

# Note for users

## Draft Business Plan Financial Calculator

### 1.0 About the calculator

The business plan financial calculator will be the tool to generate the financial projection of the business plan based on the certain data inputs. It will be the tool which can be easily used by any professional who understand the basic accounting. The business plan financial calculator will generate following statements automatically based on certain data inputs:

1. Profit and Loss Statement
2. Cash Flow Statement
3. Balance Sheet
4. Depreciation, amortization and tax calculation

It will also auto calculate the following financial ratios to understand the viability of the business plan / Full Project Proposal:

1. Break Even Point
2. Internal Rate of Return
3. Net Present Value
4. Return on Capital Employed
5. Project Payback Period
6. DSCR
7. Sensitivity analysis

The above ratios will help decision makers for approving the business plan / Full Project Report.

### 2.0 Features

- 1.0 It helps in preparing financial projections for both type of sub-projects i.e. Grain and Frutis & Vegetables.
- 2.0 It can be easily used by any person / professional who understand the basic accounting.
- 3.0 Assist planners to map marketable surplus of key commodities quickly.
- 3.0 This tool will generate P & L, Cash flow statement and balance sheet automatically.
- 4.0 The calculator helps to prepare all categories of business plans envisaged in SMART Project viz. PPs, MAPs, CILs, Warehousing related)
- 5.0 It will also calculate all ratios automatically.

### 3.0 Preparatory work

- 1.0 Please collect basic data of targeted commodities in the cluster accurately (area, productivity and consumption at HH level)
- 2.0 Finalize Business activity in consultation with CBO members and officials / experts.
- 3.0 Accordingly, please add CAPEX details i.e. related to building, machinery and other infrastructure properly.
- 4.0 In CAPEX SHEET, please refer area and rates mentioned in estimates of civil structures prepared by engineer whereas quotation's in case of machinery and other equipment or material.
- 5.0 Please write down assumptions clearly for each business activity (example- produce aggregation and bulk marketing in the form of % in Y-1, Y-2.....)

### 4.0 Colour codes used

Colour code      Description

    Need to change/Place Values Manually

    Need to change figures subject to

### 5.0 Guidance note for using calculator

Steps	Sheet name	Process	Sheet No	Remark
A	Sheet in which need to enter data			
Step-1	Grain production details & or F & V production details (Marketable surplus)	Please fill data in yellow colour cells i.e. members no, non-members, average area etc.	Sheet No. 10 for grain and 11 for F & V	
Step-2	CAPEX Details	Kindly fill yellow cells by using rates mentioned in estimates of civil structures and quotation's of machineries and equipment's	Sheet No. 2	
Step-3	Project cost and Means of finance with financial indicators	Please add bank loan per cent if applicable other wise put zero	Sheet No. 1	Generate automatically
Step-4	Business activity wise revenue, expenditure and profit calculation			
	4.1 Facility-1 / Business activity -Trading		Sheet No. 12	
	4.2 Facility-2 / Business activity - Processing (Grain, pulses, oilseed)	Please fill necessary details in yellow cells for calculating revenue and expenditure of identified business activities only.	Sheet No. 13	
	4.3 Facility-3 Business activity -Warehouse		Sheet No. 14	
	4.4 Facility-4 Business activity -Custom hiring		Sheet No. 15	
	4.5 Facility-5 Business activity - Agri. Input		Sheet No. 16	
	4.6 Facility-6 Business activity -Processing (Horti. Produce)		Sheet No. 17	
Step-5	Other expenditure and taxes	Please add staff salary and other details in Yellow cell (in 3.1 table only)	Sheet no.3 (Ref. 3.1 table only)	
Step-6	TL repayment schedule	Please add interest rate, tenure and Moratorium Period ( In Month) in green cells	Sheet No. 4	
Step-7	Closing stock and working capital	Please add necessary details in yellow and green cells	Sheet No. 5	
B	Auto generating sheets (No need to enter any data)			
B1	Profit and Loss Statement		Sheet No. 6	Generate automatically
B2	Cash Flow Statement		Sheet No. 7	Generate automatically

B3	Balance Sheet		Sheet No. 8	Generate automatically
B4	Financial indicators (IRR, BEP, NPV, ROI, Pay back period, DSCR, sensitivity analysis )		Sheet No.9	Generate automatically
B5	Depreciation, amortization and tax calculation		Sheet No. 3 (Ref. 3.2 & 3.3)	Generate automatically
Step-8	Copy relevant tables in word file of FPP			

## 1.1 Total Project Cost

Sr. No.	Particular	Amount (Rs.)	Grant (%)	Grant Amount (Rs.)
1	Land and Building	15,650,000	60%	9,390,000
2	Machinery and Equipment	30,305,000	60%	18,183,000
3	Furniture and Fixture	7,092,000	60%	4,255,200
4	IT & It Infrastructure	161,500	60%	96,900
5	Transport vehical (Refer van and other)	950,000	60%	570,000
6	Preliminary Expenses	50,000	60%	30,000
7	Working Capital			
<b>Total</b>		<b>54,208,500</b>		<b>32,525,100</b>

Total Project Costs means the costs incurred or to be incurred by a FPC in connection with or incidental to the Construction and acquisition of assets including preoprtave expenditure , design, construction and Working Capital

## 1.2 Means of Finance

Sr. No.	Particular	Bank Loan (%)	Amount (Rs.)
1	Govt. Grant under SMART Project		32,525,100
2	Bank Finance - Long Term Loan	40%	21,683,400
3	Own Contribution		
<b>Total</b>			<b>54,208,500</b>

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)	40.15%	Project Viable	BEP shall be less than 60% <60%
2	Avg. Return on Capital Employed Average (ROCE)	15.56%	Project Viable	RoCE for the project shall be more than 20% >20%
3	Internal Rate of Return (IRR)	10.67%	Project Viable	The project internal rate of return shall be more than 12% >12%
4	Net present value (at a discount rate of 10 per cent)	1,279,867	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 Positive
5	Payback period	5.08	Project Viable	The Pack Back Period (Project/ Equity) shall be less than 7 years <7 years
6	Debt Service Coverage Ratio (DSCR)	2.69	Project Viable	DSCR shall be more than 2 for better performing project. >2









### 3.3 Amortization Schedule

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Preliminary Expenses	10,000	10,000	10,000	10,000	10,000	10,000	-
Total Value	10,000	10,000	10,000	10,000	10,000	10,000	-

