

# 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, CIs, 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 put	Sheet No. 1	Generate automatically
<b>Step-4</b>	Business activity wise revenue, expenditure and profit calculation			
	4.1 Facility-1 / Business activity -Trading	Please fill necessary details in yellow cells for calculating revenue and expenditure of identified business activities only.	Sheet No. 12	
	4.2 Facility-2 / Business activity - Processing (Grain, pulses, oilseed)		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	2,05,00,369	60%	1,23,00,221
2	Machinery and Equipment	94,62,750	60%	56,77,650
3	Furniture and Fixture	-	60%	-
4	IT & It Infrastructure	-	60%	-
5	Transport vehical (Refer van and other)	-	60%	-
6	Preliminary Expenses	14,50,270	60%	8,70,162
7	Working Capital	9,02,599		
<b>Total</b>		<b>3,23,15,988</b>		<b>1,88,48,033</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	Bank Finance - Long Term Loan	60%	1,93,89,593
2	Own Contribution	40%	1,29,26,395
<b>Total</b>			<b>3,23,15,988</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)	57.73%	Project Viable	BEP shall be less than 60% <60%
2	Avg. Return on Capital Employed Average (ROCE)	21.32%	Project Viable	RoCE for the project shall be more than 20% >20%
3	Internal Rate of Return (IRR)	14.86%	Project Viable	The project internal rate of return shall be more than 10% >10%
4	Net present value (at a discount rate of 10 per cent)	41,88,419	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	6.88	Project Viable	The Pack Back Period (Project/ Equity) shall be less than 7 years <7 years
6	Debt Service Coverage Ratio (DSCR)	3.06	Project Viable	DSCR shall be more than 1.5 for better performing project. >1.5





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

2.3 **Furniture and Fixture**

Sr. No.	Particular	No. Required	Rate	Amount (Rs.)
				-
				-
				-
				-
				-
				-
Total				-

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.)
				-
				-
				-
				-
				-
				-
Total				-

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.)
				-
				-
				-
				-
				-
				-
				-
Total				-

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 etc.	14,50,270
Total		14,50,270

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

3.1 Schedule of General Admin Expenses

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

Particulars	Unit	No.of Unit	Unit Cost	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Manager	No.	1	20,000	2,40,000	2,52,000	2,64,600	2,77,830	2,91,722	3,06,308	3,21,623
Accountant	No.	1	18,000	2,16,000	2,26,800	2,38,140	2,50,047	2,62,549	2,75,677	2,89,461
Skilled Labour	No.	4	10,000	4,80,000	5,04,000	5,29,200	5,55,660	5,83,443	6,12,615	6,43,246
Lab Assistant	No.	1	15,000	15,000	15,750	16,538	17,364	18,233	19,144	20,101
Office Electricity Exp	Months	12	1,500	18,000	18,900	19,845	20,837	21,879	22,973	24,122
Printing & Stationary	Months	12	1,200	14,400	15,120	15,876	16,670	17,503	18,378	19,297
Land Lease	Months	12	8,333	99,996	1,04,996	1,10,246	1,15,758	1,21,546	1,27,623	1,34,004
Misc.expenses	Months	12	5,000	60,000	63,000	66,150	69,458	72,930	76,577	80,406
Audit and Legal Compliances expenses	Lumsum	1	95,000	95,000	99,750	1,04,738	1,09,974	1,15,473	1,21,247	1,27,309
				-	-	-	-	-	-	-
				-	-	-	-	-	-	-
				-	-	-	-	-	-	-
				-	-	-	-	-	-	-
				-	-	-	-	-	-	-
				-	-	-	-	-	-	-
<b>Total Admin Expense</b>				<b>12,38,396</b>	<b>13,00,316</b>	<b>13,65,332</b>	<b>14,33,598</b>	<b>15,05,278</b>	<b>15,80,542</b>	<b>16,59,569</b>

3.2 Depreciation

As per companies Act

As per IT Act

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y1	Y2	Y3	Y4	Y5	Y6	Y7
<b>Assets</b>														
<b>Building</b>														
Asset Value	2,05,00,369	1,98,50,507	1,92,00,646	1,85,50,784	1,79,00,922	1,72,51,061	1,66,01,199	2,05,00,369	1,84,50,332	1,66,05,299	1,49,44,769	1,34,50,292	1,21,05,263	1,08,94,737
Depreciation	6,49,862	6,49,862	6,49,862	6,49,862	6,49,862	6,49,862	6,49,862	20,50,037	18,45,033	16,60,530	14,94,477	13,45,029	12,10,526	10,89,474
Accumulated Depreciation	6,49,862	12,99,723	19,49,585	25,99,447	32,49,308	38,99,170	45,49,032	20,50,037	38,95,070	55,55,600	70,50,077	83,95,106	96,05,632	1,06,95,106
Net Fixed Assets	1,98,50,507	1,92,00,646	1,85,50,784	1,79,00,922	1,72,51,061	1,66,01,199	1,59,51,337	1,84,50,332	1,66,05,299	1,49,44,769	1,34,50,292	1,21,05,263	1,08,94,737	98,05,263
<b>Plant and Machinery</b>														
Asset Value	94,62,750	88,63,758	82,64,766	76,65,774	70,66,782	64,67,790	58,68,798	94,62,750	80,43,338	68,36,837	58,11,311	49,39,615	41,98,672	35,68,872
Depreciation	5,98,992	5,98,992	5,98,992	5,98,992	5,98,992	5,98,992	5,98,992	14,19,413	12,06,501	10,25,526	8,71,697	7,40,942	6,29,801	5,35,331
Accumulated Depreciation	5,98,992	11,97,984	17,96,976	23,95,968	29,94,960	35,93,952	41,92,945	14,19,413	26,25,913	36,51,439	45,23,135	52,64,078	58,93,878	64,29,209
Net Fixed Assets	88,63,758	82,64,766	76,65,774	70,66,782	64,67,790	58,68,798	52,69,805	80,43,338	68,36,837	58,11,311	49,39,615	41,98,672	35,68,872	30,33,541
<b>Furniture and Electrification</b>														
Asset Value	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Depreciation	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Accumulated Depreciation	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Fixed Assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Vehicle</b>														
Asset Value	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Depreciation	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Accumulated Depreciation	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Fixed Assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>IT Infrastructure</b>														
Asset Value	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Depreciation	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Accumulated Depreciation	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Fixed Assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Gross Fixed Asset</b>	<b>2,99,63,119</b>	<b>2,87,14,265</b>	<b>2,74,65,411</b>	<b>2,62,16,558</b>	<b>2,49,67,704</b>	<b>2,37,18,850</b>	<b>2,24,69,996</b>	<b>2,99,63,119</b>	<b>2,64,93,670</b>	<b>2,34,42,136</b>	<b>2,07,56,080</b>	<b>1,83,89,907</b>	<b>1,63,03,935</b>	<b>1,44,63,608</b>
<b>Total Depreciation</b>	<b>12,48,854</b>	<b>12,48,854</b>	<b>12,48,854</b>	<b>12,48,854</b>	<b>12,48,854</b>	<b>12,48,854</b>	<b>12,48,854</b>	<b>34,69,449</b>	<b>30,51,534</b>	<b>26,86,055</b>	<b>23,66,174</b>	<b>20,85,971</b>	<b>18,40,327</b>	<b>16,24,804</b>
<b>Accumulated Depreciation</b>	<b>12,48,854</b>	<b>24,97,708</b>	<b>37,46,561</b>	<b>49,95,415</b>	<b>62,44,269</b>	<b>74,93,123</b>	<b>87,41,976</b>	<b>34,69,449</b>	<b>65,20,983</b>	<b>92,07,039</b>	<b>1,15,73,212</b>	<b>1,36,59,184</b>	<b>1,54,99,511</b>	<b>1,71,24,315</b>
<b>Net Fixed Assets</b>	<b>2,87,14,265</b>	<b>2,74,65,411</b>	<b>2,62,16,558</b>	<b>2,49,67,704</b>	<b>2,37,18,850</b>	<b>2,24,69,996</b>	<b>2,12,21,143</b>	<b>2,64,93,670</b>	<b>2,34,42,136</b>	<b>2,07,56,080</b>	<b>1,83,89,907</b>	<b>1,63,03,935</b>	<b>1,44,63,608</b>	<b>1,28,38,804</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	3.17%	10.00%
Furniture and Electrification	10.00%	10.00%
IT and Infrastructure	10.00%	40.00%
Vehicle	11.88%	15.00%
Plant and machinery	6.33%	15.00%

Amortization: Straight Line Method (SLM) is used  
 Pre-operative or pre-incubation

20% 20%

### 3.3 Amortization Schedule

Particulars	Years	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Preliminary Expenses	5	2,90,054	2,90,054	2,90,054	2,90,054	2,90,054	-	-
<b>Total Value</b>		<b>2,90,054</b>	<b>2,90,054</b>	<b>2,90,054</b>	<b>2,90,054</b>	<b>2,90,054</b>	-	-
	1450270	11,60,216	8,70,162	5,80,108	2,90,054	-		

### 3.4 Tax Schedule

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
EBT	72,523	14,88,675	27,56,349	41,37,821	56,41,741	74,09,178	90,11,634
Add Depreciation as per companies Act	12,48,854	12,48,854	12,48,854	12,48,854	12,48,854	12,48,854	12,48,854
Less Depreciation as per IT Act	34,69,449	30,51,534	26,86,055	23,66,174	20,85,971	18,40,327	16,24,804
Taxable Income	-21,48,072	-3,14,005	13,19,148	30,20,501	48,04,623	68,17,705	86,35,683
<b>Provision of Taxes</b>	<b>-4,08,134</b>	<b>-59,661</b>	<b>2,50,638</b>	<b>5,73,895</b>	<b>9,12,878</b>	<b>12,95,364</b>	<b>16,40,780</b>

Maximum Tax rate **19%**

This Sheet refer for provision of tax calculation

#### 4.1 Repayment Schedule

Loan Amount (Rs)	1,93,89,593
Interest rate /PA	9%
Loan Tenure in years	7
Moratorium Period ( In Months)	12
EMI	Rs. 3,49,507.83

