

SECTION 5 SUB PROJECT BUDGET AND FINANCIAL ANALYSIS

5.1 Total Project Cost

BUSINESS CALCULATOR OF GODAMAI RURAL FARMERS PRODUCER COMPANY LIMITED

Sr. No.	Particular	Amount (Rs.)	Grant (%)	Grant Amount (Rs.)
1	Land, Building, Shed and Warehouse	14,379,089	60%	8,627,453
2	Machinery and Equipment	2,020,550	60%	1,212,330
3	Furniture and Fixture	53,770	60%	32,262
4	IT & It Infrastructure	88,650	60%	53,190
5	Transport vehical (Refer van and other)	3,030,000	60%	1,818,000
6	Preliminary Expenses	355,920	60%	213,552
7	Working Capital	3,614,791		
	Total	23,542,770		11,956,787

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

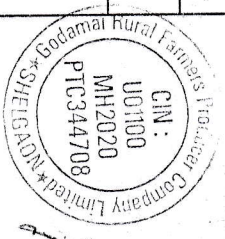
5.1.2 Means of Finance

Sr. No.	Particular	Rate of Interest (%)	Amount (Rs.)
1	Govt. Grant under SMART Project		11,956,787
2	Bank Finance - Long Term Loan	50%	9,786,030
3	Own Contribution		1,799,953
	Total		23,542,770

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)	46.71%	Project Viable	BEP shall be less than 60%
2	Avg. Return on Capital Employed Average (ROCE)	19.26%	Project Viable	ROCE for the project shall be more than 20%
3	Internal Rate of Return (IRR)	10.26%	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)	274,218	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	5.63	Project Viable	The Pack Back Period (Project/ Equity) shall be less than 7 years
6	Debt Service Coverage Ratio (DSCR)	2.10	Project Viable	DSCR shall be more than 2 for better performing project.



अध्यक्ष
गदामाई रुवाल फार्मर्स प्रा. क.
कोटागाव



3.1 Schedule of General Admin Expenses

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

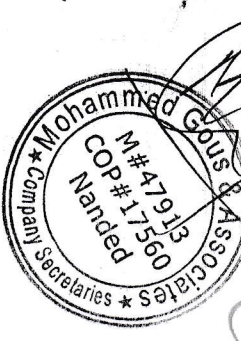
Particulars	Unit	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
Manpower	No.	7,500	180,000	189,000	198,450	208,373	218,791	229,731
Accountant	No.	7,500	180,000	189,000	198,450	208,373	218,791	229,731
Watchmen	No.	7,500	90,000	94,500	99,225	104,186	109,396	114,865
Telephone and internet Exp	Months	7,500	66,000	69,300	72,765	76,403	80,223	84,235
Office Electricity Exp	Months	7,500	90,000	94,500	99,225	104,186	109,396	114,865
Printing & Stationery	Months	7,500	98,400	101,320	108,486	113,910	119,606	125,586
Land Lease	Months	12	8,800	105,800	116,434	122,245	128,437	134,725
Misc. expenses	Months	12	16,800	196,800	216,972	227,821	239,212	251,172
Audit and Legal Compliances expenses	Lakhs	400,000	400,000	420,000	441,000	463,000	486,200	510,513
Total Admin Expense		1,406,800	1,477,140	1,550,997	1,628,547	1,709,974	1,795,473	1,885,247

5.2.2 Depreciation

Particulars	As per Companies Act	As per I.T Act						
		Y1	Y2	Y3	Y4	Y5	Y6	Y7
Building								
Asset Value	14,379,089	13,923,272	13,467,435	13,011,638	12,555,821	12,100,003	11,644,186	14,379,089
Depreciation	455,817	455,817	455,817	455,817	455,817	455,817	455,817	455,817
Accumulated Depreciation	455,817	911,634	1,367,451	1,823,268	2,279,086	2,734,903	3,190,720	3,646,537
Net Fixed Assets	13,923,272	13,467,485	13,011,638	12,555,821	12,100,000	11,644,186	11,188,369	12,941,180
Plant and Machinery								
Asset Value	2,020,550	1,892,649	1,764,748	1,636,848	1,508,947	1,381,046	1,253,145	2,020,550
Depreciation	127,901	127,901	127,901	127,901	127,901	127,901	127,901	127,901
Accumulated Depreciation	127,901	255,802	383,702	511,603	639,504	767,405	895,306	1,023,207
Net Fixed Assets	1,892,649	1,764,748	1,636,848	1,508,947	1,381,046	1,253,145	1,125,244	1,892,649
Furniture and Electrification								
Asset Value	53,770	48,393	43,016	37,639	32,262	26,885	21,508	53,770
Depreciation	5,377	5,377	5,377	5,377	5,377	5,377	5,377	5,377
Accumulated Depreciation	5,377	10,754	16,131	21,508	26,885	32,262	37,639	43,016
Net Fixed Assets	48,393	43,016	37,639	32,262	26,885	21,508	16,131	48,393
Vehicle								
Asset Value	3,030,000	2,670,036	2,310,072	1,950,108	1,590,144	1,230,180	870,216	3,030,000
Depreciation	359,964	359,964	359,964	359,964	359,964	359,964	359,964	359,964
Accumulated Depreciation	359,964	719,928	1,079,892	1,439,856	1,799,820	2,159,784	2,519,748	2,879,712
Net Fixed Assets	2,670,036	2,310,072	1,950,108	1,590,144	1,230,180	870,216	510,252	2,670,036
IT Infrastructure								
Asset Value	83,650	79,755	76,920	74,085	71,250	68,415	65,580	83,650
Depreciation	8,865	8,865	8,865	8,865	8,865	8,865	8,865	8,865
Accumulated Depreciation	8,865	17,730	26,595	35,460	44,325	53,190	62,055	70,920
Net Fixed Assets	79,785	70,920	68,055	65,190	62,325	59,460	56,595	79,785
Total Depreciation								
Accumulated Depreciation	957,924	1,915,948	2,879,722	3,843,696	4,807,670	5,771,644	6,735,618	7,699,592
Net Fixed Assets	18,611,135	17,656,211	16,698,287	15,740,363	14,782,439	13,824,515	12,866,591	18,611,135



