

1.1 Total Project Cost

Sr. No.	Particular	Amount (Rs.)	Grant (%)	Grant Amount (Rs.)
1	Land and Building	10,500,000	60%	6,300,000
2	Machinery and Equipment	36,981,700	60%	22,189,020
3	Furniture and Fixture	100,000	60%	60,000
4	IT & It Infrastructure	500,000	60%	300,000
5	Transport vehical (Refer van and other)	-	60%	-
6	Preliminary Expenses	1,800,000	60%	1,080,000
7	Working Capital	3,731,718		
Total		53,613,418		29,929,020

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		29,929,020
2	Bank Finance - Long Term Loan	35%	18,764,696
3	Own Contribution		4,919,702
Total			53,613,418

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)	58.39%	Project Viable	BEP shall be less than 60%
2	Avg. Return on Capital Employed Average (ROCE)	17.24%	Project Viable	RoCE for the project shall be more than 20%
3	Internal Rate of Return (IRR)	10.96%	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)	2,050,554	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
5	Payback period	5.26	Project Viable	The Pack Back Period (Project/ Equity) shall be less than 7 years
6	Debt Service Coverage Ratio (DSCR)	2.44	Project Viable	DSCR shall be more than 2 for better performing project.

	Subtotal				3,69,81,700	-
	Total				3,69,81,700	-

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

2.3 **Furniture and Fixture**

1	Furniture & Fixture	1	100,000	100,000
				-
				-
				-
				-
				-
	Total			100,000

This Sheet provide details of furniture and fixture, no. of Quantity, rate per unit and total amount

2.4 **IT & It Infrastructure**

1	It Infra Structure	1	500,000	500,000
				-
				-
				-
				-
				-
	Total			500,000

This Sheet provide details of furniture and fixture, no. of Quantity, rate per unit and total amount

2.5 **Transport vehical (Refer van and other)**

1		0	-	-
				-
				-
				-
	Total			-

This Sheet provide details of vehicles, no. of vehicle, rate per vehicle and total amount

2.6 **Preliminary Expenses**

1	Preopraive	1,800,000
2		
3		
	Total	1,800,000

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

Depreciation: Straight Line Method (SLM) is used

	SLM	WDV
Land	0.00%	0.00%
Building	3.17%	10.00%
Furniture and Electrification	10.00%	10.00%
IT and Infrastructure	10.00%	40.00%
Vehicle	11.88%	15.00%
Plant and machineries	6.34%	15.00%

Amortization: Straight Line Method (SLM) is used

Pre-operative or pre-incubation	20%	20%
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3.3 Amortization Schedule

Particulars	Years	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Preliminary Expenses	5	360,000	360,000	360,000	360,000	360,000	360,000	-
Total Value		360,000	360,000	360,000	360,000	360,000	360,000	-

3.4 Tax Schedule

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
EBIT	2,954,532	5,609,090	8,293,196	11,241,689	14,172,504	18,374,134	22,255,977
Add Depreciation as per companies Act	2,733,792	2,733,792	2,733,792	2,733,792	2,733,792	2,733,792	2,733,792
Less Depreciation as per IT Act	6,807,255	5,789,167	4,938,492	4,222,648	3,617,088	3,102,818	2,664,803
Taxable Income	-1,118,932	2,553,715	6,090,495	9,752,833	13,589,208	18,005,107	22,324,966
Provision of Taxes	-290,922	663,966	1,583,529	2,535,737	3,533,194	4,681,328	5,804,491

Maximum Tax rate

26%

This Sheet refer for provision of tax calculation

4.1 Repayment Schedule

Loan Amount (Rs) 18,764,696
 Interest rate /PA 16%
 Loan Tenure in years 7
 Moratorium Period (In Months)
 EMI Rs. 388,437.95

