

# 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, CII, 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
<b>A</b>	<b>Sheet in which need to enter data</b>			
<b>Step-1</b>	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	
<b>Step-2</b>	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	
<b>Step-3</b>	Project cost and Means of finance with financial indicators	Please add bank loan per cent if applicable other wise out	Sheet No. 1	Generate automatically
<b>Step-4</b>	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	
<b>Step-5</b>	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)	
<b>Step-6</b>	TL repayment schedule	Please add interest rate, tenure and Moratorium Period ( In Month) in green cells	Sheet No. 4	
<b>Step-7</b>	Closing stock and working capital	Please add necessary details in yellow and green cells	Sheet No. 5	
<b>B</b>	<b>Auto generating sheets (No need to enter any data)</b>			
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
<b>Step-8</b>	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	38,97,118	60%	23,38,271
2	Machinery and Equipment	32,66,240	60%	19,59,744
3	Furniture and Fixture	3,19,500	60%	1,91,700
4	IT & It Infrastructure	1,04,700	60%	62,820
5	Transport vehical (Refer van and other)	10,13,669	60%	6,08,201
6	Preliminary Expenses	1,50,000	60%	90,000
7	Working Capital	23,48,773	60%	14,09,264
<b>Total</b>		<b>1,11,00,000</b>		<b>66,60,000</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 preoprtaive expenditure , design, construction and Working Capital**

## 1.2 Means of Finance

Sr. No.	Particular	Bank Loan (%)	Amount (Rs.)
1	Govt. Grant under SMART Project	60%	66,60,000
2	Bank Finance - Long Term Loan	30.00%	33,30,000
3	Own Contribution	10.00%	11,10,000
4	Other	0.00%	-
<b>Total</b>			<b>1,11,00,000</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)	53.00%	Project Viable	BEP shall be less than 60%	<60%
2	Avg. Return on Capital Employed Average (ROCE)	20.04%	Project Viable	RoCE for the project shall be more than 20%	>20%
3	Internal Rate of Return (IRR)	14.97%	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)	21,00,094	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	4.46	Project Viable	The Pack Back Period (Project/ Equity) shall be less than 7 years	<7 years
6	Debt Service Coverage Ratio (DSCR)	6.42	Project Viable	DSCR shall be more than 2 for better performing project.	>2

2.1

### Land and Building

Sr. No.	Particular	Unit	No. of Unit	Rate per unit	Amount (Rs.)
1	Land	Sq. ft.			Lease
2	Building And Construction	Sq. ft.	1	-	38,97,118
					-
<b>Total</b>					<b>38,97,118</b>

This Sheet provide details of land and various construction, including area, rate per unit and total amount

2.2

### Machinery and Equipment

Sr. No.	Description	Capacity	No. Required	Rate	Amount (Rs.)	Total HP
1	Raw Cashew Nut Graders		1	95000	95,000	
2	Steam Cooker System		1	190000	1,90,000	
3	drayer-Electronic Digital Temp		1	125000	1,25,000	
4	Drayaer-Digital temp		1	230000	2,30,000	
5	Cutting Machine-Digital temp		3	120000	3,60,000	
6	Peeling Machine		1	200000	2,00,000	
7	Compressor		1	330000	3,30,000	
8	Moisture Cabin		1	75000	75,000	
9	Trollet Set		2	33000	66,000	
10	Grading Table		8	17000	1,36,000	
11	Scciping Table		8	17000	1,36,000	
12	Nanosorter Shuka Neo		1	8,25,000	8,25,000	
Add:- GST@18%					4,98,240	
					<b>32,66,240</b>	

This Sheet provide details of Plant & Machinery, including Capacity, rate per machaine, Power Consuption and total amount

2.3

**Furniture and Fixture**

Sr. No.	Particular	No. Required	Rate	Amount (Rs.)
1	Chairs	20	950	19,000
2	Revolving Chairs	2	6,500	13,000
3	Table	2	8,000	16,000
4	Nilkamal ultima Table	8	6,500	52,000
5	Racks	30	6,200	1,86,000
6	cupboards	2	10,500	21,000
7	Stool	25	500	12,500
<b>Total</b>				<b>3,19,500</b>

**This Sheet provide details of furniture and fixture, no.of Quantity, rate per unit and total amount**

2.4

**IT & It Infrastructure**

Sr. No.	Particular	No. Required	Rate	Amount (Rs.)
1	Computer/ Laptop	2	42,950	85,900
2	UPS	1	3,000	3,000
3	Printer	1	15,800	15,800
				-
<b>Total</b>				<b>1,04,700</b>

**This Sheet provide details of furniture and fixture, no.of Quantity, rate per unit and total amount**

2.5

**Transport vehical (Refer van and other)**

Sr. No.	Particular	No. Required	Rate	Amount (Rs.)
1	Bolero Pick up	1	10,13,669	10,13,669
				-
				-
<b>Total</b>				<b>10,13,669</b>

This Sheet provide details of vehicles, no.of vehicle, rate per vehicle and total amount

2.6

**Preliminary Expenses**

Sr. No.	Particular	Amount (Rs.)
1	Preliminary Expenses	1,50,000
2		
3		
<b>Total</b>		<b>1,50,000</b>

Preliminary expenses are considered as prior expenses before the beginning of business or Projects

