

1.1 Total Project Cost

Sr. No.	Particular	Amount (Rs.)	Grant (%)	Grant Amount (Rs.)
1	Land and Building	1,33,06,567	60%	79,83,940
2	Machinery and Equipment	62,09,140	60%	37,25,484
3	Furniture and Fixture	-	60%	-
4	IT & It Infrastructure	4,92,211	60%	2,95,327
5	Transport vehical (Refer van and other)	-	60%	-
6	Preliminary Expenses	2,00,000	60%	1,20,000
7	Working Capital	7,66,408		
	Total	2,09,74,326		1,21,24,751

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 preoprtalve expenditure , design, construction and Working Capital

1.2 Means of Finance

Sr. No.	Particular	Bank Loan (%)	Amount (Rs.)
1	Govt. Grant under SMART Project		1,21,24,751
2	Bank Finance - Long Term Loan	20%	40,01,584
3	Own Contribution		48,47,992
	Total		2,09,74,326



This sheet provide details of how total project cost will raised

1.3 Financial Indicators

Sr. No.	Financial ratio	Estimated	Result	Permissible limit
1	Break Even Point (BEP)	41.05%	Project Viable	BEP shall be less than 60% <60%
2	Avg Return on Capital Employed Average (ROCE)	22.36%	Project Viable	RoCE for the project shall be more than 20% >20%
3	Internal Rate of Return (IRR)	14.37%	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)	39,83,185	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	4.92	Project Viable	The Pack Back Period (Project/ Equity) shall be less than 7 years <7 years
6	Debt Service Coverage Ratio (DSCR)	2.20	Project Viable	DSCR shall be more than 2 for better performing project. >2

3.2 Depreciation

Particulars	As per Companies Act										
	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	
Assets											
Building											
Asset Value	1,31,96,467	1,28,81,749	1,24,62,347	1,20,41,112	1,16,19,294	1,11,97,476	1,07,75,658	1,03,53,840			
Depreciation	4,21,818	4,21,818	4,21,818	4,21,818	4,21,818	4,21,818	4,21,818	4,21,818			
Accumulated Depreciation	4,21,818	8,43,636	12,65,454	16,87,272	21,09,090	25,30,908	29,52,726	33,74,544			
Net Fixed Assets	1,28,84,749	1,24,62,931	1,20,41,122	1,16,19,294	1,11,97,476	1,07,75,658	1,03,53,840				
Fuel and Machinery											
Asset Value	62,09,140	58,16,101	54,23,063	50,30,024	46,36,986	42,43,947	38,50,909				
Depreciation	3,91,039	3,91,039	3,91,039	3,91,039	3,91,039	3,91,039	3,91,039				
Accumulated Depreciation	3,91,039	7,82,077	11,73,116	15,64,154	19,55,193	23,46,231	27,37,270				
Net Fixed Assets	58,16,101	54,23,063	50,30,024	46,36,986	42,43,947	38,50,909	34,57,870				
Furniture and Electrification											
Asset Value	-	-	-	-	-	-	-	-	-	-	-
Depreciation	-	-	-	-	-	-	-	-	-	-	-
Accumulated Depreciation	-	-	-	-	-	-	-	-	-	-	-
Net Fixed Assets	-	-	-	-	-	-	-	-	-	-	-
Vehicle											
Asset Value	-	-	-	-	-	-	-	-	-	-	-
Depreciation	-	-	-	-	-	-	-	-	-	-	-
Accumulated Depreciation	-	-	-	-	-	-	-	-	-	-	-
Net Fixed Assets	-	-	-	-	-	-	-	-	-	-	-
IT Infrastructure											
Asset Value	4,92,211	4,42,990	3,93,769	3,44,548	2,95,327	2,46,106	1,96,884				
Depreciation	49,221	49,221	49,221	49,221	49,221	49,221	49,221				
Accumulated Depreciation	49,221	98,442	1,47,663	1,96,884	2,46,106	2,95,327	3,44,548				
Net Fixed Assets	4,42,990	3,93,769	3,44,548	2,95,327	2,46,106	1,96,884	1,47,663				
Gross Fixed Asset	2,00,97,918	1,91,43,848	1,82,79,761	1,74,15,684	1,65,51,607	1,56,87,530	1,48,23,453				
Total Depreciation	8,64,078	8,64,078	8,64,078	8,64,078	8,64,078	8,64,078	8,64,078				
Accumulated Depreciation	8,64,078	17,28,156	25,92,234	34,56,311	43,20,389	51,84,467	60,48,545				
Net Fixed Assets	1,91,43,848	1,82,79,762	1,74,15,684	1,65,51,607	1,56,87,532	1,48,23,451	1,39,59,373				

Companies Act IT Act
 SLM WDV
 0.00%
 3.17%
 10.00%
 10.00%
 10.00%
 40.00%
 11.85%
 15.00%
 6.33%
 15.00%
 20%
 20%

3.3 Amortization Schedule

Particulars	Years	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Particulars	5	40,000	40,000	40,000	40,000	40,000	40,000	40,000
Total Value		40,000	40,000	40,000	40,000	40,000	40,000	40,000

3.4 Tax Schedule

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
EBT	13,58,043	23,21,949	46,43,374	37,21,546	75,63,788	93,33,799	1,16,41,365
Add Depreciation as per companies Act	8,64,078	8,64,078	8,64,078	8,64,078	8,64,078	8,64,078	8,64,078
Less Depreciation as per IT Act	24,38,912	21,07,381	32,31,626	30,01,529	20,43,124	91,15,493	1,14,37,822
Taxable Income	-2,26,791	12,78,646	22,80,826	15,04,095	18,33,742	23,82,384	29,73,621
Provision of Taxes	-41,246	3,31,446	4,63,533	13,04,322	18,33,742	23,82,384	29,73,621

The Sheet refers for provision of tax calculation

4.1 Repayment Schedule

Loan Amount (Rs) 40,01,584
 Interest rate /PA
 Loan Tenure in years
 Moratorium Period (In Months)
 EMI Rs. 74,128.85

