

1.1 Total Project Cost

Sr. No.	Particular	Amount (Rs.)	Grant (%)	Grant Amount (Rs.)
1	Land and Building	6,309,314		
2	Machinery and Equipment	6,677,093	60%	3,785,588
3	Furniture and Fixture	258,000	60%	154,800
4	IT & It Infrastructure	214,575	60%	128,745
5	Transport vehical (Refer van and other)	1,627,508		
6	Preliminary Expenses	690,000	60%	976,505
7	Working Capital	1,724,931	60%	414,000
	Total	17,501,421	0.00%	0
				9,465,894

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 preoprtative expenditure , design, construction and Working Capital

1.2 Means of Finance

Sr. No.	Particular	Bank Loan (%)	Amount (Rs.)
1	Govt. Grant under SMART Project		9,465,894
2	Bank Finance - Long Term Loan	35%	5,280,271
3	Own Contribution		2,755,256
	Total		17,501,421

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)	25.70%	Project Viable	BEP shall be less than 60% <60%
2	Avg. Return on Capital Employed Average (ROCE)	20.59%	Project Viable	RoCE for the project shall be more than 20% >20%
3	Internal Rate of Return (IRR)	16.22%	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)	4,090,092	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	4.26	Project Viable	The Pack Back Period (Project/ Equity) shall be less than 7 years <7 years
6	Debt Service Coverage Ratio (DSCR)	7.47	Project Viable	DSCR shall be more than 2 for better performing project. >2

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

Particulars	Unit	No. of Unit	Unit Cost	As per companies Act														
				Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Y12			
Manager Accountant	No.	1	15,500	186,000	195,300	205,065	215,318	226,084	237,388	249,258								
Watchmen	No.	1	10,000	120,000	126,000	132,300	138,915	145,861	153,154	160,811								
Telephone and internet Exp	Months	12	8,500	204,000	214,200	224,910	236,156	247,963	260,361	273,380								
Office Electricity Exp	Months	12	1,500	18,000	18,900	19,845	20,837	21,879	22,973	24,122								
Printing & Stationary	Months	12	1,000	12,000	12,600	13,230	13,892	14,586	15,315	16,081								
Land Lease	Months	12	2,000	24,000	25,200	26,460	27,783	29,172	30,631	32,162								
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	Months	12	5,000	60,000	63,000	66,150	69,458	72,930	76,577	80,406								
Lunsum		1	50,000	50,000	52,500	55,125	57,881	60,775	63,814	67,005								
Total Admin Expense				686,000	720,300	756,315	794,131	833,837	875,529	919,306								