### 3.1 Schedule of General Admin Expenses

100%    110.00%    121.00%    133.10%    146.41%    161.05%    177.16%

Particulars	Unit	No.of Unit	Unit Cost	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Manager	No.	2	11,000	2,64,000	2,90,400	3,19,440	3,51,384	3,86,522	4,25,175	4,67,692
Accountant	No.	1	9,500	1,14,000	1,25,400	1,37,940	1,51,734	1,66,907	1,83,598	2,01,958
Watchmen	No.	2	7,500	1,80,000	1,98,000	2,17,800	2,39,580	2,63,538	2,89,892	3,18,881
Telephone and internet Exp	Months	12	800	9,600	10,560	11,616	12,778	14,055	15,461	17,007
Office Electricity Exp	Months	12	4,000	48,000	52,800	58,080	63,888	70,277	77,304	85,035
Printing & Stationary	Months	12	2,500	30,000	33,000	36,300	39,930	43,923	48,315	53,147
Land Lease	Months	12	15,000	1,80,000	1,98,000	2,17,800	2,39,580	2,63,538	2,89,892	3,18,881
Misc.expenses	Months	12	7,250	87,000	95,700	1,05,270	1,15,797	1,27,377	1,40,114	1,54,126
Audit and Legal Compliances expenses	Lumsum	1	18,000	18,000	19,800	21,780	23,958	26,354	28,989	31,888
				-	-	-	-	-	-	-
				-	-	-	-	-	-	-
				-	-	-	-	-	-	-
				-	-	-	-	-	-	-
				-	-	-	-	-	-	-
				-	-	-	-	-	-	-
<b>Total Admin Expense</b>				<b>9,30,600</b>	<b>10,23,660</b>	<b>11,26,026</b>	<b>12,38,629</b>	<b>13,62,491</b>	<b>14,98,741</b>	<b>16,48,615</b>

### 3.2 Depreciation

As per companies Act

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7	
<b>Assets</b>								
<b>Building</b>								
Asset Value	38,97,118	37,99,690	37,02,262	36,04,834	35,07,406	34,09,978	33,12,550	
Depreciation	97,428	97,428	97,428	97,428	97,428	97,428	97,428	
Accumulated Depreciation	97,428	1,94,856	2,92,284	3,89,712	4,87,140	5,84,568	6,81,996	
Net Fixed Assets	37,99,690	37,02,262	36,04,834	35,07,406	34,09,978	33,12,550	32,15,122	
<b>Plant and Machinery</b>								
Asset Value	32,66,240	29,39,616	26,12,992	22,86,368	19,59,744	16,33,120	13,06,496	
Depreciation	3,26,624	3,26,624	3,26,624	3,26,624	3,26,624	3,26,624	3,26,624	
Accumulated Depreciation	3,26,624	6,53,248	9,79,872	13,06,496	16,33,120	19,59,744	22,86,368	
Net Fixed Assets	29,39,616	26,12,992	22,86,368	19,59,744	16,33,120	13,06,496	9,79,872	
<b>Furniture and Electrification</b>								
Asset Value	3,19,500	2,95,538	2,71,575	2,47,613	2,23,650	1,99,688	1,75,725	
Depreciation	23,963	23,963	23,963	23,963	23,963	23,963	23,963	
Accumulated Depreciation	23,963	47,925	71,888	95,850	1,19,813	1,43,775	1,67,738	
Net Fixed Assets	2,95,538	2,71,575	2,47,613	2,23,650	1,99,688	1,75,725	1,51,763	
<b>Vehical</b>								
Asset Value	10,13,669	9,12,302	8,10,935	7,09,568	6,08,201	5,06,835	4,05,468	
Depreciation	1,01,367	1,01,367	1,01,367	1,01,367	1,01,367	1,01,367	1,01,367	
Accumulated Depreciation	1,01,367	2,02,734	3,04,101	4,05,468	5,06,835	6,08,201	7,09,568	
Net Fixed Assets	9,12,302	8,10,935	7,09,568	6,08,201	5,06,835	4,05,468	3,04,101	
<b>IT Infrastructure</b>								
Asset Value	1,04,700	94,230	83,760	73,290	62,820	52,350	41,880	
Depreciation	10,470	10,470	10,470	10,470	10,470	10,470	10,470	
Accumulated Depreciation	10,470	20,940	31,410	41,880	52,350	62,820	73,290	
Net Fixed Assets	94,230	83,760	73,290	62,820	52,350	41,880	31,410	
<b>Gross Fixed Asset</b>	<b>86,01,227</b>	<b>80,41,376</b>	<b>74,81,524</b>	<b>69,21,673</b>	<b>63,61,822</b>	<b>58,01,970</b>	<b>52,42,119</b>	
<b>Total Depreciation</b>	<b>5,59,851</b>	<b>5,59,851</b>	<b>5,59,851</b>	<b>5,59,851</b>	<b>5,59,851</b>	<b>5,59,851</b>	<b>5,59,851</b>	
<b>Accumalated Depreciation</b>	<b>5,59,851</b>	<b>11,19,703</b>	<b>16,79,554</b>	<b>22,39,405</b>	<b>27,99,257</b>	<b>33,59,108</b>	<b>39,18,959</b>	
<b>Net Fixed Assets</b>	<b>80,41,376</b>	<b>74,81,524</b>	<b>69,21,673</b>	<b>63,61,822</b>	<b>58,01,970</b>	<b>52,42,119</b>	<b>46,82,268</b>	

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

Companies Act/IT Act

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

	SLM	WDV
Land	0.00%	0.00%
Building	2.50%	10.00%
Furniture and Electrification	7.50%	10.00%
IT and Infrastructure	10.00%	40.00%
Vehicle	10.00%	15.00%
Plant and machinery	10.00%	15.00%

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

Pre-operative or pre-incubation	20%	20%
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### 3.3 Amortization Schedule

Particulars	Years	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Preliminary Expenses	7	28,572	28,572	28,572	28,572	28,572	28,572	28,572
<b>Total Value</b>		<b>28,572</b>	<b>28,572</b>	<b>28,572</b>	<b>28,572</b>	<b>28,572</b>	<b>28,572</b>	<b>28,572</b>