Year	Particulars	Opening Balance	Interest	Principal Repayment	EMI	Closing Outstanding
Year 1	Month 1	40,01,584	40,016	-	40,016	40,01,584
	Month 2	40,01,584	40,016	-	40,016	40,01,584
	Month 3	40,01,584	40,016	-	40,016	40,01,584
	Month 4	40,01,584	40,016	-	40,016	40,01,584
	Month 5	40,01,584	40,016	-	40,016	40,01,584
	Month 6	40,01,584	40,016	-	40,016	40,01,584
	Month 7	40,01,584	40,016	34,113	74,129	39,67,471
	Month 8	39,67,471	39,675	34,454	74,129	39,33,016
	Month 9	39,33,016	39,330	34,799	74,129	38,98,218
	Month 10	38,98,218	38,982	35,147	74,129	38,63,071
	Month 11	38,63,071	38,631	35,498	74,129	38,27,573
	Month 12	38,27,573	38,276	35,853	74,129	37,91,720
Year 2	Month 13	37,91,720	37,917	36,212	74,129	37,55,508
	Month 14	37,55,508	37,555	36,574	74,129	37,18,934
	Month 15	37,18,934	37,189	36,940	74,129	36,81,995
	Month 16	36,81,995	36,820	37,309	74,129	36,44,686
	Month 17	36,44,686	36,447	37,682	74,129	36,07,004
	Month 18	36,07,004	36,070	38,059	74,129	35,68,945
	Month 19	35,68,945	35,689	38,439	74,129	35,30,506
	Month 20	35,30,506	35,305	38,824	74,129	34,91,682
	Month 21	34,91,682	34,917	39,212	74,129	34,52,470
	Month 22	34,52,470	34,525	39,604	74,129	34,12,866
	Month 23	34,12,866	34,129	40,000	74,129	33,72,866
	Month 24	33,72,866	33,729	40,400	74,129	33,32,465
Year 3	Month 25	33,32,465	33,325	40,804	74,129	32,91,661
	Month 26	32,91,661	32,917	41,212	74,129	32,50,449
	Month 27	32,50,449	32,504	41,624	74,129	32,08,825
	Month 28	32,08,825	32,088	42,041	74,129	31,66,784
	Month 29	31,66,784	31,668	42,461	74,129	31,24,323
	Month 30	31,24,323	31,243	42,886	74,129	30,81,437
	Month 31	30,81,437	30,814	43,314	74,129	30,38,123
	Month 32	30,38,123	30,381	43,748	74,129	29,94,375
	Month 33	29,94,375	29,944	44,185	74,129	29,50,190
	Month 34	29,50,190	29,502	44,627	74,129	29,05,563
	Month 35	29,05,563	29,056	45,073	74,129	28,60,490
	Month 36	28,60,490	28,605	45,524	74,129	28,14,966
Year 4	Month 37	28,14,966	28,150	45,979	74,129	27,68,987
	Month 38	27,68,987	27,690	46,439	74,129	27,22,548
	Month 39	27,22,548	27,225	46,903	74,129	26,75,644
	Month 40	26,75,644	26,756	47,372	74,129	26,28,272
	Month 41	26,28,272	26,283	47,846	74,129	25,80,426
	Month 42	25,80,426	25,804	48,325	74,129	25,32,101
	Month 43	25,32,101	25,321	48,808	74,129	24,83,294
	Month 44	24,83,294	24,833	49,296	74,129	24,33,998
	Month 45	24,33,998	24,340	49,789	74,129	23,84,209
	Month 46	23,84,209	23,842	50,287	74,129	23,33,922
	Month 47	23,33,922	23,339	50,790	74,129	22,83,132
	Month 48	22,83,132	22,831	51,298	74,129	22,31,835
Year 5	Month 49	22,31,835	22,318	51,811	74,129	21,80,024
	Month 50	21,80,024	21,800	52,329	74,129	21,27,696
	Month 51	21,27,696	21,277	52,852	74,129	20,74,844
	Month 52	20,74,844	20,748	53,380	74,129	20,21,463
	Month 53	20,21,463	20,215	53,914	74,129	19,67,549
	Month 54	19,67,549	19,675	54,453	74,129	19,13,096
	Month 55	19,13,096	19,131	54,998	74,129	18,58,098
	Month 56	18,58,098	18,581	55,548	74,129	18,02,550
	Month 57	18,02,550	18,026	56,103	74,129	17,46,447
	Month 58	17,46,447	17,464	56,664	74,129	16,89,782
	Month 59	16,89,782	16,898	57,231	74,129	16,32,551
	Month 60	16,32,551	16,326	57,803	74,129	15,74,748

Year 6	Month 61	15,74,748	15,747	58,381	74,129	15,16,367
	Month 62	15,16,367	15,164	58,965	74,129	14,57,401
	Month 63	14,57,401	14,574	59,555	74,129	13,97,847
	Month 64	13,97,847	13,978	60,150	74,129	13,37,696
	Month 65	13,37,696	13,377	60,752	74,129	12,76,944
	Month 66	12,76,944	12,769	61,359	74,129	12,15,585
	Month 67	12,15,585	12,156	61,973	74,129	11,53,612
	Month 68	11,53,612	11,536	62,593	74,129	10,91,019
	Month 69	10,91,019	10,910	63,219	74,129	10,27,800
	Month 70	10,27,800	10,278	63,851	74,129	9,63,950
	Month 71	9,63,950	9,639	64,489	74,129	8,99,460
	Month 72	8,99,460	8,995	65,134	74,129	8,34,326
Year 7	Month 73	8,34,326	8,343	65,786	74,129	7,68,540
	Month 74	7,68,540	7,685	66,443	74,129	7,02,097
	Month 75	7,02,097	7,021	67,108	74,129	6,34,989
	Month 76	6,34,989	6,350	67,779	74,129	5,67,210
	Month 77	5,67,210	5,672	68,457	74,129	4,98,753
	Month 78	4,98,753	4,988	69,141	74,129	4,29,612
	Month 79	4,29,612	4,296	69,833	74,129	3,59,779
	Month 80	3,59,779	3,598	70,531	74,129	2,89,248
	Month 81	2,89,248	2,892	71,236	74,129	2,18,012
	Month 82	2,18,012	2,180	71,949	74,129	1,46,063
	Month 83	1,46,063	1,461	72,668	74,129	73,395
	Month 84	73,395	734	73,395	74,129	0

2020561.89

4001583.60

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 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

