

Section 5: Details of Proposed Sub-Project



5.1. Land and Building

Farmer Producer Company has own land and Building.

5.2. Machinery and Equipment

Sr. No.	Description	Capacity	No. Required	Rate	Amount (Rs.)
A	Oil Mill Unit	300 Kg/ Day			
1	Oil Expeller 10 HP		1	4,59,020	4,59,020
2	Oil Filter 14 Plate		1	1,36,880	1,36,880
Subtotal					5,95,900
B	Pulveriser	200 Kg/ Day			
1	Eco Blower		1	1,28,000	1,28,000
2	Electric Motor		1	24,900	24,900
3	GST @ 5%				7,645
Subtotal					1,60,545
C	Mini Rice Mill	700 Kg/ Day			
1	15 HP Deluxe with motor		1	94,000	94,000
Subtotal					94,000
D	Weighing Scale				
1	Capacity- 20 Kg Platform Size-300 X 300 mm		1	5,500	5,500
2	Capacity- 50 Kg Platform Size-400 X 400 mm		1	6,500	6,500
3	Capacity- 200 Kg Platform Size-500 X 500 mm		1	7,800	7,800
4	GST @ 18%				3,564
Subtotal					23,364
E	Packaging Unit				
1	Semi-Automatic Single Head Piston Filling Machine Model: VPM/PFL-2S with 50 ml. to 500 ml.		1	80,000	80,000
2	Semi-Automatic Screw Capping Machine Model: VPM/SC-1S		1	90,000	90,000
3	Semi-Automatic Screw Sticker Labelling Machine Model VPM/SSL-R for round bottle		1	1,00,000	1,00,000
4	Semi manual Induction Cap Sealing Machine		1	78,000	78,000
5	GST @ 18%				62,640
Subtotal					4,10,640
Total					12,84,449

5.3. Preliminary Expenses


Sr. No.	Particular	Amount (Rs.)
1	Civil Estimate	10,000
2	DPR Preparation	25,000
3	Lease deed	16,000
4	Pollution Board Licenses	15,000
Total		66,000

5.4. Total Cost of the Project

Sr. No.	Particular	Amount (Rs.)	Grant (%)	Grant Amount (Rs.)
1	Land and Building	Owned		
2	Machinery and Equipment	12,84,449	60%	7,70,669
5	Preliminary Expenses	66,000	60%	39,600
6	Working Capital	2,69,842		
Total		16,20,291		8,10,269

5.5. Means of Finance

Sr. No.	Particular	FPC Contribution (%)	Amount (Rs.)
1	Govt. Grant under SMART Project		8,10,269
2	Bank Finance - Long Term Loan (= Total Project Cost- Smart Grant - Own Contribution)		4,05,135
3	Own Contribution (=Fixed Assets*10%) +Working Capital	10%	4,04,887
Total			16,20,291


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Section 6: Market Potential, Manufacturing Process and Production Plan



6.1. Market Potential

The FPC will provide custom Hiring Service to its member farmers at reasonable price and purchase Groundnut, Sesame, Sunflower, Nachani and Paddy from member farmers and after Processing and packing will sale in a market and products will also be sold to Processors and wholesalers in market of Mumbai, Pune, Raigad and nearby district.

6.2. Capacity Utilization

Rice Mill Plant

Capacity 700 Kg/Day

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Total Material to be processed (In Quintals)	1,178	1,296	1,414	1,531	1,649	1,767	1,885
Job Work (30%)	353	389	424	459	495	530	565
Input	825	907	989	1,072	1,154	1,237	1,319
Output- Quantity for sale (In KGs)							
Rice	577.20	634.92	692.64	750.36	808.08	865.80	923.52
Bran & Husk	222.63	244.90	267.16	289.42	311.69	333.95	356.22

Oil Mill

Capacity 300 Kg/Day


Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Total Material to be processed (In Quintals)	450.75	495.825	540.9	585.975	631.05	676.125	721.2
Job Work	225	248	270	293	316	338	361
Input	225	248	270	293	316	338	361
Groundnut	72	79	87	94	101	108	115
Sesame	48	53	58	63	67	72	77
Sunflower	105	116	126	137	147	158	168
Output- Oil							
Groundnut	32	36	39	42	45	49	52
Sesame	14	16	17	19	20	22	23
Sunflower	32	35	38	41	44	47	50

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Oil Cake							
Groundnut	40	44	48	52	56	59	63
Sesame	34	37	40	44	47	50	54
Sunflower	74	81	88	96	103	110	118

Flour Mill Unit

Capacity 200 Kg/Day

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Total Material to be processed (In Quintals)	267	294	321	348	374	401	428
Input	267	294	321	348	374	401	428
Nachani	94	104	113	123	132	141	151
Rice	173	190	208	225	242	260	277
Output- Quantity for sale (In KGs)							
Nachani Papad	92.35	101.59	110.82	120.06	129.29	138.53	147.76
Rice Papad	169.70	186.67	203.64	220.61	237.58	254.55	271.52


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Section 7: Financial Plan and Key Indicators




7.1. P & L Statement of Rice Mill

(Amount in Rs.)