### 3.4 Tax Schedule

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
EBT	15,68,092	23,21,060	26,16,286	29,42,335	33,02,453	37,00,234	41,39,654
Add Depreciation as per companies Act	5,59,851	5,59,851	5,59,851	5,59,851	5,59,851	5,59,851	5,59,851
Less Depreciation as per IT Act	11,05,528	9,50,312	8,20,458	7,10,697	6,17,201	5,37,096	4,68,167
Taxable Income	10,22,415	19,30,600	23,55,680	27,91,489	32,45,104	37,22,989	42,31,338
<b>Provision of Taxes</b>	<b>2,65,828</b>	<b>5,01,956</b>	<b>6,12,477</b>	<b>7,25,787</b>	<b>8,43,727</b>	<b>9,67,977</b>	<b>11,00,148</b>

Maximum Tax rate **26%**

## 4.1 Repayment Schedule

Loan Amount (Rs)	33,30,000
Interest rate /PA	12%
Loan Tenure in years	7
Moratorium Period ( In Months)	6
EMI	Rs. 61,687.85

Year	Particulars	Opening Balance	Interest	Principle Repayment	EMI	Closing Outstanding
Year 1	Month 1	33,30,000	33,300	-	33,300	33,30,000
	Month 2	33,30,000	33,300	-	33,300	33,30,000
	Month 3	33,30,000	33,300	-	33,300	33,30,000
	Month 4	33,30,000	33,300	-	33,300	33,30,000
	Month 5	33,30,000	33,300	-	33,300	33,30,000
	Month 6	33,30,000	33,300	-	33,300	33,30,000
	Month 7	33,30,000	33,300	28,388	61,688	33,01,612
	Month 8	33,01,612	33,016	28,672	61,688	32,72,940
	Month 9	32,72,940	32,729	28,958	61,688	32,43,982
	Month 10	32,43,982	32,440	29,248	61,688	32,14,734
	Month 11	32,14,734	32,147	29,541	61,688	31,85,193
	Month 12	31,85,193	31,852	29,836	61,688	31,55,358
Year 2	Month 13	31,55,358	31,554	30,134	61,688	31,25,223
	Month 14	31,25,223	31,252	30,436	61,688	30,94,788
	Month 15	30,94,788	30,948	30,740	61,688	30,64,048
	Month 16	30,64,048	30,640	31,047	61,688	30,33,000
	Month 17	30,33,000	30,330	31,358	61,688	30,01,642
	Month 18	30,01,642	30,016	31,671	61,688	29,69,971
	Month 19	29,69,971	29,700	31,988	61,688	29,37,983
	Month 20	29,37,983	29,380	32,308	61,688	29,05,675
	Month 21	29,05,675	29,057	32,631	61,688	28,73,044
	Month 22	28,73,044	28,730	32,957	61,688	28,40,086
	Month 23	28,40,086	28,401	33,287	61,688	28,06,799
	Month 24	28,06,799	28,068	33,620	61,688	27,73,180
Year 3	Month 25	27,73,180	27,732	33,956	61,688	27,39,223
	Month 26	27,39,223	27,392	34,296	61,688	27,04,928
	Month 27	27,04,928	27,049	34,639	61,688	26,70,289
	Month 28	26,70,289	26,703	34,985	61,688	26,35,304
	Month 29	26,35,304	26,353	35,335	61,688	25,99,970
	Month 30	25,99,970	26,000	35,688	61,688	25,64,281

	Month 31	25,64,281	25,643	36,045	61,688	25,28,236
	Month 32	25,28,236	25,282	36,405	61,688	24,91,831
	Month 33	24,91,831	24,918	36,770	61,688	24,55,061
	Month 34	24,55,061	24,551	37,137	61,688	24,17,924
	Month 35	24,17,924	24,179	37,509	61,688	23,80,416
	Month 36	23,80,416	23,804	37,884	61,688	23,42,532
Year 4	Month 37	23,42,532	23,425	38,263	61,688	23,04,269
	Month 38	23,04,269	23,043	38,645	61,688	22,65,624
	Month 39	22,65,624	22,656	39,032	61,688	22,26,593
	Month 40	22,26,593	22,266	39,422	61,688	21,87,171
	Month 41	21,87,171	21,872	39,816	61,688	21,47,354
	Month 42	21,47,354	21,474	40,214	61,688	21,07,140
	Month 43	21,07,140	21,071	40,616	61,688	20,66,524
	Month 44	20,66,524	20,665	41,023	61,688	20,25,501
	Month 45	20,25,501	20,255	41,433	61,688	19,84,068
	Month 46	19,84,068	19,841	41,847	61,688	19,42,221
	Month 47	19,42,221	19,422	42,266	61,688	18,99,955
	Month 48	18,99,955	19,000	42,688	61,688	18,57,267
Year 5	Month 49	18,57,267	18,573	43,115	61,688	18,14,152
	Month 50	18,14,152	18,142	43,546	61,688	17,70,606
	Month 51	17,70,606	17,706	43,982	61,688	17,26,624
	Month 52	17,26,624	17,266	44,422	61,688	16,82,202
	Month 53	16,82,202	16,822	44,866	61,688	16,37,336
	Month 54	16,37,336	16,373	45,314	61,688	15,92,022
	Month 55	15,92,022	15,920	45,768	61,688	15,46,254
	Month 56	15,46,254	15,463	46,225	61,688	15,00,029
	Month 57	15,00,029	15,000	46,688	61,688	14,53,341
	Month 58	14,53,341	14,533	47,154	61,688	14,06,187
	Month 59	14,06,187	14,062	47,626	61,688	13,58,561
	Month 60	13,58,561	13,586	48,102	61,688	13,10,459
Year 6	Month 61	13,10,459	13,105	48,583	61,688	12,61,876
	Month 62	12,61,876	12,619	49,069	61,688	12,12,806
	Month 63	12,12,806	12,128	49,560	61,688	11,63,247
	Month 64	11,63,247	11,632	50,055	61,688	11,13,191
	Month 65	11,13,191	11,132	50,556	61,688	10,62,635
	Month 66	10,62,635	10,626	51,061	61,688	10,11,574
	Month 67	10,11,574	10,116	51,572	61,688	9,60,002
	Month 68	9,60,002	9,600	52,088	61,688	9,07,914
	Month 69	9,07,914	9,079	52,609	61,688	8,55,305