Particulars	As per companies Act												
	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Y12	
Assets													
Building													
Asset Value	6,309,314	6,109,309	5,909,303	5,709,298	5,509,293	5,309,288	5,109,282	4,909,277	4,709,272	4,509,267	4,309,262	4,109,257	3,909,252
Depreciation	200,005	200,005	200,005	200,005	200,005	200,005	200,005	200,005	200,005	200,005	200,005	200,005	200,005
Accumulated Depreciation	200,005	400,011	600,016	800,021	1,000,026	1,200,032	1,400,037	1,600,042	1,800,047	2,000,052	2,200,057	2,400,062	2,600,067
Net Fixed Assets	6,109,309	5,909,303	5,709,298	5,509,293	5,309,288	5,109,282	4,909,277	4,709,272	4,509,267	4,309,262	4,109,257	3,909,252	3,709,247
Plant and Machinery													
Asset Value	6,677,093	6,254,433	5,831,773	5,409,113	4,986,453	4,563,793	4,141,133	3,718,473	3,295,813	2,873,153	2,450,493	2,027,833	1,605,173
Depreciation	422,660	422,660	422,660	422,660	422,660	422,660	422,660	422,660	422,660	422,660	422,660	422,660	422,660
Accumulated Depreciation	422,660	845,320	1,267,980	1,690,640	2,113,300	2,535,960	2,958,620	3,381,280	3,803,940	4,226,600	4,649,260	5,071,920	5,494,580
Net Fixed Assets	6,254,433	5,831,773	5,409,113	4,986,453	4,563,793	4,141,133	3,718,473	3,295,813	2,873,153	2,450,493	2,027,833	1,605,173	1,182,513
Furniture and Electrification													
Asset Value	258,000	232,200	206,400	180,600	154,800	129,000	103,200	77,400	51,600	26,000	10,400	4,800	1,200
Depreciation	25,800	25,800	25,800	25,800	25,800	25,800	25,800	25,800	25,800	25,800	25,800	25,800	25,800
Accumulated Depreciation	25,800	51,600	77,400	103,200	129,000	154,800	180,600	206,400	232,200	258,000	283,800	309,600	335,400
Net Fixed Assets	232,200	206,400	180,600	154,800	129,000	103,200	77,400	51,600	26,000	10,400	4,800	1,200	0
Vehicle													
Asset Value	1,627,508	1,434,160	1,240,812	1,047,464	854,116	660,768	467,420	274,072	130,724	1,175,875	1,022,527	869,179	715,831
Depreciation	193,348	193,348	193,348	193,348	193,348	193,348	193,348	193,348	193,348	193,348	193,348	193,348	193,348
Accumulated Depreciation	193,348	386,696	580,044	773,392	966,740	1,160,088	1,353,436	1,546,784	1,740,132	1,933,480	2,126,828	2,320,176	2,513,524
Net Fixed Assets	1,434,160	1,240,812	1,047,464	854,116	660,768	467,420	274,072	130,724	1,175,875	1,022,527	869,179	715,831	562,487
IT Infrastructure													
Asset Value	214,575	191,118	171,660	150,203	128,745	107,288	85,830	64,373	42,915	21,458	10,900	5,450	2,725
Depreciation	21,458	21,458	21,458	21,458	21,458	21,458	21,458	21,458	21,458	21,458	21,458	21,458	21,458
Accumulated Depreciation	21,458	42,915	64,373	85,830	107,288	128,745	150,203	171,660	193,118	214,575	236,033	257,491	278,949
Net Fixed Assets	193,118	169,660	150,203	128,745	107,288	85,830	64,373	42,915	21,458	10,900	5,450	2,725	1,267
Gross Fixed Asset	15,086,490	14,223,219	13,359,948	12,496,678	11,633,407	10,770,136	9,906,866	9,043,595	8,180,324	7,317,053	6,453,782	5,590,511	4,727,240
Total Depreciation	863,271	863,271	863,271	863,271	863,271	863,271	863,271	863,271	863,271	863,271	863,271	863,271	863,271
Accumulated Depreciation	863,271	1,726,541	2,589,812	3,453,083	4,316,353	5,179,624	6,042,895	6,906,166	7,769,437	8,632,708	9,495,979	10,359,250	11,222,521
Net Fixed Assets	14,223,219	13,359,948	12,496,678	11,633,407	10,770,136	9,906,866	9,043,595	8,180,324	7,317,053	6,453,782	5,590,511	4,727,240	3,864,969

3.2 Depreciation

As per companies Act

Depreciation: Straight Line Method (SLM) is

Asset Class	SLM	WDV
Land	0.00%	0.00%
Buildings	3.17%	10.00%
Furniture and Electrification	10.00%	10.00%
IT and Infrastructure	10.00%	40.00%
Vehicle	11.88%	15.00%
Plant and machinery	6.33%	15.00%

Amortization: Straight Line Method (SLM) is used

Pre-operative or pre-incubation 20% 20%

3.3 Amortization Schedule

Particulars	Years	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Preliminary Expenses	S	138,000	138,000	138,000	138,000	138,000	138,000	-
Total Value		138,000	138,000	138,000	138,000	138,000	138,000	-

3.4 Tax Schedule

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
EBT	2,864,171	3,749,483	4,197,702	4,679,509	5,197,395	5,854,783	6,412,575
Add Depreciation as per companies Act	863,271	863,271	863,271	863,271	863,271	863,271	863,271
Less Depreciation as per IT Act	1,988,252	1,701,393	1,462,862	1,262,306	1,092,263	947,187	822,830
Taxable Income	1,739,190	2,911,360	3,598,111	4,280,474	4,968,603	5,770,867	6,451,016
Provision of Taxes	452,189	756,954	935,509	1,112,923	1,291,837	1,500,425	1,677,784