### 3.4 Tax Schedule

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
EBT	11,304,885	4,750,486	6,798,767	9,877,580	13,217,211	14,813,443	15,249,460
Add Depreciation as per companies Act	3,252,622	3,252,622	3,252,622	3,252,622	3,252,622	3,252,622	3,252,622
Less Depreciation as per IT Act	7,027,050	6,070,553	5,252,619	4,551,017	3,947,771	3,428,117	2,979,788
Taxable Income	7,620,457	1,932,555	4,798,770	8,579,184	12,522,082	14,637,947	15,522,291
Provision of Taxes	1,981,319	502,464	1,247,680	2,230,588	3,255,741	3,805,866	4,035,796

Maximum Tax rate

26%

This Sheet refer for provision of tax calculation

### 4.1 Repayment Schedule

Loan Amount (Rs)	18,955,680
Interest rate /PA	12%
Loan Tenure in years	7
Moratorium Period ( In Months)	0
EMI	Rs. 334,619.56

Year	Particulars	Opening Balance	Interest	Principial Repayment	EMI	Closing Outstanding
Year 1	Month 1	18,955,680	189,557	-	189,557	18,955,680
	Month 2	18,955,680	189,557	-	189,557	18,955,680
	Month 3	18,955,680	189,557	-	189,557	18,955,680
	Month 4	18,955,680	189,557	-	189,557	18,955,680
	Month 5	18,955,680	189,557	-	189,557	18,955,680
	Month 6	18,955,680	189,557	-	189,557	18,955,680
	Month 7	18,955,680	189,557	-	189,557	18,955,680
	Month 8	18,810,617	188,106	145,063	334,620	18,810,617
	Month 9	18,664,104	186,641	146,513	334,620	18,664,104
	Month 10	18,516,125	185,161	147,979	334,620	18,516,125
	Month 11	18,366,667	183,667	149,458	334,620	18,366,667
	Month 12	18,215,714	182,157	150,953	334,620	18,215,714
Year 2	Month 13	18,063,252	180,633	152,462	334,620	18,063,252
	Month 14	17,909,265	179,093	153,987	334,620	17,909,265
	Month 15	17,753,738	177,537	155,527	334,620	17,753,738
	Month 16	17,596,656	175,967	157,082	334,620	17,596,656
	Month 17	17,438,003	174,380	158,653	334,620	17,438,003
	Month 18	17,277,763	172,778	160,240	334,620	17,277,763
	Month 19	17,115,921	171,159	161,842	334,620	17,115,921
	Month 20	16,952,461	169,525	163,460	334,620	16,952,461
	Month 21	16,787,366	167,874	165,095	334,620	16,787,366
	Month 22	16,620,620	166,206	166,746	334,620	16,620,620
	Month 23	16,452,207	164,522	168,413	334,620	16,452,207
	Month 24	16,282,109	162,821	170,097	334,620	16,282,109
Year 3	Month 25	16,110,311	161,103	171,798	334,620	16,110,311
	Month 26	15,936,794	159,368	173,516	334,620	15,936,794
	Month 27	15,761,543	157,615	175,252	334,620	15,761,543
	Month 28	15,584,539	155,845	177,004	334,620	15,584,539
	Month 29	15,405,764	154,058	178,774	334,620	15,405,764
	Month 30	15,225,203	152,252	180,562	334,620	15,225,203
	Month 31	15,042,835	150,428	182,368	334,620	15,042,835
	Month 32	14,858,644	148,586	184,191	334,620	14,858,644
	Month 33	14,672,611	146,726	186,033	334,620	14,672,611
	Month 34	14,484,717	144,847	187,893	334,620	14,484,717
	Month 35	14,294,945	142,949	189,772	334,620	14,294,945
	Month 36	14,103,275	141,033	191,670	334,620	14,103,275
Year 4	Month 37	13,909,688	139,097	193,587	334,620	13,909,688
	Month 38	13,714,165	137,142	195,523	334,620	13,714,165
	Month 39	13,516,687	135,167	197,478	334,620	13,516,687
	Month 40	13,317,235	133,172	199,453	334,620	13,317,235
	Month 41	13,115,787	131,158	201,447	334,620	13,115,787
	Month 42	12,912,326	129,123	203,462	334,620	12,912,326
	Month 43	12,706,829	127,068	205,496	334,620	12,706,829
	Month 44	12,499,278	124,993	207,551	334,620	12,499,278
	Month 45	12,289,651	122,897	209,627	334,620	12,289,651
	Month 46	12,077,928	120,779	211,723	334,620	12,077,928
	Month 47	11,864,088	118,641	213,840	334,620	11,864,088
	Month 48	11,648,109	116,481	215,979	334,620	11,648,109
Year 5	Month 49	11,429,971	114,300	218,138	334,620	11,429,971
	Month 50	11,209,651	112,097	220,320	334,620	11,209,651
	Month 51	10,987,128	109,871	222,523	334,620	10,987,128
	Month 52	10,762,380	107,624	224,748	334,620	10,762,380
	Month 53	10,535,384	105,354	226,996	334,620	10,535,384
	Month 54	10,306,118	103,061	229,266	334,620	10,306,118
	Month 55	10,074,560	100,746	231,558	334,620	10,074,560
	Month 56	9,840,686	98,407	233,874	334,620	9,840,686
	Month 57	9,604,473	96,045	236,213	334,620	9,604,473
	Month 58	9,365,898	93,659	238,575	334,620	9,365,898
	Month 59	9,124,938	91,249	240,961	334,620	9,124,938
	Month 60	8,881,568	88,816	243,370	334,620	8,881,568
Year 6	Month 61	8,635,764	86,358	245,804	334,620	8,635,764
	Month 62	8,387,502	83,875	248,262	334,620	8,387,502
	Month 63	8,136,757	81,368	250,745	334,620	8,136,757
	Month 64	7,883,505	78,835	253,252	334,620	7,883,505
	Month 65	7,627,721	76,277	255,785	334,620	7,627,721

	Month 66	7,369,379	73,694	260,926	334,620	7,108,453
	Month 67	7,108,453	71,085	263,535	334,620	6,844,918
	Month 68	6,844,918	68,449	266,170	334,620	6,578,747
	Month 69	6,578,747	65,787	268,832	334,620	6,309,915
	Month 70	6,309,915	63,099	271,520	334,620	6,038,395
	Month 71	6,038,395	60,384	274,236	334,620	5,764,159
	Month 72	5,764,159	57,642	276,978	334,620	5,487,181
Year 7	Month 73	5,487,181	54,872	279,748	334,620	5,207,434
	Month 74	5,207,434	52,074	282,545	334,620	4,924,888
	Month 75	4,924,888	49,249	285,371	334,620	4,639,518
	Month 76	4,639,518	46,395	288,224	334,620	4,351,293
	Month 77	4,351,293	43,513	291,107	334,620	4,060,187
	Month 78	4,060,187	40,602	294,018	334,620	3,766,169
	Month 79	3,766,169	37,662	296,958	334,620	3,469,211
	Month 80	3,469,211	34,692	299,927	334,620	3,169,284
	Month 81	3,169,284	31,693	302,927	334,620	2,866,357
	Month 82	2,866,357	28,664	305,956	334,620	2,560,401
	Month 83	2,560,401	25,604	309,016	334,620	2,251,385
	Month 84	2,251,385	22,514	312,106	334,620	1,939,280
		10221265.82		17016400.34		