	Month 70	8,55,305	8,553	53,135	61,688	8,02,170
	Month 71	8,02,170	8,022	53,666	61,688	7,48,504
	Month 72	7,48,504	7,485	54,203	61,688	6,94,301
Year 7	Month 73	6,94,301	6,943	54,745	61,688	6,39,557
	Month 74	6,39,557	6,396	55,292	61,688	5,84,264
	Month 75	5,84,264	5,843	55,845	61,688	5,28,419
	Month 76	5,28,419	5,284	56,404	61,688	4,72,016
	Month 77	4,72,016	4,720	56,968	61,688	4,15,048
	Month 78	4,15,048	4,150	57,537	61,688	3,57,510
	Month 79	3,57,510	3,575	58,113	61,688	2,99,398
	Month 80	2,99,398	2,994	58,694	61,688	2,40,704
	Month 81	2,40,704	2,407	59,281	61,688	1,81,423
	Month 82	1,81,423	1,814	59,874	61,688	1,21,549
	Month 83	1,21,549	1,215	60,472	61,688	61,077
	Month 84	61,077	611	61,077	61,688	0

## 6.1 Consolidated Profit and loss account for the Project

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
<b>Revenue</b>							
Facility 1 - Manufacturing & Trading	1,16,25,000	1,27,87,500	1,40,66,250	1,54,72,875	1,70,20,163	1,87,22,179	2,05,94,397
Facility 2 - Processing Unit-	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit	-	-	-	-	-	-	-
<b>Total Revenue</b>	<b>1,16,25,000</b>	<b>1,27,87,500</b>	<b>1,40,66,250</b>	<b>1,54,72,875</b>	<b>1,70,20,163</b>	<b>1,87,22,179</b>	<b>2,05,94,397</b>
<b>Variable Cost</b>							
Facility 1 - Manufacturing & Trading	68,94,600	71,23,480	79,15,828	87,87,411	97,46,152	1,08,00,767	1,19,60,844
Facility 2 - Processing Unit-							
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre							
Facility 6 - Processing Unit							
<b>Total Variable Cost</b>	<b>68,94,600</b>	<b>71,23,480</b>	<b>79,15,828</b>	<b>87,87,411</b>	<b>97,46,152</b>	<b>1,08,00,767</b>	<b>1,19,60,844</b>
<b>Fixed Cost</b>							
Facility 1 - Manufacturing & Trading	11,52,000	12,67,200	13,93,920	15,33,312	16,86,643	18,55,308	20,40,838
Facility 2 - Processing Unit-	-	-	-	-	-	-	-
Facility 3 - Warehouse	96,000	1,05,600	1,16,160	1,27,776	1,40,554	1,54,609	1,70,070
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit	-	-	-	-	-	-	-
Admin Expenses	9,30,600	10,23,660	11,26,026	12,38,629	13,62,491	14,98,741	16,48,615
<b>Total Fixed Cost</b>	<b>21,78,600</b>	<b>23,96,460</b>	<b>26,36,106</b>	<b>28,99,717</b>	<b>31,89,688</b>	<b>35,08,657</b>	<b>38,59,523</b>
<b>Total Cost</b>	<b>90,73,200</b>	<b>95,19,940</b>	<b>1,05,51,934</b>	<b>1,16,87,127</b>	<b>1,29,35,840</b>	<b>1,43,09,424</b>	<b>1,58,20,367</b>
<b>Profit Before Depreciation ,Interest and Tax</b>	<b>25,51,800</b>	<b>32,67,560</b>	<b>35,14,316</b>	<b>37,85,748</b>	<b>40,84,322</b>	<b>44,12,755</b>	<b>47,74,030</b>

Depreciation	5,59,851	5,59,851	5,59,851	5,59,851	5,59,851	5,59,851	5,59,851
Amortization	28,572	28,572	28,572	28,572	28,572	28,572	28,572
<b>Profit Before Interest and Tax</b>	<b>19,63,377</b>	<b>26,79,137</b>	<b>29,25,893</b>	<b>31,97,324</b>	<b>34,95,899</b>	<b>38,24,331</b>	<b>41,85,607</b>
Interest on Term loan	3,95,285	3,58,076	3,09,606	2,54,990	1,93,446	1,24,097	45,953
Profit Before Tax	15,68,092	23,21,060	26,16,286	29,42,335	33,02,453	37,00,234	41,39,654
Less. Tax	2,65,828	5,01,956	6,12,477	7,25,787	8,43,727	9,67,977	11,00,148
<b>Profit After Tax</b>	<b>13,02,264</b>	<b>18,19,105</b>	<b>20,03,810</b>	<b>22,16,548</b>	<b>24,58,726</b>	<b>27,32,257</b>	<b>30,39,506</b>

