

# 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 Fruits & 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. that will helps to understand the project feasible or not

### 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 ½ 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>  |   |   |                        |
| Step-1   | Grain production details & or F & V production details (Marketable surplus)             | Please fill data in yellow colour cells i.e. members no, non-members, average area etc.   | Sheet No. 10 for grain and 11 for F & V |                        |
| Step-2   | CAPEX Details   | Kindly fill yellow cells by using rates mentioned in estimates of civil structures and quotation's of machineries and equipment's | Sheet No. 2                             |                        |
| Step-3   | Project cost and Means of finance with financial indicators                             | Please add bank loan per cent if applicable other wise put zero   | Sheet No. 1                             | Generate automatically |
| Step-4   | Business activity wise revenue, expenditure and profit calculation                      |   |   |                        |
|          | 4.1 Facility-1 / Business activity -Trading   |   | Sheet No. 12                            |                        |
|          | 4.2 Facility-2 / Business activity - Processing (Grain, pulses, oilseed)                | Please fill necessary details in yellow cells for calculating revenue and expenditure of identified business activities only.     | Sheet No. 13                            |                        |
|          | 4.3 Facility-3 Business activity -Warehouse   |   | Sheet No. 14                            |                        |
|          | 4.4 Facility-4 Business activity -Custom hiring   |   | Sheet No. 15                            |                        |
|          | 4.5 Facility-5 Business activity - Agri. Input  |   | Sheet No. 16                            |                        |
|          | 4.6 Facility-6 Business activity -Processing (Horti. Produce)                           |   | Sheet No. 17                            |                        |
| Step-5   | Other expenditure and taxes   | Please add staff salary and other details in Yellow cell (In 3.1 table only)  | Sheet no.3 (Ref. 3.1 table only)        |                        |
| Step-6   | TL repayment schedule   | Please add interest rate, tenure and Moratorium Period ( In Month) in green cells   | Sheet No. 4                             |                        |
| Step-7   | Closing stock and working capital   | Please add necessary details in yellow and green cells  | Sheet No. 5                             |                        |
| <b>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 (3.2 & 3.3)                 | Generate automatically |
| Step-8   | Copy relevant tables in word file of FPP  |   |   |                        |

### 1.1 Total Project Cost

| Sr. No.      | Particular              | Amount (Rs.)       | Grant (%) | Grant Amount (Rs.) |
|--------------|-------------------------|--------------------|-----------|--------------------|
| 1            | Land and Building       | 1,73,49,695        | 60%       | 1,04,09,817        |
| 2            | Machinery and Equipment | 1,49,42,440        | 60%       | 89,65,464          |
| 3            | Furniture and Fixture   | 1,00,000           | 60%       | 60,000             |
| 4            | IT & It Infrastructure  | 2,50,000           | 60%       | 1,50,000           |
| 5            | Vehicle                 | -                  | 60%       | -                  |
| 6            | Preliminary Expenses    | 12,50,000          | 60%       | 7,50,000           |
| 7            | Working Capital         | 2,46,951           |           | 2,03,35,281        |
| <b>Total</b> |                         | <b>3,41,39,086</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 preoperative expenditure, design, construction and Working Capital

### 1.2 Means of Finance

| Sr. No.      | Particular   | Bank Loan (%) | Amount (Rs.)       |
|--------------|--|---------------|--------------------|
| 1            | Govt. Grant under SMART Project  |               | 2,00,00,000        |
| 2            | Bank Finance - Long Term Loan (= Total Project Cost- Smart Grant - Own Contribution) |               | 1,05,02,922        |
| 3            | Own Contribution (=Fixed Assets*10%)   | 10%           | 36,36,164          |
| <b>Total</b> |  |               | <b>3,41,39,086</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)                                | 46.22%    | Project Viable   | BEP shall be less than 60%  |
| 2       | Avg. Return on Capital Employed Average (ROCE)        | 17.51%    | Project Viable   | RoCE for the project shall be more than 12%   |
| 3       | Internal Rate of Return (IRR)                         | 10.98%    | Project Viable   | The project internal rate of return shall be more than 12%                                |
| 4       | Net present value (at a discount rate of 10 per cent) | 12.85.635 | NPV is high and positive at a conservative project life of 5 years | With a discount rate of 10% and a span of 7 operational years, the NPV should be positive |
| 5       | Payback period  | 5.15      | Project Viable   | The Pack Back Period (Project/ Equity) shall be less than 7 years                         |
| 6       | Debt Service Coverage Ratio (DSCR)                    | 2.80      | Project Viable   | DSCR shall be more than 2 for better performing project.                                  |

2.1

## Land and Building

| Sr. No.      | Particular                          | Unit      | No. of Unit | Rate per unit | Amount (Rs.)       |
|--------------|-------------------------------------|-----------|-------------|---------------|--------------------|
| 1            | Land                                | Sq. ft.   |             |               | Lease              |
| 2            | Construction of animal Feed Unit    | Sq. Mtrs. | 284         | 18,140        | 51,53,756          |
| 3            | Construction of Warehouse (1062 MT) | Sq. Mtrs. | 652         | 17,179        | 1,12,05,953        |
| 4            | Construction of Chain Link Fencing  | Sq. Mtrs. | 4,900       | 202           | 9,89,986           |
| 5            |                                     |           |             |               |                    |
| <b>Total</b> |                                     |           |             |               | <b>1,73,49,695</b> |

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

2.2

## Machinery and Equipment

| Sr. No.         | Description  | Capacity     | No. Required | Rate      | Amount (Rs.)     |
|-----------------|--|--------------|--------------|-----------|------------------|
| <b>A</b>        | <b>Cattle Feed Plant</b>   | <b>2 TPH</b> |              |           |                  |
| 1               | Animal Feed Pallet Plant   |              | 2            | 6,85,000  | 13,70,000        |
| 2               | Screw Conveyor   |              | 1            | 2,50,000  | 2,50,000         |
| 3               | Grinder  |              | 1            | 7,50,000  | 7,50,000         |
| 4               | Screw Conveyor   |              | 1            | 2,70,000  | 2,70,000         |
| 5               | Storage Bin  |              | 1            | 1,50,000  | 1,50,000         |
| 6               | Mixer  |              | 1            | 4,00,000  | 4,00,000         |
| 7               | Screw Conveyor   |              | 1            | 2,70,000  | 2,70,000         |
| 8               | Segregator with Cooling Fan  |              | 1            | 4,00,000  | 4,00,000         |
| 9               | Control Panel  |              | 1            | 3,00,000  | 3,00,000         |
| 10              | Commissioning Charges  |              | 1            | 1,00,000  | 1,00,000         |
| 11              | Installation & Civil Work For Plant  |              | 1            | 1,25,000  | 1,25,000         |
| 12              | Transportation & Unloading   |              | 1            | 70,000    | 70,000           |
| 13              | GST @ 18%  |              |              |           |                  |
| <b>Subtotal</b> |  |              |              |           | <b>52,56,900</b> |
| <b>B</b>        | <b>Bucket Elevators and Piping</b>   |              |              |           |                  |
| 1               | Bucket Elevators *inside 2"m/s shafting, pully, uc bearing, cotton nylon belt 6 " m/s bucket - 6". height 25'm/s box 18-gauge, m/s top bottom 16 gauge, with gear motor 3HP IE2. |              | 1            | 1,20,000  | 1,20,000         |
| 2               | M/s warm - 10 length 10p feet u - m/s 16 gauge inside 2.5 " m/s shafting , with gear motor SHP IE2   |              | 2            | 3,35,000  | 6,70,000         |
| 3               | Electric starter, with transportation  |              | 1            | 45,000    | 45,000           |
| 4               | GST @ 18%  |              |              |           | 1,50,300         |
| <b>Subtotal</b> |  |              |              |           | <b>9,85,300</b>  |
| <b>C</b>        | <b>Maize Drying Plant</b>  | <b>2 TPH</b> |              |           |                  |
| 1               | Drying Chamber   |              | 1            | 46,00,000 | 46,00,000        |
| 2               | Heat Exchanger   |              | 1            |           |                  |
| 3               | External Cooling System  |              | 1            |           |                  |
| 4               | GST @ 18%  |              |              |           | 8,28,000         |
| 5               | Transportation Charges   |              |              |           | 2,50,000         |
| 6               | Misc. Expenses & Fabrication   |              |              |           | 2,00,000         |
| <b>Subtotal</b> |  |              |              |           | <b>58,78,000</b> |
| <b>D</b>        | <b>Solar</b>   |              |              |           |                  |
| 1               | Grid Connected 40 KWp Rooftop SPV Project  |              | 1            | 24,80,000 | 24,80,000        |
| 2               | GST @ 13.8%  |              |              |           | 3,42,240         |
| <b>Subtotal</b> |  |              |              |           | <b>28,22,240</b> |