Year	Particulars	Opening Balance	Interest	Principal Repayment	EMI	Closing Outstanding
Year 1	Month 1	18,764,696	250,196	-	250,196	18,764,696
	Month 2	18,764,696	250,196	-	250,196	18,764,696
	Month 3	18,764,696	250,196	-	250,196	18,764,696
	Month 4	18,764,696	250,196	-	250,196	18,764,696
	Month 5	18,764,696	250,196	-	250,196	18,764,696
	Month 6	18,764,696	250,196	-	250,196	18,764,696
	Month 7	18,764,696	250,196	138,242	388,438	18,626,454
	Month 8	18,626,454	248,353	140,085	388,438	18,486,369
	Month 9	18,486,369	246,485	141,953	388,438	18,344,416
	Month 10	18,344,416	244,592	143,846	388,438	18,200,570
	Month 11	18,200,570	242,674	145,764	388,438	18,054,807
	Month 12	18,054,807	240,731	147,707	388,438	17,907,100
Year 2	Month 13	17,907,100	238,761	149,677	388,438	17,757,423
	Month 14	17,757,423	236,766	151,672	388,438	17,605,751
	Month 15	17,605,751	234,743	153,695	388,438	17,452,056
	Month 16	17,452,056	232,694	155,744	388,438	17,296,312
	Month 17	17,296,312	230,617	157,820	388,438	17,138,492
	Month 18	17,138,492	228,513	159,925	388,438	16,978,567
	Month 19	16,978,567	226,381	162,057	388,438	16,816,510
	Month 20	16,816,510	224,220	164,218	388,438	16,652,292
	Month 21	16,652,292	222,031	166,407	388,438	16,485,885
	Month 22	16,485,885	219,812	168,626	388,438	16,317,259
	Month 23	16,317,259	217,563	170,875	388,438	16,146,384
	Month 24	16,146,384	215,285	173,153	388,438	15,973,231
Year 3	Month 25	15,973,231	212,976	175,462	388,438	15,797,770
	Month 26	15,797,770	210,637	177,801	388,438	15,619,969
	Month 27	15,619,969	208,266	180,172	388,438	15,439,797
	Month 28	15,439,797	205,864	182,574	388,438	15,257,223
	Month 29	15,257,223	203,430	185,008	388,438	15,072,215
	Month 30	15,072,215	200,963	187,475	388,438	14,884,740
	Month 31	14,884,740	198,463	189,975	388,438	14,694,765
	Month 32	14,694,765	195,930	192,508	388,438	14,502,257
	Month 33	14,502,257	193,363	195,075	388,438	14,307,183
	Month 34	14,307,183	190,762	197,676	388,438	14,109,507
	Month 35	14,109,507	188,127	200,311	388,438	13,909,196
	Month 36	13,909,196	185,456	202,982	388,438	13,706,214
Year 4	Month 37	13,706,214	182,750	205,688	388,438	13,500,525
	Month 38	13,500,525	180,007	208,431	388,438	13,292,095
	Month 39	13,292,095	177,228	211,210	388,438	13,080,884
	Month 40	13,080,884	174,412	214,026	388,438	12,866,858
	Month 41	12,866,858	171,558	216,880	388,438	12,649,978
	Month 42	12,649,978	168,666	219,772	388,438	12,430,207
	Month 43	12,430,207	165,736	222,702	388,438	12,207,505
	Month 44	12,207,505	162,767	225,671	388,438	11,981,834
	Month 45	11,981,834	159,758	228,680	388,438	11,753,154
	Month 46	11,753,154	156,709	231,729	388,438	11,521,424
	Month 47	11,521,424	153,619	234,819	388,438	11,286,605
	Month 48	11,286,605	150,488	237,950	388,438	11,048,656
	Month 49	11,048,656	147,315	241,123	388,438	10,807,533
	Month 50	10,807,533	144,100	244,338	388,438	10,563,196
	Month 51	10,563,196	140,843	247,595	388,438	10,315,600
	Month 52	10,315,600	137,541	250,897	388,438	10,064,704
	Month 53	10,064,704	134,196	254,242	388,438	9,810,462
	Month 54	9,810,462	130,806	257,632	388,438	9,552,830
	Month 55	9,552,830	127,371	261,067	388,438	9,291,763
	Month 56	9,291,763	123,890	264,548	388,438	9,027,215
	Month 57	9,027,215	120,363	268,075	388,438	8,759,140
	Month 58	8,759,140	116,789	271,649	388,438	8,487,491
	Month 59	8,487,491	113,167	275,271	388,438	8,212,219
	Month 60	8,212,219	109,496	278,942	388,438	7,933,278
Year 6	Month 61	7,933,278	105,777	282,661	388,438	7,650,617
	Month 62	7,650,617	102,008	286,430	388,438	7,364,187
	Month 63	7,364,187	98,189	290,249	388,438	7,073,938
	Month 64	7,073,938	94,319	294,119	388,438	6,779,819
	Month 65	6,779,819	90,398	298,040	388,438	6,481,779
	Month 66	6,481,779	86,424	302,014	388,438	6,179,765
	Month 67	6,179,765	82,397	306,041	388,438	5,873,724
	Month 68	5,873,724	78,316	310,122	388,438	5,563,602
	Month 69	5,563,602	74,181	314,257	388,438	5,249,346
	Month 70	5,249,346	69,991	318,447	388,438	4,930,899

	Month 71						
	Month 72	4,930,899	65,745		322,693	388,438	
Year 7	Month 73	4,608,206	61,443		326,995	388,438	4,608,206
	Month 74	4,281,211	57,083		331,355	388,438	4,281,211
	Month 75	3,949,856	52,665		335,773	388,438	3,949,856
	Month 76	3,614,083	48,188		340,250	388,438	3,614,083
	Month 77	3,273,833	43,651		344,787	388,438	3,273,833
	Month 78	2,929,046	39,054		349,384	388,438	2,929,046
	Month 79	2,579,662	34,395		354,042	388,438	2,579,662
	Month 80	2,225,619	29,675		358,763	388,438	2,225,619
	Month 81	1,866,856	24,891		363,547	388,438	1,866,856
	Month 82	1,503,310	20,044		368,394	388,438	1,503,310
	Month 83	1,134,916	15,132		373,306	388,438	1,134,916
	Month 84	761,610	10,155		378,283	388,438	761,610
		383,327	5,111		383,327	388,438	383,327
				13034639.37			0
					18764696.45		

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

Assumption:

- 1 Rate of Interest assumed as 11%
- 2 Moratorium Period 6 Months

5.1 Closing and Opening Stock Calculation

Particulars	11	12	13	14	15	16	17
Opening Stock							
Agri Input							
Trading							
Grain Processing		5,149,624	6,172,799	7,285,586	8,494,405	9,806,097	11,227,946
Horticulture Processing							
Total		5,149,624	6,172,799	7,285,586	8,494,405	9,806,097	11,227,946
Closing Stock							
Agri Input							
Trading							
Grain Processing		5,149,624	6,172,799	7,285,586	8,494,405	9,806,097	11,227,946
Horticulture Processing							
Total	10,299,248	12,345,598	14,571,172	16,988,811	19,612,194	22,455,892	25,535,424

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)								
1	Agri. Input	14	-	-	-	-	-	-	-
2	Custom Hiring	14	-	-	-	-	-	-	-
3	Cleaning & Grading	14	4,190,250	5,259,867	6,217,559	7,257,872	8,386,671	9,610,206	10,935,128
4	Dal Mill	14	-	-	-	-	-	-	-
5	Warehouse	14	-	-	-	-	-	-	-
6	Processing Unit - Horti. Commodity	14	4,190,250	5,259,867	6,217,559	7,257,872	8,386,671	9,610,206	10,935,128
	Subtotal		8,380,500	10,519,733	12,435,119	14,515,743	16,773,343	19,220,412	21,870,256
B	Closing Stock		10,299,248	12,345,598	14,571,172	16,988,811	19,612,194	22,455,892	25,535,424
	Total		18,679,749	22,865,331	27,006,291	31,504,554	36,385,536	41,676,305	47,405,680
C	Accounts Payable & Accrued Expenses (Creditors)								
1	Agri. Input	7	-	-	-	-	-	-	-
2	Custom Hiring	7	-	-	-	-	-	-	-
3	Cleaning & Grading	7	1,876,438	2,348,026	2,773,130	3,234,945	3,736,087	4,279,341	4,867,675
4	Dal Mill	7	-	-	-	-	-	-	-
5	Warehouse	7	-	-	-	-	-	-	-
	Processing Unit - Horti. Commodity	7	1,876,438	2,348,026	2,773,130	3,234,945	3,736,087	4,279,341	4,867,675
	Total		3,752,877	4,696,053	5,546,260	6,469,890	7,472,174	8,558,682	9,735,350
D	Working Capital		14,926,872	18,169,279	21,460,030	25,034,664	28,913,363	33,117,622	37,670,330
	Own Contribution	25%	3,731,718						

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

Assumption:

- 1 Company has to give credit for sale at 14 Days
- 2 Company will receive credit from suppliers for 7 days
- 3 25 % of Working Capital will be financed by the company and balance 75% from bank finance at 12% rate of interest

6.1 Consolidated Profit and loss account for the Project

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Revenue							
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	109,245,808	137,132,238	162,100,655	189,223,083	218,652,502	250,551,805	285,094,408
Total Revenue	109,245,808	137,132,238	162,100,655	189,223,083	218,652,502	250,551,805	285,094,408
Variable Cost							
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	97,842,859	122,432,805	144,598,933	168,679,288	194,810,246	223,137,073	253,814,476
Total Variable Cost	97,842,859	122,432,805	144,598,933	168,679,288	194,810,246	223,137,073	253,814,476
Fixed Cost							
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Admin Expenses	1,037,000	1,088,850	1,143,293	1,200,457	1,260,480	1,323,504	1,389,679
Total Fixed Cost	1,037,000	1,088,850	1,143,293	1,200,457	1,260,480	1,323,504	1,389,679
Total Cost	98,879,859	123,521,655	145,742,226	169,879,745	196,070,726	224,460,577	255,204,155
Profit Before Depreciation ,Interest and Tax	10,365,949	13,610,582	16,358,429	19,343,338	22,581,776	26,091,229	29,890,253
Depreciation	2,733,792	2,733,792	2,733,792	2,733,792	2,733,792	2,733,792	2,733,792
Amortization	360,000	360,000	360,000	360,000	360,000	-	-
Profit Before Interest and Tax	7,272,157	10,516,791	13,264,637	16,249,546	19,487,985	23,357,437	27,156,461
Interest on Term loan	4,317,625	4,907,700	4,969,442	5,007,857	5,015,481	4,983,303	4,900,484
Profit Before Tax	2,954,532	5,609,090	8,295,196	11,241,689	14,472,504	18,374,134	22,255,977
Less: Tax	(290,922)	663,966	1,583,529	2,535,737	3,533,194	4,681,328	5,804,491
Profit After Tax	3,245,454	4,945,124	6,711,667	8,705,953	10,939,310	13,692,806	16,451,486
Cumulative Profit	3,245,454	8,190,578	14,902,245	23,608,198	34,547,508	48,240,314	64,691,800