Particulars		Rate	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Revenue									
Rice	5 Kg	200	15,35,353	18,58,181	21,29,272	24,22,827	27,40,413	30,83,702	34,54,468
Bean & Husk	50 Kg	500	2,11,503	2,55,974	2,93,318	3,33,757	3,77,506	4,24,796	4,75,871
Job Work	100 Kg	400	1,41,355	1,48,423	1,55,844	1,63,636	1,71,818	1,80,409	1,89,429
Total Revenue			18,88,211	22,62,578	25,78,434	29,20,220	32,89,737	36,88,906	41,19,768
Expenses									
Variable Cost									
paddy	Quintals	2,300	9,48,258	10,95,238	12,54,545	14,27,045	16,13,659	18,15,366	20,33,210
Daily Labour	5	300	2,52,420	2,91,545	3,33,952	3,79,870	4,29,545	4,83,238	5,41,227
Electricity Charges	89.52	10	1,50,644	1,73,994	1,99,302	2,26,706	2,56,353	2,88,397	3,23,004
Machine Maintenance		5%	4,700	4,935	5,182	5,441	5,713	5,999	6,298
Packaging Expenses		5	57,720	66,667	76,364	86,864	98,223	1,10,501	1,23,761
Outward- Transportation Cost		100	57,720	66,667	76,364	86,864	98,223	1,10,501	1,23,761
Add: Opening Stock				70,687	81,619	93,467	1,06,296	1,20,175	1,35,175
Less: Closing Stock			70,687	81,619	93,467	1,06,296	1,20,175	1,35,175	1,51,375
Total Variable Cost			14,00,775	16,88,113	19,33,860	21,99,960	24,87,837	27,99,000	31,35,061
Fixed Cost									
Total Fixed Cost			-	-	-	-	-	-	-
Total Expenses			14,00,775	16,88,113	19,33,860	21,99,960	24,87,837	27,99,000	31,35,061
Operating Income			4,87,436	5,74,465	6,44,575	7,20,259	8,01,901	8,89,906	9,84,707

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7.2. P & L Statement of Oil Mill

Particulars	Unit	Rate	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Revenue									
Sunflower Oil	Litres	350	10,49,121	12,69,712	14,54,951	16,55,539	18,72,549	21,07,121	23,60,469
Sesame Oil	Litres	450	6,16,626	7,46,280	8,55,155	9,73,052	11,00,600	12,38,471	13,87,378
Groundnut Oil	Litres	250	7,70,783	9,32,850	10,68,943	12,16,315	13,75,750	15,48,089	17,34,222
Oil Cake	50 Kg	1000	2,93,889	3,39,442	3,88,815	4,42,277	5,00,113	5,62,628	6,30,143
Job Work	Quintals	500	1,12,688	1,30,154	1,49,086	1,69,585	1,91,761	2,15,731	2,41,619
Total Revenue			28,43,106	34,18,437	39,16,950	44,56,768	50,40,775	56,72,041	63,53,831
Expenses									
Variable									
Sunflower	Quintals	10000	10,51,750	12,14,771	13,91,465	15,82,792	17,89,772	20,13,494	22,55,113
Sesame	Quintals	11000	5,28,880	6,10,856	6,99,708	7,95,918	9,00,000	10,12,500	11,34,000
Groundnut	Quintals	9000	6,49,080	7,49,687	8,58,733	9,76,809	11,04,545	12,42,613	13,91,727
Labour	5	300	2,25,375	2,60,308	2,98,171	3,39,170	3,83,523	4,31,463	4,83,238
Electricity	59.68	10	89,669	1,03,568	1,18,632	1,34,944	1,52,591	1,71,665	1,92,264
Packaging Expenses - Oil		7.5	58,823	67,940	77,823	88,523	1,00,099	1,12,612	1,26,125
Packaging Expenses - Oil Cake		35	10,286	11,880	13,609	15,480	17,504	19,692	22,055
Transportation Cost		50	11,269	13,015	14,909	16,958	19,176	21,573	24,162
Add: Opening Stock				1,31,256.6	1,51,601.4	1,73,652.5	1,97,529.7	2,23,360.5	2,51,280.6
Less: Closing Stock			1,31,256.6	1,51,601.4	1,73,652.5	1,97,529.7	2,23,360.5	2,51,280.6	2,81,434.2
Total Variable Cost			24,93,875	30,11,683	34,50,998	39,26,717	44,41,379	49,97,691	55,98,531
Fixed Cost									
Machine Operator	1		0	0	0	0	0	0	0
Total Fixed Cost			-	-	-	-	-	-	-
Total Expenses			24,93,875	30,11,683	34,50,998	39,26,717	44,41,379	49,97,691	55,98,531
Operating Income			3,49,230	4,06,755	4,65,951	5,30,051	5,99,395	6,74,349	7,55,300