### 4.1 Repayment Schedule

|                                |                 |
|--------------------------------|-----------------|
| Loan Amount (Rs)               | 1,05,02,922     |
| Interest rate /PA              | 12%             |
| Loan Tenure in years           | 5               |
| Moratorium Period ( In Months) | 6               |
| EMI                            | Rs. 2,52,664.40 |

| Year   | Particulars | Opening Balance | Interest | Principial Repayment | EMI      | Closing Outstanding |
|--------|-------------|-----------------|----------|----------------------|----------|---------------------|
| Year 1 | Month 1     | 1,05,02,922     | 1,05,029 | -                    | 1,05,029 | 1,05,02,922         |
|        | Month 2     | 1,05,02,922     | 1,05,029 | -                    | 1,05,029 | 1,05,02,922         |
|        | Month 3     | 1,05,02,922     | 1,05,029 | -                    | 1,05,029 | 1,05,02,922         |
|        | Month 4     | 1,05,02,922     | 1,05,029 | -                    | 1,05,029 | 1,05,02,922         |
|        | Month 5     | 1,05,02,922     | 1,05,029 | -                    | 1,05,029 | 1,05,02,922         |
|        | Month 6     | 1,05,02,922     | 1,05,029 | -                    | 1,05,029 | 1,05,02,922         |
|        | Month 7     | 1,05,02,922     | 1,05,029 | -                    | 1,05,029 | 1,05,02,922         |
|        | Month 8     | 1,03,55,286     | 1,03,553 | 1,47,635             | 2,52,664 | 1,03,55,286         |
|        | Month 9     | 1,02,06,175     | 1,02,062 | 1,49,112             | 2,52,664 | 1,02,06,175         |
|        | Month 10    | 1,00,55,572     | 1,00,556 | 1,50,603             | 2,52,664 | 1,00,55,572         |
|        | Month 11    | 99,03,463       | 99,035   | 1,52,109             | 2,52,664 | 99,03,463           |
|        | Month 12    | 97,49,834       | 97,498   | 1,53,630             | 2,52,664 | 97,49,834           |
| Year 2 | Month 13    | 95,94,668       | 95,947   | 1,55,166             | 2,52,664 | 95,94,668           |
|        | Month 14    | 94,37,950       | 94,379   | 1,56,718             | 2,52,664 | 94,37,950           |
|        | Month 15    | 92,79,665       | 92,797   | 1,58,285             | 2,52,664 | 92,79,665           |
|        | Month 16    | 91,19,797       | 91,198   | 1,59,868             | 2,52,664 | 91,19,797           |
|        | Month 17    | 89,58,331       | 89,583   | 1,61,466             | 2,52,664 | 89,58,331           |
|        | Month 18    | 87,95,250       | 87,952   | 1,63,081             | 2,52,664 | 87,95,250           |
|        | Month 19    | 86,30,538       | 86,305   | 1,64,712             | 2,52,664 | 86,30,538           |
|        | Month 20    | 84,64,179       | 84,642   | 1,66,359             | 2,52,664 | 84,64,179           |
|        | Month 21    | 82,96,156       | 82,962   | 1,68,023             | 2,52,664 | 82,96,156           |
|        | Month 22    | 81,26,453       | 81,265   | 1,69,703             | 2,52,664 | 81,26,453           |
|        | Month 23    | 79,55,054       | 79,551   | 1,71,400             | 2,52,664 | 79,55,054           |
|        | Month 24    | 77,81,940       | 77,819   | 1,73,114             | 2,52,664 | 77,81,940           |
| Year 3 | Month 25    | 76,07,095       | 76,071   | 1,74,845             | 2,52,664 | 76,07,095           |
|        | Month 26    | 74,30,501       | 74,305   | 1,76,593             | 2,52,664 | 74,30,501           |
|        | Month 27    | 72,52,142       | 72,521   | 1,78,359             | 2,52,664 | 72,52,142           |
|        | Month 28    | 70,71,999       | 70,720   | 1,80,143             | 2,52,664 | 70,71,999           |
|        | Month 29    | 68,90,054       | 68,901   | 1,81,944             | 2,52,664 | 68,90,054           |
|        | Month 30    | 67,06,291       | 67,063   | 1,83,764             | 2,52,664 | 67,06,291           |
|        | Month 31    | 65,20,689       | 65,207   | 1,85,601             | 2,52,664 | 65,20,689           |
|        | Month 32    | 63,33,232       | 63,332   | 1,87,458             | 2,52,664 | 63,33,232           |
|        | Month 33    | 61,43,899       | 61,439   | 1,89,332             | 2,52,664 | 61,43,899           |
|        | Month 34    | 59,52,674       | 59,527   | 1,91,225             | 2,52,664 | 59,52,674           |
|        | Month 35    | 57,59,536       | 57,595   | 1,93,138             | 2,52,664 | 57,59,536           |
|        | Month 36    | 55,64,467       | 55,645   | 1,95,069             | 2,52,664 | 55,64,467           |
| Year 4 | Month 37    | 53,67,448       | 53,674   | 1,97,020             | 2,52,664 | 53,67,448           |
|        | Month 38    | 51,68,458       | 51,685   | 1,98,990             | 2,52,664 | 51,68,458           |
|        | Month 39    | 49,67,478       | 49,675   | 2,00,980             | 2,52,664 | 49,67,478           |
|        | Month 40    | 47,64,488       | 47,645   | 2,02,990             | 2,52,664 | 47,64,488           |
|        | Month 41    | 45,59,469       | 45,595   | 2,05,020             | 2,52,664 | 45,59,469           |
|        | Month 42    | 43,52,399       | 43,524   | 2,07,070             | 2,52,664 | 43,52,399           |
|        | Month 43    | 41,43,259       | 41,433   | 2,09,140             | 2,52,664 | 41,43,259           |
|        | Month 44    | 39,32,027       | 39,320   | 2,11,232             | 2,52,664 | 39,32,027           |
|        | Month 45    | 37,18,683       | 37,187   | 2,13,344             | 2,52,664 | 37,18,683           |
|        | Month 46    | 35,03,205       | 35,032   | 2,15,478             | 2,52,664 | 35,03,205           |
|        | Month 47    | 32,85,573       | 32,856   | 2,17,632             | 2,52,664 | 32,85,573           |
|        | Month 48    | 30,65,764       | 30,658   | 2,19,809             | 2,52,664 | 30,65,764           |
| Year 5 | Month 49    | 28,43,757       | 28,438   | 2,22,007             | 2,52,664 | 28,43,757           |
|        | Month 50    | 26,19,531       | 26,195   | 2,24,227             | 2,52,664 | 26,19,531           |
|        | Month 51    | 23,93,061       | 23,931   | 2,26,469             | 2,52,664 | 23,93,061           |
|        | Month 52    | 21,64,328       | 21,643   | 2,28,734             | 2,52,664 | 21,64,328           |
|        | Month 53    | 19,33,307       | 19,333   | 2,31,021             | 2,52,664 | 19,33,307           |
|        | Month 54    | 16,99,975       | 17,000   | 2,33,331             | 2,52,664 | 16,99,975           |
|        | Month 55    | 14,64,311       | 14,643   | 2,35,665             | 2,52,664 | 14,64,311           |
|        | Month 56    | 12,26,289       | 12,263   | 2,38,021             | 2,52,664 | 12,26,289           |
|        | Month 57    | 9,85,888        | 9,859    | 2,40,402             | 2,52,664 | 9,85,888            |
|        |             |                 |          | 2,42,806             | 2,52,664 | 7,43,082            |

|        |          |          |       |          |          |          |
|--------|----------|----------|-------|----------|----------|----------|
|        | Month 58 | 7,43,082 | 7,431 | 2,45,234 | 2,52,664 | 4,97,849 |
|        | Month 59 | 4,97,849 | 4,978 | 2,47,686 | 2,52,664 | 2,50,163 |
|        | Month 60 | 2,50,163 | 2,502 | 2,50,163 | 2,52,664 | 0        |
| Year 6 | Month 61 |          |       |          |          |          |
|        | Month 62 |          |       |          |          |          |
|        | Month 63 |          |       |          |          |          |
|        | Month 64 |          |       |          |          |          |
|        | Month 65 |          |       |          |          |          |
|        | Month 66 |          |       |          |          |          |
|        | Month 67 |          |       |          |          |          |
|        | Month 68 |          |       |          |          |          |
|        | Month 69 |          |       |          |          |          |
|        | Month 70 |          |       |          |          |          |
|        | Month 71 |          |       |          |          |          |
|        | Month 72 |          |       |          |          |          |
| Year 7 | Month 73 |          |       |          |          |          |
|        | Month 74 |          |       |          |          |          |
|        | Month 75 |          |       |          |          |          |
|        | Month 76 |          |       |          |          |          |
|        | Month 77 |          |       |          |          |          |
|        | Month 78 |          |       |          |          |          |
|        | Month 79 |          |       |          |          |          |
|        | Month 80 |          |       |          |          |          |
|        | Month 81 |          |       |          |          |          |
|        | Month 82 |          |       |          |          |          |
|        | Month 83 |          |       |          |          |          |
|        | Month 84 |          |       |          |          |          |

3771131.30

10502921.50

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 t 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 and Cattle Feed | -        | -        | -        | -        | -        | -        | -        |
| Animal Feed             | 3,20,455 | 3,20,455 | 3,70,125 | 4,23,962 | 4,82,257 | 5,45,321 | 6,13,486 |
| Horticulture Processing | -        | -        | -        | -        | -        | -        | -        |
| Total                   | 3,20,455 | 3,20,455 | 3,70,125 | 4,23,962 | 4,82,257 | 5,45,321 | 6,13,486 |
| Closing Stock           |          |          |          |          |          |          |          |
| Trading and Cattle Feed | 5%       | -        | -        | -        | -        | -        | -        |
| Animal Feed             | 2%       | 3,20,455 | 3,70,125 | 4,23,962 | 4,82,257 | 5,45,321 | 6,13,486 |
| Horticulture Processing | 5%       | -        | -        | -        | -        | -        | -        |
| Total                   |          | 3,20,455 | 3,70,125 | 4,23,962 | 4,82,257 | 5,45,321 | 6,13,486 |