Year	Particulars	Opening Balance	Interest	Principial Repayment	EMI	Closing Outstanding
Year 1	Month 1	1,93,89,593	1,45,422	-	1,45,422	1,93,89,593
	Month 2	1,93,89,593	1,45,422	-	1,45,422	1,93,89,593
	Month 3	1,93,89,593	1,45,422	-	1,45,422	1,93,89,593
	Month 4	1,93,89,593	1,45,422	-	1,45,422	1,93,89,593
	Month 5	1,93,89,593	1,45,422	-	1,45,422	1,93,89,593
	Month 6	1,93,89,593	1,45,422	-	1,45,422	1,93,89,593
	Month 7	1,93,89,593	1,45,422	-	1,45,422	1,93,89,593
	Month 8	1,93,89,593	1,45,422	-	1,45,422	1,93,89,593
	Month 9	1,93,89,593	1,45,422	-	1,45,422	1,93,89,593
	Month 10	1,93,89,593	1,45,422	-	1,45,422	1,93,89,593
	Month 11	1,93,89,593	1,45,422	-	1,45,422	1,93,89,593
	Month 12	1,93,89,593	1,45,422	-	1,45,422	1,93,89,593
Year 2	Month 13	1,93,89,593	1,45,422	2,04,086	3,49,508	1,91,85,507
	Month 14	1,91,85,507	1,43,891	2,05,617	3,49,508	1,89,79,890
	Month 15	1,89,79,890	1,42,349	2,07,159	3,49,508	1,87,72,732
	Month 16	1,87,72,732	1,40,795	2,08,712	3,49,508	1,85,64,019
	Month 17	1,85,64,019	1,39,230	2,10,278	3,49,508	1,83,53,742
	Month 18	1,83,53,742	1,37,653	2,11,855	3,49,508	1,81,41,887
	Month 19	1,81,41,887	1,36,064	2,13,444	3,49,508	1,79,28,443
	Month 20	1,79,28,443	1,34,463	2,15,045	3,49,508	1,77,13,399
	Month 21	1,77,13,399	1,32,850	2,16,657	3,49,508	1,74,96,741
	Month 22	1,74,96,741	1,31,226	2,18,282	3,49,508	1,72,78,459
	Month 23	1,72,78,459	1,29,588	2,19,919	3,49,508	1,70,58,540
	Month 24	1,70,58,540	1,27,939	2,21,569	3,49,508	1,68,36,971
Year 3	Month 25	1,68,36,971	1,26,277	2,23,231	3,49,508	1,66,13,741
	Month 26	1,66,13,741	1,24,603	2,24,905	3,49,508	1,63,88,836
	Month 27	1,63,88,836	1,22,916	2,26,592	3,49,508	1,61,62,244
	Month 28	1,61,62,244	1,21,217	2,28,291	3,49,508	1,59,33,953
	Month 29	1,59,33,953	1,19,505	2,30,003	3,49,508	1,57,03,950
	Month 30	1,57,03,950	1,17,780	2,31,728	3,49,508	1,54,72,222
	Month 31	1,54,72,222	1,16,042	2,33,466	3,49,508	1,52,38,756
	Month 32	1,52,38,756	1,14,291	2,35,217	3,49,508	1,50,03,538
	Month 33	1,50,03,538	1,12,527	2,36,981	3,49,508	1,47,66,557
	Month 34	1,47,66,557	1,10,749	2,38,759	3,49,508	1,45,27,799
	Month 35	1,45,27,799	1,08,958	2,40,549	3,49,508	1,42,87,249
	Month 36	1,42,87,249	1,07,154	2,42,353	3,49,508	1,40,44,896
Year 4	Month 37	1,40,44,896	1,05,337	2,44,171	3,49,508	1,38,00,725
	Month 38	1,38,00,725	1,03,505	2,46,002	3,49,508	1,35,54,722
	Month 39	1,35,54,722	1,01,660	2,47,847	3,49,508	1,33,06,875
	Month 40	1,33,06,875	99,802	2,49,706	3,49,508	1,30,57,169
	Month 41	1,30,57,169	97,929	2,51,579	3,49,508	1,28,05,590
	Month 42	1,28,05,590	96,042	2,53,466	3,49,508	1,25,52,124
	Month 43	1,25,52,124	94,141	2,55,367	3,49,508	1,22,96,757
	Month 44	1,22,96,757	92,226	2,57,282	3,49,508	1,20,39,475
	Month 45	1,20,39,475	90,296	2,59,212	3,49,508	1,17,80,263
	Month 46	1,17,80,263	88,352	2,61,156	3,49,508	1,15,19,107
	Month 47	1,15,19,107	86,393	2,63,115	3,49,508	1,12,55,992
	Month 48	1,12,55,992	84,420	2,65,088	3,49,508	1,09,90,905
Year 5	Month 49	1,09,90,905	82,432	2,67,076	3,49,508	1,07,23,829
	Month 50	1,07,23,829	80,429	2,69,079	3,49,508	1,04,54,749
	Month 51	1,04,54,749	78,411	2,71,097	3,49,508	1,01,83,652
	Month 52	1,01,83,652	76,377	2,73,130	3,49,508	99,10,522
	Month 53	99,10,522	74,329	2,75,179	3,49,508	96,35,343
	Month 54	96,35,343	72,265	2,77,243	3,49,508	93,58,100
	Month 55	93,58,100	70,186	2,79,322	3,49,508	90,78,778
	Month 56	90,78,778	68,091	2,81,417	3,49,508	87,97,361
	Month 57	87,97,361	65,980	2,83,528	3,49,508	85,13,833
	Month 58	85,13,833	63,854	2,85,654	3,49,508	82,28,179
	Month 59	82,28,179	61,711	2,87,796	3,49,508	79,40,383
	Month 60	79,40,383	59,553	2,89,955	3,49,508	76,50,428
Year 6	Month 61	76,50,428	57,378	2,92,130	3,49,508	73,58,298
	Month 62	73,58,298	55,187	2,94,321	3,49,508	70,63,978
	Month 63	70,63,978	52,980	2,96,528	3,49,508	67,67,450
	Month 64	67,67,450	50,756	2,98,752	3,49,508	64,68,698
	Month 65	64,68,698	48,515	3,00,993	3,49,508	61,67,705
	Month 66	61,67,705	46,258	3,03,250	3,49,508	58,64,455
	Month 67	58,64,455	43,983	3,05,524	3,49,508	55,58,931
	Month 68	55,58,931	41,692	3,07,816	3,49,508	52,51,115
	Month 69	52,51,115	39,383	3,10,124	3,49,508	49,40,990
	Month 70	49,40,990	37,057	3,12,450	3,49,508	46,28,540
	Month 71	46,28,540	34,714	3,14,794	3,49,508	43,13,746
	Month 72	43,13,746	32,353	3,17,155	3,49,508	39,96,591
Year 7	Month 73	39,96,591	29,974	3,19,533	3,49,508	36,77,058
	Month 74	36,77,058	27,578	3,21,930	3,49,508	33,55,128
	Month 75	33,55,128	25,163	3,24,344	3,49,508	30,30,784
	Month 76	30,30,784	22,731	3,26,777	3,49,508	27,04,007
	Month 77	27,04,007	20,280	3,29,228	3,49,508	23,74,779
	Month 78	23,74,779	17,811	3,31,697	3,49,508	20,43,082
	Month 79	20,43,082	15,323	3,34,185	3,49,508	17,08,897
	Month 80	17,08,897	12,817	3,36,691	3,49,508	13,72,206
	Month 81	13,72,206	10,292	3,39,216	3,49,508	10,32,990
	Month 82	10,32,990	7,747	3,41,760	3,49,508	6,91,230
	Month 83	6,91,230	5,184	3,44,324	3,49,508	3,46,906
	Month 84	3,46,906	2,602	3,46,906	3,49,508	(0)

7520034.01

19389592.83

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

### 5.1 Closing and Opening Stock Calculation

Particulars		Y1	Y2	Y3	Y4	Y5	Y6	Y7
Opening Stock								
Agri Input			31,200	49,140	68,796	90,295	1,13,771	1,39,370
Trading			24,53,946	27,65,762	31,02,624	34,66,258	38,58,499	42,81,298
Grain Processing			5,83,112	6,56,001	7,34,721	8,19,673	9,11,283	10,10,005
Horticulture Processing			-	-	-	-	-	-
Total			30,68,258	34,70,902	39,06,140	43,76,225	48,83,553	54,30,674
<b>Closing Stock</b>								
Agri Input	5%	31,200	49,140	68,796	90,295	1,13,771	1,39,370	1,67,244
Trading	5%	24,53,946	27,65,762	31,02,624	34,66,258	38,58,499	42,81,298	47,36,731
Grain Processing	5%	5,83,112	6,56,001	7,34,721	8,19,673	9,11,283	10,10,005	11,16,322
Horticulture Processing	5%	-	-	-	-	-	-	-
Total		30,68,258	34,70,902	39,06,140	43,76,225	48,83,553	54,30,674	60,20,297

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

Assumption:

- 1 Closing stock of each facility is 5%

### 5.2 Working Capital Calculation

Sr. No.	Particulars	Duration (In days)	Amount (Rs.)							
			Y1	Y2	Y3	Y4	Y5	Y6	Y7	
<b>A</b>	<b>Accounts Receivables (Debtors)</b>									
1	Agri Input	14	32,117	50,710	71,015	93,225	1,17,478	1,43,923	1,72,719	
2	Custom Hiring	14	-	-	-	-	-	-	-	
3	Cleaning & Grading	14	18,27,072	21,58,300	24,21,796	27,06,247	30,13,088	33,43,847	37,00,150	
4	Dal Mill	14	6,47,774	7,62,885	8,54,602	9,53,583	10,60,327	11,75,360	12,99,246	
5	Warehouse	14	79,793	89,019	98,968	1,09,690	1,21,236	1,27,298	1,33,663	
6	Processing Unit - Horti Commodity	14	-	-	-	-	-	-	-	
	<b>Subtotal</b>		25,86,756	30,60,914	34,46,382	38,62,745	43,12,128	47,90,428	53,05,778	
<b>B</b>	<b>Closing Stock</b>		30,68,258	34,70,902	39,06,140	43,76,225	48,83,553	54,30,674	60,20,297	
	<b>Total</b>		<b>56,55,014</b>	<b>65,31,816</b>	<b>73,52,522</b>	<b>82,38,970</b>	<b>91,95,682</b>	<b>1,02,21,102</b>	<b>1,13,26,075</b>	
<b>C</b>	<b>Accounts Payable &amp; Accrued Expenses (Creditors)</b>									
1	Agri Input	7	11,681	18,997	26,700	35,126	44,328	54,363	65,290	
2	Custom Hiring	7	-	-	-	-	-	-	-	
3	Cleaning & Grading	7	8,98,550	10,59,793	11,89,125	13,28,741	14,79,345	16,41,689	18,16,568	
4	Dal Mill	7	2,17,279	2,55,622	2,86,352	3,19,517	3,55,282	3,93,824	4,35,333	
5	Warehouse	7	14,508	15,233	15,995	16,795	17,634	18,516	19,442	
	Processing Unit - Horti Commodity	7	-	-	-	-	-	-	-	
	<b>Total</b>		<b>11,42,018</b>	<b>13,49,644</b>	<b>15,18,172</b>	<b>17,00,178</b>	<b>18,96,590</b>	<b>21,08,392</b>	<b>23,36,633</b>	
<b>D</b>	<b>Working Capital</b>		<b>45,12,995</b>	<b>51,82,172</b>	<b>58,34,351</b>	<b>65,38,792</b>	<b>72,99,092</b>	<b>81,12,710</b>	<b>89,89,442</b>	
	<b>Own Contribution</b>	20%	<b>9,02,599.05</b>							

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 the requirement 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
<b>Revenue</b>							
Facility 1 - Cleaning & Grading	4,76,34,379	5,62,69,957	6,31,39,687	7,05,55,715	7,85,55,496	8,71,78,867	9,64,68,186
Facility 2 - Processing Unit- Dal Mill	1,68,88,397	1,98,89,506	2,22,80,697	2,48,61,284	2,76,44,227	3,06,43,311	3,38,73,194
Facility 3 - Warehouse	20,80,320	23,20,857	25,80,247	28,59,774	31,60,802	33,18,843	34,84,785
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	8,37,330	13,22,071	18,51,472	24,30,509	30,62,820	37,52,287	45,03,043
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
<b>Total Revenue</b>	<b>6,74,40,426</b>	<b>7,98,02,391</b>	<b>8,98,52,104</b>	<b>10,07,07,281</b>	<b>11,24,23,346</b>	<b>12,48,93,308</b>	<b>13,83,29,207</b>
<b>Variable Cost</b>							
Facility 1 - Cleaning & Grading	4,68,52,985	5,52,60,625	6,20,04,372	6,92,84,341	7,71,37,297	8,56,02,337	9,47,21,038
Facility 2 - Processing Unit- Dal Mill	1,13,29,538	1,33,28,841	1,49,31,218	1,66,60,510	1,85,25,403	2,05,35,134	2,26,99,525
Facility 3 - Warehouse	7,56,480	7,94,304	8,34,019	8,75,720	9,19,506	9,65,481	10,13,756
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	6,09,103	9,90,537	13,92,212	18,31,578	23,11,399	28,34,625	34,04,394
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
<b>Total Variable Cost</b>	<b>5,95,48,106</b>	<b>7,03,74,308</b>	<b>7,91,61,820</b>	<b>8,86,52,149</b>	<b>9,88,93,606</b>	<b>10,99,37,577</b>	<b>12,18,38,713</b>
<b>Fixed Cost</b>							
Facility 1 - Cleaning & Grading	2,16,000	2,26,800	2,38,140	2,50,047	2,62,549	2,75,677	2,89,461
Facility 2 - Processing Unit- Dal Mill	24,00,000	25,20,000	26,46,000	27,78,300	29,17,215	30,63,076	32,16,230
Facility 3 - Warehouse	6,81,430	7,11,913	7,43,536	7,76,356	8,10,433	8,38,146	8,67,245
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Admin Expenses	12,38,396	13,00,316	13,65,332	14,33,598	15,05,278	15,80,542	16,59,569
<b>Total Fixed Cost</b>	<b>45,35,826</b>	<b>47,59,029</b>	<b>49,93,007</b>	<b>52,38,301</b>	<b>54,95,475</b>	<b>57,57,441</b>	<b>60,32,505</b>
<b>Total Cost</b>	<b>6,40,83,932</b>	<b>7,51,33,336</b>	<b>8,41,54,828</b>	<b>9,38,90,450</b>	<b>10,43,89,081</b>	<b>11,56,95,018</b>	<b>12,78,71,217</b>
<b>Profit Before Depreciation ,Interest and Tax</b>	<b>33,56,494</b>	<b>46,69,055</b>	<b>56,97,276</b>	<b>68,16,831</b>	<b>80,34,266</b>	<b>91,98,290</b>	<b>1,04,57,990</b>
Depreciation	12,48,854	12,48,854	12,48,854	12,48,854	12,48,854	12,48,854	12,48,854
Amortization	2,90,054	2,90,054	2,90,054	2,90,054	2,90,054	-	-
<b>Profit Before Interest and Tax</b>	<b>18,17,587</b>	<b>31,30,147</b>	<b>41,58,368</b>	<b>52,77,924</b>	<b>64,95,358</b>	<b>79,49,436</b>	<b>92,09,136</b>
Interest on Term loan	17,45,063	16,41,472	14,02,019	11,40,103	8,53,617	5,40,258	1,97,502
Profit Before Tax	72,523	14,88,675	27,56,349	41,37,821	56,41,741	74,09,178	90,11,634
Less. Tax	(4,08,134)	(59,661)	2,50,638	5,73,895	9,12,878	12,95,364	16,40,780
<b>Profit After Tax</b>	<b>4,80,657</b>	<b>15,48,336</b>	<b>25,05,711</b>	<b>35,63,926</b>	<b>47,28,862</b>	<b>61,13,814</b>	<b>73,70,854</b>
Cumulative Profit	4,80,657	20,28,993	45,34,704	80,98,630	1,28,27,492	1,89,41,307	2,63,12,160

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	29,22,164	34,56,786	47,09,329	67,58,172	96,85,465	1,33,94,297	1,80,17,413
Accounts Receivables							
Other Current Assets							
<b>Total Current Assets</b>	<b>29,22,164</b>	<b>34,56,786</b>	<b>47,09,329</b>	<b>67,58,172</b>	<b>96,85,465</b>	<b>1,33,94,297</b>	<b>1,80,17,413</b>
Gross Fixed Assets	2,99,63,119	2,87,14,265	2,74,65,411	2,62,16,558	2,49,67,704	2,37,18,850	2,24,69,996
Less: Depreciation	12,48,854	12,48,854	12,48,854	12,48,854	12,48,854	12,48,854	12,48,854
<b>Net Fixed Assets</b>	<b>2,87,14,265</b>	<b>2,74,65,411</b>	<b>2,62,16,558</b>	<b>2,49,67,704</b>	<b>2,37,18,850</b>	<b>2,24,69,996</b>	<b>2,12,21,143</b>
Preliminary & Pre- operative Expenses	11,60,216	8,70,162	5,80,108	2,90,054	0	0	0
<b>TOTAL ASSETS</b>	<b>3,27,96,645</b>	<b>3,17,92,359</b>	<b>3,15,05,995</b>	<b>3,20,15,930</b>	<b>3,34,04,315</b>	<b>3,58,64,293</b>	<b>3,92,38,556</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	1,93,89,593	1,68,36,971	1,40,44,896	1,09,90,905	76,50,428	39,96,591	0
Differed Tax Liabilities							
<b>TOTAL LIABILITIES</b>	<b>1,93,89,593</b>	<b>1,68,36,971</b>	<b>1,40,44,896</b>	<b>1,09,90,905</b>	<b>76,50,428</b>	<b>39,96,591</b>	<b>0</b>
Share capital	1,29,26,395	1,29,26,395	1,29,26,395	1,29,26,395	1,29,26,395	1,29,26,395	1,29,26,395
Smart Grant -in-Aid	0	0	0	0	0	0	0
<b>Reserves and Surplus</b>							
Add: Opening Balance (P/L Account)	0	4,80,657	20,28,993	45,34,704	80,98,630	1,28,27,492	1,89,41,307
Profit & Loss) During the Year	4,80,657	15,48,336	25,05,711	35,63,926	47,28,862	61,13,814	73,70,854
Appropriation - Dividend							
Total Reserves	4,80,657	20,28,993	45,34,704	80,98,630	1,28,27,492	1,89,41,307	2,63,12,160
<b>TOTAL EQUITY</b>	<b>1,34,07,052</b>	<b>1,49,55,388</b>	<b>1,74,61,099</b>	<b>2,10,25,025</b>	<b>2,57,53,887</b>	<b>3,18,67,702</b>	<b>3,92,38,556</b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>3,27,96,645</b>	<b>3,17,92,359</b>	<b>3,15,05,995</b>	<b>3,20,15,930</b>	<b>3,34,04,315</b>	<b>3,58,64,293</b>	<b>3,92,38,556</b>
<b>CONTROL TICKER</b>							
(=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 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	6,74,40,426	7,98,02,391	8,98,52,104	10,07,07,281	11,24,23,346	12,48,93,308	13,83,29,207
<b>2</b>	<b>Equity/ Share capital</b>	1,29,26,395						
	Reinvestment							
<b>3</b>	<b>Smart Grant -in-Aid</b>	-						
<b>4</b>	<b>Long Term Loan</b>	1,93,89,593						
<b>5</b>	<b>Short Term Loan</b>	-	-	-	-	-	-	-
	<b>Sub Total (A)</b>	<b>9,97,56,414</b>	<b>7,98,02,391</b>	<b>8,98,52,104</b>	<b>10,07,07,281</b>	<b>11,24,23,346</b>	<b>12,48,93,308</b>	<b>13,83,29,207</b>
	<b>Cash Outflow (Rs.)</b>							
<b>1</b>	<b>Capital Expenditure</b>							
a	Land and Building	2,05,00,369						
b	Machinery and Equipment	94,62,750						
c	Furniture & Fixture	-						
d	It Infrastructure	-						
e	Vehicle	-						
f	Preliminary Expenses	14,50,270						
<b>2</b>	<b>Operational Expenditure</b>							
a	Variable Cost	5,95,48,106	7,03,74,308	7,91,61,820	8,86,52,149	9,88,93,606	10,99,37,577	12,18,38,713
b	Fixed Cost	45,35,826	47,59,029	49,93,007	52,38,301	54,95,475	57,57,441	60,32,505
<b>3</b>	<b>Loan Repayment</b>							
	LTL - Principal	-	25,52,622	27,92,075	30,53,991	33,40,477	36,53,836	39,96,591
	LTL - Interest	17,45,063	16,41,472	14,02,019	11,40,103	8,53,617	5,40,258	1,97,502
	STL - Principal	-	-	-	-	-	-	-
	STL - Interest	-	-	-	-	-	-	-
<b>4</b>	<b>Tax</b>	(4,08,134)	(59,661)	2,50,638	5,73,895	9,12,878	12,95,364	16,40,780
	<b>Sub Total (B)</b>	<b>9,68,34,250</b>	<b>7,92,67,769</b>	<b>8,85,99,560</b>	<b>9,86,58,439</b>	<b>10,94,96,053</b>	<b>12,11,84,476</b>	<b>13,37,06,091</b>
	<b>Net Cash Flow (A-B)</b>	<b>29,22,164</b>	<b>5,34,622</b>	<b>12,52,544</b>	<b>20,48,842</b>	<b>29,27,294</b>	<b>37,08,832</b>	<b>46,23,116</b>
	Opening Cash and Bank		29,22,164	34,56,786	47,09,329	67,58,172	96,85,465	1,33,94,297
	<b>Cumulative Cash Balance</b>	<b>29,22,164</b>	<b>34,56,786</b>	<b>47,09,329</b>	<b>67,58,172</b>	<b>96,85,465</b>	<b>1,33,94,297</b>	<b>1,80,17,413</b>