अध्यक्ष
असिस्टेंट
महाराज



169

Amortization: Straight Line Method (SLM) is used
 Depreciation: Straight Line Method (SLM) is used

Land	SLM	WDV
Building	0.00%	0.00%
Furniture and Electrification	3.17%	10.00%
IT and Infrastructure	10.00%	10.00%
Vehicle	10.00%	40.00%
Plant and machinery	11.88%	15.00%
Amortization: Straight Line Method (SLM) is used	6.33%	15.00%
Pre-operative or pre-inclusion	20%	20%

5.2.3 Amortization Schedule

Particulars	Year 5	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Particulars		71,184	71,184	71,184	71,184	71,184	71,184	71,184
Pre-amortization Expenses	5	71,184	71,184	71,184	71,184	71,184	71,184	71,184
Total Value		71,184	71,184	71,184	71,184	71,184	71,184	71,184

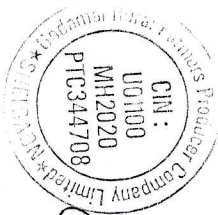
3.4 Tax Schedule

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
EBIT	618,929	1,028,186	3,548,290	5,664,654	7,995,069	10,493,584	13,161,528
Add Depreciation as per computer Act	957,924	957,924	957,924	957,924	957,924	957,924	957,924
Less Depreciation as per IT Act	2,246,438	1,964,178	1,729,181	1,525,065	1,346,998	1,191,147	1,054,398
Taxable Income	-2,580,433	621,932	2,776,993	5,097,513	7,605,995	10,260,362	13,065,054
Provision of Taxes	-724,531	155,483	694,248	1,274,378	1,901,499	2,565,070	3,266,564

Maximum Tax rate

25%

This Sheet refer for provision of tax calculation


 अथवा
 नवावाई करल फार्मस प्रा. क.
 वरुवावा




169

(170)

5.2.4 Repayment Schedule

Loan Amount (Rs) 9,786,030
 Interest rate /PA 12%
 Loan Tenure in years 4
 Moratorium Period (In Months) 18
 EMI Rs. 379,190.18

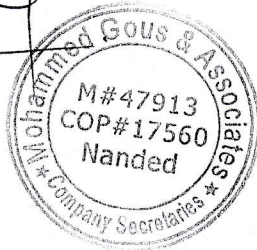
Year	Particulars	Opening Balance	Interest	Principial Repayment	EMI	Closing Outstanding
Year 1	Month 1	9,786,030	97,860	-	97,860	9,786,030
	Month 2	9,786,030	97,860	-	97,860	9,786,030
	Month 3	9,786,030	97,860	-	97,860	9,786,030
	Month 4	9,786,030	97,860	-	97,860	9,786,030
	Month 5	9,786,030	97,860	-	97,860	9,786,030
	Month 6	9,786,030	97,860	-	97,860	9,786,030
	Month 7	9,786,030	97,860	281,330	379,190	9,504,700
	Month 8	9,504,700	95,047	284,143	379,190	9,220,556
	Month 9	9,220,556	92,206	286,985	379,190	8,933,572
	Month 10	8,933,572	89,336	289,854	379,190	8,643,717
	Month 11	8,643,717	86,437	292,753	379,190	8,350,964
	Month 12	8,350,964	83,510	295,681	379,190	8,055,284
Year 2	Month 13	8,055,284	80,553	298,637	379,190	7,756,646
	Month 14	7,756,646	77,566	301,624	379,190	7,455,023
	Month 15	7,455,023	74,550	304,640	379,190	7,150,383
	Month 16	7,150,383	71,504	307,686	379,190	6,842,696
	Month 17	6,842,696	68,427	310,763	379,190	6,531,933
	Month 18	6,531,933	65,319	313,871	379,190	6,218,062
	Month 19	6,218,062	62,181	317,010	379,190	5,901,053
	Month 20	5,901,053	59,011	320,180	379,190	5,580,873
	Month 21	5,580,873	55,809	323,381	379,190	5,257,492
	Month 22	5,257,492	52,575	326,615	379,190	4,930,876
	Month 23	4,930,876	49,309	329,881	379,190	4,600,995
	Month 24	4,600,995	46,010	333,180	379,190	4,267,815
Year 3	Month 25	4,267,815	42,678	336,512	379,190	3,931,303
	Month 26	3,931,303	39,313	339,877	379,190	3,591,426
	Month 27	3,591,426	35,914	343,276	379,190	3,248,150
	Month 28	3,248,150	32,481	346,709	379,190	2,901,441
	Month 29	2,901,441	29,014	350,176	379,190	2,551,265
	Month 30	2,551,265	25,513	353,678	379,190	2,197,588
	Month 31	2,197,588	21,976	357,214	379,190	1,840,373
	Month 32	1,840,373	18,404	360,786	379,190	1,479,587
	Month 33	1,479,587	14,796	364,394	379,190	1,115,193
	Month 34	1,115,193	11,152	368,038	379,190	747,154
	Month 35	747,154	7,472	371,719	379,190	375,436
	Month 36	375,436	3,754	375,436	379,190	0
Year 4	Month 37	0	0	379,190	379,190	(379,190)
	Month 38	(379,190)	(3,792)	382,982	379,190	(762,172)
	Month 39	(762,172)	(7,622)	386,812	379,190	(1,148,984)
	Month 40	(1,148,984)	(11,490)	390,680	379,190	(1,539,664)
	Month 41	(1,539,664)	(15,397)	394,587	379,190	(1,934,251)
	Month 42	(1,934,251)	(19,343)	398,533	379,190	(2,332,784)
	Month 43	(2,332,784)	(23,328)	402,518	379,190	(2,735,302)
	Month 44	(2,735,302)	(27,353)	406,543	379,190	(3,141,845)
	Month 45	(3,141,845)	(31,418)	410,609	379,190	(3,552,454)
	Month 46	(3,552,454)	(35,525)	414,715	379,190	(3,967,168)
	Month 47	(3,967,168)	(39,672)	418,862	379,190	(4,386,030)
	Month 48	(4,386,030)	(43,860)	423,050	379,190	(4,809,081)