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) | Y1        | Y2        | Y3        | Y4        | Y5        | Y6        | Y7        |
|---------|---|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| A       | Accounts Receivables (Debtors)                  |                    |           |           |           |           |           |           |           |
| 4       | Animal Feed                                     | 15                 | 9,30,886  | 10,92,832 | 12,51,958 | 14,24,265 | 16,10,672 | 18,12,159 | 20,29,769 |
| 5       | Warehouse                                       | 14                 | 51,325    | 57,741    | 64,670    | 72,147    | 80,211    | 88,900    | 98,258    |
|         | Subtotal  |                    | 9,82,211  | 11,50,573 | 13,16,628 | 14,96,412 | 16,90,883 | 19,01,060 | 21,28,027 |
| B       | Closing Stock                                   |                    | 3,20,455  | 3,70,125  | 4,23,962  | 4,82,257  | 5,45,321  | 6,13,486  | 6,87,104  |
|         | Total   |                    | 13,02,666 | 15,20,699 | 17,40,590 | 19,78,669 | 22,36,204 | 25,14,546 | 28,15,131 |
| C       | Accounts Payable & Accrued Expenses (Creditors) |                    |           |           |           |           |           |           |           |
| 4       | Animal Feed                                     | 7                  | 3,07,286  | 3,54,915  | 4,06,539  | 4,62,438  | 5,22,911  | 5,88,274  | 6,58,867  |
| 5       | Warehouse                                       | 7                  | 7,576     | 8,052     | 8,555     | 9,089     | 9,655     | 10,255    | 10,890    |
|         | Total   |                    | 3,14,862  | 3,62,966  | 4,15,094  | 4,71,527  | 5,32,566  | 5,98,529  | 6,69,757  |
| D       | Working Capital Own Contribution                | 25%                | 9,87,804  | 11,57,732 | 13,25,496 | 15,07,142 | 17,03,638 | 19,16,017 | 21,45,374 |

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 - Animal Feed                            |                    |                    |                    |                    |                    |                    |                    |
| Facility 2 - Warehouse                              | 2,26,51,552        | 2,65,92,253        | 3,04,64,319        | 3,46,57,111        | 3,91,93,021        | 4,40,95,879        | 4,93,91,041        |
|   | 13,38,120          | 15,05,385          | 16,86,031          | 18,80,979          | 20,91,206          | 23,17,753          | 25,61,727          |
| <b>Total Revenue</b>                                | <b>2,39,89,672</b> | <b>2,80,97,638</b> | <b>3,21,50,350</b> | <b>3,65,38,089</b> | <b>4,12,84,226</b> | <b>4,64,13,632</b> | <b>5,19,52,768</b> |
| <b>Variable Cost</b>                                |                    |                    |                    |                    |                    |                    |                    |
| Facility 1 - Animal Feed                            | 1,57,02,293        | 1,84,56,603        | 2,11,44,259        | 2,40,54,539        | 2,72,02,986        | 3,06,06,141        | 3,42,81,605        |
| Facility 2 - Warehouse                              | 3,95,058           | 4,19,829           | 4,46,089           | 4,73,926           | 5,03,431           | 5,34,702           | 5,67,841           |
| <b>Total Variable Cost</b>                          | <b>1,60,97,351</b> | <b>1,88,76,432</b> | <b>2,15,90,348</b> | <b>2,45,28,465</b> | <b>2,77,06,417</b> | <b>3,11,40,843</b> | <b>3,48,49,446</b> |
| <b>Fixed Cost</b>                                   |                    |                    |                    |                    |                    |                    |                    |
| Facility 1 - Animal Feed                            | 4,20,000           | 4,41,000           | 4,63,050           | 4,86,203           | 5,10,513           | 5,36,038           | 5,62,840           |
| Facility 2 - Warehouse                              | 1,20,000           | 1,26,000           | 1,32,300           | 1,38,915           | 1,45,861           | 1,53,154           | 1,60,811           |
| Admin Expenses                                      | 13,24,000          | 13,90,200          | 14,59,710          | 15,32,696          | 16,09,330          | 16,89,797          | 17,74,287          |
| <b>Total Fixed Cost</b>                             | <b>18,64,000</b>   | <b>19,57,200</b>   | <b>20,55,060</b>   | <b>21,57,813</b>   | <b>22,65,704</b>   | <b>23,78,989</b>   | <b>24,97,938</b>   |
| <b>Total Cost</b>                                   | <b>1,79,61,351</b> | <b>2,08,33,632</b> | <b>2,36,45,408</b> | <b>2,66,86,278</b> | <b>2,99,72,120</b> | <b>3,35,19,832</b> | <b>3,73,47,384</b> |
| <b>Profit Before Depreciation, Interest and Tax</b> | <b>60,28,321</b>   | <b>72,64,006</b>   | <b>85,04,942</b>   | <b>98,51,812</b>   | <b>1,13,12,106</b> | <b>1,28,93,800</b> | <b>1,46,05,383</b> |
| Depreciation  | 15,30,842          | 15,30,842          | 15,30,842          | 15,30,842          | 15,30,842          | 15,30,842          | 15,30,842          |
| Amortization  | 2,50,000           | 2,50,000           | 2,50,000           | 2,50,000           | 2,50,000           | -                  | -                  |
| <b>Profit Before Interest and Tax</b>               | <b>42,47,479</b>   | <b>54,83,164</b>   | <b>67,24,100</b>   | <b>80,70,970</b>   | <b>95,31,264</b>   | <b>1,13,62,958</b> | <b>1,30,74,542</b> |
| Interest on Term loan                               | 13,26,810          | 11,83,328          | 9,51,385           | 6,89,140           | 3,92,652           | 2,29,922           | 2,57,445           |
| <b>Profit Before Tax</b>                            | <b>29,20,669</b>   | <b>42,99,836</b>   | <b>57,72,715</b>   | <b>73,81,830</b>   | <b>91,38,612</b>   | <b>1,11,33,036</b> | <b>1,28,17,097</b> |
| Less: Tax   | 94,946             | 5,96,712           | 11,01,034          | 16,23,053          | 21,68,819          | 27,64,114          | 32,68,355          |
| <b>Profit After Tax</b>                             | <b>28,25,724</b>   | <b>37,03,125</b>   | <b>46,71,681</b>   | <b>57,58,778</b>   | <b>69,69,793</b>   | <b>83,68,922</b>   | <b>95,48,742</b>   |