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

### 9.1 Internal Rate of Return

Particular	Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Profit after Tax & Dividend		33,56,494.42	46,69,054.82	56,97,275.62	68,16,831.39	80,34,265.85	91,98,289.66	1,04,57,989.78
<b>Add:</b> Depreciation		12,48,853.77	12,48,853.77	12,48,853.77	12,48,853.77	12,48,853.77	12,48,853.77	12,48,853.77
Add: Preliminary expense written off		2,90,054.00	2,90,054.00	2,90,054.00	2,90,054.00	2,90,054.00	0.00	0.00
Net Cash Accrual (A)		48,95,402.19	62,07,962.59	72,36,183.39	83,55,739.16	95,73,173.63	1,04,47,143.43	1,17,06,843.55
Initial Investment/ Net Cash Accrual	(3,23,15,988.0462)	48,95,402.19	62,07,962.59	72,36,183.39	83,55,739.16	95,73,173.63	1,04,47,143.43	1,17,06,843.55
IRR	14.86%							
Present Value Equivalent		0.87	0.76	0.66	0.57	0.50	0.44	0.38
Present Value of Future Inflows		42,61,902.18	47,05,213.03	47,74,796.48	48,00,044.61	47,87,749.67	45,48,709.03	44,37,573.04
Operating Net Cash Inflow					3,23,15,988.05			
Present Capital Outflow					3,23,15,988.05			
					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	4,76,34,379	5,62,69,957	6,31,39,687	7,05,55,715	7,85,55,496	8,71,78,867	9,64,68,186
Facility 2 - Processing Unit- Dal Mill	1,68,88,397	1,98,89,506	2,22,80,697	2,48,61,284	2,76,44,227	3,06,43,311	3,38,73,194
Facility 3 - Warehouse	20,80,320	23,20,857	25,80,247	28,59,774	31,60,802	33,18,843	34,84,785
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	8,37,330	13,22,071	18,51,472	24,30,509	30,62,820	37,52,287	45,03,043
Facility 6 - Processing Unit - Horti Comr	-	-	-	-	-	-	-
Total Receipts	6,74,40,426	7,98,02,391	8,98,52,104	10,07,07,281	11,24,23,346	12,48,93,308	13,83,29,207
Total Variable Exp	5,95,48,106	7,03,74,308	7,91,61,820	8,86,52,149	9,88,93,606	10,99,37,577	12,18,38,713
<b>Contribution</b>	<b>78,92,320</b>	<b>94,28,083</b>	<b>1,06,90,283</b>	<b>1,20,55,132</b>	<b>1,35,29,741</b>	<b>1,49,55,730</b>	<b>1,64,90,495</b>
<b>Total Fixed exp</b>	<b>60,74,734</b>	<b>62,97,936</b>	<b>65,31,915</b>	<b>67,77,209</b>	<b>70,34,383</b>	<b>70,06,295</b>	<b>72,81,359</b>
BEP	77%	67%	61%	56%	52%	47%	44%

Average BEP 57.73%

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	4,80,657	15,48,336	25,05,711	35,63,926	47,28,862	61,13,814	73,70,854
Add: Depreciation	12,48,854	12,48,854	12,48,854	12,48,854	12,48,854	12,48,854	12,48,854
Add. Preliminary exp Written off	2,90,054	2,90,054	2,90,054	2,90,054	2,90,054	0	0
Net Cash Accrual (A)	20,19,565	30,87,244	40,44,619	51,02,833	62,67,770	73,62,668	86,19,708
PV Factor @ 10 %	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Disc Cash Flow	20,19,565	30,87,244	40,44,619	51,02,833	62,67,770	73,62,668	86,19,708

Total Discounted Cash Flows 3,65,04,407

Present Value of Outflow 3,23,15,988

NPV 41,88,418.84

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
<b>Net Profit</b>	33,56,494	46,69,055	56,97,276	68,16,831	80,34,266	91,98,290	1,04,57,990
<b>Average net profit</b>	6890028.79						
<b>Total Project cost</b>	32315988.05						
<b>ROI</b>	21.32%						

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	3,23,15,988							
Profit after Tax & Dividend		4,80,657	15,48,336	25,05,711	35,63,926	47,28,862	61,13,814	73,70,854
Add: Depreciation		12,48,854	12,48,854	12,48,854	12,48,854	12,48,854	12,48,854	12,48,854
Add: Preliminary exp Written off		2,90,054	2,90,054	2,90,054	2,90,054	2,90,054	-	-
Net Cash Accrual (A)		20,19,565	30,87,244	40,44,619	51,02,833	62,67,770	73,62,668	86,19,708
Cashflow - Initial Investment		<b>(3,02,96,423)</b>	<b>(2,72,09,180)</b>	<b>(2,31,64,561)</b>	<b>(1,80,61,727)</b>	<b>(1,17,93,957)</b>		

Payback period (in years) - Project 6.88

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	33,56,494	46,69,055	56,97,276	68,16,831	80,34,266	91,98,290	1,04,57,990
Add: Depreciation	12,48,854	12,48,854	12,48,854	12,48,854	12,48,854	12,48,854	12,48,854
Add: Amortization	2,90,054	2,90,054	2,90,054	2,90,054	2,90,054	-	-
Intwrest on TL	17,45,063	16,41,472	14,02,019	11,40,103	8,53,617	5,40,258	1,97,502
<b>Total</b>	<b>66,40,466</b>	<b>78,49,435</b>	<b>86,38,202</b>	<b>94,95,842</b>	<b>1,04,26,791</b>	<b>1,09,87,401</b>	<b>1,19,04,346</b>
Total Annual EMI	-	25,52,622	27,92,075	30,53,991	33,40,477	36,53,836	39,96,591
<b>Debt Service Coverage Ratio (DCSR)</b>	<b>#DIV/0!</b>	<b>3.08</b>	<b>3.09</b>	<b>3.11</b>	<b>3.12</b>	<b>3.01</b>	<b>2.98</b>

Average DSCR 3.06

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	5,00,16,098	5,90,83,455	6,62,96,671	7,40,83,501	8,24,83,271	9,15,37,810	10,12,91,595
Facility 2 - Processing Unit- Dal Mill	1,77,32,817	2,08,83,982	2,33,94,732	2,61,04,348	2,90,26,438	3,21,75,477	3,55,66,853
Facility 3 - Warehouse	21,84,336	24,36,900	27,09,259	30,02,762	33,18,843	34,84,785	36,59,024
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	8,79,197	13,88,174	19,44,046	25,52,034	32,15,962	39,39,901	47,28,195
Facility 6 - Processing Unit - Horti Comr	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	7,08,12,447	8,37,92,511	9,43,44,709	10,57,42,645	11,80,44,514	13,11,37,973	14,52,45,667
Expenditure							
Fixed Cost (Excl. of Depreciation, Amor	45,35,826	47,59,029	49,93,007	52,38,301	54,95,475	57,57,441	60,32,505
Variable Cost	6,25,25,511	7,03,74,308	7,91,61,820	8,86,52,149	9,88,93,606	10,99,37,577	12,18,38,713
Total Operational Expenses	6,70,61,337	7,51,33,336	8,41,54,828	9,38,90,450	10,43,89,081	11,56,95,018	12,78,71,217
<b>Net Income</b>	<b>37,51,110</b>	<b>86,59,174</b>	<b>1,01,89,881</b>	<b>1,18,52,195</b>	<b>1,36,55,433</b>	<b>1,54,42,955</b>	<b>1,73,74,450</b>