[Handwritten Signature]

अध्यक्ष
सदासाई रुखल फार्मर्स प्रो क
हळगाव

[Handwritten Signature]



(21)

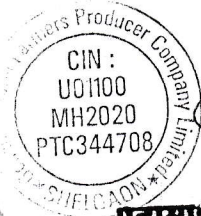
Year 5	Month 49	(4,809,081)	(48,091)	427,281	379,190	(5,236,362)
	Month 50	(5,236,362)	(52,364)	431,554	379,190	(5,667,915)
	Month 51	(5,667,915)	(56,679)	435,869	379,190	(6,103,785)
	Month 52	(6,103,785)	(61,038)	440,228	379,190	(6,544,013)
	Month 53	(6,544,013)	(65,440)	444,630	379,190	(6,988,643)
	Month 54	(6,988,643)	(69,886)	449,077	379,190	(7,437,720)
	Month 55	(7,437,720)	(74,377)	453,567	379,190	(7,891,287)
	Month 56	(7,891,287)	(78,913)	458,103	379,190	(8,349,390)
	Month 57	(8,349,390)	(83,494)	462,684	379,190	(8,812,074)
	Month 58	(8,812,074)	(88,121)	467,311	379,190	(9,279,385)
	Month 59	(9,279,385)	(92,794)	471,984	379,190	(9,751,369)
	Month 60	(9,751,369)	(97,514)	476,704	379,190	(10,228,073)
Year 6	Month 61	(10,228,073)	(102,281)	481,471	379,190	(10,709,544)
	Month 62	(10,709,544)	(107,095)	486,286	379,190	(11,195,829)
	Month 63	(11,195,829)	(111,958)	491,148	379,190	(11,686,978)
	Month 64	(11,686,978)	(116,870)	496,060	379,190	(12,183,038)
	Month 65	(12,183,038)	(121,830)	501,021	379,190	(12,684,058)
	Month 66	(12,684,058)	(126,841)	506,031	379,190	(13,190,089)
	Month 67	(13,190,089)	(131,901)	511,091	379,190	(13,701,180)
	Month 68	(13,701,180)	(137,012)	516,202	379,190	(14,217,382)
	Month 69	(14,217,382)	(142,174)	521,364	379,190	(14,738,746)
	Month 70	(14,738,746)	(147,387)	526,578	379,190	(15,265,324)
	Month 71	(15,265,324)	(152,653)	531,843	379,190	(15,797,167)
	Month 72	(15,797,167)	(157,972)	537,162	379,190	(16,334,329)
Year 7	Month 73	(16,334,329)	(163,343)	542,533	379,190	(16,876,863)
	Month 74	(16,876,863)	(168,769)	547,959	379,190	(17,424,821)
	Month 75	(17,424,821)	(174,248)	553,438	379,190	(17,978,260)
	Month 76	(17,978,260)	(179,783)	558,973	379,190	(18,537,233)
	Month 77	(18,537,233)	(185,372)	564,563	379,190	(19,101,795)
	Month 78	(19,101,795)	(191,018)	570,208	379,190	(19,672,003)
	Month 79	(19,672,003)	(196,720)	575,910	379,190	(20,247,914)
	Month 80	(20,247,914)	(202,479)	581,669	379,190	(20,829,583)
	Month 81	(20,829,583)	(208,296)	587,486	379,190	(21,417,069)
	Month 82	(21,417,069)	(214,171)	593,361	379,190	(22,010,430)
	Month 83	(22,010,430)	(220,104)	599,294	379,190	(22,609,724)
	Month 84	(22,609,724)	(226,097)	605,287	379,190	(23,215,012)

-2837045.37 33001041.10

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



अध्यक्ष
पदामाई रुरल फार्मर्स प्रो क
संस्थान

(Handwritten signature)



5.1 Closing and Opening Stock Calculation

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Opening Stock							
Agri Input		9,861,327	12,080,125	14,496,150	17,125,578	19,977,507	23,074,021
Trading		57,993	96,532	126,773	166,389	209,651	256,822
Grain Processing-Cleaning, Grading & Sorting							
Horticulture Processing							
Total		9,918,320	12,176,657	14,622,923	17,291,967	20,187,158	23,330,843
Closing Stock							
Agri Input	0%	9,861,327	12,080,125	14,496,150	17,125,578	19,977,507	23,074,021
Trading	40%	57,993	96,532	126,773	166,389	209,651	256,822
Grain Processing-Cleaning, Grading & Sorting	40%						
Horticulture Processing	0%						
Total		9,918,320	12,176,657	14,622,923	17,291,967	20,187,158	23,330,843

Closing Stock is an amount of unmade 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.

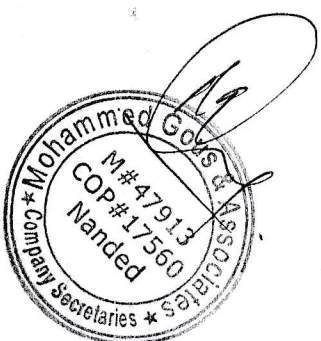
Assumption:
1. Closing stock of each facility is 5%

5.2 Working Capital Calculation

Sl. No.	Particulars	Duration (In days)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
A Accounts Receivable (Debtors)									
1	Agri Input	0							
2	Custom Hiring	30	1,447,035	2,179,737	3,340,887	3,993,180	4,680,301	5,428,151	6,234,885
3	Trading Activity	30	83,407	133,600	187,707	246,891	311,523	387,002	458,750
4	Cleaning, Grading & Sorting	30	142,027	158,449	176,158	195,242	215,794	236,584	257,913
5	Warehouse	0							
6	Processing Unit - Hort Commodity	0							
B Subtotal									
			1,671,469	3,071,807	3,724,752	4,435,113	5,207,618	6,034,736	6,931,547
			9,918,320	12,176,677	14,622,923	17,289,967	20,187,158	23,330,843	26,738,428
Closing Stock									
Total			11,590,291	15,247,484	18,347,676	21,725,280	25,394,776	29,365,579	33,669,976
C Accounts Payable & Accrued Expenses (Credits)									
1	Agri Input	0							
2	Custom Hiring	30	1,230,212	2,317,530	2,801,299	3,327,651	3,899,635	4,520,498	5,193,692
3	Trading Activity	30	9,614	19,868	28,642	38,244	48,735	60,179	72,646
4	Cleaning, Grading & Sorting	30	22,488	23,612	24,793	26,032	27,334	28,701	30,136
5	Warehouse	0							
Processing Unit - Hort Commodity									
Total			1,262,314	2,361,010	2,854,734	3,391,928	3,975,704	4,609,378	5,296,480
Working Capital			10,327,975	12,886,474	15,492,942	18,333,353	21,419,072	24,756,201	28,373,496
OWM Contribution			35%	3,614,791					