Projected Consolidated Profit and Loss account is to give a projection of how much money you will bring in by selling products or services and how much profit 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                           | 36,98,312          | 74,41,656          | 1,16,54,532        | 1,66,70,461        | 2,25,77,339        | 3,24,77,102        | 4,35,56,686        |
| Accounts Receivables                            | 9,82,211           | 11,50,573          | 13,16,628          | 14,96,412          | 16,90,883          | 19,01,060          | 21,28,027          |
| Other Current Assets                            | 3,20,455           | 3,70,125           | 4,23,962           | 4,82,257           | 5,45,321           | 6,13,486           | 6,87,104           |
| <b>Total Current Assets</b>                     | <b>50,00,977</b>   | <b>89,62,355</b>   | <b>1,33,95,122</b> | <b>1,86,49,130</b> | <b>2,48,13,542</b> | <b>3,49,91,648</b> | <b>4,63,71,818</b> |
| Gross Fixed Assets                              | 3,26,42,135        | 3,11,11,293        | 2,95,80,451        | 2,80,49,610        | 2,65,18,768        | 2,49,87,926        | 2,34,57,084        |
| Less: Depreciation                              | 15,30,842          | 15,30,842          | 15,30,842          | 15,30,842          | 15,30,842          | 15,30,842          | 15,30,842          |
| <b>Net Fixed Assets</b>                         | <b>3,11,11,293</b> | <b>2,95,80,451</b> | <b>2,80,49,610</b> | <b>2,65,18,768</b> | <b>2,49,87,926</b> | <b>2,34,57,084</b> | <b>2,19,26,243</b> |
| <b>Preliminary &amp; Pre-operative Expenses</b> | <b>10,00,000</b>   | <b>7,50,000</b>    | <b>5,00,000</b>    | <b>2,50,000</b>    | <b>0</b>           | <b>0</b>           | <b>0</b>           |
| <b>TOTAL ASSETS</b>                             | <b>3,71,12,271</b> | <b>3,92,92,806</b> | <b>4,19,44,732</b> | <b>4,54,17,898</b> | <b>4,98,01,469</b> | <b>5,84,48,732</b> | <b>6,82,98,060</b> |
| <b>LIABILITIES &amp; SHAREHOLDERS EQUITY</b>    |                    |                    |                    |                    |                    |                    |                    |
| <b>CURRENT LIABILITIES</b>                      |                    |                    |                    |                    |                    |                    |                    |
| Short Term Debt (Working capital loan)          | 7,40,853           | 11,57,732          | 13,25,496          | 15,07,142          | 17,03,638          | 19,16,017          | 21,45,374          |
| Accounts Payable & Accrued Expenses             | 3,14,862           | 3,62,966           | 4,15,094           | 4,71,527           | 5,32,565           | 5,98,529           | 6,69,757           |
| Other Current Liabilities                       |                    |                    |                    |                    |                    |                    |                    |
| <b>Total Current Liabilities</b>                | <b>10,55,715</b>   | <b>15,20,699</b>   | <b>17,40,590</b>   | <b>19,78,669</b>   | <b>22,36,204</b>   | <b>25,14,546</b>   | <b>28,15,131</b>   |
| <b>Secured Long Term Debt</b>                   | <b>95,94,668</b>   | <b>76,07,095</b>   | <b>53,67,448</b>   | <b>28,43,757</b>   | <b>0</b>           | <b>0</b>           | <b>0</b>           |
| <b>Differed Tax Liabilities</b>                 |                    |                    |                    |                    |                    |                    |                    |
| <b>TOTAL LIABILITIES</b>                        | <b>1,06,50,382</b> | <b>91,27,793</b>   | <b>71,08,038</b>   | <b>48,22,426</b>   | <b>22,36,204</b>   | <b>25,14,546</b>   | <b>28,15,131</b>   |
| Share capital                                   | 36,36,164          | 36,36,164          | 36,36,164          | 36,36,164          | 36,36,164          | 36,36,164          | 36,36,164          |
| Smart Grant -in-Aid                             | 2,00,00,000        | 2,00,00,000        | 2,00,00,000        | 2,00,00,000        | 2,00,00,000        | 2,00,00,000        | 2,00,00,000        |
| <b>Reserves and Surplus</b>                     |                    |                    |                    |                    |                    |                    |                    |
| Add: Opening Balance (P/L Account)              | 0                  | 28,25,724          | 65,28,849          | 1,12,00,530        | 1,69,59,307        | 2,39,29,100        | 3,22,98,022        |
| Profit & Loss) During the Year                  | 28,25,724          | 37,03,125          | 46,71,681          | 57,58,778          | 69,69,793          | 83,68,922          | 95,48,742          |
| Appropriation - Dividend                        |                    |                    |                    |                    |                    |                    |                    |
| <b>Total Reserves</b>                           | <b>28,25,724</b>   | <b>65,28,849</b>   | <b>1,12,00,530</b> | <b>1,69,59,307</b> | <b>2,39,29,100</b> | <b>3,22,98,022</b> | <b>4,18,46,764</b> |
| <b>TOTAL EQUITY</b>                             | <b>2,64,61,888</b> | <b>3,01,65,013</b> | <b>3,48,36,694</b> | <b>4,05,95,472</b> | <b>4,75,65,265</b> | <b>5,59,34,187</b> | <b>6,54,82,929</b> |
| <b>TOTAL LIABILITIES &amp; EQUITY</b>           | <b>3,71,12,271</b> | <b>3,92,92,806</b> | <b>4,19,44,732</b> | <b>4,54,17,898</b> | <b>4,98,01,469</b> | <b>5,84,48,732</b> | <b>6,82,98,060</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 fu Using a projected balance sheet, financial personnel can present lenders and investors with detailed financial information about planned future asset expansion, 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 Revenue</b>                        |                    |                    |                    |                    |                    |                    |                    |
| Total Revenue                           | 2,39,89,672        | 2,80,97,638        | 3,21,50,350        | 3,65,38,089        | 4,12,84,226        | 4,64,13,632        | 5,19,52,768        |
| <b>2 Equity/ Share capital</b>          |                    |                    |                    |                    |                    |                    |                    |
| Reinvestment                            | 36,36,164          |                    |                    |                    |                    |                    |                    |
| <b>3 Grant</b>                          |                    |                    |                    |                    |                    |                    |                    |
| 2,00,00,000                             |                    |                    |                    |                    |                    |                    |                    |
| <b>4 Long Term Loan</b>                 |                    |                    |                    |                    |                    |                    |                    |
| 1,05,02,922                             |                    |                    |                    |                    |                    |                    |                    |
| <b>5 Increase in Short Term Loan</b>    |                    |                    |                    |                    |                    |                    |                    |
| 7,40,853                                | 4,16,879           | 1,67,764           | 1,81,646           | 1,96,497           | 2,12,378           | 2,29,357           |                    |
| <b>6 Increase in account payable</b>    |                    |                    |                    |                    |                    |                    |                    |
| 3,14,862                                | 48,104             | 52,128             | 56,433             | 61,039             | 65,964             | 71,228             |                    |
| <b>Sub Total (A)</b>                    | <b>5,91,84,473</b> | <b>2,85,62,622</b> | <b>3,23,70,241</b> | <b>3,67,76,168</b> | <b>4,15,41,761</b> | <b>4,66,91,974</b> | <b>5,22,53,353</b> |
| <b>Cash Outflow (Rs.)</b>               |                    |                    |                    |                    |                    |                    |                    |
| <b>1 Capital Expenditure</b>            |                    |                    |                    |                    |                    |                    |                    |
| a Land and Building                     | 1,73,49,695        |                    |                    |                    |                    |                    |                    |
| b Machinery and Equipment               | 1,49,42,440        |                    |                    |                    |                    |                    |                    |
| c Furniture & Fixture                   | 1,00,000           |                    |                    |                    |                    |                    |                    |
| d It Infrastructure                     | 2,50,000           |                    |                    |                    |                    |                    |                    |
| e Vehicle                               | -                  |                    |                    |                    |                    |                    |                    |
| f Preliminary Expenses                  | 12,50,000          |                    |                    |                    |                    |                    |                    |
| <b>2 Operational Expenditure</b>        |                    |                    |                    |                    |                    |                    |                    |
| a Variable Cost                         | 1,60,97,351        | 1,88,76,432        | 2,15,90,348        | 2,45,28,465        | 2,77,06,417        | 3,11,40,843        | 3,48,49,446        |
| b Fixed Cost                            | 18,64,000          | 19,57,200          | 20,55,060          | 21,57,813          | 22,65,704          | 23,78,989          | 24,97,938          |
| <b>3 Loan Repayment</b>                 |                    |                    |                    |                    |                    |                    |                    |
| LTL - Principal                         | 9,08,254           | 19,87,573          | 22,39,647          | 25,23,690          | 28,43,757          | -                  | -                  |
| LTL - Interest                          | 12,37,908          | 10,44,400          | 7,92,326           | 5,08,282           | 1,88,215           | -                  | -                  |
| STL - Principal                         |                    |                    |                    |                    |                    |                    |                    |
| STL - Interest                          | 88,902             | 1,38,928           | 1,59,060           | 1,80,857           | 2,04,437           | 2,29,922           | 2,57,445           |
| <b>4 Tax</b>                            |                    |                    |                    |                    |                    |                    |                    |
| 94,946                                  | 5,96,712           | 11,01,034          | 16,23,053          | 21,68,819          | 27,64,114          | 32,68,355          |                    |
| <b>5 Increase in account Receivable</b> |                    |                    |                    |                    |                    |                    |                    |
| 9,82,211                                | 1,68,362           | 1,66,055           | 1,79,784           | 1,94,471           | 2,10,177           | 2,26,967           |                    |
| <b>6 Increase in Closing Stock</b>      |                    |                    |                    |                    |                    |                    |                    |
| 3,20,455                                | 49,671             | 53,836             | 58,295             | 63,064             | 68,165             | 73,618             |                    |
| <b>Sub Total (B)</b>                    | <b>5,54,86,161</b> | <b>2,48,19,277</b> | <b>2,81,57,365</b> | <b>3,17,60,239</b> | <b>3,56,34,884</b> | <b>3,67,92,210</b> | <b>4,11,73,769</b> |
| <b>Net Cash Flow (A-B)</b>              | <b>36,98,312</b>   | <b>37,43,345</b>   | <b>42,12,876</b>   | <b>50,15,929</b>   | <b>59,06,877</b>   | <b>98,99,764</b>   | <b>1,10,79,584</b> |
| Opening Cash and Bank                   |                    | 36,98,312          | 74,41,656          | 1,16,54,532        | 1,66,70,461        | 2,25,77,339        | 3,24,77,102        |
| <b>Cumulative Cash Balance</b>          | <b>36,98,312</b>   | <b>74,41,656</b>   | <b>1,16,54,532</b> | <b>1,66,70,461</b> | <b>2,25,77,339</b> | <b>3,24,77,102</b> | <b>4,35,56,686</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 in an upcoming time period.