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

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Opening Stock							
Agri Input		244,430	292,101	343,928	400,207	461,255	527,407
Grain Processing		2,052,676	2,371,186	2,738,720	3,137,079	3,568,428	4,035,068
Horticulture Processing							
Total		2,297,106	2,663,287	3,082,648	3,537,287	4,029,683	4,562,475
Closing Stock							
Agri Input	5%						
Trading	5%	244,430	292,101	343,928	400,207	461,255	527,407
Grain Processing	5%						
Horticulture Processing	5%	2,052,676	2,371,186	2,738,720	3,137,079	3,568,428	4,035,068
Total		2,297,106	2,663,287	3,082,648	3,537,287	4,029,683	4,562,475

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

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
<b>A</b>	<b>Accounts Receivables (Debtors)</b>								
1	Agri Input	14							
2	Custom Hiring	14							
3	Cleaning & Grading	14	215,835	270,929	320,259	373,844	431,987	495,010	563,255
4	Dal Mill	14							
5	Warehouse	14							
6	Processing Unit - Horti Commodity	14	2,093,610	2,558,244	2,956,122	3,387,392	3,854,398	4,359,637	4,905,764
	<b>Subtotal</b>		2,309,445	2,829,174	3,276,381	3,761,236	4,286,386	4,854,647	5,469,019
<b>B</b>	<b>Closing Stock</b>		2,297,106	2,663,287	3,082,648	3,537,287	4,029,683	4,562,475	5,138,473
	<b>Total</b>		4,606,550	5,492,461	6,359,029	7,298,523	8,316,068	9,417,122	10,607,491
<b>C</b>	<b>Accounts Payable &amp; Accrued Expenses (Creditors)</b>								
1	Agri Input	7							
2	Custom Hiring	7							
3	Cleaning & Grading	7	89,066	111,124	130,924	152,425	175,749	201,024	228,388
4	Dal Mill	7							
5	Warehouse	7							
	<b>Processing Unit - Horti Commodity</b>	7	806,689	922,290	1,065,245	1,220,190	1,387,966	1,569,470	1,765,653
	<b>Total</b>		895,755	1,033,415	1,196,169	1,372,615	1,563,715	1,770,494	1,994,041
<b>D</b>	<b>Working Capital</b>		3,710,795	4,459,046	5,162,860	5,925,908	6,752,353	7,646,628	8,613,450
	<b>Own Contribution</b>	54%	2,003,829						

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

Assumption:

1. Company has to give credit for sale at 14 Days
2. Company will receive credit from suppliers for 7 days
3. 25 % of Working Capital will be financed by the company and balance 75% from bank finance at 12% rate of interest

## 6.1 Consolidated Profit and loss account for the Project

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
<b>Revenue</b>							
Facility 1 - Cleaning & Grading	5,627,121	7,063,517	8,349,611	9,746,654	11,262,528	12,905,623	14,684,871
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	54,583,398	66,697,081	77,070,321	88,314,142	100,489,669	113,661,963	127,900,263
<b>Total Revenue</b>	<b>60,210,518</b>	<b>73,760,599</b>	<b>85,419,931</b>	<b>98,060,796</b>	<b>111,752,197</b>	<b>126,567,586</b>	<b>142,585,134</b>
<b>Variable Cost</b>							
Facility 1 - Cleaning & Grading	4,644,169	5,794,347	6,826,731	7,947,868	9,164,052	10,481,984	11,908,799
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	42,063,054	48,090,855	55,544,937	63,624,201	72,372,529	81,836,629	92,066,207
<b>Total Variable Cost</b>	<b>46,707,223</b>	<b>53,885,202</b>	<b>62,371,669</b>	<b>71,572,069</b>	<b>81,536,580</b>	<b>92,318,612</b>	<b>103,975,006</b>
<b>Fixed Cost</b>							
Facility 1 - Cleaning & Grading	360,000	378,000	396,900	416,745	437,582	459,461	482,434
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	642,000	674,100	707,805	743,195	780,355	819,373	860,341
Admin Expenses	592,000	621,600	652,680	685,314	719,580	755,559	793,337
<b>Total Fixed Cost</b>	<b>1,594,000</b>	<b>1,673,700</b>	<b>1,757,385</b>	<b>1,845,254</b>	<b>1,937,517</b>	<b>2,034,393</b>	<b>2,136,112</b>
<b>Total Cost</b>	<b>48,301,223</b>	<b>55,558,902</b>	<b>64,129,054</b>	<b>73,417,323</b>	<b>83,474,097</b>	<b>94,353,005</b>	<b>106,111,119</b>
<b>Profit Before Depreciation ,Interest and Tax</b>	<b>11,909,295</b>	<b>18,201,697</b>	<b>21,290,878</b>	<b>24,643,473</b>	<b>28,278,100</b>	<b>32,214,581</b>	<b>36,474,016</b>
Depreciation	3,252,659	3,252,659	3,252,659	3,252,659	3,252,659	3,252,659	3,252,659
Amortization	10,000	10,000	10,000	10,000	10,000	-	-
<b>Profit Before Interest and Tax</b>	<b>8,646,637</b>	<b>14,939,038</b>	<b>18,028,219</b>	<b>21,380,814</b>	<b>25,015,441</b>	<b>28,961,923</b>	<b>33,221,357</b>
Interest on Term loan	2,586,601	2,597,579	2,434,355	2,246,827	2,031,510	1,784,448	1,501,147
<b>Profit Before Tax</b>	<b>6,060,035</b>	<b>12,341,459</b>	<b>15,593,864</b>	<b>19,133,987</b>	<b>22,983,931</b>	<b>27,177,475</b>	<b>31,720,210</b>
Less Tax	594,245	2,476,107	3,534,399	4,637,250	5,795,081	7,020,514	8,318,192
<b>Profit After Tax</b>	<b>5,465,791</b>	<b>9,865,351</b>	<b>12,059,466</b>	<b>14,496,738</b>	<b>17,188,850</b>	<b>20,156,961</b>	<b>23,402,018</b>
<b>Cumulative Profit</b>	<b>5,465,791</b>	<b>15,331,142</b>	<b>27,390,608</b>	<b>41,887,346</b>	<b>59,076,196</b>	<b>79,233,157</b>	<b>102,635,175</b>