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7.3. P & L Statement of Flour Mill Unit

Particulars	Unit	Rate	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Revenue									
Nachani Atta	5 Kg	175	3,07,071	3,71,636	4,25,854	4,84,565	5,48,083	6,16,740	6,90,894
Rice Flour	5 Kg	200	6,44,848	7,80,436	8,94,294	10,17,587	11,50,974	12,95,155	14,50,876
Revenue			9,51,919	11,52,072	13,20,149	15,02,152	16,99,056	19,11,895	21,41,770
Expenses									
Variable Cost									
Nachani	Quintals	2,000	1,88,474	2,17,687	2,49,351	2,83,636	3,20,727	3,60,818	4,04,116
Rice	Quintals	2200	3,80,952	4,40,000	5,04,000	5,73,300	6,48,270	7,29,304	8,16,820
Daily Labour	3	300	1,20,329	1,38,980	1,59,195	1,81,084	2,04,764	2,30,360	2,58,003
Electricity Charges	59.68	10	79,791	92,159	1,05,564	1,20,079	1,35,781	1,52,754	1,71,085
packaging Exp 5 Kg		5	26,205	30,267	34,669	39,436	44,593	50,167	56,187
Transportation Charges		50	13,102	15,133	17,335	19,718	22,297	25,084	28,094
Add: Opening Stock				39,788	45,955	52,639	59,877	67,707	76,170
Less: Closing Stock			39,788	45,955	52,639	59,877	67,707	76,170	85,311
Total Variable Cost			7,69,066	9,28,058	10,63,428	12,10,015	13,68,602	15,40,023	17,25,164
Fixed Cost									
Fixed Cost			-	-	-	-	-	-	-
Total expenses			7,69,066	9,28,058	10,63,428	12,10,015	13,68,602	15,40,023	17,25,164
Operating Profit			1,82,853	2,24,014	2,56,720	2,92,137	3,30,454	3,71,872	4,16,606


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7.4. Closing Stock and Opening Stock Calculation

(Amount in Rs.)


Particulars		Y1	Y2	Y3	Y4	Y5	Y6	Y7
Opening Stock								
Rice Mill			70,687	81,619	93,467	1,06,296	1,20,175	1,35,175
Oil Mill			1,31,257	1,51,601	1,73,652	1,97,530	2,23,360	2,51,281
Flour Mill			39,788	45,955	52,639	59,877	67,707	76,170
Total			2,41,731	2,79,175	3,19,759	3,63,703	4,11,242	4,62,626
Closing Stock								
Rice Mill	5%	70,687	81,619	93,467	1,06,296	1,20,175	1,35,175	1,51,375
Oil Mill	5%	1,31,257	1,51,601	1,73,652	1,97,530	2,23,360	2,51,281	2,81,434
Flour Mill	5%	39,788	45,955	52,639	59,877	67,707	76,170	85,311
Total		2,41,731	2,79,175	3,19,759	3,63,703	4,11,242	4,62,626	5,18,120

7.5. Working Capital Calculation

(Amount in Rs.)

Sr. No.	Particulars	Duration (In days)	Amount (Rs.)						
			Y1	Y2	Y3	Y4	Y5	Y6	Y7
A	Accounts Receivables (Debtors)								
1	Rice Mill	60	3,10,391	3,71,931	4,23,852	4,80,036	5,40,779	6,06,396	6,77,222
2	Oil Mill	60	4,67,360	5,61,935	6,43,882	7,32,619	8,28,620	9,32,390	10,44,465
3	Flour Mill	60	1,56,480	1,89,382	2,17,011	2,46,929	2,79,297	3,14,284	3,52,072
	Subtotal		9,34,230	11,23,247	12,84,745	14,59,585	16,48,696	18,53,070	20,73,759
B	Closing Stock		2,41,731	2,79,175	3,19,759	3,63,703	4,11,242	4,62,626	5,18,120
	Total		11,75,962	14,02,422	16,04,504	18,23,287	20,59,938	23,15,696	25,91,879
C	Accounts Payable & Accrued Expenses (Creditors)								
1	Rice Mill	7	28,220	32,584	37,315	42,437	47,978	53,967	60,435
2	Oil Mill	7	52,862	63,573	72,844	82,883	93,744	1,05,484	1,18,164
3	Flour Mill	7	15,512	17,917	20,523	23,345	26,397	29,697	33,261
	Total		96,594	1,14,074	1,30,682	1,48,665	1,68,120	1,89,148	2,11,860
D	Working Capital		10,79,367	12,88,348	14,73,822	16,74,622	18,91,818	21,26,547	23,80,019
	Own Contribution	25%	2,69,842						

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7.6. General Admin Expenses Schedule

(Amount in Rs.)