### 9.1 Internal Rate of Return

| Particular                           | Y0 | Y1               | Y2           | Y3           | Y4             | Y5             | Y6           | Y7             |
|--------------------------------------|----|------------------|--------------|--------------|----------------|----------------|--------------|----------------|
| Profit after Tax & Dividend          |    | 28,25,723.61     | 37,03,124.89 | 46,71,681.34 | 57,58,777.62   | 69,69,792.89   | 83,68,921.89 | 95,48,742.11   |
| Add: Depreciation                    |    | 15,30,841.78     | 15,30,841.78 | 15,30,841.78 | 15,30,841.78   | 15,30,841.78   | 15,30,841.78 | 15,30,841.78   |
| Add: Preliminary expense written off |    | 2,50,000.00      | 2,50,000.00  | 2,50,000.00  | 2,50,000.00    | 2,50,000.00    | 0.00         | 0.00           |
| Net Cash Accrual (A)                 |    | 46,06,565.39     | 54,83,966.68 | 64,52,523.13 | 75,39,619.40   | 87,50,634.67   | 98,99,763.67 | 1,10,79,583.89 |
| Initial Investment/ Net Cash Accrual |    | (3,41,39,085.94) |              |              |                |                |              |                |
| IRR                                  |    | 10.98%           |              |              |                |                |              |                |
| Present Value Equivalent             |    | 0.90             | 0.81         | 0.73         | 0.66           | 0.59           | 0.54         | 0.48           |
| Present Value of Future Inflows      |    | 41,50,964.66     | 44,52,853.40 | 47,21,119.08 | 49,70,918.05   | 51,98,745.14   | 52,99,752.61 | 53,44,733.01   |
| Operating Net Cash Inflow            |    |                  |              |              | 3,41,39,085.94 |                |              |                |
| Present Capital Outflow              |    |                  |              |              |                | 3,41,39,085.94 |              |                |
|                                      |    |                  |              |              |                | 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                            |             |             |             |             |             |             |             |
| Activity 1 - Trading and Cattle Feed      |             |             |             |             |             |             |             |
| Facility 1 - Animal Feed                  | 2,26,51,552 | 2,65,92,253 | 3,04,64,319 | 3,46,57,111 | 3,91,93,021 | 4,40,95,879 | 4,93,91,041 |
| Facility 2 - Warehouse                    | 13,38,120   | 15,05,385   | 16,86,031   | 18,80,979   | 20,91,206   | 23,17,753   | 25,61,727   |
| Facility 4 - Custom Hiring                |             |             |             |             |             |             |             |
| Facility 5 - Agri Input Centre            |             |             |             |             |             |             |             |
| Facility 6 - Processing Unit - Horti Conn |             |             |             |             |             |             |             |
| Total Receipts                            | 2,39,89,672 | 2,80,97,638 | 3,21,50,350 | 3,65,38,089 | 4,12,84,226 | 4,64,13,632 | 5,19,52,768 |
| Total Variable Exp                        | 1,60,97,351 | 1,88,76,432 | 2,15,90,348 | 2,45,28,465 | 2,77,06,417 | 3,11,40,843 | 3,48,49,446 |
| Contribution                              | 78,92,321   | 92,21,206   | 1,05,60,002 | 1,20,09,625 | 1,35,77,810 | 1,52,72,789 | 1,71,03,322 |
| Total Fixed exp                           | 62,00,336   | 57,42,834   | 53,73,872   | 50,77,975   | 48,43,545   | 44,11,658   | 42,75,282   |
| BEP                                       | 79%         | 62%         | 51%         | 42%         | 36%         | 29%         | 25%         |

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      | 28,25,724    | 37,03,125 | 46,71,681 | 57,58,778 | 69,69,793 | 83,68,922 | 95,48,742   |
| Add: Depreciation                | 15,30,842    | 15,30,842 | 15,30,842 | 15,30,842 | 15,30,842 | 15,30,842 | 15,30,842   |
| Add: Preliminary exp Written off | 2,50,000     | 2,50,000  | 2,50,000  | 2,50,000  | 2,50,000  | 0         | 0           |
| Net Cash Accrual (A)             | 46,06,565    | 54,83,967 | 64,52,523 | 75,39,619 | 87,50,635 | 98,99,764 | 1,10,79,584 |
| PV Factor @ 10 %                 | 0.91         | 0.83      | 0.75      | 0.68      | 0.62      | 0.56      | 0.51        |
| Disc Cash Flow                   | 41,87,787    | 45,32,204 | 48,47,876 | 51,49,662 | 54,33,456 | 55,88,159 | 56,85,578   |
| Total Discounted Cash Flows      | 3,54,24,721  |           |           |           |           |           |             |
| Present Value of Outflow         | 3,41,39,086  |           |           |           |           |           |             |
| NPV                              | 12,85,634.86 |           |           |           |           |           |             |

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         | 28,25,724 | 37,03,125   | 46,71,681 | 57,58,778 | 69,69,793 | 83,68,922 | 95,48,742 |
| Average net profit |           | 5978109.19  |           |           |           |           |           |
| Total Project cost |           | 34139085.94 |           |           |           |           |           |
| ROI                |           | 17.51%      |           |           |           |           |           |

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               | 3,41,39,086 |               |               |               |               |             |           |             |  |  |
| Profit after Tax & Dividend      |             | 28,25,724     | 37,03,125     | 46,71,681     | 57,58,778     | 69,69,793   | 83,68,922 | 95,48,742   |  |  |
| Add: Depreciation                |             | 15,30,842     | 15,30,842     | 15,30,842     | 15,30,842     | 15,30,842   | 15,30,842 | 15,30,842   |  |  |
| Add: Preliminary exp Written off |             | 2,50,000      | 2,50,000      | 2,50,000      | 2,50,000      | 2,50,000    | -         | -           |  |  |
| Net Cash Accrual (A)             |             | 46,06,565     | 54,83,967     | 64,52,523     | 75,39,619     | 87,50,635   | 98,99,764 | 1,10,79,584 |  |  |
| Cashflow - Initial Investment    |             | (2,95,32,521) | (2,40,48,554) | (1,75,96,031) | (1,00,56,411) | (13,05,777) | 85,93,987 | 1,96,73,571 |  |  |

Payback period (in years) - Project

5.15

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                      | 60,28,321        | 72,64,006          | 85,04,942          | 98,51,812          | 1,13,12,106        | 1,28,93,800        | 1,46,05,383        |
| Add: Depreciation                         | 15,30,842        | 15,30,842          | 15,30,842          | 15,30,842          | 15,30,842          | 15,30,842          | 15,30,842          |
| Add: Amortization                         | 2,50,000         | 2,50,000           | 2,50,000           | 2,50,000           | 2,50,000           | -                  | -                  |
| Interest on TL                            | 12,37,908        | 10,44,400          | 7,92,326           | 5,08,282           | 1,88,215           | -                  | -                  |
| <b>Total</b>                              | <b>90,47,071</b> | <b>1,00,89,248</b> | <b>1,10,78,110</b> | <b>1,21,40,936</b> | <b>1,32,81,163</b> | <b>1,44,24,642</b> | <b>1,61,36,225</b> |
| Total Annual EMI                          | 21,46,162        | 30,31,973          | 30,31,973          | 30,31,973          | 30,31,973          | -                  | -                  |
| <b>Debt Service Coverage Ratio (DCSR)</b> | <b>4.22</b>      | <b>3.33</b>        | <b>3.65</b>        | <b>4.00</b>        | <b>4.38</b>        | <b>0.00</b>        | <b>0.00</b>        |

Average DSCR

2.80

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                 |
|---|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| Activity 1 - Trading and Cattle Feed      | -                  | -                  | -                  | -                  | -                  | -                  | -                  |
| Facility 1 - Animal Feed                  | 2,37,84,130        | 2,79,21,866        | 3,19,87,535        | 3,63,89,966        | 4,11,52,672        | 4,63,00,673        | 5,18,60,593        |
| Facility 2 - Warehouse                    | 14,05,026          | 15,80,654          | 17,70,333          | 19,75,027          | 21,95,766          | 24,33,640          | 26,89,813          |
| Facility 4 - Custom Hiring                | -                  | -                  | -                  | -                  | -                  | -                  | -                  |
| Facility 5 - Agri Input Centre            | -                  | -                  | -                  | -                  | -                  | -                  | -                  |
| Facility 6 - Processing Unit - Horti Comm | -                  | -                  | -                  | -                  | -                  | -                  | -                  |
| <b>Total Income</b>                       | <b>2,51,89,156</b> | <b>2,95,02,520</b> | <b>3,37,57,868</b> | <b>3,83,64,994</b> | <b>4,33,48,438</b> | <b>4,87,34,314</b> | <b>5,45,50,406</b> |
| Expenditure                               |                    |                    |                    |                    |                    |                    |                    |
| Fixed Cost (Excl. of Depreciation, Amort) | 18,64,000          | 19,57,200          | 20,55,060          | 21,57,813          | 22,65,704          | 23,78,989          | 24,97,938          |
| Variable Cost                             | 1,69,02,218        | 1,88,76,432        | 2,15,90,348        | 2,45,28,465        | 2,77,06,417        | 3,11,40,843        | 3,48,49,446        |
| Total Operational Expenses                | 1,87,66,218        | 2,08,33,632        | 2,36,45,408        | 2,66,86,278        | 2,99,72,120        | 3,35,19,832        | 3,73,47,384        |
| <b>Net Income</b>                         | <b>64,22,937</b>   | <b>86,68,888</b>   | <b>1,01,12,459</b> | <b>1,16,78,716</b> | <b>1,33,76,317</b> | <b>1,52,14,482</b> | <b>1,72,03,022</b> |

