

Note for users

Draft Business Plan Financial Calculator

1.0 About the calculator

The business plan financial calculator will be the tool to generate the financial projection of the business plan based on the certain data inputs. **It will be the tool which can be easily used by any professional who understand the basic accounting. The business plan financial calculator will generate following statements automatically based on certain data inputs:**

1. Profit and Loss Statement
2. Cash Flow Statement
3. Balance Sheet
4. Depreciation, amortization and tax calculation

It will also auto calculate the following financial ratios to understand the viability of the business plan / Full Project Proposal:

1. Break Even Point
2. Internal Rate of Return
3. Net Present Value
4. Return on Capital Employed
5. Project Payback Period
6. DSCR
7. Sensitivity analysis

The above ratios will help decision makers for approving the business plan / Full Project Report.

2.0 Features

- 1.0 It helps in preparing financial projections for both type of sub-projects. i.e. Grain and Frutis & Vegetables.
- 2.0 It can be easily used by any person / professional who understand the basic accounting.
- 3.0 Assist planners to map marketable surplus of key commodities quickly.
- 3.0 This tool will generate P & L , Cash flow statement and balance sheet automatically.
- 4.0 The calculator helps to prepare all categories of business plans envisaged in SMART Project viz. PPs, MAPs, CIs, Warehousing related)
- 5.0 It will also calculate all ratios automatically

3.0 Preparatory work

- 1.0 Please collect basic data of targeted commodities in the cluster accurately (area, productivity and consumption at HH level)
- 2.0 Finalize Business activity in consultation with CBO members and officials / experts.
- 3.0 Accordingly, please add CAPEX details i.e. related to building, machinery and other infrastructure properly.
- 4.0 In CAPEX SHEET, please refer area and rates mentioned in estimates of civil structures prepared by engineer whereas quotation's in case of machinery and other equipment or material.
- 5.0 Please write down assumptions clearly for each business activity (example- produce aggregation and bulk marketing in the form of % in Y-1, Y-2.....)

4.0 Colour codes used

Colour code Description

 Need to change/Place Values Manually

 Need to change figures subject to

5.0 Guidance note for using calculator

Steps	Sheet name	Process	Sheet No	Remark
A				
Sheet in which need to enter data				
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				
Auto generating sheets (No need to enter any data)				
B1	Profit and Loss Statement		Sheet No. 6	Generate automatically
B2	Cash Flow Statement		Sheet No. 7	Generate automatically
B3	Balance Sheet		Sheet No. 8	Generate automatically
B4	Financial indicators (IRR, BEP, NPV, ROI, Pay back period, DSCR, sensitivity analysis)		Sheet No.9	Generate automatically
B5	Depreciation, amortization and tax calculation		Sheet No. 3 (Ref. 3.2 & 3.3)	Generate automatically
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	1,20,74,812	60%	72,44,887
2	Machinery and Equipment	1,38,85,858	60%	83,31,515
3	Furniture and Fixture	-	60%	-
4	IT & It Infrastructure	-	60%	-
5	Transport vehical (Refer van and other)	-	60%	-
6	Preliminary Expenses	12,12,483	60%	7,27,490
7	Working Capital	74,370		
Total		2,72,47,523		1,63,03,892

Total Project Costs means the costs incurred or to be incurred by a FPC in connection with or incidental to the Construction and acquisition of assets including preoprtaive expenditure , design, construction and Working Capital

1.2 Means of Finance

Sr. No.	Particular	Bank Loan (%)	Amount (Rs.)
1	Govt. Grant under SMART Project		1,63,03,892
2	Bank Finance - Long Term Loan	38%	98,65,055
3	Own Contribution		10,78,577
Total			2,72,47,523

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)	54.84%	Project Viable	BEP shall be less than 60%	<60%
2	Avg. Return on Capital Employed Average (ROCE)	16.57%	Project Viable	RoCE for the project shall be more than 20%	>20%
3	Internal Rate of Return (IRR)	11.03%	Project Viable	The project internal rate of return shall be more than 12%	>12%
4	Net present value (at a discount rate of 10 per cent)	9,96,154	NPV is high and positive at a conservative project life of 7 years	With a discount rate of 10% and a span of 7 operational years, the NPV should be positive	Positive
5	Payback period	4.92	Project Viable	The Pack Back Period (Project/ Equity) shall be less than 7 years	<7 years
6	Debt Service Coverage Ratio (DSCR)	2.98	Project Viable	DSCR shall be more than 2 for better performing project.	>2

4.1 Repayment Schedule

Loan Amount (Rs)	98,65,055
Interest rate /PA	14%
Loan Tenure in years	7
Moratorium Period (In Months)	0
EMI	Rs. 1,84,871.24