5.1 Closing and Opening Stock Calculation

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Opening Stock							
Agri Input							
Trading	16,02,536	19,62,291	23,54,016	27,80,007	32,42,712	37,44,738	42,88,859
Grain Processing	5,14,271	8,09,976	11,33,967	14,88,332	18,75,298	22,97,240	27,56,688
Horticulture Processing	1,798	3,032	4,794	6,707	8,798	11,083	13,573
Total	21,18,605	27,75,299	34,92,776	42,75,045	51,26,808	60,53,060	70,59,120
Closing Stock							
Agri Input							
Trading	16,02,536	19,62,291	23,54,016	27,80,007	32,42,712	37,44,738	42,88,859
Grain Processing	5,14,271	8,09,976	11,33,967	14,88,332	18,75,298	22,97,240	27,56,688
Horticulture Processing	1,798	3,032	4,794	6,707	8,798	11,083	13,573
Total	21,18,605	27,75,299	34,92,776	42,75,045	51,26,808	60,53,060	70,59,120

Closing Stock is an amount of unsold stock lying in your business on a given date. In simple words, it's the inventory which is still in your business waiting to be sold for a given period. The closing stock can be in various forms such as raw materials, in-process goods (WIP) or finished goods

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

5.2 Working Capital Calculation

Sl. No.	Particulars	Duration (In days)										
		Y1	Y2	Y3	Y4	Y5	Y6	Y7				
A	Accounts Receivables (Debtors)											
1	Agri Input											
2	Custom Hiring											
3	HALAD TI & JINR	12,17,795	15,57,834	18,70,653	22,10,439	25,79,747	29,80,461	34,14,796				
4	HALAD TI & JINR	4,59,776	7,44,503	10,45,866	13,75,504	17,35,892	21,28,039	25,55,503				
5	Warehouse	44,186	49,295	54,805	60,742	67,336	74,017	80,944				
6	Processing Unit - Horti Commodity	2,493	2,618	2,886	3,341	4,372	5,778	7,425				
	Subtotal	17,24,251	23,54,250	29,74,010	36,50,026	43,86,547	51,84,770	60,51,741				
B	Opening Stock	21,18,605	27,75,299	34,92,776	42,75,045	51,26,808	60,53,060	70,59,120				
	Total	38,42,855	51,29,550	64,66,786	79,25,071	95,13,355	1,12,37,830	1,31,10,862				
C	Accounts Payable & Accrued Expenses (Creditors)											
1	Agri Input											
2	Custom Hiring											
3	HALAD TI & JINR	5,87,200	7,49,757	9,00,193	10,63,799	12,41,515	14,34,344	16,43,331				
4	HALAD TI & JINR	1,92,522	3,13,085	4,40,045	5,78,918	7,30,679	8,95,958	10,76,049				
5	Warehouse	6,674	7,008	7,338	7,726	8,112	8,518	8,944				
	Processing Unit - Horti Commodity	(9,173)	(4,508)	(4,375)	(4,224)	(4,477)	(3,841)	(3,609)				
	Total	7,77,223	10,65,341	13,43,222	16,46,220	19,76,560	23,54,979	27,24,738				
D	Working Capital	30,65,632	40,64,208	51,23,565	63,78,851	75,37,895	89,02,852	1,03,86,123				
	Own Contribution	7,66,408										

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 a detailed breakdown of working capital for running business.

- 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
Revenue							
Facility 1 - HALAD TRADING	3,17,49,649	4,06,14,964	4,87,65,381	5,76,29,302	6,72,57,702	7,77,04,868	8,90,28,607
Facility 2 - Processing Unit- HALAD PROCESSING	1,19,87,027	1,94,10,252	2,72,67,222	3,58,61,364	4,52,46,752	5,54,81,025	6,66,25,638
Facility 3 - Warehouse	11,52,000	12,85,200	14,28,840	15,83,631	17,50,329	18,37,845	19,29,738
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	65,000	68,250	75,246	87,106	1,11,378	1,50,630	1,93,588
Total Revenue	4,49,53,676	6,13,78,666	7,75,36,689	9,51,61,403	11,43,66,161	13,51,74,369	15,77,77,541
Variable Cost							
Facility 1 - HALAD TRADING	3,06,18,297	3,90,94,459	4,69,38,657	5,54,69,539	6,47,36,162	7,47,90,774	8,56,89,007
Facility 2 - Processing Unit- HALAD PROCESSING	1,00,38,655	1,63,25,152	2,29,45,210	3,01,86,462	3,80,94,475	4,67,17,823	5,61,08,271
Facility 3 - Warehouse	3,48,000	3,65,400	3,83,670	4,02,854	4,22,996	4,44,146	4,66,353
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	(4,78,308)	(2,35,068)	(2,28,110)	(2,20,234)	(2,10,999)	(2,00,290)	(1,87,983)
Total Variable Cost	4,05,26,644	5,55,49,943	7,00,39,427	8,58,38,621	10,30,42,635	12,17,52,454	14,20,75,648
Fixed Cost							
Facility 1 - HALAD TRADING	4,32,000	4,53,600	4,76,280	5,00,094	5,25,099	5,51,354	5,78,921
Facility 2 - Processing Unit- HALAD PROCESSING	2,40,000	2,52,000	2,64,600	2,77,830	2,91,722	3,06,308	3,21,623
Facility 3 - Warehouse	1,20,000	1,26,000	1,32,300	1,38,915	1,45,861	1,53,154	1,60,811
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Admin Expenses	6,22,000	6,53,100	6,85,755	7,20,043	7,56,045	7,93,847	8,33,539
Total Fixed Cost	14,14,000	14,84,700	15,58,935	16,36,882	17,18,726	18,04,662	18,94,895
Total Cost	4,19,40,644	5,70,34,643	7,15,98,362	8,74,75,502	10,47,61,361	12,35,57,116	14,39,70,543
Profit Before Depreciation ,Interest and Tax	30,13,032	43,44,023	59,38,327	76,85,901	96,04,800	1,16,17,253	1,38,06,998
Depreciation	8,64,078	8,64,078	8,64,078	8,64,078	8,64,078	8,64,078	8,64,078
Amortization	40,000	40,000	40,000	40,000	40,000	-	-
Profit Before Interest and Tax	21,08,954	34,39,945	50,34,249	67,81,823	87,00,722	1,07,53,175	1,29,42,920
Interest on Term loan	7,50,911	9,17,997	9,86,875	10,59,877	11,36,935	12,17,467	13,01,555
Profit Before Tax	13,58,043	25,21,949	40,47,374	57,21,946	75,63,788	95,35,709	1,16,41,365
Less Tax	(61,566)	3,32,446	8,03,355	13,00,382	18,31,212	23,88,226	29,73,835
Profit After Tax	14,19,609	21,89,502	32,44,019	44,21,564	57,32,575	71,47,483	86,67,530
Cumulative Profit	14,19,609	36,09,111	68,53,130	1,12,74,694	1,70,07,270	2,41,54,753	3,28,22,283

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 make from these sales.