Maximum Tax rate

26%

This sheet refer for provision of tax calculation

4.1 Repayment Schedule

Loan Amount (Rs) 5,280,271
 Interest rate /PA 12%
 Loan Tenure in years 7
 Moratorium Period (In Months) 6
 EMI Rs. 97,816.39

Year	Particulars	Opening Balance	Interest	Principal Repayment	EMI	Closing Outstanding
Year 1	Month 1	5,280,271	52,803	-	52,803	5,280,271
	Month 2	5,280,271	52,803	-	52,803	5,280,271
	Month 3	5,280,271	52,803	-	52,803	5,280,271
	Month 4	5,280,271	52,803	-	52,803	5,280,271
	Month 5	5,280,271	52,803	-	52,803	5,280,271
	Month 6	5,280,271	52,803	-	52,803	5,280,271
	Month 7	5,280,271	52,803	-	52,803	5,280,271
	Month 8	5,235,258	52,353	45,014	97,816	5,235,258
	Month 9	5,189,794	51,898	45,464	97,816	5,189,794
	Month 10	5,143,875	51,439	45,918	97,816	5,143,875
	Month 11	5,097,498	50,975	46,378	97,816	5,097,498
	Month 12	5,050,656	50,507	46,841	97,816	5,050,656
Year 2	Month 13	5,003,347	50,033	47,310	97,816	5,003,347
	Month 14	4,955,564	49,556	47,783	97,816	4,955,564
	Month 15	4,907,303	49,073	48,261	97,816	4,907,303
	Month 16	4,858,560	48,586	48,743	97,816	4,858,560
	Month 17	4,809,329	48,093	49,231	97,816	4,809,329
	Month 18	4,759,606	47,596	49,723	97,816	4,759,606
	Month 19	4,709,385	47,094	50,220	97,816	4,709,385
	Month 20	4,658,663	46,587	50,723	97,816	4,658,663
	Month 21	4,607,433	46,074	51,230	97,816	4,607,433
	Month 22	4,555,691	45,557	51,742	97,816	4,555,691
	Month 23	4,503,432	45,034	52,259	97,816	4,503,432
	Month 24	4,450,649	44,506	52,782	97,816	4,450,649
Year 3	Month 25	4,397,340	43,973	53,310	97,816	4,397,340
	Month 26	4,343,497	43,435	53,843	97,816	4,343,497
	Month 27	4,289,115	42,891	54,381	97,816	4,289,115
	Month 28	4,234,190	42,342	54,925	97,816	4,234,190
	Month 29	4,178,715	41,787	55,474	97,816	4,178,715
	Month 30	4,122,686	41,227	56,029	97,816	4,122,686
	Month 31	4,066,097	40,661	56,590	97,816	4,066,097
	Month 32	4,008,941	40,089	57,155	97,816	4,008,941
	Month 33	3,951,214	39,512	57,727	97,816	3,951,214
	Month 34	3,892,910	38,929	58,304	97,816	3,892,910
	Month 35	3,834,023	38,340	58,887	97,816	3,834,023
	Month 36	3,774,547	37,745	59,476	97,816	3,774,547
Year 4	Month 37	3,714,476	37,145	60,071	97,816	3,714,476
	Month 38	3,653,804	36,538	60,672	97,816	3,653,804
	Month 39	3,592,526	35,925	61,278	97,816	3,592,526
	Month 40	3,530,634	35,306	61,891	97,816	3,530,634
	Month 41	3,468,124	34,681	62,510	97,816	3,468,124
	Month 42	3,404,989	34,050	63,135	97,816	3,404,989
	Month 43	3,341,223	33,412	63,766	97,816	3,341,223
	Month 44	3,276,819	32,768	64,404	97,816	3,276,819
	Month 45	3,211,770	32,118	65,048	97,816	3,211,770
	Month 46	3,146,072	31,461	65,699	97,816	3,146,072
	Month 47	3,079,716	30,797	66,356	97,816	3,079,716
	Month 48	3,012,697	30,127	67,019	97,816	3,012,697
Year 5	Month 49	2,945,007	29,450	67,689	97,816	2,945,007
	Month 50	2,876,641	28,766	68,366	97,816	2,876,641
	Month 51	2,807,591	28,076	69,050	97,816	2,807,591
	Month 52	2,737,851	27,379	69,740	97,816	2,737,851
	Month 53	2,667,413	26,674	70,438	97,816	2,667,413
	Month 54	2,596,271	25,963	71,142	97,816	2,596,271
	Month 55	2,524,417	25,244	71,854	97,816	2,524,417
	Month 56	2,451,845	24,518	72,572	97,816	2,451,845
	Month 57	2,378,547	23,785	73,298	97,816	2,378,547
	Month 58	2,304,516	23,045	74,031	97,816	2,304,516
	Month 59	2,229,745	22,297	74,771	97,816	2,229,745
	Month 60	2,154,226	21,542	75,519	97,816	2,154,226
Year 6	Month 61	2,077,951	20,780	76,274	97,816	2,077,951
	Month 62	2,000,915	20,009	77,037	97,816	2,000,915