Cumulative Profit	13,02,264	31,21,369	51,25,178	73,41,726	98,00,452	1,25,32,709	1,55,72,215
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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>							
<b>Cash and Bank Balance</b>	2,04,818	4,80,168	8,91,753	14,61,459	22,11,801	31,66,324	43,49,952
Accounts Receivables	7,50,000	15,00,000	22,50,000	30,00,000	37,50,000	45,00,000	52,50,000
Other Current Assets	20,00,000	30,00,000	40,00,000	50,00,000	60,00,000	70,00,000	80,00,000
<b>Total Current Assets</b>	<b>29,54,818</b>	<b>49,80,168</b>	<b>71,41,753</b>	<b>94,61,459</b>	<b>1,19,61,801</b>	<b>1,46,66,324</b>	<b>1,75,99,952</b>
Gross Fixed Assets	86,01,227	80,41,376	74,81,524	69,21,673	63,61,822	58,01,970	52,42,119
Less: Depreciation	5,59,851	5,59,851	5,59,851	5,59,851	5,59,851	5,59,851	5,59,851
<b>Net Fixed Assets</b>	<b>80,41,376</b>	<b>74,81,524</b>	<b>69,21,673</b>	<b>63,61,822</b>	<b>58,01,970</b>	<b>52,42,119</b>	<b>46,82,268</b>
Preliminary & Pre- operative Expenses	1,21,428	92,856	64,284	35,712	7,140	-21,432	-50,004
<b>TOTAL ASSETS</b>	<b>1,11,17,622</b>	<b>1,25,54,548</b>	<b>1,41,27,710</b>	<b>1,58,58,993</b>	<b>1,77,70,911</b>	<b>1,98,87,011</b>	<b>2,22,32,215</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 Curent Liabilities</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Secured Long Term Debt</b>	<b>31,55,358</b>	<b>27,73,180</b>	<b>23,42,532</b>	<b>18,57,267</b>	<b>13,10,459</b>	<b>6,94,301</b>	<b>0</b>
<b>Differed Tax Liabilities</b>							
<b>TOTAL LIABILITIES</b>	<b>31,55,358</b>	<b>27,73,180</b>	<b>23,42,532</b>	<b>18,57,267</b>	<b>13,10,459</b>	<b>6,94,301</b>	<b>0</b>

Share capital	0	0	0	0	0	0	0
Smart Grant -in-Aid	66,60,000	66,60,000	66,60,000	66,60,000	66,60,000	66,60,000	66,60,000
<b>Reserves and Surplus</b>							
Add: Opening Balance (P/L Account)	0	13,02,264	31,21,369	51,25,178	73,41,726	98,00,452	1,25,32,709
Profit & Loss) During the Year	13,02,264	18,19,105	20,03,810	22,16,548	24,58,726	27,32,257	30,39,506
Appropriation - Dividend							
Total Reserves	13,02,264	31,21,369	51,25,178	73,41,726	98,00,452	1,25,32,709	1,55,72,215
<b>TOTAL EQUITY</b>	<b>79,62,264</b>	<b>97,81,369</b>	<b>1,17,85,178</b>	<b>1,40,01,726</b>	<b>1,64,60,452</b>	<b>1,91,92,709</b>	<b>2,22,32,215</b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>1,11,17,622</b>	<b>1,25,54,548</b>	<b>1,41,27,710</b>	<b>1,58,58,993</b>	<b>1,77,70,911</b>	<b>1,98,87,011</b>	<b>2,22,32,215</b>
<b><u>CONTROL TICKER</u></b>							
<b>(=Liability - Asset)</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

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</b>	<b>Operating Profit</b>							
	Total Revenue	1,16,25,000	1,27,87,500	1,40,66,250	1,54,72,875	1,70,20,163	1,87,22,179	2,05,94,397
<b>2</b>	<b>Equity/ Share capital</b>	-						
	<b>Reinvestment</b>							
<b>3</b>	<b>Smart Grant -in-Aid</b>	66,60,000						
<b>4</b>	<b>Long Term Loan</b>	33,30,000						
<b>5</b>	<b>Short Term Loan</b>	-	-	-	-	-	-	-
	<b>Sub Total (A)</b>	<b>2,16,15,000</b>	<b>1,27,87,500</b>	<b>1,40,66,250</b>	<b>1,54,72,875</b>	<b>1,70,20,163</b>	<b>1,87,22,179</b>	<b>2,05,94,397</b>
<b>Cash Outflow (Rs.)</b>								
<b>1</b>	<b>Capital Expenditure</b>							
a	Land and Building	38,97,118						
b	Machinery and Equipment	32,66,240						
c	Furniture & Fixture	3,19,500						
d	It Infrastructure	1,04,700						
e	Vehicle	10,13,669						
f	Premilinary Expenses	1,50,000						
<b>2</b>	<b>Operational Expenditure</b>							
a	Variable Cost	68,94,600	71,23,480	79,15,828	87,87,411	97,46,152	1,08,00,767	1,19,60,844
b	Fixed Cost	21,78,600	23,96,460	26,36,106	28,99,717	31,89,688	35,08,657	38,59,523
c	Accounts Receivables	7,50,000	7,50,000	7,50,000	7,50,000	7,50,000	7,50,000	7,50,000
d	Other Current Assets	20,00,000	10,00,000	10,00,000	10,00,000	10,00,000	10,00,000	10,00,000
<b>3</b>	<b>Loan Repayment</b>							
	LTL - Principal	1,74,642	3,82,178	4,30,648	4,85,265	5,46,808	6,16,157	6,94,301
	LTL - Interest	3,95,285	3,58,076	3,09,606	2,54,990	1,93,446	1,24,097	45,953
	STL - Principal	-	-	-	-	-	-	-
	STL - Interest	-	-	-	-	-	-	-
<b>4</b>	<b>Tax</b>	2,65,828	5,01,956	6,12,477	7,25,787	8,43,727	9,67,977	11,00,148
	<b>Sub Total (B)</b>	<b>2,14,10,182</b>	<b>1,25,12,150</b>	<b>1,36,54,665</b>	<b>1,49,03,169</b>	<b>1,62,69,821</b>	<b>1,77,67,656</b>	<b>1,94,10,769</b>
	<b>Net Cash Flow (A-B)</b>	<b>2,04,818</b>	<b>2,75,350</b>	<b>4,11,585</b>	<b>5,69,706</b>	<b>7,50,341</b>	<b>9,54,523</b>	<b>11,83,628</b>
	Opening Cash and Bank		2,04,818	4,80,168	8,91,753	14,61,459	22,11,801	31,66,324
	<b>Cumulative Cash Balance</b>	<b>2,04,818</b>	<b>4,80,168</b>	<b>8,91,753</b>	<b>14,61,459</b>	<b>22,11,801</b>	<b>31,66,324</b>	<b>43,49,952</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		13,02,264.07	18,19,104.53	20,03,809.53	22,16,547.67	24,58,726.23	27,32,257.18	30,39,506.10
<b>Add:</b> Depreciation		5,59,851.35	5,59,851.35	5,59,851.35	5,59,851.35	5,59,851.35	5,59,851.35	5,59,851.35
Add: Preliminary expense written off		28,572.00	28,572.00	28,572.00	28,572.00	28,572.00	28,572.00	28,572.00
Net Cash Accrual (A)		18,90,687.42	24,07,527.88	25,92,232.88	28,04,971.02	30,47,149.58	33,20,680.53	36,27,929.45
Initial Investment/ Net Cash Accrual	(1,11,00,000.0000)	18,90,687.42	24,07,527.88	25,92,232.88	28,04,971.02	30,47,149.58	33,20,680.53	36,27,929.45
IRR	14.97%							
Present Value Equivalent		0.87	0.76	0.66	0.57	0.50	0.43	0.38
Present Value of Future Inflows		16,44,571.62	18,21,534.66	17,05,977.06	16,05,685.95	15,17,256.69	14,38,220.39	13,66,753.63
Operating Net Cash Inflow					1,11,00,000.00			