Working Capital, also known as net working capital (NWC), is the difference between a company's current assets, such as accounts receivable (customers' unpaid bills), and inventories of raw materials and finished goods, and its current liabilities, such as accounts payable. This sheet provides requirement of working capital for running business.

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



(Signature)
अध्यक्ष
दादासाहेब रुतल कर्मस प्रा क
नेरगाव

123

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	1,007,613	1,625,471	2,283,771	3,003,838	3,790,201	4,647,692	5,581,456
Facility 3 - Warehouse	1,728,000	1,927,800	2,143,260	2,375,447	2,625,494	2,756,768	2,894,607
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Total Revenue	20,336,210	37,373,647	45,317,821	53,962,978	63,359,356	73,422,626	84,333,824
Variable Cost							
Facility 1 - Trading Activity	14,967,581	28,196,613	34,082,469	40,486,419	47,445,558	54,999,394	63,190,001
Facility 2 - Processing Unit- Cleaning, Grading	116,975	241,730	348,483	465,307	592,943	732,178	883,855
Facility 3 - Warehouse	273,600	287,280	301,644	316,726	332,563	349,191	366,650
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Total Variable Cost	15,358,156	28,725,623	34,732,596	41,268,452	48,371,063	56,080,763	64,440,506
Fixed Cost							
Facility 1 - Trading Activity	1,890,000	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	-	-	-	-	-	-	-
Admin Expenses	1,406,800	1,471,140	1,550,997	1,628,547	1,709,974	1,795,473	1,885,247
Total Fixed Cost	3,506,800	3,682,140	3,866,247	4,059,559	4,262,537	4,475,664	4,699,447
Total Cost	18,864,956	32,407,763	38,598,843	45,328,012	52,633,600	60,556,427	69,139,953
Profit Before Depreciation, Interest and Tax	1,471,254	4,965,884	6,718,978	8,634,966	10,725,756	12,866,198	15,193,871
Depreciation	957,924	957,924	957,924	957,924	957,924	957,924	957,924
Amortization	71,184	71,184	71,184	71,184	71,184	-	-
Profit Before Interest and Tax	442,146	3,936,776	5,689,870	7,605,858	9,696,648	11,908,274	14,235,947
Interest on Term loan	2,061,075	2,308,590	2,141,620	1,941,204	1,701,578	1,414,770	1,074,419
Profit Before Tax	(1,618,929)	1,628,186	3,548,250	5,664,654	7,995,069	10,493,504	13,161,528
Less: Tax	(724,333)	155,483	694,248	1,274,378	1,901,499	2,565,070	3,266,264
Profit After Tax	(894,596)	1,472,703	2,854,001	4,390,276	6,093,571	7,928,434	9,895,264
Cumulative Profit	(894,596)	578,108	3,432,109	7,822,385	13,915,955	21,844,389	31,739,654

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.

(Signature)
 M#47913
 COP#17560
 Nanded
 Company Secretaries

8014VVC3J
 020ZHW
 001101
 : NIC

(Signature)
 अध्यक्ष
 दादाश करल फार्मर्स प्रा क
 सोलापूर

364

5.2.8 Balancesheet for the Project

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
ASSETS							
Current Assets							
Cash and Bank Balance	2,018,558	732,900	348,195	958,498	2,662,184	5,442,286	9,414,791
Accounts Receivables							
Other Current Assets							
Total Current Assets	2,018,558	732,900	348,195	958,498	2,662,184	5,442,286	9,414,791
Gross Fixed Assets	19,572,059	18,614,135	17,656,211	16,698,287	15,740,363	14,782,439	13,824,515
Less: Depreciation	957,924	957,924	957,924	957,924	957,924	957,924	957,924
Net Fixed Assets	18,614,135	17,656,211	16,698,287	15,740,363	14,782,439	13,824,515	12,866,591
Preliminary & Pre-operative Expenses	284,736	213,552	142,368	71,184	0	0	0
TOTAL ASSETS	20,917,429	18,602,663	17,188,850	16,770,045	17,444,623	19,266,801	22,281,383
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	0	0	0	0	0	0	0
Secured Long Term Debt	8,055,284	4,267,815	0	-4,809,081	-10,228,073	-16,334,329	0
Differed Tax Liabilities							
TOTAL LIABILITIES	8,055,284	4,267,815	0	-4,809,081	-10,228,073	-16,334,329	0
Share capital	1,799,953	1,799,953	1,799,953	1,799,953	1,799,953	1,799,953	1,799,953
Smart Grant -in-Aid	11,956,787	11,956,787	11,956,787	11,956,787	11,956,787	11,956,787	11,956,787
Reserves and Surplus							
Add: Opening Balance (P/L Account)	0	-894,596	578,108	3,432,109	7,822,385	13,915,955	21,844,389
Profit & Loss) During the Year	-894,596	1,472,703	2,854,001	4,390,276	6,093,571	7,928,434	9,895,264
Appropriation - Dividend							
Total Reserves	-894,596	578,108	3,432,109	7,822,385	13,915,955	21,844,389	31,739,654
TOTAL EQUITY	12,862,145	14,334,848	17,188,850	21,579,126	27,672,696	35,601,130	45,496,394
TOTAL LIABILITIES & EQUITY	20,917,429	18,602,663	17,188,850	16,770,045	17,444,623	19,266,801	45,496,394
CONTROL TICKER							
(=Liability - Asset)	0.00	0.00	0.00	0.00	0.00	0.00	23,215,011.60

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 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.