7.1 Balancesheet for the Project

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
ASSETS							
Current Assets							
Cash and Bank Balance	28,80,231	55,14,557	91,45,154	1,38,87,665	1,98,67,231	2,71,38,370	3,58,35,653
Accounts Receivables							
Other Current Assets							
Total Current Assets	28,80,231	55,14,557	91,45,154	1,38,87,665	1,98,67,231	2,71,38,370	3,58,35,653
Gross Fixed Assets	2,00,07,918	1,91,43,840	1,82,79,762	1,74,15,684	1,65,51,607	1,56,87,529	1,48,23,451
Less: Depreciation	8,64,078	8,64,078	8,64,078	8,64,078	8,64,078	8,64,078	8,64,078
Net Fixed Assets	1,91,43,840	1,82,79,762	1,74,15,684	1,65,51,607	1,56,87,529	1,48,23,451	1,39,59,373
Preliminary & Pre- operative Expenses	1,60,000	1,20,000	80,000	40,000	0	0	0
TOTAL ASSETS	2,21,84,071	2,39,14,319	2,66,40,839	3,04,79,271	3,55,54,760	4,19,61,821	4,97,95,026
LIABILITIES & SHAREHOLDERS EQUITY							
CURRENT LIABILITIES							
Short Term Debt (Working capital loan)							
Accounts Payable & Accrued Expenses							
Other Current Liabilities							
Total Current Liabilities	0	0	0	0	0	0	0
Secured Long Term Debt	37,91,720	33,32,465	28,14,966	22,31,835	15,74,748	8,34,326	0
Differed Tax Liabilities							
TOTAL LIABILITIES	37,91,720	33,32,465	28,14,966	22,31,835	15,74,748	8,34,326	0
Share capital	48,47,992	48,47,992	48,47,992	48,47,992	48,47,992	48,47,992	48,47,992
Smart Grant -in-Aid	1,21,24,751	1,21,24,751	1,21,24,751	1,21,24,751	1,21,24,751	1,21,24,751	1,21,24,751
Reserves and Surplus							
Add: Opening Balance (P/L Account)	0	14,19,609	36,09,111	68,53,130	1,12,74,694	1,70,07,270	2,41,54,753
Profit & Loss) During the Year	14,19,609	21,89,502	32,44,019	44,21,564	57,32,575	71,47,483	86,67,530
Appropriation - Dividend							
Total Reserves	14,19,609	36,09,111	68,53,130	1,12,74,694	1,70,07,270	2,41,54,753	3,28,22,283
TOTAL EQUITY	1,83,92,351	2,05,81,854	2,38,25,873	2,82,47,437	3,39,80,012	4,11,27,495	4,97,95,026
TOTAL LIABILITIES & EQUITY	2,21,84,071	2,39,14,319	2,66,40,839	3,04,79,271	3,55,54,760	4,19,61,821	4,97,95,026
CONTROL TICKER							
(=Liability - Asset)	0.00	0.00	0.00	0.00	0.00	0.00	0.00

A projected balance sheet, also referred to as pro forma balance sheet, lists specific account balances on a business' assets, liabilities and equity for a specified fut
Using a projected balance sheet, financial personnel can present lenders and investors with detailed financial information about planned future asset expansion, r
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
1 Operating Profit							
Total Revenue	4,49,53,676	6,13,78,666	7,75,36,689	9,51,61,403	11,43,66,161	13,51,74,369	15,77,72,541
2 Equity/ Share capital	48,47,992						
Reinvestment							
3 Smart Grant -in-Aid	1,21,24,751						
4 Long Term Loan	40,01,584						
5 Short Term Loan	22,99,224	40,64,208	51,23,565	62,78,851	75,37,295	89,02,852	1,05,86,123
Sub Total (A)	6,82,27,226	6,54,42,874	8,26,60,253	10,14,40,254	12,19,03,456	14,40,77,221	16,81,63,664
Cash Outflow (Rs.)							
1 Capital Expenditure							
a Land and Building	1,33,06,567						
b Machinery and Equipment	62,09,140						
c Furniture & Fixture	-						
d It Infrastructure	4,92,211						
e Vehicle	-						
f Preliminary Expenses	2,00,000						
2 Operational Expenditure							
a Variable Cost	4,05,26,644	5,55,49,943	7,00,39,427	8,58,38,621	10,30,42,635	12,17,52,454	14,20,75,548
b Fixed Cost	14,14,000	14,84,700	15,58,935	16,36,882	17,18,726	18,04,662	18,94,895
3 Loan Repayment							
LTL - Principal	2,09,864	4,59,254	5,17,499	5,83,131	6,57,087	7,40,422	8,34,326
LTL - Interest	4,75,004	4,30,292	3,72,047	3,06,415	2,32,459	1,49,124	55,220
STL - Principal	22,99,224	40,64,208	51,23,565	62,78,851	75,37,295	89,02,852	1,03,86,123
STL - Interest	2,75,907	4,87,705	6,14,828	7,53,462	9,04,475	10,68,342	12,46,335
4 Tax	(61,566)	3,32,446	8,03,355	13,00,382	18,31,212	23,88,226	29,73,835
Sub Total (B)	6,53,46,995	6,28,08,548	7,90,29,656	9,66,97,744	11,59,23,890	13,68,06,082	15,94,66,382
Net Cash Flow (A-B)	28,80,231	26,34,326	36,30,598	47,42,510	59,79,566	72,71,139	86,97,282
Opening Cash and Bank		28,80,231	55,14,557	91,45,154	1,38,87,665	1,98,67,231	2,71,38,370
Cumulative Cash Balance	28,80,231	55,14,557	91,45,154	1,38,87,665	1,98,67,231	2,71,38,370	3,58,35,653

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

The internal rate of return (IRR) is a ratio used in financial analysis to estimate the profitability of potential investments. IRR is a discount rate that makes the net present value (NPV) of all cash flows equal to zero in a discounted cash flow analysis.