*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.*

## 7.1 Balancesheet for the Project

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
<b>ASSETS</b>							
<b>Current Assets</b>							
Cash and Bank Balance	9,839,850	21,014,919	34,136,421	49,416,100	67,073,402	87,334,439	110,441,214
Accounts Receivables							
Other Current Assets							
<b>Total Current Assets</b>	<b>9,839,850</b>	<b>21,014,919</b>	<b>34,136,421</b>	<b>49,416,100</b>	<b>67,073,402</b>	<b>87,334,439</b>	<b>110,441,214</b>
<b>Fixed Assets</b>							
Gross Fixed Assets	54,159,086	50,906,427	47,653,769	44,401,110	41,148,452	37,895,793	34,643,134
Less Depreciation	3,252,659	3,252,659	3,252,659	3,252,659	3,252,659	3,252,659	3,252,659
<b>Net Fixed Assets</b>	<b>50,906,427</b>	<b>47,653,769</b>	<b>44,401,110</b>	<b>41,148,452</b>	<b>37,895,793</b>	<b>34,643,134</b>	<b>31,390,476</b>
<b>Other Assets</b>							
Preliminary & Pre-operative Expenses	40,000	30,000	20,000	10,000	0	0	0
<b>TOTAL ASSETS</b>	<b>60,786,278</b>	<b>68,698,688</b>	<b>78,557,531</b>	<b>90,574,552</b>	<b>104,969,195</b>	<b>121,977,574</b>	<b>141,831,690</b>
<b>LIABILITIES &amp; SHAREHOLDERS EQUITY</b>							
<b>CURRENT LIABILITIES</b>							
Short Term Debt (Working capital loan)							
Accounts Payable & Accrued Expenses							
Other Current Liabilities							
<b>Total Current Liabilities</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Secured Long Term Debt	18,063,252	16,110,311	13,909,688	11,429,971	8,635,764	5,487,181	0
Differed Tax Liabilities							
<b>TOTAL LIABILITIES</b>	<b>18,063,252</b>	<b>16,110,311</b>	<b>13,909,688</b>	<b>11,429,971</b>	<b>8,635,764</b>	<b>5,487,181</b>	<b>0</b>
<b>SHAREHOLDERS EQUITY</b>							
Share capital	4,731,784	4,731,784	4,731,784	4,731,784	4,731,784	4,731,784	4,731,784
Smart Grant -in-Aid	32,525,452	32,525,452	32,525,452	32,525,452	32,525,452	32,525,452	32,525,452
<b>Reserves and Surplus</b>							
Add Opening Balance (P/L Account)	0	5,465,791	15,331,142	27,390,608	41,887,346	59,076,196	79,233,157
Profit & Loss (During the Year)	5,465,791	9,865,351	12,059,466	14,496,738	17,188,850	20,156,961	23,402,018
Appropriation - Dividend							
<b>Total Reserves</b>	<b>5,465,791</b>	<b>15,331,142</b>	<b>27,390,608</b>	<b>41,887,346</b>	<b>59,076,196</b>	<b>79,233,157</b>	<b>102,635,175</b>
<b>TOTAL EQUITY</b>	<b>42,723,026</b>	<b>52,588,377</b>	<b>64,647,843</b>	<b>79,144,581</b>	<b>96,333,431</b>	<b>116,490,392</b>	<b>139,892,410</b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>60,786,278</b>	<b>68,698,688</b>	<b>78,557,531</b>	<b>90,574,552</b>	<b>104,969,195</b>	<b>121,977,574</b>	<b>139,892,410</b>
<b>CONTROL TICKER</b>							
(=Liability - Asset)	0.00	0.00	0.00	0.00	0.00	0.00	-1,939,279.76

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.

### 8.1 Cash Flow Statement for the Project

Sr. Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
<b>1 Operating Profit</b>							
Total Revenue	60,210,518	73,760,599	85,419,931	98,060,796	111,752,197	126,567,586	142,585,134
<b>2 Equity/ Share capital</b>	4,731,784						
Reinvestment							
<b>3 Smart Grant -in-Aid</b>	32,525,452						
<b>4 Long Term Loan</b>	18,955,680						
<b>5 Short Term Loan</b>	2,783,096	4,459,046	5,162,860	5,925,908	6,752,353	7,646,628	8,613,450
<b>Sub Total (A)</b>	<b>119,206,530</b>	<b>78,219,645</b>	<b>90,582,791</b>	<b>103,986,704</b>	<b>118,504,550</b>	<b>134,214,215</b>	<b>151,198,584</b>
<b>Cash Outflow (Rs.)</b>							
<b>1 Capital Expenditure</b>							
a Land and Building	15,650,000						
b Machinery and Equipment	30,305,586						
c Furniture & Fixture	7,092,000						
d It Infrastructure	161,500						
e Vehicle	950,000						
f Preliminary Expenses	50,000						
<b>2 Operational Expenditure</b>							
a Variable Cost	46,707,223	53,885,202	62,371,669	71,572,069	81,536,580	92,318,612	103,975,006
b Fixed Cost	1,594,000	1,673,700	1,757,385	1,845,254	1,937,517	2,034,393	2,136,112
<b>3 Loan Repayment</b>							
LTL - Principal	892,428	1,952,941	2,200,623	2,479,717	2,794,207	3,148,583	3,547,902
LTL - Interest	2,252,630	2,062,494	1,814,812	1,535,718	1,221,228	866,852	467,533
STL - Principal	2,783,096	4,459,046	5,162,860	5,925,908	6,752,353	7,646,628	8,613,450
STL - Interest	333,972	535,086	619,543	711,109	810,282	917,595	1,033,614
<b>4 Tax</b>	594,245	2,476,107	3,534,399	4,637,250	5,795,081	7,020,514	8,318,192
<b>Sub Total (B)</b>	<b>109,366,680</b>	<b>67,044,576</b>	<b>77,461,290</b>	<b>88,707,024</b>	<b>100,847,248</b>	<b>113,953,178</b>	<b>128,091,810</b>
<b>Net Cash Flow (A-B)</b>	<b>9,839,850</b>	<b>11,175,069</b>	<b>13,121,501</b>	<b>15,279,680</b>	<b>17,657,302</b>	<b>20,261,037</b>	<b>23,106,775</b>
Opening Cash and Bank		9,839,850	21,014,919	34,136,421	49,416,100	67,073,402	87,334,439
<b>Cumulative Cash Balance</b>	<b>9,839,850</b>	<b>21,014,919</b>	<b>34,136,421</b>	<b>49,416,100</b>	<b>67,073,402</b>	<b>87,334,439</b>	<b>110,441,214</b>

A projected cash flow statement is used to evaluate cash inflows and outflows to deter. mine when, how much, and for how long cash deficits or surpluses will exist for a farm business during an upcoming time period.