अध्यक्ष
 गदामाई करल फार्मर्स प्रा क
 मंत्रगाव





152

5.2.7 Cash Flow Statement for the Project

St. Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
1 Operating Profit	20,336,210	37,373,647	45,317,821	53,962,978	63,359,356	73,422,626	84,333,824
2 Equity/ Share capital	1,799,953						
Reinvestment							
3 Smart Grant -In-Aid	11,956,787						
4 Long Term Loan	9,786,030	12,881,474	15,492,942	18,333,353	21,419,072	24,756,201	28,373,496
5 Short Term Loan	7,745,981	50,255,121	60,810,763	72,296,330	84,778,428	98,178,827	112,707,320
Sub Total (A)	51,624,962						
Cash Outflow (Rs.)							
1 Capital Expenditure							
a Land and Building	14,379,089						
b Machinery and Equipment	2,020,550						
c Furniture & Fixture	53,770						
d If Infrastructure	88,650						
e Vehicle	3,030,000						
f Preliminary Expenses	355,920						
2 Operational Expenditure							
a Variable Cost	15,358,156	28,725,623	34,732,596	41,268,452	48,371,063	56,080,763	64,440,506
b Fixed Cost	3,506,800	3,682,140	3,866,247	4,059,559	4,262,537	4,475,664	4,699,447
3 Loan Repayment							
L1T - Principal	1,730,746	3,787,469	4,267,815	4,809,081	5,418,992	6,106,256	6,880,682
L1T - Interest	1,131,557	762,813	282,467	(258,798)	(868,710)	(1,555,974)	(2,330,400)
STL - Principal	7,745,981	12,881,474	15,492,942	18,333,353	21,419,072	24,756,201	28,373,496
STL - Interest	929,518	1,545,777	1,859,153	2,200,002	2,570,289	2,970,744	3,404,819
4 Tax	(724,333)	155,483	694,248	1,274,378	1,901,499	2,565,070	3,266,264
Sub Total (B)	49,606,504	51,540,779	61,135,468	71,686,027	83,074,742	95,598,726	108,734,814
Net Cash Flow (A-B)	2,018,558	(1,285,658)	(1,285,658)	(1,285,658)	(1,285,658)	(1,285,658)	(1,285,658)
Opening Cash and Bank		2,018,558	732,900	348,195	958,498	2,662,184	5,442,286
Cumulative Cash Balance	2,018,558	732,900	348,195	958,498	2,662,184	5,442,286	9,414,791

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.


 Mohammed Gous & Associates
 M#47913
 COP#17560
 Nanded
 Company Secretaries


 अध्यक्ष
 गदामाई रुशल फार्मर्स प्रो. ल.
 नंदगाव


 UoHOO Producer Company Limited
 CIN : UO100
 MH2020
 PTC344708

9.1 Internal Rate of Return

Particular	Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Profit after Tax & Dividend		-694,995.68	1,472,703.29	2,834,001.30	4,390,275.94	6,009,370.51	7,928,433.94	9,895,364.26
Add Depreciation		957,923.94	957,923.94	957,923.94	957,923.94	957,923.94	957,923.94	957,923.94
Add Preliminary expense written off		71,184.00	71,184.00	71,184.00	71,184.00	71,184.00	71,184.00	0.00
Net Cash Account (A)		134,512.25	2,501,811.23	3,883,109.23	5,419,383.88	7,122,678.44	8,886,377.87	10,831,188.19
Total Investment Net Cash Account		134,512.25	2,501,811.23	3,883,109.23	5,419,383.88	7,122,678.44	8,886,377.87	10,831,188.19
IRR		10.39%						
Present Value Equivalent		0.91	0.92	0.92	0.73	0.88	0.61	0.56
Present Value of Future Inflows		172,006.83	2,058,045.52	2,897,211.94	3,667,338.77	4,371,640.43	4,946,808.70	5,479,726.33
Operating Net Cash Inflow						23,542,770.33		
Present Capital Outflow							23,542,770.33	

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 - Tranding Activity	17,605,897	33,820,377	40,890,790	48,834,694	56,943,661	66,018,166	75,847,781
Facility 2 - Processing Unit - Cleaner C	1,902,613	1,625,471	-2,383,771	3,003,838	3,790,201	4,647,092	5,581,436
Facility 3 - Washroom	1,728,000	1,927,800	2,143,560	2,375,447	2,625,494	2,756,768	2,894,607
Facility 4 - Custom House	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Com	-	-	-	-	-	-	-
Total Receipts	20,336,510	37,373,647	45,317,821	53,962,978	63,359,356	73,422,626	84,333,824
Total Variable Exp	13,338,156	28,725,623	34,725,596	41,268,452	48,371,063	56,080,763	64,440,506
Contribution	4,978,054	8,648,024	10,588,225	12,694,525	14,988,293	17,341,863	19,893,318
Total Fixed exp	4,335,908	4,711,348	4,895,355	5,088,667	5,291,645	5,433,588	5,657,371
BEP	91%	54%	46%	40%	35%	31%	28%
Average BEP		46.71%					

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 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.

Mohammed Gous & Associates
 M#47913
 COP#17560
 Nanded
 Chartered Accountants

अध्यक्ष
 नदामाझ करल फार्मस प्रो. ल.
 नंदगाव

Producers Producer Company Limited
 CIN : U01100
 MH2020
 PTC344708

9.3 Net Present Value

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Profit after Tax & Dividend	-894,596	1,472,703	2,854,001	4,390,276	6,093,571	7,928,434	9,895,264
Add Depreciation	957,924	957,924	957,924	957,924	957,924	957,924	957,924
Add Preliminary exp Written off	71,184	71,184	71,184	71,184	71,184	71,184	0
Net Cash Accrual (A)	134,512	2,501,811	3,883,109	5,419,384	7,122,678	8,886,538	10,853,188
PV Factor @ 10 %	0.91	0.83	0.75	0.68	0.62	0.56	0.51
Disc Cash Flow	122,184	2,067,613	2,917,437	3,701,512	4,422,623	5,016,117	5,549,403
Total Discounted Cash Flows	23,816,988						
Present Value of Outflow	23,542,770						
NPV	274,217.57						

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 exceeds that of the project or investment will be positive.