9.2 Break even Point

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Gross Receipts							
Facility 1 - HALAD TRADING	3,17,49,649	4,06,14,964	4,87,65,381	5,76,29,302	6,72,57,702	7,77,04,868	8,90,28,607
Facility 2 - Processing Unit- HALAD PR	1,19,87,027	1,94,10,252	2,72,67,222	3,58,61,364	4,52,46,752	5,54,81,025	6,66,25,608
Facility 3 - Warehouse	11,52,000	12,85,200	14,28,840	15,83,631	17,50,329	18,37,845	19,29,738
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Comr	65,000	68,250	75,246	87,106	1,11,378	1,50,630	1,93,588
Total Receipts	4,49,53,676	6,13,78,666	7,75,36,689	9,51,61,403	11,43,66,161	13,51,74,369	15,77,77,541
Total Variable Exp	4,05,26,644	5,55,49,943	7,00,39,427	8,58,38,621	10,30,42,635	12,17,52,454	14,20,75,648
Contribution	44,27,032	58,28,723	74,97,262	93,22,783	1,13,23,526	1,34,21,915	1,57,01,893
Total Fixed exp	23,18,078	23,88,778	24,63,013	25,40,960	26,22,804	26,68,740	27,58,973
BEP	52%	49%	45%	42%	38%	33%	28%

Average BEP

41.05%

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	14,19,609	21,89,502	32,44,019	44,21,564	57,32,575	71,47,483	86,67,530
Add: Depreciation	8,64,078	8,64,078	8,64,078	8,64,078	8,64,078	8,64,078	8,64,078
Add: Preliminary exp Written off	40,000	40,000	40,000	40,000	40,000	0	0
Net Cash Accrual (A)	23,23,687	30,93,580	41,48,097	53,25,642	66,36,653	80,11,561	95,31,608
PV Factor @ 10 %	0.91	0.83	0.75	0.68	0.62	0.56	0.51
Disc Cash Flow	21,12,442	25,56,678	31,16,527	36,37,485	41,20,839	45,22,317	48,91,222

Total Discounted Cash Flows

2,49,57,511

Present Value of Outflow

2,09,74,376

NPV

39,83,184.96

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	14,19,609	21,89,502	32,44,019	44,21,564	57,32,575	71,47,483	86,67,530
Average net profit	4688897.62						
Total Project cost	20974325.98						
ROI	22.36%						

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	2,09,74,326							
Profit after Tax & Dividend		14,19,609	21,89,502	32,44,019	44,21,564	57,32,575	71,47,483	86,67,530
Add: Depreciation		8,64,078	8,64,078	8,64,078	8,64,078	8,64,078	8,64,078	8,64,078
Add: Preliminary exp Written off		40,000	40,000	40,000	40,000	40,000	-	-
Net Cash Accrual (A)		23,23,687	30,93,580	41,48,097	53,25,642	66,36,653	80,11,561	95,31,608
Cashflow - Initial Investment		(1,86,50,639)	(1,55,57,059)	(1,14,08,962)	(60,83,320)	5,53,333		

Payback period (in years) - Project

4.92

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	30,13,032	43,44,023	59,38,327	76,85,901	96,04,800	1,16,17,253	1,38,06,998
Add: Depreciation	8,64,078	8,64,078	8,64,078	8,64,078	8,64,078	8,64,078	8,64,078
Add: Amortization	40,000	40,000	40,000	40,000	40,000	-	-
Interest on TL	4,75,004	4,30,292	3,72,047	3,06,415	2,32,459	1,49,124	55,220
Total	43,92,114	56,78,393	72,14,451	88,96,394	1,07,41,337	1,26,30,455	1,47,26,296
Total Annual EMI	6,84,868	8,89,546	8,89,546	8,89,546	8,89,546	8,89,546	8,89,546
Debt Service Coverage Ratio (DSCR)	6.41	6.38	8.11	10.00	12.08	14.20	16.55