Cost Variation (+5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	4,76,34,379	5,62,69,957	6,31,39,687	7,05,55,715	7,85,55,496	8,71,78,867	9,64,68,186
Facility 2 - Processing Unit- Dal Mill	1,68,88,397	1,98,89,506	2,22,80,697	2,48,61,284	2,76,44,227	3,06,43,311	3,38,73,194
Facility 3 - Warehouse	20,80,320	23,20,857	25,80,247	28,59,774	31,60,802	33,18,843	34,84,785
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	8,37,330	13,22,071	18,51,472	24,30,509	30,62,820	37,52,287	45,03,043
Facility 6 - Processing Unit - Horti Comr	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	6,74,40,426	7,98,02,391	8,98,52,104	10,07,07,281	11,24,23,346	12,48,93,308	13,83,29,207
Expenditure							
Fixed Cost (Excl. of Depreciation, Amor	45,35,825.85	47,59,028.65	49,93,007.44	52,38,301.01	54,95,475.12	57,57,440.79	60,32,504.73
Variable Cost	6,25,25,511.07	7,38,93,023.00	8,31,19,911.50	9,30,84,756.30	10,38,38,285.79	11,54,34,456.34	12,79,30,648.24
Total Operational Expenses	6,70,61,336.92	7,86,52,051.65	8,81,12,918.94	9,83,23,057.31	10,93,33,760.91	12,11,91,897.13	13,39,63,152.97
<b>Net Income</b>	<b>3,79,089.13</b>	<b>11,50,339.44</b>	<b>17,39,184.60</b>	<b>23,84,223.95</b>	<b>30,89,585.58</b>	<b>37,01,410.79</b>	<b>43,66,054.15</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 - Cleaning & Grading	4,52,52,660	5,34,56,459	5,99,82,703	6,70,27,929	7,46,27,722	8,28,19,924	9,16,44,776
Facility 2 - Processing Unit- Dal Mill	1,60,43,977	1,88,95,031	2,11,66,663	2,36,18,220	2,62,62,016	2,91,11,146	3,21,79,534
Facility 3 - Warehouse	19,76,304	22,04,814	24,51,235	27,16,785	30,02,762	31,52,900	33,10,545
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	7,95,464	12,55,967	17,58,899	23,08,983	29,09,679	35,64,673	42,77,891
Facility 6 - Processing Unit - Horti Comr 0	-	-	-	-	-	-	-
<b>Total Income</b>	<b>6,40,68,405</b>	<b>7,58,12,272</b>	<b>8,53,59,498</b>	<b>9,56,71,917</b>	<b>10,68,02,179</b>	<b>11,86,48,643</b>	<b>13,14,12,747</b>
<b>Expenditure</b>							
Fixed Cost (Excl. of Depreciation, Amor	45,35,826	47,59,029	49,93,007	52,38,301	54,95,475	57,57,441	60,32,505
Variable Cost	5,65,70,700	6,68,55,592	7,52,03,729	8,42,19,541	9,39,48,925	10,44,40,699	11,57,46,777
<b>Total Operational Expenses</b>	<b>6,11,06,526</b>	<b>7,16,14,621</b>	<b>8,01,96,737</b>	<b>8,94,57,842</b>	<b>9,94,44,400</b>	<b>11,01,98,139</b>	<b>12,17,79,282</b>
<b>Net Income</b>	<b>29,61,878</b>	<b>41,97,651</b>	<b>51,62,761</b>	<b>62,14,075</b>	<b>73,57,779</b>	<b>84,50,503</b>	<b>96,33,465</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	4,76,34,379	5,62,69,957	6,31,39,687	7,05,55,715	7,85,55,496	8,71,78,867	9,64,68,186
Facility 2 - Processing Unit- Dal Mill	1,68,88,397	1,98,89,506	2,22,80,697	2,48,61,284	2,76,44,227	3,06,43,311	3,38,73,194
Facility 3 - Warehouse	20,80,320	23,20,857	25,80,247	28,59,774	31,60,802	33,18,843	34,84,785
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	8,37,330	13,22,071	18,51,472	24,30,509	30,62,820	37,52,287	45,03,043
Facility 6 - Processing Unit - Horti Comr 0	-	-	-	-	-	-	-
<b>Total Income</b>	<b>6,74,40,426</b>	<b>7,98,02,391</b>	<b>8,98,52,104</b>	<b>10,07,07,281</b>	<b>11,24,23,346</b>	<b>12,48,93,308</b>	<b>13,83,29,207</b>
<b>Expenditure</b>							
Fixed Cost (Excl. of Depreciation, Amor	45,35,826	47,59,029	49,93,007	52,38,301	54,95,475	57,57,441	60,32,505
Variable Cost	5,65,70,700	6,68,55,592	7,52,03,729	8,42,19,541	9,39,48,925	10,44,40,699	11,57,46,777
<b>Total Operational Expenses</b>	<b>6,11,06,526</b>	<b>7,16,14,621</b>	<b>8,01,96,737</b>	<b>8,94,57,842</b>	<b>9,94,44,400</b>	<b>11,01,98,139</b>	<b>12,17,79,282</b>
<b>Net Income</b>	<b>63,33,900</b>	<b>81,87,770</b>	<b>96,55,367</b>	<b>1,12,49,439</b>	<b>1,29,78,946</b>	<b>1,46,95,169</b>	<b>1,65,49,925</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

## Grains Crops and Production Details

### 10.1 Details of members and non- members

Particulars	No.
Total No.of Members Cultivating Grain Crops	1160
Total No.of Non- members Cultivating Grain Crops	400
<b>Total</b>	<b>1560</b>
<b>Average Land Holding per Member (Acres)</b>	<b>2.5</b>
<b>Total Cultivated Land under grain Crop(Acres)</b>	<b>3900</b>

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

Season	Crop	Cultivation In (%)	Total Land under Cultivaion ( In Acres)	Yield/Acres (In Quintals)	Total Production (In Quintals)	Consumption in (%)	Marketable Surplus ( In Quintals)
Kharif	Soybean	75%	2925	7	20475	10%	18427.5
	Red Gram/Tur	20%	780	5	3900	5%	3705
	Paddy/Rice	0%	0	0	0	0%	0
	Green Gram/ Moong	0%	0	0	0	2%	0
	Maize	0%	0	0	0	0%	0
	Black Gram/Udid	0%	0	0	0	10%	0
	Bajra	0%	0	0	0	2%	0
	Jawar	0%	0	0	0	0%	0
	Sunflower	0%	0	0	0	0%	0
Area Under Rabbi Cultivation ( In Acres)		30%	1170				
Rabbi	Wheat	0%	0	0	0	10%	0
	Bengal Gram/Channa	20%	234	6	1404	10%	1263.6
	Jawar	0%	0	0	0	5%	0
	Maize	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
Area Under Summer Cultivation ( In Acres)		5%	195				
Summer	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

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	20%	25%	30%	35%	40%	45%	50%
	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Soybean	14742	15663.375	16584.75	17506.125	18427.5	19348.875	20270.25
Red Gram/Tur	741	926.25	1111.5	1296.75	1482	1667.25	1852.5
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	252.72	315.9	379.08	442.26	505.44	568.62	631.8
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

### 10.4 Quantity of Marketable Surplus Produce Considered for Processing Business

Particulars	70%	75%	80%	85%	90%	95%	100%
	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Soybean	0	0	0	0	0	0	0
Red Gram/Tur	2593.5	2778.75	2964	3149.25	3334.5	3519.75	3705
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	884.52	947.7	1010.88	1074.06	1137.24	1200.42	1263.6
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	10%	15.0%	20.0%	25.0%	30.0%	35.0%	40.0%
	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Soybean	292.5	438.75	585	731.25	877.5	1023.75	1170
Red Gram/Tur	78	117	156	195	234	273	312
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	23.4	35.1	46.8	58.5	70.2	81.9	93.6
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
	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	
Total No.of Non-members Cultivating F & V	
<b>Total</b>	<b>0</b>
Average Land Holding per member(Acres)	<b>1</b>
Total Cultivated Land Under F & V (Acres)	<b>0</b>

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

Season	Crop	Cultivation In (%)	Total Land under Cultivaion ( In Acres)	Yield/Acres (In Quintals)	Total Production (In Quintals)	Consumption in (%)	Marketable Surplus ( In Quintals)
Kharif	Onion	0%	0	0	0	10%	0
	Tomato	0%	0	0	0	5%	0
	Okra	0%	0	0	0	0%	0
	Chilli	0%	0	0	0	2%	0
	Potato	0%	0	0	0	0%	0
		0%	0	0	0	10%	0
		0%	0	0	0	2%	0
		0%	0	0	0	0%	0
Area Under Vegetables in Rabbi Season ( In Acres)			0				
Rabbi	Onion	0%	0	0	0	10%	0
	Tomato	0%	0	0	0	10%	0
	Okra	0%	0	0	0	5%	0
	Chilli	0%	0	0	0	0%	0
	Brinjal	0%	0	0	0	0%	0
		0%	0	0	0	0%	0
Area Under Vegetables in Summer Season ( In Acres)			0				
Summer		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	5%	0
	Custard Apple	0%	0		0	0%	0
	Guava	0%	0		0	0%	0
	Citrus	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	35%	40%	45%	50%	55%	60%	65%
	Y1	Y2	Y3	Y4	Y5	Y6	Y7
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
	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
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%	10%	15%	20%	25%	30%	35%
	Y1	Y2	Y3	Y4	Y5	Y6	Y7
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
	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
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
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
	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



Pomegranate	-	-	-	-	-	-	-	-
Custard Apple	-	-	-	-	-	-	-	-
Guava	-	-	-	-	-	-	-	-
Citrus	-	-	-	-	-	-	-	-
<b>Output</b>								
Soybean	7,120.39	7,565.41	8,010.43	8,455.46	8,900.48	9,345.51	9,790.53	
Red Gram/Tur	357.90	447.38	536.85	626.33	715.81	805.28	894.76	
Paddy/Rice	-	-	-	-	-	-	-	
Green Gram/ Moong	-	-	-	-	-	-	-	
Maize	-	-	-	-	-	-	-	
Black Gram/Udid	-	-	-	-	-	-	-	
Bajra	-	-	-	-	-	-	-	
Jawar	-	-	-	-	-	-	-	
Sunflower	-	-	-	-	-	-	-	
Wheat	-	-	-	-	-	-	-	
Bengal Gram/Channa	122.06	152.58	183.10	213.61	244.13	274.64	305.16	
Jawar	-	-	-	-	-	-	-	
Maize	-	-	-	-	-	-	-	
Safflower	-	-	-	-	-	-	-	
0	-	-	-	-	-	-	-	
0	-	-	-	-	-	-	-	
0	-	-	-	-	-	-	-	
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	-	-	-	-	-	-	-	
Pomegranate	-	-	-	-	-	-	-	
Custard Apple	-	-	-	-	-	-	-	
Guava	-	-	-	-	-	-	-	
Citrus	-	-	-	-	-	-	-	