### 9.1 Internal Rate of Return

Particular	Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Profit after Tax & Dividend		5,465,790.64	9,865,351.40	12,059,465.57	14,496,737.91	17,188,850.34	20,156,961.00	23,402,017.67
Add: Depreciation		3,252,658.59	3,252,658.59	3,252,658.59	3,252,658.59	3,252,658.59	3,252,658.59	3,252,658.59
Add: Preliminary expense written off		10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	0.00	0.00
Net Cash Accrual (A)		8,728,449.23	13,128,009.99	15,322,124.16	17,759,396.51	20,451,508.93	23,409,619.59	26,654,676.26
Initial Investment/ Net Cash Accrual	(56,212,915.4544)	8,728,449.23	13,128,009.99	15,322,124.16	17,759,396.51	20,451,508.93	23,409,619.59	26,654,676.26
IRR	20.59%							
Present Value Equivalent		0.83	0.69	0.57	0.47	0.39	0.33	0.27
Present Value of Future Inflows		7,237,837.42	9,026,977.59	8,736,433.51	8,396,825.64	8,018,331.75	7,610,702.64	7,185,806.90
Operating Net Cash Inflow					56,212,915.45			
Present Capital Outflow					56,212,915.45			
					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 - Cleaning & Grading	5,627,121	7,063,517	8,349,611	9,746,654	11,262,528	12,905,623	14,684,871
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Comr	54,583,398	66,697,081	77,070,321	88,314,142	100,489,669	113,661,963	127,900,263
Total Receipts	60,210,518	73,760,599	85,419,931	98,060,796	111,752,197	126,567,586	142,585,134
Total Variable Exp	46,707,223	53,885,202	62,371,669	71,572,069	81,536,580	92,318,612	103,975,006
Contribution	13,503,295	19,875,397	23,048,263	26,488,727	30,215,617	34,248,974	38,610,128
Total Fixed exp	4,856,659	4,936,359	5,020,044	5,107,913	5,200,176	5,287,051	5,388,771
BEP	36%	25%	22%	19%	17%	15%	14%

Average BEP 21.21%

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	5,465,791	9,865,351	12,059,466	14,496,738	17,188,850	20,156,961	23,402,018
Add Depreciation	3,252,659	3,252,659	3,252,659	3,252,659	3,252,659	3,252,659	3,252,659
Add Preliminary exp. Written off	10,000	10,000	10,000	10,000	10,000	0	0
Net Cash Accrual (A)	8,728,449	13,128,010	15,322,124	17,759,397	20,451,509	23,409,620	26,654,676
PV Factor @ 10 %	0.91	0.83	0.75	0.68	0.62	0.56	0.51
Disc Cash Flow	7,934,954	10,849,595	11,511,739	12,129,907	12,698,778	13,214,120	13,678,064
Total Discounted Cash Flows	82,017,156						
Present Value of Outflow		56,212,915					
NPV	25,804,240.34						

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	5,465,791	9,865,351	12,059,466	14,496,738	17,188,850	20,156,961	23,402,018
Average net profit	14662167.79						
Total Project cost	56212915.45						
ROI	26.08%						

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	56,212,915							
Profit after Tax & Dividend		5,465,791	9,865,351	12,059,466	14,496,738	17,188,850	20,156,961	23,402,018
Add: Depreciation		3,252,659	3,252,659	3,252,659	3,252,659	3,252,659	3,252,659	3,252,659
Add: Preliminary exp Written off		10,000	10,000	10,000	10,000	10,000	-	-
Net Cash Accrual (A)		8,728,449	13,128,010	15,322,124	17,759,397	20,451,509	23,409,620	26,654,676
Cashflow - Initial Investment		(47,484,466)	(34,356,456)	(19,034,332)	(1,274,936)	19,176,573		

Payback period (in years) - Project

4.06

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	11,909,295	18,201,697	21,290,878	24,643,473	28,278,100	32,214,581	36,474,016
Add: Depreciation	3,252,659	3,252,659	3,252,659	3,252,659	3,252,659	3,252,659	3,252,659
Add: Amortization	10,000	10,000	10,000	10,000	10,000	-	-
Interest on TL	2,252,630	2,062,494	1,814,812	1,535,718	1,221,228	866,852	467,533
Total	17,424,584	23,526,849	26,368,348	29,441,849	32,761,986	36,334,092	40,194,207
Total Annual EMI	3,145,058	4,015,435	4,015,435	4,015,435	4,015,435	4,015,435	4,015,435
Debt Service Coverage Ratio (DSCR)	5.54	5.86	6.57	7.33	8.16	9.05	10.01

Average DSCR

7.50

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 - Cleaning & Grading	5,908,477	7,416,693	8,767,091	10,233,987	11,825,655	13,550,904	15,419,115
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Com	57,312,567	70,031,935	80,923,837	92,729,849	105,514,152	119,345,061	134,295,276
Total Income	63,221,044	77,448,629	89,690,928	102,963,836	117,339,807	132,895,966	149,714,391
Expenditure	-	-	-	-	-	-	-
Fixed Cost (Excl. of Depreciation, Amort)	1,594,000	1,673,700	1,757,385	1,845,254	1,937,517	2,034,393	2,136,112
Variable Cost	49,042,584	53,885,202	62,371,669	71,572,069	81,536,580	92,318,612	103,975,006
Total Operational Expenses	50,636,584	55,558,902	64,129,054	73,417,323	83,474,097	94,353,005	106,111,119
Net Income	12,584,460	21,889,727	25,561,874	29,546,512	33,865,710	38,542,961	43,603,272

Cost Variation (+5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	5,627,121	7,063,517	8,349,611	9,746,654	11,262,528	12,905,623	14,684,871
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Com	54,583,398	66,697,081	77,070,321	88,314,142	100,489,669	113,661,963	127,900,263
Total Income	60,210,518	73,760,599	85,419,931	98,060,796	111,752,197	126,567,586	142,585,134
Expenditure	-	-	-	-	-	-	-
Fixed Cost (Excl. of Depreciation, Amort)	1,594,000.00	1,673,700.00	1,757,385.00	1,845,254.25	1,937,516.96	2,034,392.81	2,136,112.45
Variable Cost	49,042,584.11	56,579,462.14	65,490,252.11	75,150,672.43	85,613,409.16	96,934,542.87	109,173,756.43
Total Operational Expenses	50,636,584.11	58,253,162.14	67,247,637.11	76,995,926.68	87,550,926.12	98,968,935.68	111,309,868.88
Net Income	9,573,934.07	15,507,436.47	18,172,294.27	21,064,869.25	24,201,271.00	27,598,650.75	31,275,265.29