Average DSCR

10.53

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

	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Quantity Variation (+5%)							
Facility 1 - HALAD TRADING	3,33,37,131	4,26,45,713	5,12,03,650	6,05,10,767	7,06,20,587	8,15,90,112	9,34,80,038
Facility 2 - Processing Unit- HALAD PR	1,25,86,378	2,03,80,764	2,86,30,583	3,76,54,432	4,75,09,089	5,82,55,076	6,99,56,889
Facility 3 - Warehouse	12,09,600	13,49,460	15,00,282	16,62,813	18,37,845	19,29,738	20,26,225
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Comm	68,250	71,663	79,008	91,462	1,16,947	1,58,162	2,03,267
0	-	-	-	-	-	-	-
Total Income	4,72,01,360	6,44,47,599	8,14,13,523	9,99,19,473	12,00,84,469	14,19,33,087	16,56,66,418
Expenditure	-	-	-	-	-	-	-
Fixed Cost (Excl. of Depreciation, Amort	14,14,000	14,84,700	15,58,935	16,36,882	17,18,726	18,04,662	18,94,895
Variable Cost	4,25,52,976	5,55,49,943	7,00,39,427	8,58,38,621	10,30,42,635	12,17,52,454	14,20,75,648
Total Operational Expenses	4,39,66,976	5,70,34,643	7,15,98,362	8,74,75,502	10,47,61,361	12,35,57,116	14,39,70,543
Net Income	32,34,384	74,12,957	98,15,161	1,24,43,971	1,53,23,108	1,83,75,972	2,16,95,875
Cost Variation (+5%)							
Facility 1 - HALAD TRADING	3,17,49,649	4,06,14,964	4,87,65,381	5,76,29,302	6,72,57,702	7,77,04,868	8,90,28,607
Facility 2 - Processing Unit- HALAD PR	1,19,87,027	1,94,10,252	2,72,67,222	3,58,61,364	4,52,46,752	5,54,81,025	6,66,25,608
Facility 3 - Warehouse	11,52,000	12,85,200	14,28,840	15,83,631	17,50,329	18,37,845	19,29,738
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Comm	65,000	68,250	75,246	87,106	1,11,378	1,50,630	1,93,588
0	-	-	-	-	-	-	-
Total Income	4,49,53,676	6,13,78,666	7,75,36,689	9,51,61,403	11,43,66,161	13,51,74,369	15,77,77,541
Expenditure	-	-	-	-	-	-	-
Fixed Cost (Excl. of Depreciation, Amort	14,14,000.00	14,84,700.00	15,58,935.00	16,36,881.75	17,18,725.84	18,04,662.13	18,94,895.24
Variable Cost	4,25,52,975.74	5,83,27,439.99	7,35,41,398.61	9,01,30,551.62	10,81,94,766.42	12,78,40,076.33	14,91,79,430.32
Total Operational Expenses	4,39,66,975.74	5,98,12,139.99	7,51,00,333.61	9,17,67,433.37	10,99,13,492.26	12,96,44,738.46	15,10,74,325.56
Net Income	9,86,700.01	15,66,526.06	24,36,355.19	33,93,969.84	44,52,668.46	55,29,630.57	67,03,215.49
Quantity Variation (-5%)							
Facility 1 - HALAD TRADING	3,01,62,166	3,85,84,216	4,63,27,112	5,47,47,837	6,38,94,817	7,38,19,625	8,45,77,177
Facility 2 - Processing Unit- HALAD PR	1,13,87,676	1,84,39,739	2,59,03,861	3,40,68,295	4,29,84,414	5,27,06,974	6,32,94,328
Facility 3 - Warehouse	10,94,400	12,20,940	13,57,398	15,04,449	16,62,813	17,45,953	18,33,251
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Comm	61,750	64,838	71,483	82,751	1,05,809	1,43,099	1,83,908
0	-	-	-	-	-	-	-
Total Income	4,27,05,992	5,83,09,733	7,36,59,854	9,04,03,333	10,86,47,853	12,84,15,651	14,98,88,664
Expenditure	-	-	-	-	-	-	-
Fixed Cost (Excl. of Depreciation, Amort	14,14,000	14,84,700	15,58,935	16,36,882	17,18,726	18,04,662	18,94,895
Variable Cost	3,85,00,311	5,27,72,446	6,65,37,456	8,15,46,690	9,78,90,503	11,56,64,831	13,49,71,866
Total Operational Expenses	3,99,14,311	5,42,57,146	6,80,96,391	8,31,83,571	9,96,09,229	11,74,69,493	13,68,66,761
Net Income	27,91,681	40,52,587	55,63,463	72,19,762	90,38,624	1,09,46,157	1,30,21,903

Cost Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - HALAD TRADING	3,17,49,649	4,06,14,964	4,87,65,381	5,76,29,302	6,72,57,702	7,77,04,868	8,90,28,607
Facility 2 - Processing Unit- HALAD PR	1,19,87,027	1,94,10,252	2,72,67,222	3,58,61,364	4,52,46,752	5,54,81,025	6,66,25,608
Facility 3 - Warehouse	11,52,000	12,85,200	14,28,840	15,83,631	17,50,329	18,37,845	19,29,738
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Comm	65,000	68,250	75,246	87,106	1,11,378	1,50,630	1,93,588
	0	-	-	-	-	-	-
Total Income	4,49,53,676	6,13,78,666	7,75,36,689	9,51,61,403	11,43,66,161	13,51,74,369	15,77,77,541
Expenditure							
Fixed Cost (Excl. of Depreciation, Amort	14,14,000	14,84,700	15,58,935	16,36,882	17,18,726	18,04,662	18,94,895
Variable Cost	3,85,00,311	5,27,72,446	6,65,37,456	8,15,46,690	9,78,90,503	11,56,64,831	13,49,71,866
Total Operational Expenses	3,99,14,311	5,42,57,146	6,80,96,391	8,31,83,571	9,96,09,229	11,74,69,493	13,68,66,761
Net Income	50,39,364	71,21,520	94,40,298	1,19,77,832	1,47,56,932	1,77,04,876	2,09,10,780

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	500
Total No. of Non-members Cultivating Grain Crops	1000
Total	1500
Average Land Holding per Member (Acres)	2.2
Total Cultivated Land under grain Crop (Acres)	3300

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

Season	Crop	Cultivation In (%)	Total Land under Cultivation (In Acres)	Yield/Acres (In Quintals)	Total Production (In Quintals)	Consumption In (%)	Marketable Surplus (In Quintals)
Kharif	Soybean	13%	325	15	4875		4387.5
	RAJLI	55%	1749	20	34980		33231
	Paddy/Rice	0%	0	0	0		0
	Green Gram/Moong	1%	33	7	231		226.38
	Maize	1%	33	6	660		660
	Black Gram/Udid	1%	33	7	231		207.9
	Bajra	1%	33	6	198		194.04
	Jawar	1%	33	3	33		33
	Sunflower	1%	33	3	33		33
	Wheat	30%	990	0	0		0
	Bengal Gram/Channa	0%	0	0	0		0
Rabbi	Jawar	0%	0	0	0		0
	Maize	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
		0%	0	0	0		0
		0%	0	0	0		0
Summer	Area Under Summer Cultivation (In Acres)	5%	165	0	0	0	0
	Groundnut	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

10.3 Quantity of Marketable Surplus Produce Considered for Trading Business

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
	30%	35%	40%	45%	50%	55%	60%
Soybean	1316.25	1535.625	1755	1974.375	2193.75	2413.125	2632.5
HALDI	9969.3	11630.85	13292.4	14953.95	16615.5	18277.05	19938.6
Paddy/Rice	0	0	0	0	0	0	0
Green Gram/ Moong	67.914	79.233	90.552	101.871	113.19	124.509	135.828
Maize	198	231	264	297	330	363	396
Black Gram/Udid	62.37	72.765	83.16	93.555	103.95	114.345	124.74
Bajra	58.212	67.914	77.616	87.318	97.02	106.722	116.424
Jawar	9.9	11.55	13.2	14.85	16.5	18.15	19.8
Sunflower	9.9	11.55	13.2	14.85	16.5	18.15	19.8
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
Groundnut	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