	Month 63	1,923,107	19,231			
	Month 64	1,844,522	18,445	78,585	97,816	1,844,522
	Month 65	1,765,151	17,652	79,371	97,816	1,765,151
	Month 66	1,684,986	16,850	80,165	97,816	1,684,986
	Month 67	1,604,019	16,040	80,967	97,816	1,604,019
	Month 68	1,522,243	15,222	81,776	97,816	1,522,243
	Month 69	1,439,649	14,396	82,594	97,816	1,439,649
	Month 70	1,356,229	13,562	83,420	97,816	1,356,229
	Month 71	1,271,975	12,720	84,254	97,816	1,271,975
	Month 72	1,186,879	11,869	85,097	97,816	1,186,879
Year 7	Month 73	1,100,931	11,009	85,948	97,816	1,100,931
	Month 74	1,014,124	10,141	86,807	97,816	1,014,124
	Month 75	926,449	9,264	87,675	97,816	926,449
	Month 76	837,897	8,379	88,552	97,816	837,897
	Month 77	748,459	7,485	89,437	97,816	748,459
	Month 78	658,128	6,581	90,332	97,816	658,128
	Month 79	566,893	5,669	91,235	97,816	566,893
	Month 80	474,745	4,747	92,147	97,816	474,745
	Month 81	381,676	3,817	93,069	97,816	381,676
	Month 82	287,677	2,877	94,000	97,816	287,677
	Month 83	192,737	1,927	94,940	97,816	192,737
	Month 84	96,848	968	95,889	97,816	96,848
				96,848	97,816	0

2666223.24

5280271.42

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

Assumption:

- 1 Rate of Interest assumed as 12%
- 2 Moratorium Period 6 Months

5.1 Closing and Opening Stock Calculation

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Opening Stock							
Agri Input		2,924,883	3,307,368	3,720,789	4,167,283	4,649,125	5,168,734
Trading		1,822,415	1,913,536	2,009,213	2,109,673	2,215,157	2,325,915
Grain Processing		-	-	-	-	-	-
Horticulture Processing		-	-	-	-	-	-
Total		4,747,298	5,220,904	5,730,001	6,276,957	6,864,283	7,494,649
Closing Stock							
Agri Input							
Trading	5%	2,924,883	3,307,368	3,720,789	4,167,283	4,649,125	5,168,734
Grain Processing	5%	1,822,415	1,913,536	2,009,213	2,109,673	2,215,157	2,325,915
Horticulture Processing	5%	-	-	-	-	-	-
Total		4,747,298	5,220,904	5,730,001	6,276,957	6,864,283	7,494,649
							8,170,890