Particulars	Unit	No. of Unit	Unit Cost	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Manager	No.	1	20,000	2,40,000	2,52,000	2,64,600	2,77,830	2,91,722	3,06,308	3,21,623
Accountant	No.	1	15,000	1,80,000	1,89,000	1,98,450	2,08,373	2,18,791	2,29,731	2,41,217
Watchmen	No.	2	8,000	1,92,000	2,01,600	2,11,680	2,22,264	2,33,377	2,45,046	2,57,298
Telephone and internet Exp	Months	12	1,000	12,000	12,600	13,230	13,892	14,586	15,315	16,081
Office Electricity Exp	Months	12	1,000	12,000	12,600	13,230	13,892	14,586	15,315	16,081
Printing & Stationary	Months	12	1,000	12,000	12,600	13,230	13,892	14,586	15,315	16,081
Land Lease	Months	12	1,667	20,000	21,000	22,050	23,153	24,310	25,526	26,802
Misc. Expenses	Months	12	1,000	12,000	12,600	13,230	13,892	14,586	15,315	16,081
Audit and Legal Compliances expenses	Lum sum	1	50,000	50,000	52,500	55,125	57,881	60,775	63,814	67,005
Total Admin Expense				7,30,000	7,66,500	8,04,825	8,45,066	8,87,320	9,31,686	9,78,270

7.7. Amortization Schedule

(Amount in Rs.)

Particulars	Years	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Preliminary Expenses	5	13,200	13,200	13,200	13,200	13,200	-	-
Total Value		13,200	13,200	13,200	13,200	13,200	-	-

7.8. Tax Calculation

(Amount in Rs.)

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
EBT	50,442	1,52,433	2,67,197	3,93,085	5,22,907	6,67,950	8,11,435
Add Depreciation as per companies Act	81,306	81,306	81,306	81,306	81,306	81,306	81,306
Less Depreciation as per IT Act	1,92,667	1,63,767	1,39,202	1,18,322	1,00,574	85,488	72,664
Taxable Income	-60,920	69,971	2,09,301	3,56,069	5,03,639	6,63,768	8,20,076
Provision of Taxes	0	18,193	54,418	92,578	1,30,946	1,72,580	2,13,220

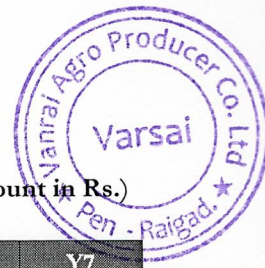

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7.9. Depreciation

7.9.1 Depreciation – SLM (As per Companies act,2013)


(Amount in Rs.)



Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Assets							
Plant and Machinery							
Asset Value	12,84,449	12,03,143	11,21,838	10,40,532	9,59,227	8,77,921	7,96,615
Depreciation	81,306	81,306	81,306	81,306	81,306	81,306	81,306
Accumulated Depreciation	81,306	1,62,611	2,43,917	3,25,222	4,06,528	4,87,834	5,69,139
Net Fixed Assets	12,03,143	11,21,838	10,40,532	9,59,227	8,77,921	7,96,615	7,15,310
Gross Fixed Asset	12,84,449	12,03,143	11,21,838	10,40,532	9,59,227	8,77,921	7,96,615
Total Depreciation	81,306	81,306	81,306	81,306	81,306	81,306	81,306
Accumulated Depreciation	81,306	1,62,611	2,43,917	3,25,222	4,06,528	4,87,834	5,69,139
Net Fixed Assets	12,03,143	11,21,838	10,40,532	9,59,227	8,77,921	7,96,615	7,15,310

7.9.2 Depreciation – WDV (As per Income Tax act,1961)

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Assets							
Plant and Machinery							
Asset Value	12,84,449	10,91,782	9,28,014	7,88,812	6,70,490	5,69,917	4,84,429
Depreciation	1,92,667	1,63,767	1,39,202	1,18,322	1,00,574	85,488	72,664
Accumulated Depreciation	1,92,667	3,56,435	4,95,637	6,13,959	7,14,532	8,00,020	8,72,684
Net Fixed Assets	10,91,782	9,28,014	7,88,812	6,70,490	5,69,917	4,84,429	4,11,765
Gross Fixed Asset	12,84,449	10,91,782	9,28,014	7,88,812	6,70,490	5,69,917	4,84,429
Total Depreciation	1,92,667	1,63,767	1,39,202	1,18,322	1,00,574	85,488	72,664
Accumulated Depreciation	1,92,667	3,56,435	4,95,637	6,13,959	7,14,532	8,00,020	8,72,684
Net Fixed Assets	10,91,782	9,28,014	7,88,812	6,70,490	5,69,917	4,84,429	4,11,765


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7.10. Loan Repayment Schedule

(Amount in Rs.)