  

| Cost Variation (+5%)                 | Y1          | Y2          | Y3          | Y4          | Y5          | Y6          | Y7          |
|--------------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Activity 1 - Trading and Cattle Feed | -           | -           | -           | -           | -           | -           | -           |
| Facility 1 - Animal Feed             | 2,26,51,552 | 2,65,92,253 | 3,04,64,319 | 3,46,57,111 | 3,91,93,021 | 4,40,95,879 | 4,93,91,041 |

|   |             |             |             |             |             |             |             |
|---|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Facility 2 - Warehouse                    | 13,38,120   | 15,05,385   | 16,86,031   | 18,80,979   | 20,91,206   | 23,17,753   | 25,61,727   |
| Facility 4 - Custom Hiring                | -           | -           | -           | -           | -           | -           | -           |
| Facility 5 - Agri Input Centre            | -           | -           | -           | -           | -           | -           | -           |
| Facility 6 - Processing Unit - Horti Comm | -           | -           | -           | -           | -           | -           | -           |
| 0   | -           | -           | -           | -           | -           | -           | -           |
| Total Income                              | 2,39,89,672 | 2,80,97,638 | 3,21,50,350 | 3,65,38,089 | 4,12,84,226 | 4,64,13,632 | 5,19,52,768 |
| Expenditure                               |             |             |             |             |             |             |             |
| Fixed Cost (Excl. of Depreciation, Amort  | 18,64,000   | 19,57,200   | 20,55,060   | 21,57,813   | 22,65,704   | 23,78,989   | 24,97,938   |
| Variable Cost                             | 1,69,02,218 | 1,98,20,254 | 2,26,69,865 | 2,57,54,888 | 2,90,91,738 | 3,26,97,885 | 3,65,91,918 |
| Total Operational Expenses                | 1,87,66,218 | 2,17,77,454 | 2,47,24,925 | 2,79,12,701 | 3,13,57,441 | 3,50,76,874 | 3,90,89,857 |
| Net Income                                | 52,23,454   | 63,20,184   | 74,25,425   | 86,25,388   | 99,26,785   | 1,13,36,758 | 1,28,62,911 |

|   | Y1          | Y2          | Y3          | Y4          | Y5          | Y6          | Y7          |
|---|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| <b>Quantity Variation (-5%)</b>           |             |             |             |             |             |             |             |
| Activity 1 - Trading and Cattle Feed      | -           | -           | -           | -           | -           | -           | -           |
| Facility 1 - Animal Feed                  | 2,15,18,974 | 2,52,62,640 | 2,89,41,103 | 3,29,24,255 | 3,72,33,370 | 4,18,91,085 | 4,69,21,489 |
| Facility 2 - Warehouse                    | 12,71,214   | 14,30,116   | 16,01,730   | 17,86,930   | 19,86,645   | 22,01,865   | 24,33,640   |
| Facility 4 - Custom Hiring                | -           | -           | -           | -           | -           | -           | -           |
| Facility 5 - Agri Input Centre            | -           | -           | -           | -           | -           | -           | -           |
| Facility 6 - Processing Unit - Horti Comm | -           | -           | -           | -           | -           | -           | -           |
| 0   | -           | -           | -           | -           | -           | -           | -           |
| Total Income                              | 2,27,90,188 | 2,66,92,756 | 3,05,42,833 | 3,47,11,185 | 3,92,20,015 | 4,40,92,950 | 4,93,55,129 |
| Expenditure                               |             |             |             |             |             |             |             |
| Fixed Cost (Excl. of Depreciation, Amort  | 18,64,000   | 19,57,200   | 20,55,060   | 21,57,813   | 22,65,704   | 23,78,989   | 24,97,938   |
| Variable Cost                             | 1,52,92,483 | 1,79,32,610 | 2,05,10,831 | 2,33,02,041 | 2,63,21,096 | 2,95,83,801 | 3,31,06,974 |
| Total Operational Expenses                | 1,71,56,483 | 1,98,89,810 | 2,25,65,891 | 2,54,59,854 | 2,85,86,800 | 3,19,62,790 | 3,56,04,912 |
| Net Income                                | 56,33,705   | 68,02,946   | 79,76,942   | 92,51,330   | 1,06,33,215 | 1,21,30,161 | 1,37,50,217 |

|   | Y1          | Y2          | Y3          | Y4          | Y5          | Y6          | Y7          |
|---|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| <b>Cost Variation (-5%)</b>               |             |             |             |             |             |             |             |
| Activity 1 - Trading and Cattle Feed      | -           | -           | -           | -           | -           | -           | -           |
| Facility 1 - Animal Feed                  | 2,26,51,552 | 2,65,92,253 | 3,04,64,319 | 3,46,57,111 | 3,91,93,021 | 4,40,95,879 | 4,93,91,041 |
| Facility 2 - Warehouse                    | 13,38,120   | 15,05,385   | 16,86,031   | 18,80,979   | 20,91,206   | 23,17,753   | 25,61,727   |
| Facility 4 - Custom Hiring                | -           | -           | -           | -           | -           | -           | -           |
| Facility 5 - Agri Input Centre            | -           | -           | -           | -           | -           | -           | -           |
| Facility 6 - Processing Unit - Horti Comm | -           | -           | -           | -           | -           | -           | -           |
| 0   | -           | -           | -           | -           | -           | -           | -           |
| Total Income                              | 2,39,89,672 | 2,80,97,638 | 3,21,50,350 | 3,65,38,089 | 4,12,84,226 | 4,64,13,632 | 5,19,52,768 |
| Expenditure                               |             |             |             |             |             |             |             |
| Fixed Cost (Excl. of Depreciation, Amort  | 18,64,000   | 19,57,200   | 20,55,060   | 21,57,813   | 22,65,704   | 23,78,989   | 24,97,938   |
| Variable Cost                             | 1,52,92,483 | 1,79,32,610 | 2,05,10,831 | 2,33,02,041 | 2,63,21,096 | 2,95,83,801 | 3,31,06,974 |
| Total Operational Expenses                | 1,71,56,483 | 1,98,89,810 | 2,25,65,891 | 2,54,59,854 | 2,85,86,800 | 3,19,62,790 | 3,56,04,912 |
| Net Income                                | 68,33,189   | 82,07,828   | 95,84,459   | 1,10,78,235 | 1,26,97,427 | 1,44,50,842 | 1,63,47,856 |

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 Crop Production Details

### 10.1 Details of members and non- members

| Particulars                                       | No.        |
|---|------------|
| Total No. of Members Cultivating Grain Crops      | 312        |
| Total No. of Non- members Cultivating Grain Crops | 500        |
| <b>Total</b>                                      | <b>812</b> |
| Average Land Holding per Member (Acres)           | 5          |
| Total Cultivated Land under grain Crop(Acres)     | 4060       |

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

| Season | Crop                                      | Cultivation in Total Land under |            | Yield/Acres (In Quintals) | Total Production (In Quintals) | Consumption in (%) | Marketable Surplus (In Quintals) |
|--------|---|---------------------------------|------------|---------------------------|--------------------------------|--------------------|----------------------------------|
|        |   | (%)                             | (In Acres) |                           |                                |                    |                                  |
| Kharif | Soybean                                   | 0%                              | 0          | 15                        | 0                              | 10%                | 0                                |
|        | Red Gram/Tur                              | 0%                              | 0          | 7                         | 0                              | 5%                 | 0                                |
|        | Paddy/Rice                                | 0%                              | 0          | 4                         | 0                              | 0%                 | 0                                |
|        | Green Gram/ Moong                         | 0%                              | 0          | 7                         | 0                              | 2%                 | 0                                |
|        | Maize                                     | 50%                             | 2030       | 20                        | 40600                          | 0%                 | 40600                            |
|        | Black Gram/Udid                           | 0%                              | 0          | 7                         | 0                              | 10%                | 0                                |
|        | Bajra                                     | 0%                              | 0          | 6                         | 0                              | 2%                 | 0                                |
|        | Jawar                                     | 0%                              | 0          | 0                         | 0                              | 0%                 | 0                                |
|        | Sunflower                                 | 0%                              | 0          | 0                         | 0                              | 0%                 | 0                                |
|        | Area Under Rabbi Cultivation ( In Acres)  | 60%                             | 2436       |                           |                                |                    |                                  |
| Rabbi  | Wheat                                     | 0%                              | 0          | 10                        | 0                              | 10%                | 0                                |
|        | Bengal Gram/Channa                        | 0%                              | 0          | 10                        | 0                              | 10%                | 0                                |
|        | Jawar                                     | 0%                              | 0          | 10                        | 0                              | 5%                 | 0                                |
|        | Maize                                     | 50%                             | 1218       | 20                        | 24360                          | 0%                 | 24360                            |
|        | Safflower                                 | 0%                              | 0          | 0                         | 0                              | 0%                 | 0                                |
|        | Area Under Summer Cultivation ( In Acres) | 5%                              | 203        |                           |                                |                    |                                  |
| 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                                |
|        |   | 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% | 30% | 35% | 40% | 45% | 50% | 55% | 30% | 35% | 40% | 45% | 50% | 55% | 30% | 35% | 40% | 45% | 50% | 55% | 30% | 35% | 40% | 45% | 50% | 55% | 30% | 35% | 40% | 45% | 50% | 55% |    |   |   |   |   |   |
| Soybean           | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0  | 0 | 0 | 0 | 0 | 0 |
| Red Gram/Tur      | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0  | 0 | 0 | 0 | 0 | 0 |
| Paddy/Rice        | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0  | 0 | 0 | 0 | 0 | 0 |
| Green Gram/ Moong | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0  | 0 | 0 | 0 | 0 | 0 |
| Maize             | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0  | 0 | 0 | 0 | 0 | 0 |
| Black Gram/Udid   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0  | 0 | 0 | 0 | 0 | 0 |
| Bajra             | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0  | 0 | 0 | 0 | 0 | 0 |
| Jawar             | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0  | 0 | 0 | 0 | 0 | 0 |
| Sunflower         | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0  | 0 | 0 | 0 | 0 | 0 |