Year	Particulars	Opening Balance	Interest	Principial Repayment	EMI	Closing Outstanding
Year 1	Month 1	98,65,055	1,15,092	69,779	1,84,871	97,95,276
	Month 2	97,95,276	1,14,278	70,593	1,84,871	97,24,683
	Month 3	97,24,683	1,13,455	71,417	1,84,871	96,53,266
	Month 4	96,53,266	1,12,621	72,250	1,84,871	95,81,016
	Month 5	95,81,016	1,11,779	73,093	1,84,871	95,07,924
	Month 6	95,07,924	1,10,926	73,945	1,84,871	94,33,978
	Month 7	94,33,978	1,10,063	74,808	1,84,871	93,59,170
	Month 8	93,59,170	1,09,190	75,681	1,84,871	92,83,489
	Month 9	92,83,489	1,08,307	76,564	1,84,871	92,06,925
	Month 10	92,06,925	1,07,414	77,457	1,84,871	91,29,468
	Month 11	91,29,468	1,06,510	78,361	1,84,871	90,51,107
	Month 12	90,51,107	1,05,596	79,275	1,84,871	89,71,832
Year 2	Month 13	89,71,832	1,04,671	80,200	1,84,871	88,91,632
	Month 14	88,91,632	1,03,736	81,136	1,84,871	88,10,497
	Month 15	88,10,497	1,02,789	82,082	1,84,871	87,28,415
	Month 16	87,28,415	1,01,832	83,040	1,84,871	86,45,375
	Month 17	86,45,375	1,00,863	84,009	1,84,871	85,61,366
	Month 18	85,61,366	99,883	84,989	1,84,871	84,76,378
	Month 19	84,76,378	98,891	85,980	1,84,871	83,90,398
	Month 20	83,90,398	97,888	86,983	1,84,871	83,03,414
	Month 21	83,03,414	96,873	87,998	1,84,871	82,15,416
	Month 22	82,15,416	95,847	89,025	1,84,871	81,26,392
	Month 23	81,26,392	94,808	90,063	1,84,871	80,36,328
	Month 24	80,36,328	93,757	91,114	1,84,871	79,45,214
Year 3	Month 25	79,45,214	92,694	92,177	1,84,871	78,53,037
	Month 26	78,53,037	91,619	93,252	1,84,871	77,59,785
	Month 27	77,59,785	90,531	94,340	1,84,871	76,65,444
	Month 28	76,65,444	89,430	95,441	1,84,871	75,70,003
	Month 29	75,70,003	88,317	96,555	1,84,871	74,73,449
	Month 30	74,73,449	87,190	97,681	1,84,871	73,75,768
	Month 31	73,75,768	86,051	98,821	1,84,871	72,76,947
	Month 32	72,76,947	84,898	99,974	1,84,871	71,76,974
	Month 33	71,76,974	83,731	1,01,140	1,84,871	70,75,834
	Month 34	70,75,834	82,551	1,02,320	1,84,871	69,73,514
	Month 35	69,73,514	81,358	1,03,514	1,84,871	68,70,000
	Month 36	68,70,000	80,150	1,04,721	1,84,871	67,65,279
Year 4	Month 37	67,65,279	78,928	1,05,943	1,84,871	66,59,336
	Month 38	66,59,336	77,692	1,07,179	1,84,871	65,52,157
	Month 39	65,52,157	76,442	1,08,429	1,84,871	64,43,728
	Month 40	64,43,728	75,177	1,09,694	1,84,871	63,34,033
	Month 41	63,34,033	73,897	1,10,974	1,84,871	62,23,059
	Month 42	62,23,059	72,602	1,12,269	1,84,871	61,10,790
	Month 43	61,10,790	71,293	1,13,579	1,84,871	59,97,211
	Month 44	59,97,211	69,967	1,14,904	1,84,871	58,82,308
	Month 45	58,82,308	68,627	1,16,244	1,84,871	57,66,063
	Month 46	57,66,063	67,271	1,17,600	1,84,871	56,48,463
	Month 47	56,48,463	65,899	1,18,973	1,84,871	55,29,490
	Month 48	55,29,490	64,511	1,20,361	1,84,871	54,09,130
Year 5	Month 49	54,09,130	63,107	1,21,765	1,84,871	52,87,365
	Month 50	52,87,365	61,686	1,23,185	1,84,871	51,64,180
	Month 51	51,64,180	60,249	1,24,622	1,84,871	50,39,557
	Month 52	50,39,557	58,795	1,26,076	1,84,871	49,13,481
	Month 53	49,13,481	57,324	1,27,547	1,84,871	47,85,934
	Month 54	47,85,934	55,836	1,29,035	1,84,871	46,56,898
	Month 55	46,56,898	54,330	1,30,541	1,84,871	45,26,358
	Month 56	45,26,358	52,808	1,32,064	1,84,871	43,94,294
	Month 57	43,94,294	51,267	1,33,604	1,84,871	42,60,689
	Month 58	42,60,689	49,708	1,35,163	1,84,871	41,25,526
	Month 59	41,25,526	48,131	1,36,740	1,84,871	39,88,786
	Month 60	39,88,786	46,536	1,38,335	1,84,871	38,50,451
Year 6	Month 61	38,50,451	44,922	1,39,949	1,84,871	37,10,501
	Month 62	37,10,501	43,289	1,41,582	1,84,871	35,68,919
	Month 63	35,68,919	41,637	1,43,234	1,84,871	34,25,685
	Month 64	34,25,685	39,966	1,44,905	1,84,871	32,80,781
	Month 65	32,80,781	38,276	1,46,595	1,84,871	31,34,185
	Month 66	31,34,185	36,565	1,48,306	1,84,871	29,85,879
	Month 67	29,85,879	34,835	1,50,036	1,84,871	28,35,843