<b>Quantity Variation (-5%)</b>	<b>Y1</b>	<b>Y2</b>	<b>Y3</b>	<b>Y4</b>	<b>Y5</b>	<b>Y6</b>	<b>Y7</b>
Facility 1 - Cleaning & Grading	5,345,765	6,710,341	7,932,130	9,259,322	10,699,402	12,260,342	13,950,628
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Comn 0	51,854,228	63,362,227	73,216,805	83,898,435	95,465,185	107,978,865	121,505,250
<b>Total Income</b>	-	-	-	-	-	-	-
Expenditure	57,199,992	70,072,569	81,148,935	93,157,756	106,164,587	120,239,207	135,455,877
<b>Fixed Cost (Excl. of Depreciation, Amort)</b>	1,594,000	1,673,700	1,757,385	1,845,254	1,937,517	2,034,393	2,136,112
<b>Variable Cost</b>	44,371,862	51,190,942	59,253,085	67,993,466	77,459,751	87,702,682	98,776,256
<b>Total Operational Expenses</b>	45,965,862	52,864,642	61,010,470	69,838,720	79,397,268	89,737,074	100,912,368
<b>Net Income</b>	<b>11,234,130</b>	<b>17,207,927</b>	<b>20,138,465</b>	<b>23,319,036</b>	<b>26,767,319</b>	<b>30,502,133</b>	<b>34,543,509</b>

<b>Cost Variation (-5%)</b>	<b>Y1</b>	<b>Y2</b>	<b>Y3</b>	<b>Y4</b>	<b>Y5</b>	<b>Y6</b>	<b>Y7</b>
Facility 1 - Cleaning & Grading	5,627,121	7,063,517	8,349,611	9,746,654	11,262,528	12,905,623	14,684,871
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Comn 0	54,583,398	66,697,081	77,070,321	88,314,142	100,489,669	113,661,963	127,900,263
<b>Total Income</b>	-	-	-	-	-	-	-
Expenditure	60,210,518	73,760,599	85,419,931	98,060,796	111,752,197	126,567,586	142,585,134
<b>Fixed Cost (Excl. of Depreciation, Amort)</b>	1,594,000	1,673,700	1,757,385	1,845,254	1,937,517	2,034,393	2,136,112
<b>Variable Cost</b>	44,371,862	51,190,942	59,253,085	67,993,466	77,459,751	87,702,682	98,776,256
<b>Total Operational Expenses</b>	45,965,862	52,864,642	61,010,470	69,838,720	79,397,268	89,737,074	100,912,368
<b>Net Income</b>	<b>14,244,656</b>	<b>20,895,957</b>	<b>24,409,461</b>	<b>28,222,076</b>	<b>32,354,929</b>	<b>36,830,512</b>	<b>41,672,766</b>

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	
Total No. of Non- members Cultivating Grain Crops	
<b>Total</b>	<b>0</b>
Average Land Holding per Member (Acres)	<b>0</b>
Total Cultivated Land under grain Crop(Acres)	<b>0</b>

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

Season	Crop	Cultivation in (%)	Total Land under Cultivaon ( in Acres)	Yield/Acres (In Quintals)	Total Production (In Quintals)	Consumption in (%)	Marketable Surplus ( In Quintals)
Khanif	Soybean	0%	0	15	0	10%	0
	Red Gram/Tur	0%	0	7	0	5%	0
	Paddy/Rice	0%	0	4	0	0%	0
	Green Gram/ Moong	0%	0	7	0	2%	0
	Maize	0%	0	20	0	0%	0
	Black Gram/Udid	0%	0	7	0	10%	0
	Bajra	0%	0	6	0	2%	0
	Jawar	0%	0	0	0	0%	0
	Sunflower	0%	0	0	0	0%	0
	Area Under Rabbi Cultivation ( In Acres)	30%	0				
Rabbi	Wheat	0%	0	10	0	10%	0
	Bengal Gram/Channa	0%	0	10	0	10%	0
	Jawar	0%	0	10	0	5%	0
	Maize	0%	0	20	0	0%	0
	Safflower	0%	0	0	0	0%	0
	Area Under Summer Cultivation ( In Acres)	5%	0				
Summer	Groundnut	0%	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

10.3 Quantity of Marketable Surplus Produce Considered for Trading Business

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Soybean	0	0	0	0	0	0	0
Red Gram/Tur	0	0	0	0	0	0	0
Paddy/Rice	0	0	0	0	0	0	0
Green Gram/ Moong	0	0	0	0	0	0	0

























**Facility 2 - Grain Processing Unit - Dal Mill**  
**13.1 Producers/ Capacity Utilization**

2 Qtrs P Hour

Capacity  
 No. of Hours

8

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
No. of Operation Days	0	0	0	0	0	0	0
Soybean	0	0	0	0	0	0	0
Red Gram/Tur	0	0	0	0	0	0	0
Paddy/Rice	0	0	0	0	0	0	0
Green Gram/ Moong	0	0	0	0	0	0	0
Maize	0	0	0	0	0	0	0
Black Gram/Udid	0	0	0	0	0	0	0
Bajra	0	0	0	0	0	0	0
Jawar	0	0	0	0	0	0	0
Sunflower	0	0	0	0	0	0	0
Wheat	0	0	0	0	0	0	0
Bengal Gram/Channa	0	0	0	0	0	0	0
Jawar	0	0	0	0	0	0	0
Maize	0	0	0	0	0	0	0
Safflower	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
Groundnut	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
Total Quantity to be Processed	0	0	0	0	0	0	0
Job Work (50%)	50%	50%	50%	50%	50%	50%	50%
Quantity for Processing and Trading for PC	50%	50%	50%	50%	50%	50%	50%
Job Work (50%)	-	-	-	-	-	-	-
Quantity for sale (50%)							
Soybean	-	-	-	-	-	-	-
Red Gram/Tur	-	-	-	-	-	-	-
Paddy/Rice	-	-	-	-	-	-	-
Green Gram/ Moong	-	-	-	-	-	-	-
Maize	-	-	-	-	-	-	-
Black Gram/Udid	-	-	-	-	-	-	-
Bajra	-	-	-	-	-	-	-
Jawar	-	-	-	-	-	-	-
Sunflower	-	-	-	-	-	-	-
Wheat	-	-	-	-	-	-	-
Bengal Gram/Channa	-	-	-	-	-	-	-
Jawar	-	-	-	-	-	-	-