The 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	9,213,367	15,318,415	22,856,855	31,999,042	42,916,765	55,691,296	70,595,363
Accounts Receivables							
Other Current Assets							
Total Current Assets	9,213,367	15,318,415	22,856,855	31,999,042	42,916,765	55,691,296	70,595,363
Gross Fixed Assets	48,081,700	45,347,909	42,614,117	39,880,326	37,146,534	34,412,742	31,678,951
Less: Depreciation	2,733,792	2,733,792	2,733,792	2,733,792	2,733,792	2,733,792	2,733,792
Net Fixed Assets	45,347,909	42,614,117	39,880,326	37,146,534	34,412,742	31,678,951	28,945,159
Preliminary & Pre- operative Expenses	1,440,000	1,080,000	720,000	360,000	0	0	0
TOTAL ASSETS	56,001,276	59,012,532	63,457,181	69,505,576	77,329,507	87,370,247	99,540,522
LIABILITIES & SHAREHOLDERS EQUITY							
CURRENT LIABILITIES							
Short Term Debt (Working capital loan)							
Accounts Payable & Accrued Expenses							
Other Current Liabilities							
Total Current Liabilities	0	0	0	0	0	0	0
Secured Long Term Debt	17,907,100	15,973,231	13,706,214	11,048,656	7,933,278	4,281,211	0
Unsecured Tax Liabilities							
TOTAL LIABILITIES	17,907,100	15,973,231	13,706,214	11,048,656	7,933,278	4,281,211	0
Share capital	4,919,702	4,919,702	4,919,702	4,919,702	4,919,702	4,919,702	4,919,702
Smart Grant -in-Aid	29,929,020	29,929,020	29,929,020	29,929,020	29,929,020	29,929,020	29,929,020
Reserves and Surplus							
Add: Opening Balance (P/L Account)	0	3,245,454	8,190,578	14,902,245	23,608,198	34,547,508	48,240,314
Profit & Loss) During the Year	3,245,454	4,945,124	6,711,667	8,705,953	10,939,310	13,692,806	16,451,486
Appropriation - Dividend							
Total Reserves	3,245,454	8,190,578	14,902,245	23,608,198	34,547,508	48,240,314	64,691,800
TOTAL EQUITY	38,094,176	43,039,300	49,750,967	58,456,920	69,396,230	83,089,036	99,540,522
TOTAL LIABILITIES & EQUITY	56,001,276	59,012,532	63,457,181	69,505,576	77,329,507	87,370,247	99,540,522
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	109,245,808	137,132,238	162,100,655	189,223,083	218,652,502	250,551,805	285,094,408
2 Equity/ Share capital	4,919,702						
Reinvestment							
3 Smart Grant -in-Aid	29,929,020						
4 Long Term Loan	18,764,696						
5 Short Term Loan	11,195,154	18,169,279	21,460,030	25,034,664	28,913,363	33,117,622	37,670,330
Sub Total (A)	174,054,380	155,301,516	183,560,685	214,257,746	247,565,864	283,669,428	322,764,738
Cash Outflow (Rs.)							
1 Capital Expenditure							
a Land and Building	10,500,000						
b Machinery and Equipment	36,981,700						
c Furniture & Fixture	100,000						
d It Infrastructure	500,000						
e Vehicle	-						
f Preliminary Expenses	1,800,000						
2 Operational Expenditure							
a Variable Cost	97,842,859	122,432,805	144,598,933	168,679,288	194,810,246	223,137,073	253,814,476
b Fixed Cost	1,037,000	1,088,850	1,143,293	1,200,457	1,260,480	1,323,504	1,389,679
3 Loan Repayment							
LTL - Principal	857,597	1,933,868	2,267,017	2,657,558	3,115,378	3,652,067	4,281,211
LTL - Interest	2,974,207	2,727,387	2,394,238	2,003,697	1,545,877	1,099,189	380,044
STL - Principal	11,195,154	18,169,279	21,460,030	25,034,664	28,913,363	33,117,622	37,670,330
STL - Interest	1,343,418	2,180,313	2,575,204	3,004,160	3,469,604	3,974,115	4,520,440
4 Tax	(290,922)	663,966	1,583,529	2,535,737	3,533,194	4,681,328	5,804,491
Sub Total (B)	164,841,013	149,196,469	176,022,244	205,115,560	236,648,141	270,894,897	307,860,671
Net Cash Flow (A-B)	9,213,367	6,105,048	7,538,441	9,142,186	10,917,723	12,774,531	14,904,067
Opening Cash and Bank		9,213,367	15,318,415	22,856,855	31,999,042	42,916,765	55,691,296
Cumulative Cash Balance	9,213,367	15,318,415	22,856,855	31,999,042	42,916,765	55,691,296	70,595,363

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

9.1 Internal Rate of Return

Particular	Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Profit after Tax & Dividend		3,245,454.10	4,945,124.38	6,711,666.74	8,705,952.82	10,939,309.82	13,692,805.75	16,451,486.33
Add: Depreciation		2,733,791.62	2,733,791.62	2,733,791.62	2,733,791.62	2,733,791.62	2,733,791.62	2,733,791.62
Add: Preliminary expense written off		360,000.00	360,000.00	360,000.00	360,000.00	360,000.00	0.00	0.00
Net Cash Accrual (A)		6,339,245.72	8,038,916.00	9,805,458.37	11,799,744.44	14,033,101.44	16,426,597.37	19,185,277.95
Initial Investment/ Net Cash Accrual	(53,613,418.4243)	6,339,245.72	8,038,916.00	9,805,458.37	11,799,744.44	14,033,101.44	16,426,597.37	19,185,277.95
IRR	10.96%							
Present Value Equivalent		0.90	0.81	0.73	0.66	0.59	0.54	0.48
Present Value of Future Inflows		5,713,119.23	6,529,334.13	7,177,529.80	7,784,225.48	8,343,190.74	8,801,603.93	9,264,415.11
Operating Net Cash Inflow					53,613,418.42			
Present Capital Outflow					53,613,418.42			