	Month 68	28,35,843	33,085	1,51,786	1,84,871	26,84,057
	Month 69	26,84,057	31,314	1,53,557	1,84,871	25,30,500
	Month 70	25,30,500	29,522	1,55,349	1,84,871	23,75,151
	Month 71	23,75,151	27,710	1,57,161	1,84,871	22,17,990
	Month 72	22,17,990	25,877	1,58,995	1,84,871	20,58,995
Year 7	Month 73	20,58,995	24,022	1,60,850	1,84,871	18,98,145
	Month 74	18,98,145	22,145	1,62,726	1,84,871	17,35,419
	Month 75	17,35,419	20,247	1,64,625	1,84,871	15,70,795
	Month 76	15,70,795	18,326	1,66,545	1,84,871	14,04,249
	Month 77	14,04,249	16,383	1,68,488	1,84,871	12,35,761
	Month 78	12,35,761	14,417	1,70,454	1,84,871	10,65,307
	Month 79	10,65,307	12,429	1,72,443	1,84,871	8,92,864
	Month 80	8,92,864	10,417	1,74,454	1,84,871	7,18,410
	Month 81	7,18,410	8,381	1,76,490	1,84,871	5,41,920
	Month 82	5,41,920	6,322	1,78,549	1,84,871	3,63,371
	Month 83	3,63,371	4,239	1,80,632	1,84,871	1,82,739
	Month 84	1,82,739	2,132	1,82,739	1,84,871	0
			5664129.37		9865054.60	

This Sheet Provide details of loan repayment schedule. The borrower is able to check how much of the monthly EMI is being allocated towards the repayment of the principal outstanding and interest respectively, depending on the rate of interest and tenure of the loan.

5.1 Closing and Opening Stock Calculation

Particulars		Y1	Y2	Y3	Y4	Y5	Y6	Y7
Opening Stock								
Agri Input			-	-	-	-	-	-
Trading			-	-	-	-	-	-
Grain Processing			-	-	-	-	-	-
Horticulture Processing			2,97,481	3,23,521	3,39,698	3,56,682	3,74,517	3,93,242
Total			2,97,481	3,23,521	3,39,698	3,56,682	3,74,517	3,93,242
Closing Stock								
Agri Input	0%	-	-	-	-	-	-	-
Trading	0%	-	-	-	-	-	-	-
Grain Processing	5%	-	-	-	-	-	-	-
Horticulture Processing	1%	2,97,481	3,23,521	3,39,698	3,56,682	3,74,517	3,93,242	4,12,904
Total		2,97,481	3,23,521	3,39,698	3,56,682	3,74,517	3,93,242	4,12,904

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

Assumption:

- 1 Closing stock of each facility is 5%

5.2 Working Capital Calculation

Sr. No.	Particulars	Duration (In days)	Amount (Rs.)						
			Y1	Y2	Y3	Y4	Y5	Y6	Y7
A	Accounts Receivables (Debtors)								
1	Agri Input	0	-	-	-	-	-	-	-
2	Custom Hiring	0	-	-	-	-	-	-	-
3	Cleaning & Grading	0	-	-	-	-	-	-	-
4	Rice Mill	14	-	-	-	-	-	-	-
5	Warehouse	0	-	-	-	-	-	-	-
6	Processing Unit - Horti Commodity	0	-	-	-	-	-	-	-
	Subtotal		-	-	-	-	-	-	-
B	Closing Stock		2,97,481	3,23,521	3,39,698	3,56,682	3,74,517	3,93,242	4,12,904
	Total		2,97,481	3,23,521	3,39,698	3,56,682	3,74,517	3,93,242	4,12,904
C	Accounts Payable & Accrued Expenses (Creditors)								
1	Agri Input	0	-	-	-	-	-	-	-
2	Custom Hiring	0	-	-	-	-	-	-	-
3	Cleaning & Grading	0	-	-	-	-	-	-	-
4	Rice Mill	7	-	-	-	-	-	-	-
5	Warehouse	0	-	-	-	-	-	-	-
	Processing Unit - Horti Commodity	0	-	-	-	-	-	-	-
	Total		-	-	-	-	-	-	-
D	Working Capital		2,97,481	3,23,521	3,39,698	3,56,682	3,74,517	3,93,242	4,12,904
	Own Contribution	25%	74,370						