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

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

Particulars	Rate	Y1	Y2	Y3	Y4	Y5	Y6	Y7	
<b>Revenue</b>									
Soybean	Quintals	6,500	4,39,68,384	5,14,82,060	5,72,45,317	6,34,56,194	7,01,45,047	7,73,44,143	8,50,87,787
Red Gram/Tur	Quintals	6,300	21,42,049	29,29,816	36,97,783	45,35,223	54,47,161	64,38,956	75,16,312
Paddy/Rice	Quintals		-	-	-	-	-	-	-
Green Gram/ Moong	Quintals	6,000	-	-	-	-	-	-	-
Maize	Quintals		-	-	-	-	-	-	-
Black Gram/Udid	Quintals	6,500	-	-	-	-	-	-	-
Bajra	Quintals	2,000	-	-	-	-	-	-	-
Jawar	Quintals		-	-	-	-	-	-	-
Sunflower	Quintals		-	-	-	-	-	-	-
Wheat	Quintals		-	-	-	-	-	-	-
Bengal Gram/Channa	Quintals	5,000	5,79,803	7,93,033	10,00,904	12,27,579	14,74,420	17,42,875	20,34,490
Jawar	Quintals		-	-	-	-	-	-	-
Maize	Quintals		-	-	-	-	-	-	-
Safflower	Quintals		-	-	-	-	-	-	-
0	Quintals		-	-	-	-	-	-	-
0	Quintals		-	-	-	-	-	-	-
0	Quintals		-	-	-	-	-	-	-
Groundnut	Quintals		-	-	-	-	-	-	-
0	Quintals		-	-	-	-	-	-	-
0	Quintals		-	-	-	-	-	-	-
0	Quintals		-	-	-	-	-	-	-
0	Quintals		-	-	-	-	-	-	-
0	Quintals		-	-	-	-	-	-	-
<b>Job Work Charges</b>	Quintals	120	9,44,143	10,65,048	11,95,683	13,36,719	14,88,869	16,52,893	18,29,596
<b>Fruit &amp; Vegetables Crop Production Details</b>									
Onion	Quintals	2,000	-	-	-	-	-	-	-
Tomato	Quintals	1,000	-	-	-	-	-	-	-
Okra	Quintals	1,500	-	-	-	-	-	-	-
Chilli	Quintals	3,000	-	-	-	-	-	-	-
Potato	Quintals	1,500	-	-	-	-	-	-	-
0	Quintals		-	-	-	-	-	-	-
0	Quintals		-	-	-	-	-	-	-
0	Quintals		-	-	-	-	-	-	-
0	Quintals		-	-	-	-	-	-	-
Onion	Quintals	2,000	-	-	-	-	-	-	-
Tomato	Quintals	1,000	-	-	-	-	-	-	-
Okra	Quintals	1,500	-	-	-	-	-	-	-
Chilli	Quintals	3,000	-	-	-	-	-	-	-
Brinjal	Quintals	2,000	-	-	-	-	-	-	-
0	Quintals		-	-	-	-	-	-	-
0	Quintals		-	-	-	-	-	-	-
0	Quintals		-	-	-	-	-	-	-
0	Quintals		-	-	-	-	-	-	-
0	Quintals		-	-	-	-	-	-	-
0	Quintals		-	-	-	-	-	-	-
0	Quintals		-	-	-	-	-	-	-
Pomegranate	Quintals	5,000	-	-	-	-	-	-	-
Custard Apple	Quintals		-	-	-	-	-	-	-
Guava	Quintals		-	-	-	-	-	-	-
Citrus	Quintals		-	-	-	-	-	-	-
<b>Total Revenue</b>			<b>4,76,34,379</b>	<b>5,62,69,957</b>	<b>6,31,39,687</b>	<b>7,05,55,715</b>	<b>7,85,55,496</b>	<b>8,71,78,867</b>	<b>9,64,68,186</b>

<b>Expenses</b>									
<b>Variable Cost</b>									
Soybean	Quintals	6,200	4,57,00,200	5,09,84,286	5,66,82,529	6,28,23,137	6,94,36,098	7,65,53,298	8,42,08,628
Red Gram/Tur	Quintals	6,000	22,23,000	29,17,688	36,76,286	45,03,451	54,04,141	63,83,641	74,47,582
Paddy/Rice	Quintals	-	-	-	-	-	-	-	-
Green Gram/ Moong	Quintals	5,800	-	-	-	-	-	-	-
Maize	Quintals	-	-	-	-	-	-	-	-
Black Gram/Udid	Quintals	6,300	-	-	-	-	-	-	-
Bajra	Quintals	1,800	-	-	-	-	-	-	-
Jawar	Quintals	-	-	-	-	-	-	-	-
Sunflower	Quintals	-	-	-	-	-	-	-	-
Wheat	Quintals	-	-	-	-	-	-	-	-
Bengal Gram/Channa	Quintals	4,700	5,93,892	7,79,483	9,82,149	12,03,132	14,43,759	17,05,440	19,89,680
Jawar	Quintals	-	-	-	-	-	-	-	-
Maize	Quintals	-	-	-	-	-	-	-	-
Safflower	Quintals	-	-	-	-	-	-	-	-
0	Quintals	-	-	-	-	-	-	-	-
0	Quintals	-	-	-	-	-	-	-	-
0	Quintals	-	-	-	-	-	-	-	-
Groundnut	Quintals	-	-	-	-	-	-	-	-
0	Quintals	-	-	-	-	-	-	-	-
0	Quintals	-	-	-	-	-	-	-	-
0	Quintals	-	-	-	-	-	-	-	-
0	Quintals	-	-	-	-	-	-	-	-
0	Quintals	-	-	-	-	-	-	-	-
<b>Fruit &amp; Vegetables Crop Production Details</b>									
Onion	Quintals	1,800	-	-	-	-	-	-	-
Tomato	Quintals	800	-	-	-	-	-	-	-
Okra	Quintals	1,300	-	-	-	-	-	-	-
Chilli	Quintals	2,800	-	-	-	-	-	-	-
Potato	Quintals	1,300	-	-	-	-	-	-	-
0	Quintals	-	-	-	-	-	-	-	-
0	Quintals	-	-	-	-	-	-	-	-
0	Quintals	-	-	-	-	-	-	-	-
0	Quintals	-	-	-	-	-	-	-	-
Onion	Quintals	1,800	-	-	-	-	-	-	-
Tomato	Quintals	800	-	-	-	-	-	-	-
Okra	Quintals	1,300	-	-	-	-	-	-	-
Chilli	Quintals	2,800	-	-	-	-	-	-	-
Brinjal	Quintals	1,800	-	-	-	-	-	-	-
0	Quintals	-	-	-	-	-	-	-	-
0	Quintals	-	-	-	-	-	-	-	-
0	Quintals	-	-	-	-	-	-	-	-
0	Quintals	-	-	-	-	-	-	-	-
Pomegranate	Quintals	4,700	-	-	-	-	-	-	-
Custard Apple	Quintals	-	-	-	-	-	-	-	-
Guava	Quintals	-	-	-	-	-	-	-	-
Citrus	Quintals	-	-	-	-	-	-	-	-
0	Quintals	-	-	-	-	-	-	-	-
0	Quintals	-	-	-	-	-	-	-	-
Daily Labour		5	450	1,10,642	1,24,810	1,40,119	1,56,647	1,74,477	1,93,698
Electricity Charges		185,008	12	1,09,171	1,23,152	1,38,257	1,54,565	1,72,158	1,91,124
Gunny Bags/100 Kg			45	3,42,016	3,85,814	4,33,136	4,84,226	5,39,343	5,98,760
Transporation Cost/100 Kg			30	2,28,011	2,57,209	2,88,757	3,22,818	3,59,562	3,99,174
Add: Opening Stock				24,53,946	27,65,762	31,02,624	34,66,258	38,58,499	42,81,298
Less: Closing Stock				24,53,946	27,65,762	31,02,624	34,66,258	38,58,499	42,81,298
<b>Total Variable Cost</b>			<b>4,68,52,985</b>	<b>5,52,60,625</b>	<b>6,20,04,372</b>	<b>6,92,84,341</b>	<b>7,71,37,297</b>	<b>8,56,02,337</b>	<b>9,47,21,038</b>
<b>Fixed Cost</b>									
Machine Operator		1	18,000	2,16,000	2,26,800	2,38,140	2,50,047	2,62,549	2,75,677
<b>Total Fixed Cost</b>			<b>2,16,000</b>	<b>2,26,800</b>	<b>2,38,140</b>	<b>2,50,047</b>	<b>2,62,549</b>	<b>2,75,677</b>	<b>2,89,461</b>
<b>Total Expenses</b>			<b>4,70,68,985</b>	<b>5,54,87,425</b>	<b>6,22,42,512</b>	<b>6,95,34,388</b>	<b>7,73,99,846</b>	<b>8,58,78,014</b>	<b>9,50,10,499</b>
<b>Operaing Income</b>			<b>5,65,394</b>	<b>7,82,532</b>	<b>8,97,175</b>	<b>10,21,327</b>	<b>11,55,650</b>	<b>13,00,853</b>	<b>14,57,687</b>