10.1 Facility 1 - Profit and loss of Trading & Cattle Feed Processing

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>              |       |        |     |    |    |    |    |    |
| Maize                       | MT    | -      | -   | -  | -  | -  | -  | -  |
| Red Gram                    | MT    | 16,500 | -   | -  | -  | -  | -  | -  |
| Bengal Gram                 | MT    | 65,000 | -   | -  | -  | -  | -  | -  |
| Wheat                       | MT    | 55,000 | -   | -  | -  | -  | -  | -  |
| Soybean                     | MT    | 25,000 | -   | -  | -  | -  | -  | -  |
| Cattle Feed                 | 50 Kg | -      | -   | -  | -  | -  | -  | -  |
| <b>Total Revenue</b>        |       |        |     |    |    |    |    |    |
| <b>Expenses</b>             |       |        |     |    |    |    |    |    |
| <b>Variable Cost</b>        |       |        |     |    |    |    |    |    |
| Maize                       | MT    | -      | -   | -  | -  | -  | -  | -  |
| Red Gram                    | MT    | 12,000 | -   | -  | -  | -  | -  | -  |
| Bengal Gram                 | MT    | 58,000 | -   | -  | -  | -  | -  | -  |
| Wheat                       | MT    | 50,000 | -   | -  | -  | -  | -  | -  |
| Soybean                     | MT    | 18,000 | -   | -  | -  | -  | -  | -  |
| Minerals                    | MT    | 45,000 | -   | -  | -  | -  | -  | -  |
| Daily Labour                | MT    | 10,000 | -   | -  | -  | -  | -  | -  |
| Loading & Unloading         |       | 5      | -   | -  | -  | -  | -  | -  |
| Electricity Charges         |       | 298.4  | -   | -  | -  | -  | -  | -  |
| Packaging Expenses          |       |        | -   | -  | -  | -  | -  | -  |
| MT                          |       |        | 300 | -  | -  | -  | -  | -  |
| Outward-Transportation Cost |       |        | 500 | -  | -  | -  | -  | -  |
| Add Opening Stock           |       |        |     |    |    |    |    |    |
| Less Closing Stock          |       |        |     |    |    |    |    |    |
| <b>Total Variable Cost</b>  |       |        |     |    |    |    |    |    |
| <b>Fixed Cost</b>           |       |        |     |    |    |    |    |    |
| Machine Operator            |       |        | 1   | -  | -  | -  | -  | -  |
| Support Staff               |       |        | 2   | -  | -  | -  | -  | -  |
| <b>Total Fixed Cost</b>     |       |        |     |    |    |    |    |    |
| <b>Total Expenses</b>       |       |        |     |    |    |    |    |    |
| <b>Operating Income</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  
No of Hours

20 Qlt/PHour

| Particulars                                | V1               | V2               | V3               | V4               | V5               | V6               | V7               |
|--|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| No. of Operation Days                      | 203              | 223              | 244              | 264              | 284              | 305              | 325              |
| Soybean                                    | 0                | 0                | 0                | 0                | 0                | 0                | 0                |
| Red Gram Tur                               | 0                | 0                | 0                | 0                | 0                | 0                | 0                |
| Paddy Rice                                 | 0                | 0                | 0                | 0                | 0                | 0                | 0                |
| Green Gram Moong                           | 0                | 0                | 0                | 0                | 0                | 0                | 0                |
| Maize                                      | 20300            | 22330            | 24360            | 26390            | 28420            | 30450            | 32480            |
| Black Gram Udid                            | 0                | 0                | 0                | 0                | 0                | 0                | 0                |
| Bajra                                      | 0                | 0                | 0                | 0                | 0                | 0                | 0                |
| Jawar                                      | 0                | 0                | 0                | 0                | 0                | 0                | 0                |
| Sunflower                                  | 0                | 0                | 0                | 0                | 0                | 0                | 0                |
| Wheat                                      | 0                | 0                | 0                | 0                | 0                | 0                | 0                |
| Bengal Gram/Channa                         | 0                | 0                | 0                | 0                | 0                | 0                | 0                |
| Jawar                                      | 0                | 0                | 0                | 0                | 0                | 0                | 0                |
| Maize                                      | 12180            | 13398            | 14616            | 15834            | 17052            | 18270            | 19488            |
| 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                |
| <b>Total Quantity to be Processed</b>      | <b>32480</b>     | <b>35728</b>     | <b>38976</b>     | <b>42224</b>     | <b>45472</b>     | <b>48720</b>     | <b>51968</b>     |
| <b>Job Work (50%)</b>                      | <b>80%</b>       | <b>80%</b>       | <b>80%</b>       | <b>80%</b>       | <b>80%</b>       | <b>80%</b>       | <b>80%</b>       |
| Quantity for Processing and Trading for PC | 20% <sub>n</sub> | 20% <sub>n</sub> | 20% <sub>n</sub> | 20% <sub>n</sub> | 20% <sub>n</sub> | 20% <sub>n</sub> | 20% <sub>n</sub> |
| <b>Job Work (50%)</b>                      | <b>25,984</b>    | <b>28,582</b>    | <b>31,181</b>    | <b>33,779</b>    | <b>36,378</b>    | <b>38,976</b>    | <b>41,574</b>    |
| <b>Quantity for sale (50%)</b>             |                  |                  |                  |                  |                  |                  |                  |
| Soybean                                    | -                | -                | -                | -                | -                | -                | -                |
| Red Gram Tur                               | -                | -                | -                | -                | -                | -                | -                |
| Paddy Rice                                 | -                | -                | -                | -                | -                | -                | -                |
| Green Gram Moong                           | -                | -                | -                | -                | -                | -                | -                |
| Maize                                      | 4,060            | 4,466            | 4,872            | 5,278            | 5,684            | 6,090            | 6,496            |
| Black Gram Udid                            | -                | -                | -                | -                | -                | -                | -                |
| Bajra                                      | -                | -                | -                | -                | -                | -                | -                |
| Jawar                                      | -                | -                | -                | -                | -                | -                | -                |
| Sunflower                                  | -                | -                | -                | -                | -                | -                | -                |
| Wheat                                      | -                | -                | -                | -                | -                | -                | -                |
| Bengal Gram/Channa                         | -                | -                | -                | -                | -                | -                | -                |
| Jawar                                      | -                | -                | -                | -                | -                | -                | -                |
| Maize                                      | 2,436            | 2,680            | 2,923            | 3,167            | 3,410            | 3,654            | 3,898            |
| Safflower                                  | -                | -                | -                | -                | -                | -                | -                |
|  | 0                | -                | -                | -                | -                | -                | -                |
|  | 0                | -                | -                | -                | -                | -                | -                |
|  | 0                | -                | -                | -                | -                | -                | -                |
| Groundnut                                  | -                | -                | -                | -                | -                | -                | -                |
|  | 0                | -                | -                | -                | -                | -                | -                |
|  |                  |                  |                  |                  |                  |                  |                  |
| <b>Output (Quintals)</b>                   |                  |                  |                  |                  |                  |                  |                  |
| Animal Feed                                | 6,821            | 7,503            | 8,185            | 8,867            | 9,549            | 10,231           | 10,913           |
|  |                  |                  |                  |                  |                  |                  |                  |
|  |                  |                  |                  |                  |                  |                  |                  |
| Maize                                      |                  |                  |                  |                  |                  |                  |                  |
|  |                  |                  |                  |                  |                  |                  |                  |
| Safflower                                  |                  |                  |                  |                  |                  |                  |                  |
|  | 0                |                  |                  |                  |                  |                  |                  |
|  | 0                |                  |                  |                  |                  |                  |                  |
|  | 0                |                  |                  |                  |                  |                  |                  |
|  |                  |                  |                  |                  |                  |                  |                  |
| Groundnut                                  |                  |                  |                  |                  |                  |                  |                  |
|  | 0                |                  |                  |                  |                  |                  |                  |
|  | 0                |                  |                  |                  |                  |                  |                  |