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 requirement of working capital for running business

6.1 Consolidated Profit and loss account for the Project

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Revenue							
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Rice Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	4,20,41,213	4,60,01,938	4,83,02,035	5,07,17,136	5,32,52,993	5,59,15,643	5,87,11,425
Total Revenue	4,20,41,213	4,60,01,938	4,83,02,035	5,07,17,136	5,32,52,993	5,59,15,643	5,87,11,425
Variable Cost							
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Rice Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	3,26,19,700	3,57,93,763	3,75,94,617	3,94,74,348	4,14,48,066	4,35,20,469	4,56,96,492
Total Variable Cost	3,26,19,700	3,57,93,763	3,75,94,617	3,94,74,348	4,14,48,066	4,35,20,469	4,56,96,492
Fixed Cost							
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Rice Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	12,96,000	13,60,800	14,28,840	15,00,282	15,75,296	16,54,061	17,36,764
Admin Expenses	16,79,600	17,63,580	18,51,759	19,44,347	20,41,564	21,43,643	22,50,825
Total Fixed Cost	29,75,600	31,24,380	32,80,599	34,44,629	36,16,860	37,97,703	39,87,589
Total Cost	3,55,95,300	3,89,18,143	4,08,75,216	4,29,18,977	4,50,64,926	4,73,18,172	4,96,84,081
Profit Before Depreciation ,Interest and Tax	64,45,913	70,83,795	74,26,818	77,98,159	81,88,067	85,97,471	90,27,344
Depreciation	12,61,746	12,61,746	12,61,746	12,61,746	12,61,746	12,61,746	12,61,746
Amortization	2,42,497	2,42,497	2,42,497	2,42,497	2,42,497	-	-
Profit Before Interest and Tax	49,41,670	55,79,552	59,22,575	62,93,916	66,83,824	73,35,724	77,65,598
Interest on Term loan	13,52,006	12,30,659	10,79,283	9,05,108	7,04,718	4,74,188	2,09,008
Profit Before Tax	35,89,664	43,48,893	48,43,292	53,88,809	59,79,107	68,61,536	75,56,589
Less. Tax	3,43,431	6,05,761	7,96,862	9,88,054	11,79,497	14,26,940	16,26,036
Profit After Tax	32,46,233	37,43,132	40,46,430	44,00,755	47,99,610	54,34,595	59,30,553
Cumulative Profit	32,46,233	69,89,365	1,10,35,795	1,54,36,550	2,02,36,160	2,56,70,755	3,16,01,308

Projected Consolidated Profit and Loss account is to give a projection of how much money you will bring in by selling products or services and how much profit you will make from these sales.