10.5 Crop-wise Area Considered for Agri Input Service Centre

Particulars	65%		70.0%		75.0%		80.0%		85.0%		90.0%		95.0%	
	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Y12	Y13	Y14
Soybean	211.25	227.5	243.75	260	276.25	292.5	308.75							
HALDI	1136.85	1224.3	1311.75	1399.2	1486.65	1574.1	1661.55							
Paddy/Rice	0	0	0	0	0	0	0							
Green Gram/ Moong	21.45	23.1	24.75	26.4	28.05	29.7	31.35							
Maize	21.45	23.1	24.75	26.4	28.05	29.7	31.35							
Black Gram/Udid	21.45	23.1	24.75	26.4	28.05	29.7	31.35							
Bajra	21.45	23.1	24.75	26.4	28.05	29.7	31.35							
Jawar	21.45	23.1	24.75	26.4	28.05	29.7	31.35							
Sunflower	21.45	23.1	24.75	26.4	28.05	29.7	31.35							
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							
Groundnut	0	0	0	0	0	0	0							
	0	0	0	0	0	0	0							
	0	0	0	0	0	0	0							
	0	0	0	0	0	0	0							

Assumptions:

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

Fruit & Vegetables Crop Production Details

11.1 Details of members and non-members

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

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

Season	Crop	Cultivation In (%)	Total Land under Cultivation (In Acres)	Yield/Acres (In Quintals)	Total Production (In Quintals)	Consumption In (%)	Marketable Surplus (In Quintals)
Kharif	Onion	10%	14	13	210	0	189
	Tomato	10%	35	245	245	0	232.75
	Okra	5%	17.5	17.5	70	0	70
	Chilli	5%	17.5	17.5	122.5	0	120.05
	Potato	10%	35	35	700	0	700
		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
Area Under Vegetables in Rabbi Season (In Acres)	Onion	15%	10	10	10	0	0
	Tomato	15%	10	10	10	0	0
	Okra	10%	10	10	10	0	0
	Chilli	15%	10	10	10	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
Area Under Vegetables in Summer Season (In Acres)	Onion	0%	0	0	0	0	0
	Tomato	0%	0	0	0	0	0
	Okra	0%	0	0	0	0	0
	Chilli	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
Area Under Fruit Crops (In Acres)	Pomegranate	0%	0	0	0	0	0
	Mustard/Apple	0%	0	0	0	0	0
	Guava	0%	0	0	0	0	0
	Citrus	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

11.3 Quantity of Marketable Surplus Produce Considered for Trading Business

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
	35%	40%	45%	50%	55%	60%	65%
Onion	66.15	75.6	85.05	94.5	103.95	113.4	122.85
Tomato	81.4625	93.1	104.7375	116.375	128.0125	139.65	151.2875
Okra	24.5	28	31.5	35	38.5	42	45.5
Chilli	42.0175	48.02	54.0225	60.025	66.0275	72.03	78.0325
Potato	245	280	315	350	385	420	455
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
Onion	0	0	0	0	0	0	0
Tomato	0	0	0	0	0	0	0
Okra	0	0	0	0	0	0	0
Chilli	0	0	0	0	0	0	0
Brinjal	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
Pomegranate	0	0	0	0	0	0	0
Custard Apple	0	0	0	0	0	0	0
Guava	0	0	0	0	0	0	0
Citrus	0	0	0	0	0	0	0

11.4 Quantity of Marketable Surplus Produce Considered for Processing Business

Particulars	5% Y1	10% Y2	15% Y3	20% Y4	25% Y5	30% Y6	35% Y7
Onion	9.45	0	0	0.455	0.49	0.525	0.56
Tomato	0	0	0	0	0	0	0
Okra	3.5	7	10.5	14	17.5	21	24.5
Chilli	0	0	0	0	0	0	0
Potato	35	70	105	140	175	210	245
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
Onion	0	0	0	0	0	0	0
Tomato	0	0	0	0	0	0	0
Okra	0	0	0	0	0	0	0
Chilli	0	0	0	0	0	0	0
Brinjal	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
Pomegranate	0	0	0	0	0	0	0
Custard Apple	0	0	0	0	0	0	0
Guava	0	0	0	0	0	0	0
Citrus	0	0	0	0	0	0	0

11.5 Crop-wise Area Considered for Agri Input Service Centre

Particulars	65%		70.0%		75.0%		80.0%		85.0%		90.0%		95.0%	
	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Y12	Y13	Y14
Onion	9.1	9.8	10.5	11.2	11.9	12.6	13.3							
Tomato	22.75	24.5	26.25	28	29.75	31.5	33.25							
Okra	11.375	12.25	13.125	14	14.875	15.75	16.625							
Chilli	11.375	12.25	13.125	14	14.875	15.75	16.625							
Potato	22.75	24.5	26.25	28	29.75	31.5	33.25							
	0	0	0	0	0	0	0							
	0	0	0	0	0	0	0							
	0	0	0	0	0	0	0							
	0	0	0	0	0	0	0							
Onion	0	0	0	0	0	0	0							
Tomato	0	0	0	0	0	0	0							
Okra	0	0	0	0	0	0	0							
Chilli	0	0	0	0	0	0	0							
Brinjal	0	0	0	0	0	0	0							
	0	0	0	0	0	0	0							
	0	0	0	0	0	0	0							
	0	0	0	0	0	0	0							
	0	0	0	0	0	0	0							
	0	0	0	0	0	0	0							
	0	0	0	0	0	0	0							
	0	0	0	0	0	0	0							
Pomegranate	0	0	0	0	0	0	0							
Custard Apple	0	0	0	0	0	0	0							
Guava	0	0	0	0	0	0	0							
Citrus	0	0	0	0	0	0	0							

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

Facility 2 - Processing Unit - HALAD GRADING & PROCESSING
 13.1 Producers/ Capacity Utilization