**Facility 3 - Warehouse**  
**14.1 Capacity Utilization**  
 MT

Capacity

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	-	-	-	-	-	-	-

**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
<b>Vegetable</b>									
Storage Charges per MT per Month		100	-	-	-	-	-	-	-
<b>Total Revenue</b>			-	-	-	-	-	-	-
<b>Expenses</b>									
<b>Variable Cost</b>									
Damage	MT	15	-	-	-	-	-	-	-
Fumigation	MT	14	-	-	-	-	-	-	-
Electricity		-	-	-	-	-	-	-	-
<b>Total Variable Cost</b>			-	-	-	-	-	-	-
<b>Fixed Cost</b>									
Warehouse Manager		1	-	-	-	-	-	-	-
<b>Total Fixed Cost</b>			-	-	-	-	-	-	-
<b>Total Expenses</b>			-	-	-	-	-	-	-
<b>Operating profit</b>			-	-	-	-	-	-	-

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

Facility 4 - Custom Hiring  
15.1 Capacity Utilization

Sr. No.	Custom Hiring Equipment	No. of Equipment	Working Days	No. of Hours in day	Total Hours in a year	Required Hrs/Acre	Total Acres	No. of Liters Diesel Required/acre	Total no. of Liters required	Service Charges/Acre (Amount (Rs.))	Labour Requirement	Total No. of Days Labour Required
1	Double Plough			6		4		0	12	0	3000	1
2	Cultivator			6		2		0	8	0	1800	1
3	Rotavator			6		2		0	8	0	1800	1
4	BBF Seed Sowing Machine			6		2		0	4	0	1200	1
5	Mobile Threshing			6		2		0	10	0	3000	1
6						0			0	0		0
7						0			0	0		0
8						0			0	0		0
9						0			0	0		0
10						0			0	0		0



Facility 5 - Agri Input

Particular	Y1	Y2	Y3	Y4	Y5	Y6	Y7
<b>Area under crop (In Acres)</b>							
<b>Kharif Crops</b>							
Soybean	-	-	-	-	-	-	-
Red Gram/Tur	-	-	-	-	-	-	-
Paddy/Rice	-	-	-	-	-	-	-
Green Gram/ Moong	-	-	-	-	-	-	-
Maize	-	-	-	-	-	-	-
Black Gram/Udid	-	-	-	-	-	-	-
Bajra	-	-	-	-	-	-	-
Jawar	-	-	-	-	-	-	-
<b>Rabi Crop</b>							
Wheat	-	-	-	-	-	-	-
Bengal Gram/Channa	-	-	-	-	-	-	-
Jawar	-	-	-	-	-	-	-
Maize	-	-	-	-	-	-	-
Safflower	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
<b>Summer</b>							
Groundnut	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
<b>Fruit &amp; Vegetables Crop Production Details</b>							
Onion	-	-	-	-	-	-	-
Tomato	-	-	-	-	-	-	-
Okra	-	-	-	-	-	-	-
Chilli	-	-	-	-	-	-	-
Potato	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Onion	-	-	-	-	-	-	-
Tomato	-	-	-	-	-	-	-
Okra	-	-	-	-	-	-	-
Chilli	-	-	-	-	-	-	-
Brinjal	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Jackfruit	-	-	-	-	-	-	-
Dryfruits (Cashew,Almonds etc)	-	-	-	-	-	-	-
Okra,Chikoo other vegi	-	-	-	-	-	-	-
Tender Coconut,Cashew apple	-	-	-	-	-	-	-
<b>Requirement of Input material</b>							
<b>Seeds</b>							
<b>Kharif Crops</b>							
Soybean	40	-	-	-	-	-	-
Red Gram/Tur	5	-	-	-	-	-	-
Paddy/Rice	15	-	-	-	-	-	-
Green Gram/ Moong	15	-	-	-	-	-	-
Maize	25	-	-	-	-	-	-
Black Gram/Udid	15	-	-	-	-	-	-
Bajra	5	-	-	-	-	-	-
Jawar	5	-	-	-	-	-	-
<b>Rabi Crop</b>							
Wheat	20	-	-	-	-	-	-
Bengal Gram/Channa	25	-	-	-	-	-	-
Jawar	5	-	-	-	-	-	-
Maize	20	-	-	-	-	-	-
Safflower	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
<b>Summer</b>							
Groundnut	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-

	0		-	-	-	-	-	-	-
	0		-	-	-	-	-	-	-
	0		-	-	-	-	-	-	-
	0		-	-	-	-	-	-	-
	0		-	-	-	-	-	-	-
	0		-	-	-	-	-	-	-
Jackfruit			-	-	-	-	-	-	-
Dryfruits (Cashew,Almonds etc)			-	-	-	-	-	-	-
Okra,Chikoo other vegi			-	-	-	-	-	-	-
Tender Coconut,Cashew apple			-	-	-	-	-	-	-
	0								
Fertilizer(Rate/KG)									
SSP		7	-	-	-	-	-	-	-
Urea		8	-	-	-	-	-	-	-
DAP		30	-	-	-	-	-	-	-
Pesticide									
Dupont Coragen		3,000	-	-	-	-	-	-	-
Confidor Boyer		2,200	-	-	-	-	-	-	-
Total Revenue			-	-	-	-	-	-	-
Expenses									
Seeds (Rate/KG)									