Loan Amount (Rs) 4,05,135
Interest rate /PA 12%



Year	Particulars	Opening Balance	Interest	Principal Repayment	EMI	Closing Outstanding
Year 1	Month 1	4,05,135	4,051	-	4,051	4,05,135
	Month 2	4,05,135	4,051	-	4,051	4,05,135
	Month 3	4,05,135	4,051	-	4,051	4,05,135
	Month 4	4,05,135	4,051	-	4,051	4,05,135
	Month 5	4,05,135	4,051	-	4,051	4,05,135
	Month 6	4,05,135	4,051	-	4,051	4,05,135
	Month 7	4,05,135	4,051	7,809	11,861	3,97,325
	Month 8	3,97,325	3,973	7,887	11,861	3,89,438
	Month 9	3,89,438	3,894	7,966	11,861	3,81,472
	Month 10	3,81,472	3,815	8,046	11,861	3,73,426
	Month 11	3,73,426	3,734	8,126	11,861	3,65,300
	Month 12	3,65,300	3,653	8,208	11,861	3,57,092
Year 2	Month 13	3,57,092	3,571	8,290	11,861	3,48,803
	Month 14	3,48,803	3,488	8,373	11,861	3,40,430
	Month 15	3,40,430	3,404	8,456	11,861	3,31,974
	Month 16	3,31,974	3,320	8,541	11,861	3,23,433
	Month 17	3,23,433	3,234	8,626	11,861	3,14,807
	Month 18	3,14,807	3,148	8,713	11,861	3,06,094
	Month 19	3,06,094	3,061	8,800	11,861	2,97,295
	Month 20	2,97,295	2,973	8,888	11,861	2,88,407
	Month 21	2,88,407	2,884	8,977	11,861	2,79,430
	Month 22	2,79,430	2,794	9,066	11,861	2,70,364
	Month 23	2,70,364	2,704	9,157	11,861	2,61,207
	Month 24	2,61,207	2,612	9,248	11,861	2,51,959
Year 3	Month 25	2,51,959	2,520	9,341	11,861	2,42,618
	Month 26	2,42,618	2,426	9,434	11,861	2,33,183
	Month 27	2,33,183	2,332	9,529	11,861	2,23,655
	Month 28	2,23,655	2,237	9,624	11,861	2,14,031
	Month 29	2,14,031	2,140	9,720	11,861	2,04,310
	Month 30	2,04,310	2,043	9,817	11,861	1,94,493
	Month 31	1,94,493	1,945	9,916	11,861	1,84,577
	Month 32	1,84,577	1,846	10,015	11,861	1,74,562
	Month 33	1,74,562	1,746	10,115	11,861	1,64,447
	Month 34	1,64,447	1,644	10,216	11,861	1,54,231
	Month 35	1,54,231	1,542	10,318	11,861	1,43,913
	Month 36	1,43,913	1,439	10,421	11,861	1,33,492
Year 4	Month 37	1,33,492	1,335	10,526	11,861	1,22,966
	Month 38	1,22,966	1,230	10,631	11,861	1,12,335
	Month 39	1,12,335	1,123	10,737	11,861	1,01,598
	Month 40	1,01,598	1,016	10,845	11,861	90,753
	Month 41	90,753	908	10,953	11,861	79,800

Year	Particulars	Opening Balance	Interest	Principal Repayment	EMI	Closing Outstanding
	Month 42	79,800	798	11,063	11,861	68,738
	Month 43	68,738	687	11,173	11,861	57,564
	Month 44	57,564	576	11,285	11,861	46,280
	Month 45	46,280	463	11,398	11,861	34,882
	Month 46	34,882	349	11,512	11,861	23,370
	Month 47	23,370	234	11,627	11,861	11,743
	Month 48	11,743	117	11,743	11,861	0

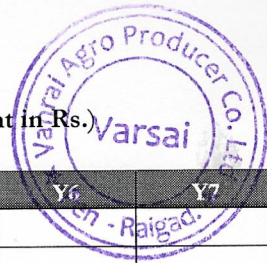



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7.11. Consolidated P&L Statement

(Amount in Rs.)



Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Revenue							
Activity 1 - Rice Mill	18,88,211	22,62,578	25,78,434	29,20,220	32,89,737	36,88,906	41,19,768
Activity 2 - Oil Mill	28,43,106	34,18,437	39,16,950	44,56,768	50,40,775	56,72,041	63,53,831
Facility 3 - Flour Mill	9,51,919	11,52,072	13,20,149	15,02,152	16,99,056	19,11,895	21,41,770
Total Revenue	56,83,236	68,33,088	78,15,533	88,79,140	1,00,29,568	1,12,72,842	1,26,15,369
Variable Cost							
Activity 1 - Rice Mill	14,00,775	16,88,113	19,33,860	21,99,960	24,87,837	27,99,000	31,35,061
Activity 2 - Oil Mill	24,93,875	30,11,683	34,50,998	39,26,717	44,41,379	49,97,691	55,98,531
Facility 3 - Flour Mill	7,69,066	9,28,058	10,63,428	12,10,015	13,68,602	15,40,023	17,25,164
Total Variable Cost	46,63,716	56,27,854	64,48,287	73,36,692	82,97,818	93,36,715	1,04,58,756
Fixed Cost							
Admin Expenses	7,30,000	7,66,500	8,04,825	8,45,066	8,87,320	9,31,686	9,78,270
Total Fixed Cost	7,30,000	7,66,500	8,04,825	8,45,066	8,87,320	9,31,686	9,78,270
Total Cost	53,93,716	63,94,354	72,53,112	81,81,759	91,85,138	1,02,68,400	1,14,37,026
Profit Before Depreciation, Interest and Tax	2,89,520	4,38,734	5,62,421	6,97,381	8,44,431	10,04,442	11,78,343
Depreciation	81,306	81,306	81,306	81,306	81,306	81,306	81,306
Amortization	13,200	13,200	13,200	13,200	13,200	-	-
Profit Before Interest and Tax	1,95,014	3,44,228	4,67,916	6,02,875	7,49,925	9,23,136	10,97,037
Interest on Term loan	1,44,572	1,91,795	2,00,718	2,09,790	2,27,018	2,55,186	2,85,602
Profit Before Tax	50,442	1,52,433	2,67,197	3,93,085	5,22,907	6,67,950	8,11,435
Less. Tax	0	18,193	54,418	92,578	1,30,946	1,72,580	2,13,220
Profit After Tax	50,442	1,34,240	2,12,779	3,00,507	3,91,961	4,95,371	5,98,215

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7.12. Balance sheet

(Amount in Rs.)



Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
ASSETS							
Current Assets							
Cash and Bank Balance	96,905	4,90,359	6,79,177	9,40,698	14,27,165	20,03,841	26,83,361
Accounts Receivables	9,34,230	11,23,247	12,84,745	14,59,585	16,48,696	18,53,070	20,73,759
Other Current Assets	2,41,731	2,79,175	3,19,759	3,63,703	4,11,242	4,62,626	5,18,120
Total Current Assets	12,72,867	18,92,781	22,83,681	27,63,986	34,87,103	43,19,536	52,75,240
Gross Fixed Assets	12,84,449	12,03,143	11,21,838	10,40,532	9,59,227	8,77,921	7,96,615
Less: Depreciation	81,306	81,306	81,306	81,306	81,306	81,306	81,306
Net Fixed Assets	12,03,143	11,21,838	10,40,532	9,59,227	8,77,921	7,96,615	7,15,310
Preliminary & Pre- operative Expenses	52,800	39,600	26,400	13,200	0	0	0
TOTAL ASSETS	25,28,810	30,54,219	33,50,613	37,36,412	43,65,023	51,16,152	59,90,550
LIABILITIES & SHAREHOLDERS EQUITY							
CURRENT LIABILITIES							
Short Term Debt (Working capital loan)	8,09,526	12,88,348	14,73,822	16,74,622	18,91,818	21,26,547	23,80,019
Accounts Payable & Accrued Expenses	96,594	1,14,074	1,30,682	1,48,665	1,68,120	1,89,148	2,11,860
Other Current Liabilities							
Total Current Liabilities	9,06,120	14,02,422	16,04,504	18,23,287	20,59,938	23,15,696	25,91,879
Secured Long Term Debt	3,57,092	2,51,959	1,33,492	0	0	0	0
Differed Tax Liabilities							
TOTAL LIABILITIES	12,63,212	16,54,381	17,37,995	18,23,287	20,59,938	23,15,696	25,91,879
Share capital	4,04,887	4,04,887	4,04,887	4,04,887	4,04,887	4,04,887	4,04,887
Smart Grant -in-Aid	8,10,269	8,10,269	8,10,269	8,10,269	8,10,269	8,10,269	8,10,269
Reserves and Surplus							
Add: Opening Balance (P/L Account)	0	50,442	1,84,682	3,97,461	6,97,969	10,89,929	15,85,300
Profit & Loss) During the Year	50,442	1,34,240	2,12,779	3,00,507	3,91,961	4,95,371	5,98,215
Appropriation - Dividend							
Total Reserves	50,442	1,84,682	3,97,461	6,97,969	10,89,929	15,85,300	21,83,515
TOTAL EQUITY	12,65,598	13,99,838	16,12,617	19,13,125	23,05,085	28,00,456	33,98,671
TOTAL LIABILITIES & EQUITY	25,28,810	30,54,219	33,50,613	37,36,412	43,65,023	51,16,152	59,90,550

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7.13. Cash Flow Statement

(Amount in Rs.)