Qtls P Hour

Capacity
 No. of Hours

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
No. of Operation Days	216	324	432	540	648	757	865
Soybean	0	0	0	0	0	0	0
HALDI	3323.1	4984.65	6646.2	8307.75	9969.3	11630.85	13292.4
Paddy/Rice	0	0	0	0	0	0	0
Green Gram/Moong	22.638	33.957	45.276	56.595	67.914	79.233	90.552
Maize	66	99	132	165	198	231	264
Black Gram/Udid	20.79	31.185	41.58	51.975	62.37	72.765	83.16
Bajra	19.404	29.106	38.808	48.51	58.212	67.914	77.616
Jawar	3.3	4.95	6.6	8.25	9.9	11.55	13.2
Sunflower	3.3	4.95	6.6	8.25	9.9	11.55	13.2
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
Groundnut	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
Total Quantity to be Processed	3458.532	5187.798	6917.064	8646.33	10375.596	12104.862	13834.128
Quantity for Processing and Trading for PC	50%	50%	50%	50%	50%	50%	50%
Job Work (50%)	1729.266	2593.899	3458.532	4323.165	5187.798	6052.431	6917.064
Quantity for sale (50%)							
Soybean	-	-	-	-	-	-	-
HALDI	1,662	2,492	3,323	4,154	4,985	5,815	6,646
Paddy/Rice	-	-	-	-	-	-	-
Green Gram/Moong	11	17	23	28	34	40	45
Maize	33	50	66	83	99	116	132
Black Gram/Udid	10	16	21	26	31	36	42
Bajra	10	15	19	24	29	34	39
Jawar	2	2	3	4	5	6	7
Sunflower	2	2	3	4	5	6	7
Wheat	-	-	-	-	-	-	-
Bengal Gram/Channa	-	-	-	-	-	-	-
Jawar	-	-	-	-	-	-	-
Maize	-	-	-	-	-	-	-
Safflower	-	-	-	-	-	-	-

13.2 Facility 2 - Profit and loss of Processing Unit - HALAD PROCESSING

Particulars	Unit	Rate	Percentage										
			Y1	Y2	Y3	Y4	Y5	Y6	Y7				
Revenue													
HALAD													
HALAD	1000 kg	94,70,835	100%	105.00%	110.25%	115.76%	121.55%	127.63%	134.01%				
HALAD	1000 kg	63,202											
HALAD	1000 kg	68,820											
Husk and Powder	kg	13,46,611											
Job Work Charges	kg	10,37,560											
Revenue		1,19,87,027											
Expenses													
Variable Cost													
HALAD	Quintals	98,03,145											
HALAD	Quintals	60,291											
HALAD	Quintals	70,178											
Oil (Liters)		69,171											
Daily Labour		1,94,542											
Electricity Charges		34,585											
Loading/Unloading Charges		53,502											
packaging Exp		2,67,511											
Transportation Charges													
Add: Opening Stock		5,14,271											
Less: Closing Stock		1,00,38,655											
Total Variable Cost													

Facility 3 - Warehouse
14.1 Capacity Utilization

Capacity 100,000 MT
No. of Month 12

Particular	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Capacity Utilisation	9.00%	10.20%	10.80%	11.40%	12.00%	12.60%	13.00%
Total Quantity Stored per Annum	9,000	10,200	10,800	11,400	12,000	12,600	12,000

14.2 Facility 3 - Profit and loss of Warehouse

Particulars	Unit	Rate	100%	105.00%	110.29%	115.76%	121.55%	127.63%	134.01%
			Y1	Y2	Y3	Y4	Y5	Y6	Y7
Vegetable									
Storage Charges per MT per Month		120	11,52,000	12,85,200	14,28,840	15,83,651	17,50,329	18,37,845	19,29,738
Total Revenue			11,52,000	12,85,200	14,28,840	15,83,651	17,50,329	18,37,845	19,29,738
Expenses									
Variable Cost									
Dunnage	MT	50	60,000	63,000	66,150	69,458	72,930	76,577	80,406
Fumigation	MT	1,680	1,68,000	1,76,400	1,85,220	1,94,481	2,04,205	2,14,415	2,25,136
Electricity	MT	1,000	1,20,000	1,26,000	1,32,300	1,38,915	1,45,861	1,53,154	1,60,811
Total Variable Cost			3,48,000	3,65,400	3,83,670	4,02,854	4,22,996	4,44,146	4,66,353
Fixed Cost									
Warehouse Manager			1,20,000	1,26,000	1,32,300	1,38,915	1,45,861	1,53,154	1,60,811
Total Fixed Cost			1,20,000	1,26,000	1,32,300	1,38,915	1,45,861	1,53,154	1,60,811
Total Expenses			4,68,000	4,91,400	5,15,970	5,41,759	5,68,857	5,97,300	6,27,165
Operating profit			6,84,000	7,93,800	9,12,870	10,41,853	11,81,472	12,40,546	13,42,573

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

- Assumption:
1. Revenue and cost is related to this facility only
 2. Common expenditure such as admin, depreciation and amortization not considered.
 3. Inflation is assumed to be 5% annually.

Facility 5 - Agri Input

Particular	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Area under crop (In Acres)							
Kharif Crops							
Soybean	211	228	244	260	276	293	309
HALDI	1,137	1,224	1,312	1,399	1,487	1,574	1,662
Paddy/Rice	21	23	25	26	28	30	31
Green Gram/ Moong	21	23	25	26	28	30	31
Maize	21	23	25	26	28	30	31
Black Gram/Udid	21	23	25	26	28	30	31
Bajra	21	23	25	26	28	30	31
Jawar	21	23	25	26	28	30	31
Rabi Crop							
Wheat							
Bengal Gram/Channa							
Jawar							
Maize							
Safflower							
	0						
	0						
	0						
Summer							
Groundnut							
	0						
	0						
	0						
	0						
Fruit & Vegetables Crop Production Details							
Onion	9	10	11	11	12	13	13
Tomato	23	25	26	28	30	32	33
Okra	11	12	13	14	15	16	17
Chilli	11	12	13	14	15	16	17
Potato	23	25	26	28	30	32	33
	0						
	0						
	0						
	0						

Fruit & Vegetables Crop Production Details									
Onion									
Tomato									
Okra									
Chilli									
Potato									
	0								
	0								
	0								
	0								
Onion									
Tomato									
Okra									
Chilli									
Brinjal									
	0								
	0								
	0								
	0								
	0								
	0								
Pomegranate									
Custard Apple									
Guava									
Citrus									
Fertilizers									
SSP							100		
Urea							30		
DAP							30		
Pesticide									
Dupont Coragen							0.2		
Confidor Boyer							0.5		

Facility 5 - Profit and loss of Agri Input

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

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