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

| Particulars                    | 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>Oil</b>                     |           |        |                    |                    |                    |                    |                    |                    |                    |
| Animal Feed                    |           |        |                    |                    |                    |                    |                    |                    |                    |
| Job Work                       | 50 Kg     | 1500   | 2,00,53,152        | 2,35,91,101        | 2,70,26,636        | 3,07,46,746        | 3,47,71,301        | 3,91,21,444        | 4,38,19,674        |
| Safflower Seed                 | 100 Kg    | 100    | 25,98,400          | 30,01,152          | 34,37,683          | 39,10,365          | 44,21,720          | 49,74,435          | 55,71,367          |
| Oil Cake                       | 25 Litres | 10500  | -                  | -                  | -                  | -                  | -                  | -                  | -                  |
| Animal Feed                    |           |        |                    |                    |                    |                    |                    |                    |                    |
| Job Work                       | 50 Kg     | 1000   | -                  | -                  | -                  | -                  | -                  | -                  | -                  |
| Safflower Seed                 | 50 Kg     | 1100   | -                  | -                  | -                  | -                  | -                  | -                  | -                  |
| Safflower Seed                 | 50 Kg     | 1000   | -                  | -                  | -                  | -                  | -                  | -                  | -                  |
| <b>Revenue</b>                 |           |        | <b>2,26,51,552</b> | <b>2,65,92,253</b> | <b>3,04,64,319</b> | <b>3,46,57,111</b> | <b>3,91,93,021</b> | <b>4,40,95,879</b> | <b>4,93,91,041</b> |
| <b>Expenses</b>                |           |        |                    |                    |                    |                    |                    |                    |                    |
| <b>Variable Cost</b>           |           |        |                    |                    |                    |                    |                    |                    |                    |
| Maize                          | Quintals  | 1,600  | 1,03,93,600        | 1,20,04,608        | 1,37,50,733        | 1,56,41,459        | 1,76,86,880        | 1,98,97,740        | 2,22,85,469        |
| Other Consumables              | Quintals  | 1,000  | 32,48,000          | 37,51,440          | 42,97,104          | 48,87,956          | 55,27,150          | 62,18,044          | 69,64,209          |
| Daily Labour                   | 8         | 300    | 4,87,200           | 5,62,716           | 6,44,566           | 7,33,193           | 8,29,073           | 9,32,707           | 10,44,631          |
| Electricity Charges            | 704 224   | 8      | 11,43,660          | 13,20,927          | 15,13,062          | 17,21,108          | 19,46,176          | 21,89,448          | 24,52,182          |
| Machine Maintenance            |           |        | -                  | -                  | -                  | -                  | -                  | -                  | -                  |
| packaging Exp- Oil Packaging   |           | 25     | 3,41,040           | 3,93,901           | 4,51,196           | 5,13,235           | 5,80,351           | 6,52,895           | 7,31,242           |
| Outward-Transportation Charges |           | 30     | 4,09,248           | 4,72,681           | 5,41,435           | 6,15,882           | 6,96,421           | 7,83,474           | 8,77,490           |
|                                |           |        |                    |                    |                    |                    |                    |                    |                    |
|                                |           |        |                    |                    |                    |                    |                    |                    |                    |
| Add. Opening Stock             |           |        |                    | 3,20,455           | 3,70,125           | 4,23,962           | 4,82,257           | 5,45,321           | 6,13,486           |
| Less. Closing Stock            |           |        | 3,20,455           | 3,70,125           | 4,23,962           | 4,82,257           | 5,45,321           | 6,13,486           | 6,87,104           |
| <b>Total Variable Cost</b>     |           |        | <b>1,57,02,293</b> | <b>1,84,56,603</b> | <b>2,11,44,259</b> | <b>2,40,54,539</b> | <b>2,72,02,986</b> | <b>3,06,06,141</b> | <b>3,42,81,605</b> |
| <b>Fixed Cost</b>              |           |        |                    |                    |                    |                    |                    |                    |                    |
| Machine Operator               | 1         | 15,000 | 1,80,000           | 1,89,000           | 1,98,450           | 2,08,373           | 2,18,791           | 2,29,731           | 2,41,217           |
| Support Staff                  | 2         | 10,000 | 2,40,000           | 2,52,000           | 2,64,600           | 2,77,830           | 2,91,722           | 3,06,308           | 3,21,623           |
|                                |           |        |                    |                    |                    |                    |                    |                    |                    |
| <b>Fixed Cost</b>              |           |        | <b>4,20,000</b>    | <b>4,41,000</b>    | <b>4,63,050</b>    | <b>4,86,203</b>    | <b>5,10,513</b>    | <b>5,36,038</b>    | <b>5,62,840</b>    |
| <b>Total expenses</b>          |           |        | <b>1,61,22,293</b> | <b>1,88,97,603</b> | <b>2,16,07,309</b> | <b>2,45,40,741</b> | <b>2,77,13,498</b> | <b>3,11,42,179</b> | <b>3,48,44,445</b> |
| <b>Operating Profit</b>        |           |        | <b>65,29,259</b>   | <b>76,94,650</b>   | <b>88,57,010</b>   | <b>1,01,16,369</b> | <b>1,14,79,522</b> | <b>1,29,53,700</b> | <b>1,45,46,596</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.

**Note**

The above sheet is indicative for any type of processing business of grain commodities . The FPO has to fill the sheet logically and as per selected commodities and finish prod As Finished Product and size of Packaging is not confirmed/certain, therefore we can not add formula in processing sheet

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

Capacity 1,062.00 MT

No. of Month 12

| Particular                      | Y1       | Y2       | Y3        | Y4        | Y5        | Y6        | Y7        |
|---------------------------------|----------|----------|-----------|-----------|-----------|-----------|-----------|
| Capacity Utilisation            | 70%      | 75%      | 80%       | 85%       | 90%       | 95%       | 100%      |
| Total Quantity Stored per Annum | 8,920.80 | 9,558.00 | 10,195.20 | 10,832.40 | 11,469.60 | 12,106.80 | 12,744.00 |

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

| Particulars                      | Unit | Rate   | Y1        | Y2        | Y3        | Y4        | Y5        | Y6        | Y7        |
|----------------------------------|------|--------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
|                                  |      |        | 100%      | 105.00%   | 110.25%   | 115.76%   | 121.55%   | 127.63%   | 134.01%   |
| Revenue                          |      |        |           |           |           |           |           |           |           |
| Storage Charges per MT per Month |      | 150    | 13,38,120 | 15,05,385 | 16,86,031 | 18,80,979 | 20,91,206 | 23,17,753 | 25,61,727 |
| <b>Total Revenue</b>             |      |        | 13,38,120 | 15,05,385 | 16,86,031 | 18,80,979 | 20,91,206 | 23,17,753 | 25,61,727 |
| Expenses                         |      |        |           |           |           |           |           |           |           |
| Variable Cost                    |      |        |           |           |           |           |           |           |           |
| Dunnage                          | MT   | 14     | 29,736    | 31,223    | 32,784    | 34,423    | 36,144    | 37,952    | 39,849    |
| Fumigation                       | MT   | 14     | 1,78,416  | 1,87,337  | 1,96,704  | 2,06,539  | 2,16,866  | 2,27,709  | 2,39,095  |
| Electricity                      | 12   | 10,000 | 1,20,000  | 1,26,000  | 1,32,300  | 1,38,915  | 1,45,861  | 1,53,154  | 1,60,811  |
| Insurance                        |      | 0%     | 66,906    | 75,269    | 84,302    | 94,049    | 1,04,560  | 1,15,888  | 1,28,086  |
| <b>Total Variable Cost</b>       |      |        | 3,95,058  | 4,19,829  | 4,46,089  | 4,73,926  | 5,03,431  | 5,34,702  | 5,67,841  |
| Fixed Cost                       |      |        |           |           |           |           |           |           |           |
| Warehouse Manager                | 1    | 10,000 | 1,20,000  | 1,26,000  | 1,32,300  | 1,38,915  | 1,45,861  | 1,53,154  | 1,60,811  |
| <b>Total Fixed Cost</b>          |      |        | 1,20,000  | 1,26,000  | 1,32,300  | 1,38,915  | 1,45,861  | 1,53,154  | 1,60,811  |
| <b>Total Expenses</b>            |      |        | 5,15,058  | 5,45,829  | 5,78,389  | 6,12,841  | 6,49,292  | 6,87,856  | 7,28,653  |
| <b>Operating profit</b>          |      |        | 8,23,062  | 9,59,556  | 11,07,642 | 12,68,138 | 14,41,914 | 16,29,897 | 18,33,074 |

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.

Capacity MT/Hr  
 No. of Hours in day 8  
 No. of Operational Days 240

| Particulars                            | Y1  | Y2  | Y3  | Y4  | Y5  | Y5  | Y5  |
|--|-----|-----|-----|-----|-----|-----|-----|
| Capacity Utilization                   | 50% | 55% | 60% | 65% | 70% | 75% | 80% |
| No. of operational days                | 120 | 132 | 144 | 156 | 168 | 180 | 192 |
| Total Material to be processed (In MT) | -   | -   | -   | -   | -   | -   | -   |
| Wastage                                | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  |
| Input                                  | -   | -   | -   | -   | -   | -   | -   |
| Maize                                  | -   | -   | -   | -   | -   | -   | -   |
| Red Gram                               | -   | -   | -   | -   | -   | -   | -   |
| Bengal Gram                            | -   | -   | -   | -   | -   | -   | -   |
| Wheat                                  | -   | -   | -   | -   | -   | -   | -   |
| Soybean                                | -   | -   | -   | -   | -   | -   | -   |
| Output- Quantity for sale (In MT)      | -   | -   | -   | -   | -   | -   | -   |
| Maize                                  | -   | -   | -   | -   | -   | -   | -   |
| Red Gram                               | -   | -   | -   | -   | -   | -   | -   |
| Bengal Gram                            | -   | -   | -   | -   | -   | -   | -   |
| Wheat                                  | -   | -   | -   | -   | -   | -   | -   |
| Soybean                                | -   | -   | -   | -   | -   | -   | -   |
| Cattle Feed                            | 1   | 1   | 1   | 1   | 1   | 1   | 1   |

16500  
 65000  
 55000  
 25000  
 50000  
 0  
 0