7.1 Balancesheet for the Project

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
ASSETS							
Current Assets							
Cash and Bank Balance	39,31,624	81,52,380	1,25,23,118	1,70,71,967	2,18,17,141	2,67,22,027	3,18,55,331
Accounts Receivables							
Other Current Assets							
Total Current Assets	39,31,624	81,52,380	1,25,23,118	1,70,71,967	2,18,17,141	2,67,22,027	3,18,55,331
Gross Fixed Assets	2,59,60,670	2,46,98,924	2,34,37,177	2,21,75,431	2,09,13,685	1,96,51,938	1,83,90,192
Less: Depreciation	12,61,746	12,61,746	12,61,746	12,61,746	12,61,746	12,61,746	12,61,746
Net Fixed Assets	2,46,98,924	2,34,37,177	2,21,75,431	2,09,13,685	1,96,51,938	1,83,90,192	1,71,28,446
Preliminary & Pre- operative Expenses	9,69,986	7,27,490	4,84,993	2,42,497	0	0	0
TOTAL ASSETS	2,96,00,534	3,23,17,047	3,51,83,542	3,82,28,148	4,14,69,079	4,51,12,219	4,89,83,777
LIABILITIES & SHAREHOLDERS EQUITY							
CURRENT LIABILITIES							
Short Term Debt (Working capital loan)							
Accounts Payable & Accrued Expenses							
Other Current Liabilities							
Total Curent Liabilities	0	0	0	0	0	0	0
Secured Long Term Debt	89,71,832	79,45,214	67,65,279	54,09,130	38,50,451	20,58,995	0
Differed Tax Liabilities							
TOTAL LIABILITIES	89,71,832	79,45,214	67,65,279	54,09,130	38,50,451	20,58,995	0
Share capital	10,78,577	10,78,577	10,78,577	10,78,577	10,78,577	10,78,577	10,78,577
Smart Grant -in-Aid	1,63,03,892	1,63,03,892	1,63,03,892	1,63,03,892	1,63,03,892	1,63,03,892	1,63,03,892
Reserves and Surplus							
Add: Opening Balance (P/L Account)	0	32,46,233	69,89,365	1,10,35,795	1,54,36,550	2,02,36,160	2,56,70,755
Profit & Loss) During the Year	32,46,233	37,43,132	40,46,430	44,00,755	47,99,610	54,34,595	59,30,553
Appropriation - Dividend							
Total Reserves	32,46,233	69,89,365	1,10,35,795	1,54,36,550	2,02,36,160	2,56,70,755	3,16,01,308
TOTAL EQUITY	2,06,28,701	2,43,71,833	2,84,18,263	3,28,19,018	3,76,18,628	4,30,53,224	4,89,83,777
TOTAL LIABILITIES & EQUITY	2,96,00,534	3,23,17,047	3,51,83,542	3,82,28,148	4,14,69,079	4,51,12,219	4,89,83,777
CONTROL TICKER							
(=Liability - Asset)	0.00	0.00	0.00	0.00	0.00	0.00	0.00

A projected balance sheet, also referred to as pro forma balance sheet, lists specific account balances on a business' assets, liabilities and equity for a specified future time. Using a projected balance sheet, financial personnel can present lenders and investors with detailed financial information about planned future asset expansion, making it easier to persuade capital providers to supply the required financing.

8.1 Cash Flow Statement for the Project

Sr.	Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
1	Operating Profit							
	Total Revenue	4,20,41,213	4,60,01,938	4,83,02,035	5,07,17,136	5,32,52,993	5,59,15,643	5,87,11,425
2	Equity/ Share capital	10,78,577						
	Reinvestment							
3	Smart Grant -in-Aid	1,63,03,892						
4	Long Term Loan	98,65,055						
5	Short Term Loan	2,23,111	3,23,521	3,39,698	3,56,682	3,74,517	3,93,242	4,12,904
	Sub Total (A)	6,95,11,847	4,63,25,459	4,86,41,732	5,10,73,819	5,36,27,510	5,63,08,885	5,91,24,330
	Cash Outflow (Rs.)							
1	Capital Expenditure							
a	Land and Building	1,20,74,812						
b	Machinery and Equipment	1,38,85,858						
c	Furniture & Fixture	-						
d	It Infrastructure	-						
e	Vehicle	-						
f	Premilinary Expenses	12,12,483						
2	Operational Expenditure							
a	Variable Cost	3,26,19,700	3,57,93,763	3,75,94,617	3,94,74,348	4,14,48,066	4,35,20,469	4,56,96,492
b	Fixed Cost	29,75,600	31,24,380	32,80,599	34,44,629	36,16,860	37,97,703	39,87,589
3	Loan Repayment							
	LTL - Principal	8,93,222	10,26,618	11,79,935	13,56,149	15,58,679	17,91,456	20,58,995
	LTL - Interest	13,25,232	11,91,837	10,38,520	8,62,306	6,59,776	4,26,999	1,59,460
	STL - Principal	2,23,111	3,23,521	3,39,698	3,56,682	3,74,517	3,93,242	4,12,904
	STL - Interest	26,773	38,823	40,764	42,802	44,942	47,189	49,549
4	Tax	3,43,431	6,05,761	7,96,862	9,88,054	11,79,497	14,26,940	16,26,036
	Sub Total (B)	6,55,80,223	4,21,04,703	4,42,70,994	4,65,24,970	4,88,82,336	5,14,03,999	5,39,91,025
	Net Cash Flow (A-B)	39,31,624	42,20,757	43,70,738	45,48,849	47,45,174	49,04,886	51,33,304
	Opening Cash and Bank		39,31,624	81,52,380	1,25,23,118	1,70,71,967	2,18,17,141	2,67,22,027
	Cumulative Cash Balance	39,31,624	81,52,380	1,25,23,118	1,70,71,967	2,18,17,141	2,67,22,027	3,18,55,331