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 - Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Com	109,245,808	137,132,238	162,100,655	189,223,083	218,652,502	250,551,805	285,094,408
Total Receipts	109,245,808	137,132,238	162,100,655	189,223,083	218,652,502	250,551,805	285,094,408
Total Variable Exp	97,842,859	122,432,805	144,598,933	168,679,288	194,810,246	221,137,073	251,814,476
Contribution	11,402,949	14,699,432	17,501,721	20,543,795	23,842,256	27,414,733	31,279,932
Total Fixed exp	8,157,494	9,754,308	10,790,855	11,837,842	12,902,947	13,721,927	14,828,446
BEP	72%	66%	62%	58%	54%	50%	47%

Average BEP 58.39%

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	3,245,454	4,945,124	6,711,667	8,705,953	10,939,310	13,692,806	16,451,486
Depreciation	2,733,792	2,733,792	2,733,792	2,733,792	2,733,792	2,733,792	2,733,792
Add: Preliminary exp Written off	360,000	360,000	360,000	360,000	360,000	0	0
Net Cash Accrual (A)	6,339,246	8,038,916	9,805,458	11,799,744	14,033,101	16,426,597	19,185,278
PV Factor @ 10 %	0.91	0.83	0.75	0.68	0.62	0.56	0.51
Disc Cash Flow	5,762,951	6,643,732	7,366,986	8,059,384	8,713,452	9,272,386	9,845,081

Total Discounted Cash Flows 55,663,972

Present Value of Outflow 53,613,418

NPV 2,050,553.71

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	3,245,454	4,945,124	6,711,667	8,705,953	10,939,310	13,692,806	16,451,486
Average net profit	9241685.70						
Total Project cost	53613418.42						
ROI	17.24%						

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	53,613,418							
Profit after Tax & Dividend		3,245,454	4,945,124	6,711,667	8,705,953	10,939,310	13,692,806	16,451,486
Add: Depreciation		2,733,792	2,733,792	2,733,792	2,733,792	2,733,792	2,733,792	2,733,792
Add: Preliminary exp Written off		360,000	360,000	360,000	360,000	360,000	-	-
Net Cash Accrual (A)		6,339,246	8,038,916	9,805,458	11,799,744	14,033,101	16,426,597	19,185,278
Cashflow - Initial Investment		(47,274,173)	(39,235,257)	(29,429,798)	(17,630,054)	(3,596,952)		

Payback period (in years) - Project

5.26

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	7,272,157	10,516,791	13,264,637	16,249,546	19,487,985	23,357,437	27,156,461
Add: Depreciation	2,733,792	2,733,792	2,733,792	2,733,792	2,733,792	2,733,792	2,733,792
Add: Amortization	360,000	360,000	360,000	360,000	360,000	-	-
Interest on TL	2,974,207	2,727,387	2,394,238	2,003,697	1,545,877	1,009,189	380,044
Total	13,340,155	16,337,969	18,752,667	21,347,035	24,127,654	27,100,418	30,270,297
Total Annual EMI	3,831,803	4,661,255	4,661,255	4,661,255	4,661,255	4,661,255	4,661,255
EMI for Grant (Deemed)	4,275,574	4,275,574	4,275,574	4,275,574	4,275,574	4,275,574	4,275,574
Debt Service Coverage Ratio (DSCR)	1.65	1.83	2.10	2.39	2.70	3.03	3.39

Average DSCR

2.44

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. its assumethat the repayment of or investment of Grant.

9.7 Sensitivity Analysis

Quantity Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Com	114,708,098	143,988,850	170,205,688	198,684,237	229,585,127	263,079,396	299,349,128
0	-	-	-	-	-	-	-
Total Income	114,708,098	143,988,850	170,205,688	198,684,237	229,585,127	263,079,396	299,349,128
Expenditure							
Fixed Cost (Excl of Depreciation, Amor	1,037,000	1,088,850	1,143,293	1,200,457	1,260,480	1,323,504	1,389,679
Variable Cost	102,735,002	122,432,805	144,598,933	168,679,288	194,810,246	223,137,073	253,814,476
Total Operational Expenses	103,772,002	123,521,655	145,742,226	169,879,745	196,070,726	224,460,577	255,204,155
Net Income	10,936,096	20,467,194	24,463,462	28,804,492	33,514,401	38,618,819	44,144,973