Present Capital Outflow

1,11,00,000.00

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 - Manufacturing & Trading	1,16,25,000	1,27,87,500	1,40,66,250	1,54,72,875	1,70,20,163	1,87,22,179	2,05,94,397
Facility 2 - Processing Unit-	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit	-	-	-	-	-	-	-
Total Receipts	1,16,25,000	1,27,87,500	1,40,66,250	1,54,72,875	1,70,20,163	1,87,22,179	2,05,94,397
Total Variable Exp	68,94,600	71,23,480	79,15,828	87,87,411	97,46,152	1,08,00,767	1,19,60,844
<b>Contribution</b>	<b>47,30,400</b>	<b>56,64,020</b>	<b>61,50,422</b>	<b>66,85,464</b>	<b>72,74,011</b>	<b>79,21,412</b>	<b>86,33,553</b>
<b>Total Fixed exp</b>	<b>27,67,023</b>	<b>29,84,883</b>	<b>32,24,529</b>	<b>34,88,140</b>	<b>37,78,112</b>	<b>40,97,080</b>	<b>44,47,946</b>
BEP	58%	53%	52%	52%	52%	52%	52%

Average BEP

53.00%

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	13,02,264	18,19,105	20,03,810	22,16,548	24,58,726	27,32,257	30,39,506
Add: Depreciation	5,59,851	5,59,851	5,59,851	5,59,851	5,59,851	5,59,851	5,59,851
Add: Preliminary exp Written off	28,572	28,572	28,572	28,572	28,572	28,572	28,572
Net Cash Accrual (A)	18,90,687	24,07,528	25,92,233	28,04,971	30,47,150	33,20,681	36,27,929
PV Factor @ 10 %	0.91	0.83	0.75	0.68	0.62	0.56	0.51
Disc Cash Flow	17,18,807	19,89,692	19,47,583	19,15,833	18,92,040	18,74,438	18,61,701

Total Discounted Cash Flows 1,32,00,094

Present Value of Outflow 1,11,00,000

NPV 21,00,094.26

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	13,02,264	18,19,105	20,03,810	22,16,548	24,58,726	27,32,257	30,39,506
Average net profit	2224602.19						
Total Project cost	11100000.00						
ROI	20.04%						

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	1,11,00,000							
Profit after Tax & Dividend		13,02,264	18,19,105	20,03,810	22,16,548	24,58,726	27,32,257	30,39,506
Add: Depreciation		5,59,851	5,59,851	5,59,851	5,59,851	5,59,851	5,59,851	5,59,851
Add. Preliminary exp Written off		28,572	28,572	28,572	28,572	28,572	28,572	28,572
Net Cash Accrual (A)		18,90,687	24,07,528	25,92,233	28,04,971	30,47,150	33,20,681	36,27,929
Cashflow - Initial Investment		(92,09,313)	(68,01,785)	(42,09,552)	(14,04,581)	16,42,569		

Payback period (in years) - Project

4.46

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

### 9.6 Debt Service Covergae Ratio (DSCR)

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Net Operating Income	25,51,800	32,67,560	35,14,316	37,85,748	40,84,322	44,12,755	47,74,030
Add: Depreciation	5,59,851	5,59,851	5,59,851	5,59,851	5,59,851	5,59,851	5,59,851
Add: Amortization	28,572	28,572	28,572	28,572	28,572	28,572	28,572
Intwerest on TL	3,95,285	3,58,076	3,09,606	2,54,990	1,93,446	1,24,097	45,953
<b>Total</b>	<b>35,35,508</b>	<b>42,14,060</b>	<b>44,12,346</b>	<b>46,29,160</b>	<b>48,66,192</b>	<b>51,25,275</b>	<b>54,08,406</b>
Total Annual EMI	5,69,927	7,40,254	7,40,254	7,40,254	7,40,254	7,40,254	7,40,254
Debt Service Coverage Ratio (DCSR)	6.20	5.69	5.96	6.25	6.57	6.92	7.31