9.4 Return On Investments

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Net Profit	(894,596)	1,472,703	2,854,001	4,390,276	6,093,571	7,928,434	9,895,264
Average net profit				454,426.22			
Total Project cost				23542770.13			
ROI				19.28%			

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	23,542,770							
Profit after Tax & Dividend		(894,596)	1,472,703	2,854,001	4,390,276	6,093,571	7,928,434	9,895,264
Add Depreciation		957,924	957,924	957,924	957,924	957,924	957,924	957,924
Add Preliminary exp Written off		71,184	71,184	71,184	71,184	71,184	71,184	0
Net Cash Accrual (A)		134,512	2,501,811	3,883,109	5,419,384	7,122,678	8,886,538	10,853,188
Cashflow - Initial Investment		(23,408,258)	(20,936,467)	(17,093,388)	(11,693,954)	(4,483,273)		

Payback period (In years) - Project

5.63

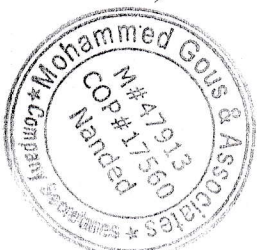
The payback period refers to the amount of time it takes to recover the cost of an investment

9.6 Debt Service Coverage Ratio (DSCR)

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Net Operating Income	1,471,534	4,065,884	6,718,978	8,634,966	10,253,736	12,566,198	15,191,871
Add Depreciation	957,924	957,924	957,924	957,924	957,924	957,924	957,924
Add Amortization	71,184	71,184	71,184	71,184	71,184	71,184	0
Interest on TL	1,131,537	762,815	282,467	(188,710)	(1,555,974)	(1,555,974)	(2,330,400)
Total	3,681,919	6,797,805	8,000,533	9,405,775	10,886,153	12,268,148	13,821,395
Total Annual EMI	2,862,303	4,590,292	4,550,282	4,550,282	4,550,282	4,550,282	4,550,282
Debt Service Coverage Ratio (DSCR)	1.27	1.49	1.76	2.07	2.39	2.70	3.04
Average DSCR	2.10						

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.

(Handwritten signature)



(Handwritten signature)
अध्यक्ष
गदामाई सरल फार्मस प्रा क
शेळगाव



178

9.7 Sensitivity Analysis

Quantity Variance (+5%)	Sensitivity Analysis						
	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Trading Activity	18,485,877	35,511,396	42,973,330	51,012,878	59,790,844	69,319,074	79,650,650
Facility 2 - Processing Unit - Cleaning G	1,052,744	1,706,744	2,197,959	3,154,029	3,979,712	4,880,077	5,860,539
Facility 3 - Warehouse	1,814,400	2,024,190	2,250,423	2,494,219	2,756,768	2,984,607	3,093,337
Facility 4 - Custom Haring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Com	0	-	-	-	-	-	-
Total Income	21,353,021	39,242,310	47,583,712	56,661,127	66,527,354	77,093,757	88,530,516
Expenditure	3,506,800	3,682,140	3,866,247	4,059,539	4,262,537	4,475,664	4,699,447
Fixed Cost Excl. of Depreciation, Amort	16,256,684	28,725,624	34,725,296	41,268,432	48,371,063	56,080,763	64,440,506
Variable Cost	19,693,584	32,407,762	38,598,843	45,328,012	52,633,600	60,556,427	69,139,953
Total Operational Expenses	6,834,567	11,384,869	13,893,723	16,337,290	19,410,562	22,516,217	26,179,959
Net Income	14,518,454	27,857,450	33,690,000	40,323,835	47,116,792	54,577,540	62,350,557
Cost Variations (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Trading Activity	17,605,937	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	1,625,471	2,283,771	3,003,838	3,790,201	4,647,692	5,581,456
Facility 3 - Warehouse	1,728,000	1,927,800	2,143,200	2,375,447	2,625,494	2,796,768	2,894,607
Facility 4 - Custom Haring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Com	0	-	-	-	-	-	-
Total Income	20,336,210	37,373,647	45,317,821	53,962,978	63,349,556	73,422,026	84,333,824
Expenditure	3,506,800	3,682,140	3,866,247	4,059,539	4,262,537	4,475,664	4,699,447
Fixed Cost Excl. of Depreciation, Amort	14,590,249	27,289,342	32,995,966	39,206,030	45,923,510	53,276,725	61,218,481
Variable Cost	18,097,049	30,971,482	36,862,213	43,264,389	50,215,047	57,792,589	65,917,928
Total Operational Expenses	2,239,162	6,402,165	8,458,608	10,698,389	13,144,209	15,670,237	18,415,896
Net Income	18,100,048	30,971,465	36,859,213	43,264,441	50,215,347	57,792,789	65,917,928

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.

(Signature)

Mohammed Gols & Associates
M#47913
COP#17560
Nanded
Company Secretaries

(Signature)
अध्यक्ष
मदामाई करल फार्मस प्रा. क.
महाराष्ट्र

UOIHOO
MH2020
PTC344708
NON

Quantity Variance
Cost Variance
5%

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

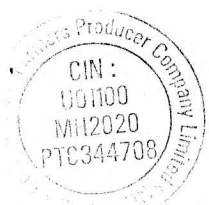
10.2 Statement Showing Area, production, productivity and marketable Surplus of Crops

Season	Crop	Cultivation In (%)	Total Land under Cultivation (In Acres)	Yield/Acres (In Quintals)	Total Production (In Quintals)	Consumption in (%)	Marketable Surplus (In Quintals)
Summer	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
	Uddi	0%	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	15%	180	15	2700	5%	2565
	Channa	70%	840	10	8400	5%	7980
	Jawar	10%	120	8	960	3%	931.2
	Maize	0%	0	0	0	0%	0
	Safflower	0%	0	0	0	0%	0
Groundnut	5%	60	5	300	1%	297	
	0%	0	0	0	0%	0	
	0%	0	0	0	0%	0	
	10%	200	7	700	1%	693	
	5%	10	0	0	1%	0	
	0%	0	0	0	0%	0	
	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