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

9.1 Internal Rate of Return

Particular	Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Profit after Tax & Dividend		32,46,233	37,43,132	40,46,430	44,00,755	47,99,610	54,34,595	59,30,553
Add: Depreciation		12,61,746	12,61,746	12,61,746	12,61,746	12,61,746	12,61,746	12,61,746
Add: Preliminary expense written off		2,42,497	2,42,497	2,42,497	2,42,497	2,42,497	0	0
Net Cash Accrual (A)		47,50,476	52,47,375	55,50,673	59,04,998	63,03,853	66,96,342	71,92,299
Initial Investment/ Net Cash Accrual	(2,72,47,523)	47,50,476	52,47,375	55,50,673	59,04,998	63,03,853	66,96,342	71,92,299
IRR	11.03%							
Present Value Equivalent		0.90	0.81	0.73	0.66	0.59	0.53	0.48
Present Value of Future Inflows		42,78,693	42,56,867	40,55,718	38,86,117	37,36,596	35,75,047	34,58,485
Operating Net Cash Inflow					2,72,47,523			
Present Capital Outflow					2,72,47,523			
					0.00			

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

9.2 Break even Point

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Gross Receipts							
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Rice Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Com	4,20,41,213	4,60,01,938	4,83,02,035	5,07,17,136	5,32,52,993	5,59,15,643	5,87,11,425
Total Receipts	4,20,41,213	4,60,01,938	4,83,02,035	5,07,17,136	5,32,52,993	5,59,15,643	5,87,11,425
Total Variable Exp	3,26,19,700	3,57,93,763	3,75,94,617	3,94,74,348	4,14,48,066	4,35,20,469	4,56,96,492
Contribution	71,85,485	79,72,148	84,71,390	90,06,761	95,68,900	1,01,59,147	1,07,78,905
Total Fixed exp	44,79,843	46,28,623	47,84,842	49,48,872	51,21,103	50,59,450	52,49,335
BEP	62%	58%	56%	55%	54%	50%	49%

Average BEP 54.84%

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	32,46,233	37,43,132	40,46,430	44,00,755	47,99,610	54,34,595	59,30,553
Add: Depreciation	12,61,746	12,61,746	12,61,746	12,61,746	12,61,746	12,61,746	12,61,746
Add: Preliminary exp Written off	2,42,497	2,42,497	2,42,497	2,42,497	2,42,497	0	0
Net Cash Accrual (A)	47,50,476	52,47,375	55,50,673	59,04,998	63,03,853	66,96,342	71,92,299
PV Factor @ 10 %	0.91	0.83	0.75	0.68	0.62	0.56	0.51
Disc Cash Flow	43,18,614	43,36,673	41,70,303	40,33,193	39,14,197	37,79,910	36,90,787

Total Discounted Cash Flows 2,82,43,677

Present Value of Outflow 2,72,47,523

NPV 9,96,154

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	32,46,233	37,43,132	40,46,430	44,00,755	47,99,610	54,34,595	59,30,553
Average net profit	4514472.60						
Total Project cost	27247523.22						
ROI	16.57%						

Return on investment (ROI) is a performance measure used to evaluate the efficiency or profitability of an investment

9.5 Payback Period (In years) - Project

Particulars	Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Initial Investment	2,72,47,523							
Profit after Tax & Dividend		32,46,233	37,43,132	40,46,430	44,00,755	47,99,610	54,34,595	59,30,553
Add: Depreciation		12,61,746	12,61,746	12,61,746	12,61,746	12,61,746	12,61,746	12,61,746
Add: Preliminary exp Written off		2,42,497	2,42,497	2,42,497	2,42,497	2,42,497	-	-
Net Cash Accrual (A)		47,50,476	52,47,375	55,50,673	59,04,998	63,03,853	66,96,342	71,92,299
Cashflow - Initial Investment		(2,24,97,047)	(1,72,49,673)	(1,16,99,000)	(57,94,002)	5,09,851		

Payback period (in years) - Project

4.92

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

9.6 Debt Service Covergae Ratio (DSCR)

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Net Operating Income	64,45,913	70,83,795	74,26,818	77,98,159	81,88,067	85,97,471	90,27,344
Add: Depreciation	12,61,746	12,61,746	12,61,746	12,61,746	12,61,746	12,61,746	12,61,746
Add: Amortization	2,42,497	2,42,497	2,42,497	2,42,497	2,42,497	-	-
Intwerest on TL	13,25,232	11,91,837	10,38,520	8,62,306	6,59,776	4,26,999	1,59,460
Total	92,75,388	97,79,875	99,69,581	1,01,64,708	1,03,52,086	1,02,86,216	1,04,48,550
Total Annual EMI	37,93,571	37,72,636	36,37,436	34,80,245	32,97,689	30,85,886	28,40,368
Debt Service Coverage Ratio (DSCR)	2.45	2.59	2.74	2.92	3.14	3.33	3.68

Average DSCR

2.98

the debt-service coverage ratio (DSCR) is a measurement of a firm's available cash flow to pay current debt obligations. The DSCR shows investors whether a company has enough income to pay its debts.