Variable Cost									
Soybean		85	-	-	-	-	-	-	-
Red Gram/Tur		75	-	-	-	-	-	-	-
Paddy/Rice		57	-	-	-	-	-	-	-
Green Gram/ Moong		80	-	-	-	-	-	-	-
Maize		25	-	-	-	-	-	-	-
Black Gram/Udid		70	-	-	-	-	-	-	-
Baira		25	-	-	-	-	-	-	-
Jawar		25	-	-	-	-	-	-	-
Rabi Crop									
Wheat		35	-	-	-	-	-	-	-
Bengal Gram/Channa		70	-	-	-	-	-	-	-
Jawar		25	-	-	-	-	-	-	-
Maize		25	-	-	-	-	-	-	-
Safflower		25	-	-	-	-	-	-	-
	0		-	-	-	-	-	-	-
	0		-	-	-	-	-	-	-
	0		-	-	-	-	-	-	-
Summer									
Groundnut			-	-	-	-	-	-	-
	0		-	-	-	-	-	-	-
	0		-	-	-	-	-	-	-
	0		-	-	-	-	-	-	-
	0		-	-	-	-	-	-	-
Fruit & Vegetables Crop Production Details									
Onion			-	-	-	-	-	-	-
Tomato			-	-	-	-	-	-	-
Okra			-	-	-	-	-	-	-
Chilli			-	-	-	-	-	-	-
Potato			-	-	-	-	-	-	-
	0		-	-	-	-	-	-	-
	0		-	-	-	-	-	-	-
	0		-	-	-	-	-	-	-
	0		-	-	-	-	-	-	-
Onion			-	-	-	-	-	-	-
Tomato			-	-	-	-	-	-	-
Okra			-	-	-	-	-	-	-
Chilli			-	-	-	-	-	-	-
Brinjal			-	-	-	-	-	-	-
	0		-	-	-	-	-	-	-
	0		-	-	-	-	-	-	-
	0		-	-	-	-	-	-	-
	0		-	-	-	-	-	-	-
Jackfruit			-	-	-	-	-	-	-
Dryfruits (Cashew,Almonds etc)			-	-	-	-	-	-	-
Okra,Chikoo other vegi			-	-	-	-	-	-	-
Tender Coconut,Cashew apple			-	-	-	-	-	-	-
	0		-	-	-	-	-	-	-
Fertilizer(Rate/KG)									
SSP		6	-	-	-	-	-	-	-
Urea		5	-	-	-	-	-	-	-
DAP		27	-	-	-	-	-	-	-
Pesticide									
Dupont Coragen		2,800	-	-	-	-	-	-	-
Confidor Boyer		2,000	-	-	-	-	-	-	-

Loading & Unloading		10	-	-	-	-	-	-	-
Transportation Cost		100	-	-	-	-	-	-	-
Add: Opening Stock			-	-	-	-	-	-	-
Less: Closing Stock			-	-	-	-	-	-	-
<b>Total Variable Cost</b>			-	-	-	-	-	-	-
<b>Fixed Cost</b>									
Rent	12		-	-	-	-	-	-	-
Agri Input Center Manager	1		-	-	-	-	-	-	-
Support Staff	1		-	-	-	-	-	-	-
Electricity Charges	12		-	-	-	-	-	-	-
<b>Total Fixed Cost</b>			-	-	-	-	-	-	-
<b>Operating cost</b>			-	-	-	-	-	-	-
<b>Operating Profit</b>			-	-	-	-	-	-	-

This sheet provide details of sale, expenses and operating profit of agri input activity

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

10 Qtls P Hour

Capacity  
No. of Hours

12

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
No. of Operation Days	27	30	33	36	39	42	45
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
Potato	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
Jackfruit	0	0	0	0	0	0	0
Dryfruits (Cashew, Almonds etc)	1389.565125	1543.96125	1698.357375	1852.7535	2007.149625	2161.54575	2315.941875
Okra, Chikoo other vegi.	852.93	947.7	1042.47	1137.24	1232.01	1326.78	1421.55
Tender Coconut, Cashew apple	430.018875	477.79875	525.578625	573.3585	621.138375	668.91825	716.698125
	597.051	663.39	729.729	796.068	862.407	928.746	995.085
Total Quantity to be Processed	3269.565	3632.85	3996.135	4359.42	4722.705	5085.99	5449.275
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%)	-	-	-	-	-	-	-
Onion	-	-	-	-	-	-	-
Tomato	-	-	-	-	-	-	-
Okra	-	-	-	-	-	-	-
Chilli	-	-	-	-	-	-	-
Potato	-	-	-	-	-	-	-
	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





17.2 Activity 6 - Profit and loss of F & V 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
<b>Revenue</b>									
Jackfruit	Kg	350	16,171,064	18,866,241	21,790,509	24,960,038	28,392,043	32,104,848	36,117,954
Dryfruits (Cashew, Almonds etc)	Kg	1100	31,195,915	38,119,219	44,047,811	50,473,964	57,432,613	64,960,942	73,098,522
Okra,Chikoo other vegi	Kg	800	22,877,004	27,954,094	32,301,728	37,014,240	42,117,249	47,638,024	53,605,583
Tender Coconut,Cashew apple	Kg	150	510,479	623,769	720,782	825,938	939,806	1,062,997	1,196,158
<b>Revenue</b>			<b>54,583,398</b>	<b>66,697,081</b>	<b>77,070,321</b>	<b>88,314,142</b>	<b>100,489,669</b>	<b>113,661,963</b>	<b>127,900,263</b>
<b>Expenses</b>									
<b>Variable Cost</b>									
Stawberry,Mulberry,Raspberry	Kg	12,100	39,561,737	46,155,359	53,309,440	61,063,540	69,459,777	78,542,979	88,360,851
Other Consumbales	Quintals	3500	486,348	567,406	655,354	750,678	853,896	965,559	1,086,254
Daily Labour	300	81,739	95,362	110,143	126,164	143,512	162,279	182,564	209,109
Electricity Charges	250	54,493	63,575	73,429	84,110	95,675	108,186	121,709	136,215
Loading/Unloading Charges	60	196,174	97,270	112,346	128,688	146,382	165,524	186,215	210,446
packaging Exp	6	673,026	444,753	513,690	588,409	669,315	756,840	851,446	954,446
Transportation Charges	9	1,009,539	667,130	770,535	882,613	1,003,972	1,135,261	1,277,168	1,430,168
<b>Total Variable Cost</b>			<b>42,063,054</b>	<b>48,090,855</b>	<b>55,544,937</b>	<b>63,624,201</b>	<b>72,372,529</b>	<b>81,836,629</b>	<b>92,066,207</b>
<b>Fixed Cost</b>									
Machine Operator	2	12,500	300,000	315,000	330,750	347,288	364,652	382,884	402,029
Support Staff	3	9,500	342,000	359,100	377,055	393,908	415,703	436,488	458,313
<b>Fixed Cost</b>			<b>642,000</b>	<b>674,100</b>	<b>707,805</b>	<b>743,195</b>	<b>780,355</b>	<b>819,373</b>	<b>860,341</b>
<b>Total expenses</b>			<b>42,705,054</b>	<b>48,764,955</b>	<b>56,252,742</b>	<b>64,367,396</b>	<b>73,152,884</b>	<b>82,656,001</b>	<b>92,926,548</b>
<b>Operating Profit</b>			<b>11,878,343</b>	<b>17,932,126</b>	<b>20,817,579</b>	<b>23,946,745</b>	<b>27,336,785</b>	<b>31,005,962</b>	<b>34,973,714</b>

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.