,38,87,640	7,02,44,810	7,73,36,634	8,51,49,956	9,37,58,460	10,32,43,368
Fixed Cost									
Machine Operator	2	20,000	4,80,000	5,04,000	5,29,200	5,55,600	5,83,443	6,12,615	6,43,246
Total Fixed Cost			4,80,000	5,04,000	5,29,200	5,55,600	5,83,443	6,12,615	6,43,246
Total Expenses			5,57,99,374	6,43,11,640	7,07,74,010	7,78,92,234	8,57,33,399	9,43,71,075	10,38,86,613
Operating Income			1,12,22,553	1,32,83,878	1,47,75,048	1,64,25,543	1,82,52,016	2,02,72,844	2,25,08,308

1. Inflation is assumed to be 5% annually.

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

Facility 2 - Raisins Processing Unit
13.1 Producers/ Capacity Utilization

Capacity
No. of Hours

20 Qls P Hour

8

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
No. of Operation Days	160	168	176	185	194	204	214
Grapes (T) - B Grade	3063.79	3216.98	3377.83	3546.72	3724.06	3910.26	4105.78
Grapes (P) - A & B Grade	13986.89	14686.23	15420.54	16191.57	17001.15	17851.20	18743.76
Grapes only (P)	8525.34	8951.61	9399.19	9869.15	10362.60	10880.73	11424.77
Total Quantity to be Processed	25576.02	26854.82	28197.56	29607.44	31087.81	32642.20	34274.31
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%)							
Grapes (T) - B Grade	3,064	3,217	3,378	3,547	3,724	3,910	4,106
Grapes (P) - A & B Grade	13,987	14,686	15,421	16,192	17,001	17,851	18,744
Grapes only (P)	8,525	8,952	9,399	9,869	10,363	10,881	11,425
Output (KG)							
Grapes (T) - B Grade	3,064	3,217	3,378	3,547	3,724	3,910	4,106
Grapes (P) - A & B Grade	13,986.89	14,686.23	15,420.54	16,191.57	17,001.15	17,851.20	18,743.76
Grapes only (P)	8,525	8,952	9,399	9,869	10,363	10,881	11,425

Packaging (In Kg)

3

13.2 Facility 2 - Profit and loss of Raisins 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									
Raisins	Quintals	15000	9,11,14,566	10,04,53,809	11,07,50,325	12,21,02,233	13,46,17,712	14,84,16,027	16,36,28,670
Revenue			9,11,14,566	10,04,53,809	11,07,50,325	12,21,02,233	13,46,17,712	14,84,16,027	16,36,28,670
Expenses									
Variable Cost									
Grapes (P) - A & B Grade	Quintals	12,000	4,19,60,655	4,62,61,623	5,10,03,439	5,62,31,291	6,19,94,999	6,83,49,486	7,53,55,309
Grapes (T) - B Grade	Quintals	4,800	1,47,06,211	1,62,13,597	1,78,75,491	1,97,07,729	2,17,27,771	2,39,54,868	2,64,10,241
Processing Charges	Quintals	500	1,27,88,009	1,34,27,410	1,40,98,780	1,48,03,719	1,55,43,905	1,63,21,100	1,71,37,155
Daily Labour			3,30,000	6,93,000	7,64,033	8,84,463	10,75,070	13,72,093	18,38,735
Electricity Charges			75,000	1,57,500	1,73,644	2,01,014	2,44,334	3,11,839	4,17,894
packaging Exp	25		1,91,82,014	2,11,48,170	2,33,15,858	2,57,05,733	2,83,40,571	3,12,45,479	3,44,48,141
Transportation Charges	20		5,11,520	5,63,951	6,21,756	6,85,486	7,55,749	8,33,213	9,18,617
Add: Opening Stock				44,77,670	49,23,263	53,92,650	59,10,972	64,84,120	71,19,404
Less: Closing Stock			44,77,670	49,23,263	53,92,650	59,10,972	64,84,120	71,19,404	78,26,305
Total Variable Cost			8,50,75,739	9,80,19,659	10,73,83,613	11,77,01,115	12,91,09,251	14,17,52,794	15,58,19,193
Fixed Cost									
Machine Operator	2	30,000	7,20,000	7,56,000	7,93,800	8,33,490	8,75,165	9,18,923	9,64,869
Fixed Cost			7,20,000	7,56,000	7,93,800	8,33,490	8,75,165	9,18,923	9,64,869
Total expenses			8,57,95,739	9,87,75,659	10,81,77,413	11,85,34,605	12,99,84,415	14,26,71,717	15,67,84,061
Operating Profit			53,18,827	16,78,150	25,72,912	35,67,628	46,33,296	57,44,310	68,44,609

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

Facility 3 - Warehouse

14.1 Capacity Utilization

Capacity 450.00 MT

No. of Month 12

Particular	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Capacity Utilisation	65%	70%	75%	80%	85%	85%	85%
Total Quantity Stored per Annum	3,510.00	3,780.00	4,050.00	4,320.00	4,590.00	4,590.00	4,590.00

14.2 Facility 3 - Profit and loss of Warehouse

Particulars	Unit	Rate	100%	105.00%	110.25%	115.76%	121.55%	127.63%	134.01%
			Y1	Y2	Y3	Y4	Y5	Y6	Y7
Vegetable									
Storage Charges per MT per Month		250	8,77,500	9,92,250	11,16,281	12,50,235	13,94,793	14,64,533	15,37,760
Total Revenue			8,77,500	9,92,250	11,16,281	12,50,235	13,94,793	14,64,533	15,37,760
Expenses									
Variable Cost									
Dunnage	MT	10	18,000	18,900	19,845	20,837	21,879	22,973	24,122
Fumigation	MT	12	64,800	68,040	71,442	75,014	78,765	82,703	86,838
Electricity		6,000	72,000	75,600	79,380	83,349	87,516	91,892	96,487
Total Variable Cost			1,54,800	1,62,540	1,70,667	1,79,200	1,88,160	1,97,568	2,07,447
Fixed Cost									
Warehouse Manager	1	20,000	2,40,000	2,52,000	2,64,600	2,77,830	2,91,722	3,06,308	3,21,623
Total Fixed Cost			2,40,000	2,52,000	2,64,600	2,77,830	2,91,722	3,06,308	3,21,623
Total Expenses			3,94,800	4,14,540	4,35,267	4,57,030	4,79,882	5,03,876	5,29,070
Operating profit			4,82,700	5,77,710	6,81,014	7,93,205	9,14,912	9,60,657	10,08,690

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