Cost Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Com	109,245,808	137,132,238	162,100,655	189,223,083	218,652,502	250,551,805	285,094,408
0	-	-	-	-	-	-	-
Total Income	109,245,808	137,132,238	162,100,655	189,223,083	218,652,502	250,551,805	285,094,408
Expenditure							
Fixed Cost (Excl of Depreciation, Amor	1,037,000.00	1,088,850.00	1,143,292.50	1,200,457.13	1,260,479.98	1,323,503.98	1,389,679.18
Variable Cost	102,735,002.38	128,554,445.74	151,828,880.15	177,113,252.29	204,550,757.89	234,293,926.21	266,505,199.29
Total Operational Expenses	103,772,002.38	129,643,295.74	152,972,172.65	178,313,709.42	205,811,237.87	235,617,430.19	267,894,878.47
Net Income	5,473,805.59	7,488,942.16	9,128,482.15	10,909,373.38	12,841,264.08	14,934,375.13	17,199,529.30

Quantity Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Com	103,783,518	130,275,626	153,995,622	179,761,929	207,719,877	238,024,215	270,839,687
0	-	-	-	-	-	-	-
Total Income	103,783,518	130,275,626	153,995,622	179,761,929	207,719,877	238,024,215	270,839,687
Expenditure							
Fixed Cost (Excl. of Depreciation, Amort)	1,037,000	1,088,850	1,143,293	1,200,457	1,260,480	1,323,504	1,389,679
Variable Cost	92,950,716	116,311,165	137,368,987	160,245,324	185,069,733	211,980,219	241,123,752
Total Operational Expenses	93,987,716	117,400,015	138,512,279	161,445,781	186,330,213	213,303,723	242,513,431
Net Income	9,795,801	12,875,611	15,483,343	18,316,148	21,389,664	24,720,492	28,326,256

Cost Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Com	109,245,808	137,132,238	162,100,655	189,223,083	218,652,502	250,551,805	285,094,408
0	-	-	-	-	-	-	-
Total Income	109,245,808	137,132,238	162,100,655	189,223,083	218,652,502	250,551,805	285,094,408
Expenditure							
Fixed Cost (Excl. of Depreciation, Amort)	1,037,000	1,088,850	1,143,293	1,200,457	1,260,480	1,323,504	1,389,679
Variable Cost	92,950,716	116,311,165	137,368,987	160,245,324	185,069,733	211,980,219	241,123,752
Total Operational Expenses	93,987,716	117,400,015	138,512,279	161,445,781	186,330,213	213,303,723	242,513,431
Net Income	15,258,092	19,732,223	23,588,375	27,777,302	32,322,289	37,248,082	42,580,977

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

Fruit & Vegetables Crop Production Details

11.1 Details of members and non-members

Particulars	No.
Total No. of Members Cultivating F & V	311
Total No. of Non-members Cultivating F & V	949
Total	1260
Average Land Holding per member (Acres)	1.35
Total Cultivated Land Under F & V (Acres)	1701

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

Season	Crop	Cultivation In (%)	Total Land under Cultivation (In Acres)	Yield/Acres (In Ton)	Total Production (In Ton)	Consumption in (%)	Marketable Surplus (In Quintals)
Kharif	Onion	0%	0	15	0	10%	0
	Tomato	0%	0	7	0	5%	0
	Okra	0%	0	4	0	0%	0
	Chilli	0%	0	7	0	2%	0
	Potato	0%	0	20	0	10%	0
Area Under Vegetables in Rabbi Season (In Acres)		0%	0	6	0	2%	0
		0%	0	0	0	0%	0
		0%	0	0	0	0%	0
		0%	0	0	0	0%	0
		0%	0	0	0	0%	0
Rabbi	Onion	0%	0	10	0	10%	0
	Tomato	0%	0	10	0	10%	0
	Okra	0%	0	10	0	5%	0
	Chilli	0%	0	20	0	0%	0
	Brinjal	0%	0	0	0	0%	0
Area Under Vegetables in Summer Season (In Acres)		0%	0	0	0	0%	0
		0%	0	0	0	0%	0
		0%	0	0	0	0%	0
		0%	0	0	0	0%	0
		0%	0	0	0	0%	0
Area Under Fruit Crops (In Acres)	Mango	16.93%	287.98	2	575.96	10%	518.36
	Custard Apple	9.52%	161.94	4	647.74	10%	582.97
	Guava	17.64%	300.06	5	1,500.28	10%	1,350.25
	Dalim	17.64%	300.06	3	900.17	10%	810.15
	Papaya	4.70%	80.00	15	1,200.00	10%	1,080.00
	Banana	7.05%	120.00	10	1,200.00	10%	1,080.00
	Dragon Fruits	3.53%	60.00	4	240.00	10%	216.00
	Mosambi	20.58%	350.00	4	1,400.00	10%	1,260.00
	Santra	2.41%	41.00	2	82.00	10%	73.80
			0	0	0	0%	0

Note- Please note the crops/fruits/vegetable grown in the FPC catchment which has marketable Surplus