Avergae DSCR

6.42

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 - Manufacturing & Trading	1,22,06,250	1,34,26,875	1,47,69,563	1,62,46,519	1,78,71,171	1,96,58,288	2,16,24,116
Facility 2 - Processing Unit-	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
<b>Total Income</b>	<b>1,22,06,250</b>	<b>1,34,26,875</b>	<b>1,47,69,563</b>	<b>1,62,46,519</b>	<b>1,78,71,171</b>	<b>1,96,58,288</b>	<b>2,16,24,116</b>
<b>Expenditure</b>							
Fixed Cost (Excl. of Depreciation, Amort	21,78,600	23,96,460	26,36,106	28,99,717	31,89,688	35,08,657	38,59,523
Variable Cost	72,39,330	71,23,480	79,15,828	87,87,411	97,46,152	1,08,00,767	1,19,60,844
<b>Total Operational Expenses</b>	<b>94,17,930</b>	<b>95,19,940</b>	<b>1,05,51,934</b>	<b>1,16,87,127</b>	<b>1,29,35,840</b>	<b>1,43,09,424</b>	<b>1,58,20,367</b>
<b>Net Income</b>	<b>27,88,320</b>	<b>39,06,935</b>	<b>42,17,629</b>	<b>45,59,391</b>	<b>49,35,330</b>	<b>53,48,864</b>	<b>58,03,750</b>

Cost Variation (+5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Manufacturing & Trading	1,16,25,000	1,27,87,500	1,40,66,250	1,54,72,875	1,70,20,163	1,87,22,179	2,05,94,397
Facility 2 - Processing Unit-	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
<b>Total Income</b>	<b>1,16,25,000</b>	<b>1,27,87,500</b>	<b>1,40,66,250</b>	<b>1,54,72,875</b>	<b>1,70,20,163</b>	<b>1,87,22,179</b>	<b>2,05,94,397</b>
<b>Expenditure</b>							
Fixed Cost (Excl. of Depreciation, Amort	21,78,600.00	23,96,460.00	26,36,106.00	28,99,716.60	31,89,688.26	35,08,657.09	38,59,522.79
Variable Cost	72,39,330.00	74,79,654.00	83,11,619.40	92,26,781.34	1,02,33,459.47	1,13,40,805.42	1,25,58,885.96
<b>Total Operational Expenses</b>	<b>94,17,930.00</b>	<b>98,76,114.00</b>	<b>1,09,47,725.40</b>	<b>1,21,26,497.94</b>	<b>1,34,23,147.73</b>	<b>1,48,49,462.51</b>	<b>1,64,18,408.76</b>
<b>Net Income</b>	<b>22,07,070.00</b>	<b>29,11,386.00</b>	<b>31,18,524.60</b>	<b>33,46,377.06</b>	<b>35,97,014.77</b>	<b>38,72,716.24</b>	<b>41,75,987.87</b>

<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 - Manufacturing & Trading	1,10,43,750	1,21,48,125	1,33,62,938	1,46,99,231	1,61,69,154	1,77,86,070	1,95,64,677
Facility 2 - Processing Unit-	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
<b>Total Income</b>	<b>1,10,43,750</b>	<b>1,21,48,125</b>	<b>1,33,62,938</b>	<b>1,46,99,231</b>	<b>1,61,69,154</b>	<b>1,77,86,070</b>	<b>1,95,64,677</b>
<b>Expenditure</b>							
Fixed Cost (Excl. of Depreciation, Amort)	21,78,600	23,96,460	26,36,106	28,99,717	31,89,688	35,08,657	38,59,523
Variable Cost	65,49,870	67,67,306	75,20,037	83,48,040	92,58,844	1,02,60,729	1,13,62,802
Total Operational Expenses	87,28,470	91,63,766	1,01,56,143	1,12,47,757	1,24,48,533	1,37,69,386	1,52,22,324
<b>Net Income</b>	<b>23,15,280</b>	<b>29,84,359</b>	<b>32,06,795</b>	<b>34,51,474</b>	<b>37,20,622</b>	<b>40,16,684</b>	<b>43,42,352</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 - Manufacturing & Trading	1,16,25,000	1,27,87,500	1,40,66,250	1,54,72,875	1,70,20,163	1,87,22,179	2,05,94,397
Facility 2 - Processing Unit-	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
<b>Total Income</b>	<b>1,16,25,000</b>	<b>1,27,87,500</b>	<b>1,40,66,250</b>	<b>1,54,72,875</b>	<b>1,70,20,163</b>	<b>1,87,22,179</b>	<b>2,05,94,397</b>
<b>Expenditure</b>							
Fixed Cost (Excl. of Depreciation, Amort)	21,78,600	23,96,460	26,36,106	28,99,717	31,89,688	35,08,657	38,59,523
Variable Cost	65,49,870	67,67,306	75,20,037	83,48,040	92,58,844	1,02,60,729	1,13,62,802
Total Operational Expenses	87,28,470	91,63,766	1,01,56,143	1,12,47,757	1,24,48,533	1,37,69,386	1,52,22,324
<b>Net Income</b>	<b>28,96,530</b>	<b>36,23,734</b>	<b>39,10,107</b>	<b>42,25,118</b>	<b>45,71,630</b>	<b>49,52,793</b>	<b>53,72,072</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 assumed 5% (+,-) while calculating sensitivity analysis

**Facility 3 - Trading Unit**  
**12.1 Producers/ Capacity Utilization**

Capacity	Tentative Wastage Percentage						
	Commodity		Percentage				
No. of Hours	8						0%
							5%
No. of Working Days	300						
Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
No. of Operation Days	300.00	300.00	300.00	300.00	300.00	300.00	300.00