9.7 Sensitivity Analysis

Quantity Variation (+5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Rice Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Com	4,41,43,274	4,83,02,035	5,07,17,136	5,32,52,993	5,59,15,643	5,87,11,425	6,16,46,996
0	-	-	-	-	-	-	-
Total Income	4,41,43,274	4,83,02,035	5,07,17,136	5,32,52,993	5,59,15,643	5,87,11,425	6,16,46,996
Expenditure							
Fixed Cost (Excl. of Depreciation, Amo	29,75,600	31,24,380	32,80,599	34,44,629	36,16,860	37,97,703	39,87,589
Variable Cost	3,42,50,685	3,57,93,763	3,75,94,617	3,94,74,348	4,14,48,066	4,35,20,469	4,56,96,492
Total Operational Expenses	3,72,26,285	3,89,18,143	4,08,75,216	4,29,18,977	4,50,64,926	4,73,18,172	4,96,84,081
Net Income	69,16,988	93,83,892	98,41,920	1,03,34,016	1,08,50,717	1,13,93,253	1,19,62,915

Cost Variation (+5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Rice Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Com	4,20,41,213	4,60,01,938	4,83,02,035	5,07,17,136	5,32,52,993	5,59,15,643	5,87,11,425
0	-	-	-	-	-	-	-
Total Income	4,20,41,213	4,60,01,938	4,83,02,035	5,07,17,136	5,32,52,993	5,59,15,643	5,87,11,425
Expenditure							
Fixed Cost (Excl. of Depreciation, Amo	29,75,600.00	31,24,380.00	32,80,599.00	34,44,628.95	36,16,860.40	37,97,703.42	39,87,588.59
Variable Cost	3,42,50,685.47	3,75,83,450.88	3,94,74,348.30	4,14,48,065.72	4,35,20,469.00	4,56,96,492.45	4,79,81,317.08
Total Operational Expenses	3,72,26,285.47	4,07,07,830.88	4,27,54,947.30	4,48,92,694.67	4,71,37,329.40	4,94,94,195.87	5,19,68,905.67
Net Income	48,14,927.56	52,94,106.96	55,47,087.42	58,24,441.79	61,15,663.88	64,21,447.08	67,42,519.43

Quantity Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Rice Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Com	3,99,39,152	4,37,01,841	4,58,86,933	4,81,81,280	5,05,90,344	5,31,19,861	5,57,75,854
0	-	-	-	-	-	-	-
Total Income	3,99,39,152	4,37,01,841	4,58,86,933	4,81,81,280	5,05,90,344	5,31,19,861	5,57,75,854
Expenditure							
Fixed Cost (Excl. of Depreciation, Amo	29,75,600	31,24,380	32,80,599	34,44,629	36,16,860	37,97,703	39,87,589
Variable Cost	3,09,88,715	3,40,04,075	3,57,14,887	3,75,00,631	3,93,75,662	4,13,44,446	4,34,11,668
Total Operational Expenses	3,39,64,315	3,71,28,455	3,89,95,486	4,09,45,260	4,29,92,523	4,51,42,149	4,73,99,256
Net Income	59,74,837	65,73,386	68,91,447	72,36,020	75,97,821	79,77,712	83,76,597

Cost Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Rice Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Com	4,20,41,213	4,60,01,938	4,83,02,035	5,07,17,136	5,32,52,993	5,59,15,643	5,87,11,425
0	-	-	-	-	-	-	-
Total Income	4,20,41,213	4,60,01,938	4,83,02,035	5,07,17,136	5,32,52,993	5,59,15,643	5,87,11,425
Expenditure							
Fixed Cost (Excl. of Depreciation, Amo	29,75,600	31,24,380	32,80,599	34,44,629	36,16,860	37,97,703	39,87,589
Variable Cost	3,09,88,715	3,40,04,075	3,57,14,887	3,75,00,631	3,93,75,662	4,13,44,446	4,34,11,668
Total Operational Expenses	3,39,64,315	3,71,28,455	3,89,95,486	4,09,45,260	4,29,92,523	4,51,42,149	4,73,99,256
Net Income	80,76,898	88,73,483	93,06,549	97,71,877	1,02,60,470	1,07,73,494	1,13,12,169

Sensitivity analysis is a financial model that determines how target variables are affected based on changes in Quantity or cost variance known as input variables. Here it is assumed 5% (+,-) while calculating sensitivity analysis

Grains Crops and Production Details

10.1 Details of members and non- members

Particulars	No.
Total No.of Members Cultivating Grain Crops	0
Total No.of Non- members Cultivating Grain Crops	0
Total	0
Average Land Holding per Member (Acres)	2
Total Cultivated Land under grain Crop(Acres)	0