1. Inflation is assumed to be 5% annually.

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

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

Capacity 10 Qtls P Hour  
 No. of Hours 8

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
No. of Operation Days	43	47	50	53	56	59	62
Soybean	0	0	0	0	0	0	0
Red Gram/Tur	2593.5	2778.75	2964	3149.25	3334.5	3519.75	3705
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	884.52	947.7	1010.88	1074.06	1137.24	1200.42	1263.6
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	3478.02	3726.45	3974.88	4223.31	4471.74	4720.17	4968.6
Job Work (50%)	50%	50%	50%	50%	50%	50%	50%
Quantity for Processing and Trading for PC	50%	50%	50%	50%	50%	50%	50%
<b>Job Work (50%)</b>	<b>1,739</b>	<b>1,863</b>	<b>1,987</b>	<b>2,112</b>	<b>2,236</b>	<b>2,360</b>	<b>2,484</b>
<b>Quantity for sale (50%)</b>							
Soybean	-	-	-	-	-	-	-
Red Gram/Tur	1,297	1,389	1,482	1,575	1,667	1,760	1,853
Paddy/Rice	-	-	-	-	-	-	-
Green Gram/ Moong	-	-	-	-	-	-	-
Maize	-	-	-	-	-	-	-
Black Gram/Udid	-	-	-	-	-	-	-
Bajra	-	-	-	-	-	-	-
Jawar	-	-	-	-	-	-	-
Sunflower	-	-	-	-	-	-	-
Wheat	-	-	-	-	-	-	-
Bengal Gram/Channa	442	474	505	537	569	600	632
Jawar	-	-	-	-	-	-	-
Maize	-	-	-	-	-	-	-
Safflower	-	-	-	-	-	-	-
	0	-	-	-	-	-	-
	0	-	-	-	-	-	-
	0	-	-	-	-	-	-
Groundnut	-	-	-	-	-	-	-
	0	-	-	-	-	-	-
<b>Output (KG)</b>							
Soybean							
Red Gram/Tur							
Dal (80%)	1,037.40	1,111.50	1,185.60	1,259.70	1,333.80	1,407.90	1,482.00
Husk and Powder	259.35	277.88	296.40	314.93	333.45	351.98	370.50
Paddy/Rice							
Green Gram/ Moong							
Dal (80%)	-	-	-	-	-	-	-
Husk and Powder	-	-	-	-	-	-	-
Maize							
Black Gram/Udid							
Dal (80%)	-	-	-	-	-	-	-
Husk and Powder	-	-	-	-	-	-	-
Bajra							
Jawar							
Sunflower							
Wheat							
Bengal Gram/Channa							
Dal (80%)	354	379	404	430	455	480	505
Husk and Powder	88	95	101	107	114	120	126
Jawar							

Maize									
Safflower									
	0								
	0								
	0								
Groundnut									
	0								
	0								

Packaging (In Kg)

50

### 13.2 Facility 2 - Profit and loss of Grain Processing Unit - Dal Mill

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>									
<b>Pulses</b>									
Bengal Gram	Quintals	4900	32,93,952	38,87,731	43,55,169	48,59,631	54,03,652	59,89,925	66,21,317
Red Gram	Quintals	6500	1,28,11,890	1,51,21,402	1,69,39,510	1,89,01,626	2,10,17,604	2,32,97,926	2,57,53,737
Black Gram	Quintals	4000	-	-	-	-	-	-	-
Green Gram	Quintals	4000	-	-	-	-	-	-	-
<b>Husk and Powder</b>	<b>Kg</b>	<b>2.5</b>	3,47,802	3,91,277	4,38,231	4,88,901	5,43,543	6,02,427	6,65,840
<b>Job Work Charges</b>	<b>Kg</b>	<b>2.5</b>	4,34,753	4,89,097	5,47,788	6,11,126	6,79,428	7,53,033	8,32,300
<b>Revenue</b>			<b>1,68,88,397</b>	<b>1,98,89,506</b>	<b>2,22,80,697</b>	<b>2,48,61,284</b>	<b>2,76,44,227</b>	<b>3,06,43,311</b>	<b>3,38,73,194</b>
<b>Expenses</b>									
<b>Variable Cost</b>									
Bengal Gram	Quintals	4,800	21,22,848	23,88,204	26,74,788	29,84,061	33,17,574	36,76,977	40,64,028
Red gram	Quintals	6,400	82,99,200	93,36,600	1,04,56,992	1,16,66,082	1,29,69,938	1,43,75,014	1,58,88,174
Black gram	Quintals	5,800	-	-	-	-	-	-	-
Green Gram	Quintals	6,200	-	-	-	-	-	-	-
Oil (Liters)	5	120	2,08,681	2,34,766	2,62,938	2,93,341	3,26,126	3,61,456	3,99,504
Daily Labour	10	500	2,17,376	2,44,548	2,73,894	3,05,563	3,39,714	3,76,517	4,16,150
Electricity Charges	731.08	15	4,76,758	5,36,353	6,00,715	6,70,173	7,45,075	8,25,791	9,12,717
Loading/Unloading Charges		25	86,951	97,819	1,09,558	1,22,225	1,35,886	1,50,607	1,66,460
packaging Exp		90	2,50,417	2,81,720	3,15,526	3,52,009	3,91,351	4,33,747	4,79,405
Transportation Charges		90	2,50,417	2,81,720	3,15,526	3,52,009	3,91,351	4,33,747	4,79,405
Add: Opening Stock				5,83,112	6,56,001	7,34,721	8,19,673	9,11,283	10,10,005
Less: Closing Stock			5,83,112	6,56,001	7,34,721	8,19,673	9,11,283	10,10,005	11,16,322
<b>Total Variable Cost</b>			<b>1,13,29,538</b>	<b>1,33,28,841</b>	<b>1,49,31,218</b>	<b>1,66,60,510</b>	<b>1,85,25,403</b>	<b>2,05,35,134</b>	<b>2,26,99,525</b>
<b>Fixed Cost</b>									
Machine Operator	1	20,000	2,40,000	2,52,000	2,64,600	2,77,830	2,91,722	3,06,308	3,21,623
Other Labour	15	12,000	21,60,000	22,68,000	23,81,400	25,00,470	26,25,494	27,56,768	28,94,607
<b>Fixed Cost</b>			<b>24,00,000</b>	<b>25,20,000</b>	<b>26,46,000</b>	<b>27,78,300</b>	<b>29,17,215</b>	<b>30,63,076</b>	<b>32,16,230</b>
<b>Total expenses</b>			<b>1,37,29,538</b>	<b>1,58,48,841</b>	<b>1,75,77,218</b>	<b>1,94,38,810</b>	<b>2,14,42,618</b>	<b>2,35,98,210</b>	<b>2,59,15,755</b>
<b>Operating Profit</b>			<b>31,58,859</b>	<b>40,40,665</b>	<b>47,03,480</b>	<b>54,22,474</b>	<b>62,01,609</b>	<b>70,45,101</b>	<b>79,57,439</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 3 - Warehouse**  
**14.1 Capacity Utilization**

Capacity 2000 MT  
 Godown capacity utilised for t 30 MT  
 Capacity for rent computation 1,970.00 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>	18,912.00	20,094.00	21,276.00	22,458.00	23,640.00	23,640.00	23,640.00

**14.2 Facility 3 - Profit and loss of Warehouse**

Particulars	Unit	Rate	100%	105.00%	110.25%	115.76%	121.55%	127.63%	134.01%
			Y1	Y2	Y3	Y4	Y5	Y6	Y7
<b>Vegetable</b>									
Storage Charges per MT per Month		110	20,80,320	23,20,857	25,80,247	28,59,774	31,60,802	33,18,843	34,84,785
<b>Total Revenue</b>			20,80,320	23,20,857	25,80,247	28,59,774	31,60,802	33,18,843	34,84,785
<b>Expenses</b>									
<b>Variable Cost</b>									
Dunnage	MT	15	1,18,200	1,24,110	1,30,316	1,36,831	1,43,673	1,50,856	1,58,399
Fumigation	MT	15	3,54,600	3,72,330	3,90,947	4,10,494	4,31,019	4,52,569	4,75,198
Electricity		23,640	2,83,680	2,97,864	3,12,757	3,28,395	3,44,815	3,62,056	3,80,158
<b>Total Variable Cost</b>			<b>7,56,480</b>	<b>7,94,304</b>	<b>8,34,019</b>	<b>8,75,720</b>	<b>9,19,506</b>	<b>9,65,481</b>	<b>10,13,756</b>
<b>Fixed Cost</b>									
Warehouse Manager		1 18,000	2,16,000	2,26,800	2,38,140	2,50,047	2,62,549	2,75,677	2,89,461
Security Guard		2 10,000	2,40,000	2,52,000	2,64,600	2,77,830	2,91,722	3,06,308	3,21,623
Insurance for Godown Building			1,02,502	1,02,502	1,02,502	1,02,502	1,02,502	1,02,502	1,02,502
Insurance for stock in godown			1,22,928	1,30,611	1,38,294	1,45,977	1,53,660	1,53,660	1,53,660
<b>Total Fixed Cost</b>			<b>6,81,430</b>	<b>7,11,913</b>	<b>7,43,536</b>	<b>7,76,356</b>	<b>8,10,433</b>	<b>8,38,146</b>	<b>8,67,245</b>
<b>Total Expenses</b>			<b>14,37,910</b>	<b>15,06,217</b>	<b>15,77,555</b>	<b>16,52,076</b>	<b>17,29,939</b>	<b>18,03,628</b>	<b>18,81,001</b>
<b>Operating profit</b>			<b>6,42,410</b>	<b>8,14,640</b>	<b>10,02,692</b>	<b>12,07,698</b>	<b>14,30,864</b>	<b>15,15,215</b>	<b>16,03,784</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
1					0	2	0	4	0	3200	1
2					0	2	0	4	0	3200	1
3					0	2	0	4	0	3600	1
4					0	2	0	2	0	1500	1
5					0	2	0	10	0	3000	1
6					0	0			0		
7					0	0			0		
8					0	0			0		
9					0	0			0		
10					0	0			0		

**15.2 Facility 4 - Profit and loss of Custom Hiring**

Particulars	Unit	No. of Unit	Rate	100%	105.00%	110.25%	115.76%	121.55%	127.63%	134.01%
				Y1	Y2	Y3	Y4	Y5	Y6	Y7
<b>Revenue</b>										
<b>Custom Hiring Charges</b>										
		0	3200	-	-	-	-	-	-	-
		0	3200	-	-	-	-	-	-	-
		0	3600	-	-	-	-	-	-	-
		0	1500	-	-	-	-	-	-	-
		0	3000	-	-	-	-	-	-	-
		0	0	-	-	-	-	-	-	-
		0	0	-	-	-	-	-	-	-
		0	0	-	-	-	-	-	-	-
		0	0	-	-	-	-	-	-	-
		0	0	-	-	-	-	-	-	-
		0	0	-	-	-	-	-	-	-
<b>Total Revenue</b>				-	-	-	-	-	-	-
<b>Expenses</b>										
<b>Variable Expenses</b>										
Diesel	Litres	0	100	-	-	-	-	-	-	-
Daily Labour	No. of Days	0	300	-	-	-	-	-	-	-
<b>Total Variable Cost</b>				-	-	-	-	-	-	-
<b>Fixed Cost</b>										
Driver	No.	0	-	-	-	-	-	-	-	-
<b>Total Fixed Cost</b>				-	-	-	-	-	-	-
<b>Total Expenses</b>				-	-	-	-	-	-	-
<b>Operating Income</b>				-	-	-	-	-	-	-