**12.2 Facility 1 - Profit and loss of Trading**

Particulars	Rate	Y1	Y2	Y3	Y4	Y5	Y6	Y7	
<b>Revenue</b>									
Cashew Sales 180	4000	800	32,00,000	35,20,000	38,72,000	42,59,200	46,85,120	51,53,632	56,68,995
Cashew Sales 240	3500	900	31,50,000	34,65,000	38,11,500	41,92,650	46,11,915	50,73,107	55,80,417
Cashew Sales 300	2000	1,050	21,00,000	23,10,000	25,41,000	27,95,100	30,74,610	33,82,071	37,20,278
Cashew Sales 360	1500	1,200	18,00,000	19,80,000	21,78,000	23,95,800	26,35,380	28,98,918	31,88,810
Cashew Sales - Half	1000	500	5,00,000	5,50,000	6,05,000	6,65,500	7,32,050	8,05,255	8,85,781
Cashew Sales - Piece	2500	350	8,75,000	9,62,500	10,58,750	11,64,625	12,81,088	14,09,196	15,50,116
<b>Total Revenue</b>			<b>1,16,25,000</b>	<b>1,27,87,500</b>	<b>1,40,66,250</b>	<b>1,54,72,875</b>	<b>1,70,20,163</b>	<b>1,87,22,179</b>	<b>2,05,94,397</b>
<b>Expenses</b>									
<b>Variable Cost</b>									
Raw Cashew Purchases	12	6,71,000	80,52,000	76,49,400	84,14,340	92,55,774	1,01,81,351	1,11,99,487	1,23,19,435
Repairs & Maintainance	12	2,250	27,000	21,600	23,760	26,136	28,750	31,625	34,787
Transporation Cost	12	10,000	1,20,000	96,000	1,05,600	1,16,160	1,27,776	1,40,554	1,54,609
Factory Electricity Expenses	12	3,750	45,000	36,000	39,600	43,560	47,916	52,708	57,978
Consumbles	12	4,750	57,000	45,600	50,160	55,176	60,694	66,763	73,439
Power & Fuel Expenses	12	3,800	45,600	36,480	40,128	44,141	48,555	53,410	58,751
Travelling Expenses	12	4,000	48,000	38,400	42,240	46,464	51,110	56,221	61,844
Add: Opening Stock			-	15,00,000	23,00,000	31,00,000	39,00,000	47,00,000	55,00,000
Less: Closing Stock			15,00,000	23,00,000	31,00,000	39,00,000	47,00,000	55,00,000	63,00,000
<b>Total Variable Cost</b>			<b>68,94,600</b>	<b>71,23,480</b>	<b>79,15,828</b>	<b>87,87,411</b>	<b>97,46,152</b>	<b>1,08,00,767</b>	<b>1,19,60,844</b>
<b>Fixed Cost</b>									
Skilled Employee Salary & Wages	5	11,400	6,84,000	7,52,400	8,27,640	9,10,404	10,01,444	11,01,589	12,11,748
Unskilled Employee Salary & Wages	6	6,500	4,68,000	5,14,800	5,66,280	6,22,908	6,85,199	7,53,719	8,29,091

100%      110.00%      121.00%      133.10%      146.41%      161.05%      177.16%

<b>Total Fixed Cost</b>			11,52,000	12,67,200	13,93,920	15,33,312	16,86,643	18,55,308	20,40,838
<b>Total Expenses</b>			80,46,600	83,90,680	93,09,748	1,03,20,723	1,14,32,795	1,26,56,075	1,40,01,682
<b>Operaing Income</b>			35,78,400	43,96,820	47,56,502	51,52,152	55,87,367	60,66,104	65,92,715

1. Inflation is assumed to be 10% anually.

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

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

Capacity 83.33 MT

No.of Month 12

Particular	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Capacity Utilisation	80%	85%	90%	95%	100%	100%	100%
<b>Total Quantity Stored per Annum</b>							

**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			-	-	-	-	-	-	-
<b>Total Revenue</b>			-	-	-	-	-	-	-
<b>Expenses</b>									
<b>Variable Cost</b>									
<b>Total Variable Cost</b>									
<b>Fixed Cost</b>									
Warehouse Manager	1	8,000	96,000	1,05,600	1,16,160	1,27,776	1,40,554	1,54,609	1,70,070
<b>Total Fixed Cost</b>			96,000	1,05,600	1,16,160	1,27,776	1,40,554	1,54,609	1,70,070
<b>Total Expenses</b>			96,000	1,05,600	1,16,160	1,27,776	1,40,554	1,54,609	1,70,070
<b>Operating profit</b>			(96,000)	(1,05,600)	(1,16,160)	(1,27,776)	(1,40,554)	(1,54,609)	(1,70,070)

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 83.33 MT

No.of Month 12

Particular	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Capacity Utilisation	80%	85%	90%	95%	100%	100%	100%
<b>Total Quantity Stored per Annum</b>							

**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			-	-	-	-	-	-	-
<b>Total Revenue</b>			-	-	-	-	-	-	-
<b>Expenses</b>									
<b>Variable Cost</b>									
<b>Total Variable Cost</b>									
<b>Fixed Cost</b>									
Warehouse Manager	1	8,000	96,000	1,05,600	1,16,160	1,27,776	1,40,554	1,54,609	1,70,070
<b>Total Fixed Cost</b>			96,000	1,05,600	1,16,160	1,27,776	1,40,554	1,54,609	1,70,070
<b>Total Expenses</b>			96,000	1,05,600	1,16,160	1,27,776	1,40,554	1,54,609	1,70,070
<b>Operating profit</b>			(96,000)	(1,05,600)	(1,16,160)	(1,27,776)	(1,40,554)	(1,54,609)	(1,70,070)

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