Sr.	Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
1	Total Revenue							
	Total Revenue	56,83,236	68,33,088	78,15,533	88,79,140	1,00,29,568	1,12,72,842	1,26,15,369
2	Equity/ Share capital	4,04,887						
	Reinvestment							
3	Grant	8,10,269						
4	Long Term Loan	4,05,135						
5	Increase in Short Term Loan	8,09,526	4,78,822	1,85,474	2,00,800	2,17,196	2,34,729	2,53,472
6	Increase in account repayable	96,594	17,480	16,608	17,983	19,455	21,029	22,711
	Sub Total (A)	82,09,646	73,29,390	80,17,614	90,97,923	1,02,66,219	1,15,28,599	1,28,91,552
Cash Outflow (Rs.)								
1	Capital Expenditure							
a	Land and Building	-						
b	Machinery and Equipment	12,84,449						
c	Furniture & Fixture	-						
d	It Infrastructure	-						
e	Vehicle	-						
f	Preliminary Expenses	66,000						
2	Operational Expenditure							
a	Variable Cost	46,63,716	56,27,854	64,48,287	73,36,692	82,97,818	93,36,715	1,04,58,756
b	Fixed Cost	7,30,000	7,66,500	8,04,825	8,45,066	8,87,320	9,31,686	9,78,270
3	Loan Repayment							
	LTL - Principal	48,042	1,05,134	1,18,467	1,33,492	-	-	-
	LTL - Interest	47,429	37,193	23,860	8,835	-	-	-
	STL - Principal							
	STL - Interest	97,143	1,54,602	1,76,859	2,00,955	2,27,018	2,55,186	2,85,602
4	Tax	0	18,193	54,418	92,578	1,30,946	1,72,580	2,13,220
	Increase in account							
5	Receivable	9,34,230	1,89,017	1,61,498	1,74,839	1,89,112	2,04,374	2,20,689
6	Increase in Closing Stock	2,41,731	37,444	40,584	43,944	47,539	51,384	55,494
	Sub Total (B)	81,12,741	69,35,936	78,28,797	88,36,402	97,79,753	1,09,51,923	1,22,12,032
	Net Cash Flow (A-B)	96,905	3,93,454	1,88,818	2,61,521	4,86,466	5,76,676	6,79,521
	Opening Cash and Bank		96,905	4,90,359	6,79,177	9,40,698	14,27,165	20,03,841
	Cumulative Cash Balance	96,905	4,90,359	6,79,177	9,40,698	14,27,165	20,03,841	26,83,361

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7.14. Financial Indicators

Internal Rate of Return (IRR):

The project internal rate of return **should be more than 12%** as per the current financial scenario of the country. The project IRR is **12.56%** therefore it is clearly indicating that the project is feasible for investment.

Break Even Point:

The average break-even percentage is **56.94%** and as per financial standards it should be below **60%**.

Payback Period:

The Payback period for the project is **5 years and 2 Month**. It should be **less than 6 to 7 years** therefore the project payback periods are within the limit.

Net Present Value:

With a discount rate of 10% and a span of 7 years, the projected cash inflows are worth **Rs.17,97,761** today, which is greater than the initial cash outflow of **Rs.16,20,291**. The resulting positive NPV of the above project is **Rs.1,77,470** which indicates that pursuing the above project may be optimal.

Return on Capital Employed:

The return on capital employed for the project is **19.25%** which is above the expected financial standards.

Debt Services Coverage Ratio

Debt Service Coverage Ratio: The average Debt Service Coverage Ratio is **2.49** and as per financial standards it should be above **1.5**.


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Section 8: Assumptions



8.1 Key Assumptions

(Applicant should provide basic information for each business activity / facility covered in sub-project. the information will be used for finalizing assumptions and undertaking financial analysis.)