This sheet provide details of sale, expenses and operating profit of custom hiring 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
<b>Area under crop (In Acres)</b>								
<b>Kharif Crops</b>								
Soybean		293	439	585	731	878	1,024	1,170
Red Gram/Tur		78	117	156	195	234	273	312
Paddy/Rice		-	-	-	-	-	-	-
Green Gram/ Moong		-	-	-	-	-	-	-
Maize		-	-	-	-	-	-	-
Black Gram/Udid		-	-	-	-	-	-	-
Bajra		-	-	-	-	-	-	-
Jawar		-	-	-	-	-	-	-
<b>Rabi Crop</b>								
Wheat		-	-	-	-	-	-	-
Bengal Gram/Channa		23	35	47	59	70	82	94
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		-	-	-	-	-	-	-
Pomegranate		-	-	-	-	-	-	-
Custard Apple		-	-	-	-	-	-	-
Guava		-	-	-	-	-	-	-
Citrus		-	-	-	-	-	-	-
<b>Requirement of Input material</b>								
<b>Seeds</b>								
<b>Kharif Crops</b>								
Soybean	40	11,700	17,550	23,400	29,250	35,100	40,950	46,800
Red Gram/Tur	5	390	585	780	975	1,170	1,365	1,560
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	585	878	1,170	1,463	1,755	2,048	2,340
Jawar	5	-	-	-	-	-	-	-
Maize	20	-	-	-	-	-	-	-
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		-	-	-	-	-	-	-	-
0		-	-	-	-	-	-	-	-
Pomegranate		-	-	-	-	-	-	-	-
Custard Apple		-	-	-	-	-	-	-	-
Guava		-	-	-	-	-	-	-	-
Citrus		-	-	-	-	-	-	-	-
<b>Fertilizers</b>									
SSP	100	12,67,500	19,01,250	25,35,000	31,68,750	38,02,500	44,36,250	50,70,000	
Urea	30	3,80,250	5,70,375	7,60,500	9,50,625	11,40,750	13,30,875	15,21,000	
DAP	30	3,80,250	5,70,375	7,60,500	9,50,625	11,40,750	13,30,875	15,21,000	
<b>Pesticide</b>									
Dupont Coragen	0.2	2,535	3,803	5,070	6,338	7,605	8,873	10,140	
Confidor Boyer	0.5	6,338	9,506	12,675	15,844	19,013	22,181	25,350	

**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
<b>Revenue</b>								
Seeds (Rate/KG)								
<b>Kharif Crops</b>								
Soybean	70	7,78,050	12,25,429	17,15,600	22,51,725	28,37,174	34,75,538	41,70,646
Red Gram/Tur	55	20,378	33,221	46,706	61,457	77,566	95,132	1,14,262
Paddy/Rice	65	-	-	-	-	-	-	-
Green Gram/ Moong	85	-	-	-	-	-	-	-
Maize	37	-	-	-	-	-	-	-
Black Gram/Udid	75	-	-	-	-	-	-	-
Bajra	30	-	-	-	-	-	-	-
Jawar	30	-	-	-	-	-	-	-
<b>Rabi Crop</b>								
Wheat	40	-	-	-	-	-	-	-
Bengal Gram/Channa	70	38,903	63,421	89,166	1,17,327	1,48,081	1,81,616	2,18,136
Jawar	27	-	-	-	-	-	-	-
Maize	27	-	-	-	-	-	-	-
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		-	-	-	-	-	-	-
Pomegranate		-	-	-	-	-	-	-
Custard Apple		-	-	-	-	-	-	-
Guava		-	-	-	-	-	-	-
Citrus		-	-	-	-	-	-	-
0		-	-	-	-	-	-	-
<b>Fertilizer(Rate/KG)</b>								
SSP	-	-	-	-	-	-	-	-
Urea	-	-	-	-	-	-	-	-
DAP	-	-	-	-	-	-	-	-
<b>Pesticide</b>								
Dupont Coragen	-	-	-	-	-	-	-	-
Confidor Boyer	-	-	-	-	-	-	-	-
<b>Total Revenue</b>		<b>8,37,330</b>	<b>13,22,071</b>	<b>18,51,472</b>	<b>24,30,509</b>	<b>30,62,820</b>	<b>37,52,287</b>	<b>45,03,043</b>

Expenses									
Seeds (Rate/KG)									
Variable Cost									
Soybean		50	5,85,000	9,21,375	12,89,925	16,93,027	21,33,213	26,13,186	31,35,824
Red Gram/Tur		40	15,600	24,570	34,398	45,147	56,886	69,685	83,622
Paddy/Rice		57	-	-	-	-	-	-	-
Green Gram/ Moong		80	-	-	-	-	-	-	-
Maize		25	-	-	-	-	-	-	-
Black Gram/Udid		70	-	-	-	-	-	-	-
Bajra		25	-	-	-	-	-	-	-
Jawar		25	-	-	-	-	-	-	-
<b>Rabi Crop</b>									
Wheat		35	-	-	-	-	-	-	-
Bengal Gram/Channa		40	23,400	36,855	51,597	67,721	85,329	1,04,527	1,25,433
Jawar		25	-	-	-	-	-	-	-
Maize		25	-	-	-	-	-	-	-
Safflower		25	-	-	-	-	-	-	-
	0		-	-	-	-	-	-	-
	0		-	-	-	-	-	-	-
	0		-	-	-	-	-	-	-
Summer									
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		-	-	-	-	-	-	-
Pomegranate			-	-	-	-	-	-	-
Custard Apple			-	-	-	-	-	-	-
Guava			-	-	-	-	-	-	-
Citrus			-	-	-	-	-	-	-
	0		-	-	-	-	-	-	-
<b>Fertilizer(Rate/KG)</b>									
SSP		-	-	-	-	-	-	-	-
Urea		-	-	-	-	-	-	-	-
DAP		-	-	-	-	-	-	-	-
<b>Pesticide</b>									
Dupont Coragen		-	-	-	-	-	-	-	-
Confidor Boyer		-	-	-	-	-	-	-	-
Loading & Unloading		0.20	8,151	12,838	17,974	23,591	29,724	36,412	43,695
Transportation Cost		0.20	8,151	12,838	17,974	23,591	29,724	36,412	43,695
Add: Opening Stock			-	31,200	49,140	68,796	90,295	1,13,771	1,39,370
Less: Closing Stock			31,200	49,140	68,796	90,295	1,13,771	1,39,370	1,67,244
<b>Total Variable Cost</b>			<b>6,09,103</b>	<b>9,90,537</b>	<b>13,92,212</b>	<b>18,31,578</b>	<b>23,11,399</b>	<b>28,34,625</b>	<b>34,04,394</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>6,09,103</b>	<b>9,90,537</b>	<b>13,92,212</b>	<b>18,31,578</b>	<b>23,11,399</b>	<b>28,34,625</b>	<b>34,04,394</b>
<b>Operating Profit</b>			<b>2,28,227</b>	<b>3,31,534</b>	<b>4,59,261</b>	<b>5,98,931</b>	<b>7,51,421</b>	<b>9,17,662</b>	<b>10,98,649</b>

This sheet provide details of sale, expenses and operating profit of agri input 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 6 - F & V Processing Unit  
17.1 Producer/Capacity Utilization**

Capacity  
No. of Hours

1	Qtls P Hour
1	

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
No. of Operation Days	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
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
	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
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
Total Quantity to be Processed	0	0	0	0	0	0	0
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	-	-	-	-	-	-
Onion	-	-	-	-	-	-	-
Tomato	-	-	-	-	-	-	-
Okra	-	-	-	-	-	-	-
Chilli	-	-	-	-	-	-	-
Brinjal	-	-	-	-	-	-	-
	0	-	-	-	-	-	-
	0	-	-	-	-	-	-
	0	-	-	-	-	-	-
	0	-	-	-	-	-	-
Pomegranate	-	-	-	-	-	-	-
Custard Apple	-	-	-	-	-	-	-
Guava	-	-	-	-	-	-	-
Citrus	-	-	-	-	-	-	-
<b>Output (KG)</b>							
Onion							
Tomato							
Okra							
Chilli							
Potato							
	0						
	0						
	0						
	0						

Onion									
Tomato									
Okra									
Chilli									
<b>Brinjal</b>									
	0								
	0								
	0								
	0								
<b>Pomegranate</b>									
Pomegranate Arils	-	-	-	-	-	-	-	-	-
Pomegranate Juice	-	-	-	-	-	-	-	-	-
Pomegranate Powder	-	-	-	-	-	-	-	-	-
Custard Apple									
Guava									
Citrus									

Packaging (In Kg)									
Pomegranate Arils 1 Kg	-	-	-	-	-	-	-	-	-
Pomegranate Juice 1 Ltrs	-	-	-	-	-	-	-	-	-
Pomegranate Peel Powder1 Kg	-	-	-	-	-	-	-	-	-

**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>									
Pomegranate Arils	Quintals	150	-	-	-	-	-	-	-
Pomegranate Juice	Ltrs	40	-	-	-	-	-	-	-
Pomegranate Powder	Kg	50	-	-	-	-	-	-	-
<b>Revenue</b>			-	-	-	-	-	-	-
<b>Expenses</b>									
<b>Variable Cost</b>									
Pomegranate	Quintals	6,000	-	-	-	-	-	-	-
Other Consumables	Quintals	2000	-	-	-	-	-	-	-
Daily Labour	5	300	-	-	-	-	-	-	-
Electricity Charges	0	8	-	-	-	-	-	-	-
Loading/Unloading Charges	Quintals	10	-	-	-	-	-	-	-
packaging Exp		2	-	-	-	-	-	-	-
Transportation Charges		1	-	-	-	-	-	-	-
Add: Opening Stock				-	-	-	-	-	-
Less: Closing Stock				-	-	-	-	-	-
<b>Total Variable Cost</b>			-	-	-	-	-	-	-
<b>Fixed Cost</b>									
Machine Operator	0	-	-	-	-	-	-	-	-
Support Staff	0	-	-	-	-	-	-	-	-
<b>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.