9.1 Internal Rate of Return

Particular	Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Profit after Tax & Dividend		3,245,454.10	4,945,124.38	6,711,666.74	8,705,952.82	10,939,309.82	13,692,805.75	16,451,486.33
Add: Depreciation		2,733,791.62	2,733,791.62	2,733,791.62	2,733,791.62	2,733,791.62	2,733,791.62	2,733,791.62
Add: Preliminary expense written off		360,000.00	360,000.00	360,000.00	360,000.00	360,000.00	0.00	0.00
Net Cash Accrual (A)		6,339,245.72	8,038,916.00	9,805,458.37	11,799,744.44	14,033,101.44	16,426,597.37	19,185,277.95
Initial Investment/ Net Cash Accrual	(53,613,418.4243)	6,339,245.72	8,038,916.00	9,805,458.37	11,799,744.44	14,033,101.44	16,426,597.37	19,185,277.95
IRR	10.96%							
Present Value Equivalent		0.90	0.81	0.73	0.66	0.59	0.54	0.48
Present Value of Future Inflows		5,713,119.23	6,529,334.13	7,177,529.80	7,784,225.48	8,343,190.74	8,801,603.93	9,264,415.11
Operating Net Cash Inflow					53,613,418.42			
Present Capital Outflow					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- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Com	109,245,808	137,132,238	162,100,655	189,223,083	218,652,502	250,551,805	285,094,408
Total Receipts	109,245,808	137,132,238	162,100,655	189,223,083	218,652,502	250,551,805	285,094,408
Total Variable Exp	97,842,859	122,432,805	144,598,933	168,679,288	194,810,246	223,137,073	253,814,476
Contribution	11,402,949	14,699,432	17,501,721	20,543,795	23,842,256	27,414,733	31,279,932
Total Fixed exp	8,157,494	9,754,308	10,790,055	11,837,842	12,902,947	13,721,927	14,828,446
BEP	72%	66%	62%	58%	54%	50%	47%

Average BEP 58.39%

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	3,245,454	4,945,124	6,711,667	8,705,953	10,939,310	13,692,806	16,451,486
Depreciation	2,733,792	2,733,792	2,733,792	2,733,792	2,733,792	2,733,792	2,733,792
Add: Preliminary exp Written off	360,000	360,000	360,000	360,000	360,000	0	0
Net Cash Accrual (A)	6,339,246	8,038,916	9,805,458	11,799,744	14,033,101	16,426,597	19,185,278
PV Factor @ 10 %	0.91	0.83	0.75	0.68	0.62	0.56	0.51
Disc Cash Flow	5,762,951	6,643,732	7,366,986	8,059,384	8,713,452	9,272,386	9,845,081

Total Discounted Cash Flows 55,663,972

Present Value of Outflow 53,613,418

NPV 2,050,553.71

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	3,245,454	4,945,124	6,711,667	8,705,953	10,939,310	13,692,806	16,451,486
Average net profit	9241685.70						
Total Project cost	53613418.42						
ROI	17.24%						

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	53,613,418							
Profit after Tax & Dividend		3,245,454	4,945,124	6,711,667	8,705,953	10,939,310	13,692,806	16,451,486
Add: Depreciation		2,733,792	2,733,792	2,733,792	2,733,792	2,733,792	2,733,792	2,733,792
Add. Preliminary exp Written off		360,000	360,000	360,000	360,000	360,000		
Net Cash Accrual (A)		6,339,246	8,038,916	9,805,458	11,799,744	14,033,101	16,426,597	19,185,278
Cashflow - Initial Investment		(47,274,173)	(39,235,257)	(29,429,798)	(17,630,054)	(3,596,952)		

Payback period (in years) - Project

5.26

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	7,272,157	10,516,791	13,264,637	16,249,546	19,487,985	23,357,437	27,156,461
Add Depreciation	2,733,792	2,733,792	2,733,792	2,733,792	2,733,792	2,733,792	2,733,792
Add. Amortization	360,000	360,000	360,000	360,000	360,000		
Interest on TL	2,974,207	2,727,387	2,394,238	2,003,697	1,545,877	1,009,189	380,044
Total	13,340,155	16,337,969	18,752,667	21,347,035	24,127,654	27,100,418	30,270,297
Total Annual EMI	3,831,803	4,661,255	4,661,255	4,661,255	4,661,255	4,661,255	4,661,255
EMI for Grant (Deemed)	4,275,574	4,275,574	4,275,574	4,275,574	4,275,574	4,275,574	4,275,574
Debt Service Coverage Ratio (DSCR)	1.65	1.83	2.10	2.39	2.70	3.03	3.39

Average DSCR

2.44

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. its assumption that the repayment of or Investment of Grant.

9.7 Sensitivity Analysis

Quantity Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Com	114,708,098	143,988,850	170,205,688	198,684,237	229,585,127	263,079,396	299,349,128
Total Income	114,708,098	143,988,850	170,205,688	198,684,237	229,585,127	263,079,396	299,349,128
Expenditure							
Fixed Cost (Excl. of Depreciation, Amor	1,037,000	1,088,850	1,143,293	1,200,457	1,260,480	1,323,504	1,389,679
Variable Cost	102,735,002	122,432,805	144,598,933	168,679,288	194,810,246	223,137,073	253,814,476
Total Operational Expenses	103,772,002	123,521,655	145,742,226	169,879,745	196,070,726	224,460,577	255,204,155
Net Income	10,936,096	20,467,194	24,463,462	28,804,492	33,514,401	38,618,819	44,144,973