अध्यक्ष
 एदामाई रुरल फार्मर्स प्रो क
 सोलगाव



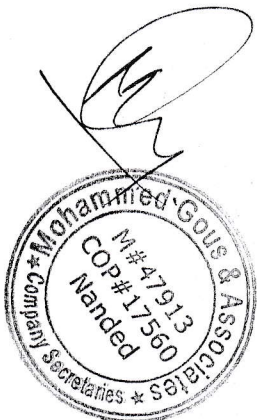
10.3 Quantity of Marketable Surplus Produce Considered for Trailing Business

Particulars	10.3 Quantity of Marketable Surplus Produce Considered for Trailing Business						
	Y1	Y2	Y3	Y4	Y5	Y6	Y7
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
Groundnut	0	0	0	0	0	0	0
Soybean	20.79	24.255	27.72	31.185	34.65	38.115	41.58
Groundnut	0	0	0	0	0	0	0
Soybean	0	0	0	0	0	0	0
Groundnut	0	0	0	0	0	0	0

10.4 Quantity of Marketable Surplus Produce Considered for Processing Business

Particulars	10.4 Quantity of Marketable Surplus Produce Considered for Processing Business						
	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Soybean	190	285	380	475	570	665	760
Tur	742.5	1113.75	1485	1856.25	2227.5	2598.75	2970
Turmeric	69.3	103.95	138.6	173.25	207.9	242.55	277.2
Moong	0	0	0	0	0	0	0
Maize	79.2	118.8	158.4	198	237.6	277.2	316.8
Udid	0	0	0	0	0	0	0
Bajra	97	145.5	194	242.5	291	339.5	388
Jawar	0	0	0	0	0	0	0
Channa	256.5	384.75	513	641.25	769.5	897.75	1026
Wheat	798	1197	1596	1995	2394	2793	3192
Channa	93.12	139.68	186.24	232.8	279.36	325.92	372.48
Jawar	0	0	0	0	0	0	0
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
Groundnut	0	0	0	0	0	0	0
Soybean	6.93	10.395	13.86	17.325	20.79	24.255	27.72
Groundnut	0	0	0	0	0	0	0
Soybean	0	0	0	0	0	0	0
Groundnut	0	0	0	0	0	0	0

10.5 Crop-wise Area Considered for Agri Input Service Centre



अध्यक्ष
 अदामाई रुरल फार्मर्स प्रो क
 नंदगाव




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

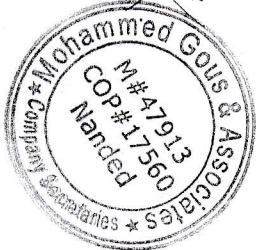
Assumptions:

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



अध्यक्ष
रादासाई कल कर्मस मा क
संस्था





781

Facility 3 - Trading Unit
12.1 Producers/ Capacity Utilization

Capacity: 60 Quads/Ton
No. of Hours: 8

Commodity	Tentative Waste Percentage	
	Grains	Fruit and Vegetables
	3%	5%

No. of Working Days	300							Commodity	Tentative Waste Percentage	
	Y1	Y2	Y3	Y4	Y5	Y6	Y7		Grains	Fruit and Vegetables
Peas	2094	2144	2794	3143	3492	3841	4190			
Soybean	2370	3465	4360	4455	4750	5445	5740			
Tar	570	665	760	855	950	1045	1140			
Lupin	728	2599	2870	3241	3713	4084	4455			
Moong	208	243	277	312	347	381	416			
Mize	238	277	317	356	396	436	475			
Lidid	291	340	388	437	485	534	582			
Jarar	770	898	1026	1154	1283	1411	1539			
Channa	2394	2793	3192	3591	3990	4389	4788			
Javav	279	326	372	419	466	512	559			
Mize	-	-	-	-	-	-	-			
Safflower	89	104	119	134	149	163	178			
Groundnut	-	-	-	-	-	-	-			
Soybean	21	24	28	31	35	38	42			
Total Grains Quantity to be Processed	10,057	11,723	13,409	15,085	16,761	18,437	20,114			
Fruit & Vegetables Crop Production Details										
Onion	-	-	-	-	-	-	-			
Tomato	-	-	-	-	-	-	-			
Okra	-	-	-	-	-	-	-			
Chilli	-	-	-	-	-	-	-			
Potato	-	-	-	-	-	-	-			
Onion	-	-	-	-	-	-	-			
Tomato	-	-	-	-	-	-	-			
Okra	-	-	-	-	-	-	-			
Chilli	-	-	-	-	-	-	-			
Brtol	-	-	-	-	-	-	-			
Pomegranate	-	-	-	-	-	-	-			
Custard Apple	-	-	-	-	-	-	-			
Gava	-	-	-	-	-	-	-			
Citrus	-	-	-	-	-	-	-			
Total F & V Quantity to be Processed	-	-	-	-	-	-	-			
Quantity for Grades of Grains	40%	40%	40%	40%	40%	40%	40%			
Quantity for Grades of Grains	60%	60%	60%	60%	60%	60%	60%			
Job Work (50%)	4,023	4,693	5,364	6,034	6,705	7,375	8,045			

(Signature)
Mohammed Gous & Associates
M#47913
COP#17560
Nanded
Company Registrar

(Signature)
अध्यक्ष
गदामाई रुशल फार्मर्स प्रा. लि.
महाराष्ट्र

AGRICULTURAL COMPANY LIMITED
CIN : U0900
14M2020
PTC344708

187

Capacity
No. of Hours

Facility 2 - Grain Processing Unit - Cleaning, Grading Unit
13.1 Producers/ Capacity Utilization
60 Qls P Hour OR 6 Tons/Per Hour