The following information should be filled separately for each business activity / facility covered under the sub-project. E.g., If an CBO has decided to set up 'dal mill' and 'aggregation cleaning, grading and marketing of agro produce', then details of both the activities / facilities should be provided separately in following table)

1. Basic Information of the business/facility

No.	Particulars	details
1.	Business activity/Facility	Mini Rice Mill, Oil Mill, Flour Mill
2.	Area Required for establishing facility	2000(in Sq. Ft):
3.	Capacity of Facility	Rice Mill – 700 Kg/Day Oil Mill – 300 Kg/Day Flour Mill – 200 Kg/Day
4.	No. of hours, the facility will be operational in a day	8 Hrs per day
5.	Capital investment for machinery and equipment's (as per quotation)	Rs. 12,84,449/-
6.	Investment on civil and construction component (As per estimates):	
I	How many days, the facility will be operational in a year	Annual days- 210 Days

2. Details of revenue generated through above facility

No.	Finished product	Unit	Whole price /Rs. -----per unit	Retail price /- Rs.....per Unit
1	Rice	5 Kg	200	
2	Bran & Husk	50 Kg	500	
3	Sunflower Oil	Litrs	350	
4	Sesame Oil	Liters	450	
5	Groundnut Oil	Litrs	250	
6	Oil Cake	50 Kg	1000	
7	Nachani Atta	5 Kg	175	
8	Rice Flour	5 Kg	200	

3. Expenditure on raw material

No.	commodity	Procurement Price Rs... Per Quintals:	Remark
1	Paddy	2,300	
2	Sunflower	10000	
3	Sesame	11000	
4	Groundnut	9000	
5	Nachani	2,000	

4. Expenditure on salary of management staff

No.	Designation:	No. of Staff:	Salary Rs....Per Month:	Remark
1	Manager	1	Rs.20,000/-	
2	Accountant	1	Rs.15,000/-	
3	Watchmen	2	Rs. 8,000/-	

5. Expenditure on remuneration of labor

No.	Type of workers	No.	Wages Rs.... / perMonth	Remark
1	Un skilled	13	Rs.300/Day	

6. Expenditure on rent/lease of plot / sub-project site

No	Component	Land lease Rent Rs----- per month	Remark
1	land rent	Rs.20000/Year	
2	Other		

7. Expenditure on electricity charges required for facility

No	Cumulative HP for all Machineries and equipment's	No. of Units Consumption Per Hour:	Per Unit Cost Rs....per unit	Remark
1	50HP	37.5PER HR.	Rs.10/Unit	

8. Maintenance cost facilities

No	Component	Detail	Remark
1	Maintenance of machinery, building, equipment etc,	Annual maintenance of 5% of the total machine cost	



9. Other consumables required for production

No.	Name of Consumables	Unit	Total Unit	Cost Per Unit (Rs)	Remark
1					
2					
3					

E.g. edible oil, salt, sugar etc.

10. Expenditure on packaging material

No.	Type of Material	Size of Packaging material	Unit	Cost Per Unit (Rs.)	Total Cost	Remark
1	Packaging - Rice Mill	5 Kg	11,544	5	57,720	This is first year packaging material cost requirement. It will Change as sale increase.
2	Packaging Expenses - Oil	Ltrs	7,843	7.5	58,823	
3	Packaging Expenses - Oil Cake	50 Kg	294	35	10,286	
4	packaging Exp - Flour Mill	5 Kg	5,241	5	26,205	

11. Expenditure on storage/warehouse for product

No.	Crop Name:	Storage Duration (month)	Storage Cost Per Quintal Per Month:	Remark
1				

12. Other Expenditure

No.	Component	Rs/per month	Remark
1			

1. The above information should be filled separately for each business/activity / facility covered under the sub-project. E.g., If an CBO has decided to set up 'dal mill' and 'aggregation cleaning, grading and marketing of agro produce', then details of both the activities / facilities should be provided separately in following table
2. Please refer necessary quotations, estimates, market survey reports etc. for filling up above information.
3. In case of additional information concerned project officer/staff should consult with the applicant during preparation of DPR.



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8.2 Other assumptions

1. 5% inflation rate on revenue and expenses considered every year.
2. Capacity of the Rice Mill Plant unit is 700 Kg/Day.
3. Capacity of the Oil Mill Plant unit is 300 Kg/Day.
4. Capacity of the Flour Mill Plant unit is 200 Kg/Day.
5. 13 Daily Labour Required in Processing unit and Rs.300 per labour for a day.
6. The salary of Permanent Staff are as follows:
Manager - Rs.20,000 per month
Accountant – Rs.15,000 per month
Watchmen – Rs.8,000 per month
7. Land Lease Charges Rs.20,000/Year
8. Working Capital is assumed for 7days, for managing day to day activities.
9. Rate of interest for long term loan & working capital loan –12%
10. Income tax Rate – 26%
11. Rate of depreciation for plant and machinery is 6.33%, as per company's act. Rate of depreciation is calculated as per straight line method in terms of company's act.
12. Rate of depreciation for plant and machinery is 15%, as per IT Act. Rate of depreciation is calculated as per written down value method in terms of IT Act.




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