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

Season	Crop	Cultivation In (%)	Total Land under Cultivaion (In Acres)	Yield/Acres (In Quintals)	Total Production (In Quintals)	Consumption in (%)	Marketable Surplus (In Quintals)
Kharif	Soybean	0%	0	15	0	10%	0
	Red Gram/Tur	0%	0	7	0	5%	0
	Paddy/Rice	0%	0	20	0	1%	0
	Green Gram/ Moong	0%	0	7	0	2%	0
	Maize	0%	0	20	0	0%	0
	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)		0%	0				
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	0%	0	20	0	0%	0
	Safflower	0%	0	0	0	0%	0
		0%	0	0	0	0%	0
		0%	0	0	0	0%	0
Area Under Summer Cultivation (In Acres)		0%	0				
Summer	Groundnut	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	0%	0%	0%	0%	0%	0%	0%
	Y1	Y2	Y3	Y4	Y5	Y6	Y7
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	0	0	0	0	0	0	0
Black Gram/Udid	0	0	0	0	0	0	0
Bajra	0	0	0	0	0	0	0
Jawar	0	0	0	0	0	0	0
Sunflower	0	0	0	0	0	0	0
Wheat	0	0	0	0	0	0	0
Bengal Gram/Channa	0	0	0	0	0	0	0
Jawar	0	0	0	0	0	0	0
Maize	0	0	0	0	0	0	0
Safflower	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
Groundnut	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0

10.4 Quantity of Marketable Surplus Produce Considered for Processing Business

Particulars	100%	105%	110%	115%	120%	125%	130%
	Y1	Y2	Y3	Y4	Y5	Y6	Y7
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	0	0	0	0	0	0	0
Black Gram/Udid	0	0	0	0	0	0	0
Bajra	0	0	0	0	0	0	0
Jawar	0	0	0	0	0	0	0
Sunflower	0	0	0	0	0	0	0
Wheat	0	0	0	0	0	0	0
Bengal Gram/Channa	0	0	0	0	0	0	0
Jawar	0	0	0	0	0	0	0
Maize	0	0	0	0	0	0	0
Safflower	0	0	0	0	0	0	0

Facility 2 - Fruit & Vegitable Processing Unit
13.1 Producers/ Capacity Utilization

Capacity
 No. of Hours

30 Qtls P Hour
 8

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
No. of Operation Days	0	0	0	0	0	0	0
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	0	0	0	0	0	0	0
Black Gram/Udid	0	0	0	0	0	0	0
Bajra	0	0	0	0	0	0	0
Jawar	0	0	0	0	0	0	0
Sunflower	0	0	0	0	0	0	0
Wheat	0	0	0	0	0	0	0
Bengal Gram/Channa	0	0	0	0	0	0	0
Jawar	0	0	0	0	0	0	0
Maize	0	0	0	0	0	0	0
Safflower	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
Groundnut	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
Total Quantity to be Processed	0	0	0	0	0	0	0
Job Work	65%	60%	55%	45%	40%	35%	30%
Quantity for Processing and Trading for PC	35%	40%	45%	55%	60%	65%	70%
Job Work	-	-	-	-	-	-	-
Quantity for sale							
Soybean	-	-	-	-	-	-	-
Red Gram/Tur	-	-	-	-	-	-	-
Paddy/Rice	-	-	-	-	-	-	-
Green Gram/ Moong	-	-	-	-	-	-	-
Maize	-	-	-	-	-	-	-
Black Gram/Udid	-	-	-	-	-	-	-
Bajra	-	-	-	-	-	-	-
Jawar	-	-	-	-	-	-	-
Sunflower	-	-	-	-	-	-	-
Wheat	-	-	-	-	-	-	-
Bengal Gram/Channa	-	-	-	-	-	-	-
Jawar	-	-	-	-	-	-	-
Maize	-	-	-	-	-	-	-
Safflower	-	-	-	-	-	-	-
	0	-	-	-	-	-	-
	0	-	-	-	-	-	-
	0	-	-	-	-	-	-
Groundnut	-	-	-	-	-	-	-
	0	-	-	-	-	-	-
Output (KG)							
Soybean							
Red Gram/Tur							
Rice (60%)	-	-	-	-	-	-	-
Husk and Powder	-	-	-	-	-	-	-
Paddy/Rice							
Green Gram/ Moong							
Dal (80%)	-	-	-	-	-	-	-
Husk and Powder	-	-	-	-	-	-	-
Maize							
Black Gram/Udid							
Dal (80%)	-	-	-	-	-	-	-
Husk and Powder	-	-	-	-	-	-	-
Bajra							
Jawar							
Sunflower							
Wheat							