Cost Variation (+5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Com	109,245,808	137,132,238	162,100,655	189,223,083	218,652,502	250,551,805	285,094,408
Total Income	109,245,808	137,132,238	162,100,655	189,223,083	218,652,502	250,551,805	285,094,408
Expenditure							
Fixed Cost (Excl. of Depreciation, Amor	1,037,000	1,088,850	1,143,292	1,200,457	1,260,479	1,323,503	1,389,679
Variable Cost	102,735,002	128,554,445	151,828,880	177,113,252	204,550,757	234,293,926	266,505,199
Total Operational Expenses	103,772,002	129,643,295	152,972,172	178,313,709	205,811,237	235,617,430	267,894,878
Net Income	5,473,805.59	7,488,942.16	9,128,482.15	10,909,373.38	12,841,264.08	14,934,375.13	17,199,529.30

Quantity Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Com	103,783,518	130,275,626	153,995,622	179,761,929	207,719,877	238,024,215	270,839,687
0	-	-	-	-	-	-	-
Total Income	103,783,518	130,275,626	153,995,622	179,761,929	207,719,877	238,024,215	270,839,687
Expenditure							
Fixed Cost (Excl. of Depreciation, Amor	1,037,000	1,088,850	1,143,293	1,200,457	1,260,480	1,323,504	1,389,679
Variable Cost	92,950,716	116,311,165	137,368,987	160,245,324	185,069,733	211,980,219	241,123,752
Total Operational Expenses	93,987,716	117,400,015	138,512,279	161,445,781	186,330,213	213,303,723	242,513,431
Net Income	9,795,801	12,875,611	15,483,343	18,316,148	21,389,664	24,720,492	28,326,256

Cost Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Com	109,245,808	137,132,238	162,100,655	189,223,083	218,652,502	250,551,805	285,094,408
0	-	-	-	-	-	-	-
Total Income	109,245,808	137,132,238	162,100,655	189,223,083	218,652,502	250,551,805	285,094,408
Expenditure							
Fixed Cost (Excl. of Depreciation, Amor	1,037,000	1,088,850	1,143,293	1,200,457	1,260,480	1,323,504	1,389,679
Variable Cost	92,950,716	116,311,165	137,368,987	160,245,324	185,069,733	211,980,219	241,123,752
Total Operational Expenses	93,987,716	117,400,015	138,512,279	161,445,781	186,330,213	213,303,723	242,513,431
Net Income	15,258,092	19,732,223	23,588,375	27,777,302	32,322,289	37,248,082	42,580,977

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

Fruit & Vegetables Crop Production Details

11.1 Details of members and non- members

Particulars	No.
Total No. of Members Cultivating F & V	311
Total No. of Non-members Cultivating F & V	949
Total	1260
Average Land Holding per member(Acres)	1.35
Total Cultivated Land Under F & V (Acres)	1701

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

Season	Crop	Cultivation In (%)	Total Land under Cultivation (In Acres)	Yield/Acres (In Ton)	Total Production (In Ton)	Consumption in (%)	Marketable Surplus (In Quintals)
Kharif	Onion	0%	0	0	15	0	10%
	Tomato	0%	0	0	7	0	5%
	Okra	0%	0	0	4	0	0%
	Chilli	0%	0	0	7	0	2%
	Potato	0%	0	0	20	0	0%
		0%	0	0	7	0	10%
		0%	0	0	6	0	2%
Area Under Vegetables in Rabbi Season (In Acres)	Onion	0%	0	0	10	0	10%
	Tomato	0%	0	0	10	0	10%
	Okra	0%	0	0	10	0	5%
	Chilli	0%	0	0	20	0	0%
	Brinjal	0%	0	0	0	0	0%
		0%	0	0	0	0	0%
		0%	0	0	0	0	0%
Area Under Vegetables in Summer Season (In Acres)	Summer	0%	0	0	0	0	0%
		0%	0	0	0	0	0%
		0%	0	0	0	0	0%
		0%	0	0	0	0	0%
		0%	0	0	0	0	0%
		0%	0	0	0	0	0%
		0%	0	0	0	0	0%
Area Under Fruit Crops (In Acres)	Mango	16.93%	287.98	2	575.96	0	10%
	Custard Apple	9.52%	161.94	4	647.74	0	10%
	Guava	17.64%	300.06	5	1,500.28	0	10%
	Dalim	17.64%	300.06	3	900.17	0	10%
	Papaya	4.70%	80.00	15	1,200.00	0	10%
	Banana	7.05%	120.00	10	1,200.00	0	10%
	Dragon Fruits	3.53%	60.00	4	240.00	0	10%
	Mosmbi	20.58%	350.00	4	1,400.00	0	10%
	Santra	2.41%	41.00	2	82.00	0	10%
			0	0	0	0	0%

Note- Please note the crops/fruits/vegetable grown in the FPC catchment which has marketable Surplus

Delim	284	324	365	405	446	486	527
Papayan	378	432	486	540	594	648	702
Banana	378	432	486	540	594	648	702
Diagan Fruits	76	86	97	108	119	130	140
Masambi	441	504	567	630	693	756	819
Santira	26	30	33	37	41	44	48
	0						
Output (KG)							
Onion							
Tomato							
Okra							
Chilli							
Pointo							
	0						
	0						
	0						
	0						
	0						
	0						
	0						
Onion							
Tomato							
Okra							
Chilli							
Brinjol							
	0						
	0						
Mango							
Custard Apple							