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
No. of Operation Days	5	7	10	12	15	17	20
Soybean	0	0	0	0	0	0	0
Tur	190	257	380	475	570	665	760
Turneric	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
Channa	256.5	384.75	513	641.25	769.5	897.75	1026
Wheat	798	1197	1596	1995	2394	2793	3192
Channa	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
Groundnut	0	0	0	0	0	0	0
Soybean	0	0	0	0	0	0	0
Soybean	6.93	10.395	13.86	17.325	20.79	24.255	27.72
Total Quantity to be Processed	2362.25	3543.375	4724.5	5905.625	7086.75	8267.875	9449
Quantity for Processing and Trading for PC	2362.25	3543.375	4724.5	5905.625	7086.75	8267.875	9449
Job Work (50%)	1181.125	1771.6875	2362.25	2952.8125	3543.375	4133.9375	4724.5
Quantity for sale (50%)	1181.125	1771.6875	2362.25	2952.8125	3543.375	4133.9375	4724.5
Soybean	0	0	0	0	0	0	0
Tur	171	257	342	428	513	599	684
Turneric	668	1002	1337	1671	2005	2339	2673
Moong	62	94	125	156	187	218	249
Maize	0	0	0	0	0	0	0
Udid	71	107	143	178	214	249	285
Bajra	87	131	175	218	262	306	349
Jawar	231	346	462	577	693	808	923
Channa	718	1077	1436	1796	2155	2514	2873
Channa	84	126	168	210	251	293	335
Maize	0	0	0	0	0	0	0
Safflower	27	40	53	67	80	94	107
Groundnut	0	0	0	0	0	0	0
Soybean	0	6	9	12	16	19	22
Output (KG)	136.80	205.20	273.60	342.00	410.40	478.80	547.20
Soybean	34.20	51.30	68.40	85.50	102.60	119.70	136.80
Dal (80%)	136.80	205.20	273.60	342.00	410.40	478.80	547.20
Husk and Powder	34.20	51.30	68.40	85.50	102.60	119.70	136.80
Turneric	0	0	0	0	0	0	0

(Signature)
Mohammed Gous & Associates
M#47913
COP#17560
Nanded
Company Secretaries

(Signature)
अध्यक्ष
गदामाई करल फार्मर्स प्रा क
सेलगाव

Producer Company Limited
CIN : UG1100
MH2020
PTC344708

189

13.2 Facility 2 - Profit and loss of Grain Processing Unit - Cleaning, Grading and Sorting Unit

Particulars	Unit	Rate	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Revenue									
Pulses	1 Kg	65	44,816	101,956	148,228	198,872	254,211	314,586	380,363
Soybean	1 Kg	65	10,670	24,275	35,292	47,351	60,526	74,901	90,563
Tur	1 Kg	100	6,843	15,568	22,633	30,366	38,815	48,034	58,077
Turneric	1 Kg	65	3,892	8,854	12,872	17,270	22,076	27,319	33,032
Moong									
Husk and Powder	Kg	10	818,286	1,388,791	1,804,307	2,368,153	2,983,873	3,655,245	4,386,294
Job Work Charges	Kg	5	118,113	186,027	260,438	341,825	430,699	527,607	633,128
Revenue			1,002,613	1,625,471	2,283,771	3,003,838	3,790,201	4,647,692	5,581,456
Expenses									
Variable Cost									
Soybean	1 Kg	20	14,364	22,623	31,673	41,570	52,379	64,164	76,997
Tur	1 Kg	20	3,450	5,387	7,541	9,898	12,471	15,277	18,333
Turneric	1 Kg	35	2,495	3,929	5,501	7,220	9,097	11,144	13,373
Moong	1 Kg	30	1,871	2,947	4,126	5,415	6,823	8,358	10,030
Daily Labour		0	86,124	135,645	189,903	249,247	314,052	384,713	461,656
Electricity Charges		8	4,725	7,441	10,418	13,673	17,228	21,104	25,325
Loading/Unloading Charges		10	4,725	7,441	10,418	13,673	17,228	21,104	25,325
Packaging Exp		5	30,735	48,408	67,771	88,950	112,072	137,294	164,753
Transportation Charges		5	30,735	48,408	67,771	88,950	112,072	137,294	164,753
Add: Opening Stock			57,493	57,493	90,552	126,773	166,389	209,651	256,822
Less: Closing Stock			116,975	231,730	348,483	465,307	592,943	732,178	883,855
Total Variable Cost									
Fixed Cost									
Machine Operator		1	120,000	126,000	132,300	138,915	145,861	153,154	160,811
Fixed Cost			120,000	126,000	132,300	138,915	145,861	153,154	160,811
Total expenses			236,975	367,730	480,783	604,222	738,803	885,332	1,044,667
Operating Profit			765,638	1,257,741	1,802,988	2,399,615	3,051,398	3,762,360	4,536,790

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.

(Signature)
 Mohammed Gous & Associates
 M#47913
 COP#17560
 Nanded
 Company Secretaries

(Signature)
 अध्यक्ष
 पद्माश्र करल फार्मर्स प्रा क
 मन्डगाव

Producers Company Limited
 CIN :
 UD100
 MH2020
 PTC344708

Facility 3 - Warehouse
14.1 Capacity Utilization

Capacity 1,200.00 MT
No. of Month 12

Particular	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Capacity Utilisation	80%	85%	90%	95%	100%	100%	100%
Total Quantity Stored per Annum	11,520.00	12,240.00	12,960.00	13,680.00	14,400.00	14,400.00	14,400.00

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		150	1,728,000	1,927,800	2,143,260	2,375,447	2,625,494	2,756,768	2,894,607
Total Revenue			1,728,000	1,927,800	2,143,260	2,375,447	2,625,494	2,756,768	2,894,607
Expenses									
Variable Cost									
Damage	MT	2	9,600	10,080	10,584	11,113	11,669	12,252	12,865
Pumpstation	MT	10	144,000	151,200	158,760	166,698	175,033	183,785	192,974
Electricity		10,000	120,000	126,000	132,300	138,915	145,861	153,184	160,811
Total Variable Cost			273,600	287,280	301,644	316,726	332,563	349,191	366,650
Fixed Cost									
Warehouse Manager	1	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			453,600	476,280	500,094	525,099	551,354	578,921	607,867
Operating profit			1,274,400	1,451,520	1,643,166	1,850,348	2,074,140	2,177,847	2,286,739

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.

(Handwritten Signature)



(Handwritten Signature)
अध्यक्ष
पदासाई रुशल फार्मर्स प्रा. लि.
मंडगाव