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

Sl. No.	Particulars	Duration (In days)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
A Accounts Receivables (Debtors)									
1	Agri Input								
2	Custom Hiring	14	2,414,215	2,860,029	3,218,283	3,605,213	4,022,789	4,473,111	4,958,408
3	Cleaning & Grading	14	165,353	173,621	182,302	191,417	200,988	211,038	221,589
4	Dal Mill	14	1,473,853	1,628,995	1,710,445	1,795,967	1,885,765	1,980,054	2,079,056
5	Warehouse	14							
6	Processing Unit - Horti Commodity	14	18,411	20,540	22,835	25,309	27,973	29,372	30,841
	Subtotal								
	Closing Stock		4,071,832	4,683,185	5,133,865	5,617,906	6,137,516	6,693,574	7,289,894
	Total		4,747,298	5,220,904	5,730,001	6,276,957	6,864,283	7,494,649	8,170,890
	Total		8,819,130	9,904,088	10,863,867	11,894,863	13,001,799	14,188,223	15,460,784
C Accounts Payable & Accrued Expenses (Creditors)									
1	Agri Input								
2	Custom Hiring	7	1,189,532	1,401,180	1,576,651	1,766,166	1,970,691	2,191,253	2,428,945
3	Cleaning & Grading	7	57,189	60,048	63,051	66,203	69,514	72,989	76,639
4	Dal Mill	7	669,347	737,765	774,653	813,386	854,055	896,758	941,596
5	Warehouse	7							
	Processing Unit - Horti Commodity	7	3,337	3,504	3,679	3,863	4,056	4,259	4,472
	Total		1,919,405	2,202,497	2,418,034	2,649,618	2,898,316	3,165,259	3,451,651
	Working Capital		6,899,725	7,701,591	8,445,833	9,245,245	10,103,483	11,022,963	12,009,133
	Own Contribution	25%	1,724,931						

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 provide requirement of working capital for running business

Asumption:

- 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	38,425,444	42,470,228	44,593,739	46,823,426	49,164,597	51,622,827	54,203,969
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	480,000	535,500	595,350	659,846	729,304	765,769	804,057
Facility 4 - Custom Hiring	4,311,000	4,526,550	4,752,878	4,990,521	5,240,047	5,502,050	5,777,152
Facility 5 - Agri Input Centre	62,942,022	74,565,036	83,905,236	93,993,042	104,879,867	116,620,391	129,272,768
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Total Revenue	106,158,466	122,097,314	133,847,202	146,466,836	160,013,815	174,511,037	190,057,947
Variable Cost							
Facility 1 - Cleaning & Grading	34,901,671	38,469,169	40,392,628	42,412,259	44,532,872	46,759,516	49,097,492
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	174,000	182,700	191,835	201,427	211,498	222,073	233,177
Facility 4 - Custom Hiring	2,983,000	3,131,100	3,287,655	3,452,038	3,624,640	3,805,872	3,996,165
Facility 5 - Agri Input Centre	62,025,589	73,061,511	82,211,074	92,092,940	102,757,464	114,258,209	126,652,134
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Total Variable Cost	100,083,260	114,844,480	126,083,192	138,158,663	151,126,474	165,045,669	179,978,968
Fixed Cost							
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	96,000	100,800	105,840	111,132	116,689	122,523	128,649
Facility 5 - Agri Input Centre	180,000	189,000	198,450	208,373	218,791	229,731	241,217
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Admin Expenses	-	-	-	-	-	-	-
Total Fixed Cost	686,000	720,300	756,315	794,131	833,837	875,529	919,306
Total Cost	101,045,260	115,854,580	127,143,797	139,272,298	152,295,791	166,273,452	181,268,140

Profit Before Depreciation, Interest and Tax	5,113,207	6,242,734	6,703,406	7,194,538	7,718,025	8,237,585	8,789,807
Depreciation	863,271	863,271	863,271	863,271	863,271	863,271	863,271
Amortization	138,000	138,000	138,000	138,000	138,000	-	-
Profit Before Interest and Tax	4,111,936	5,241,463	5,702,135	6,193,267	6,716,754	7,374,315	7,926,536
Interest on Term loan	1,247,765	1,491,981	1,504,433	1,513,758	1,519,159	1,519,532	1,513,962
Profit Before Tax	2,864,171	3,749,483	4,197,702	4,679,509	5,197,595	5,854,783	6,412,575
Less: Tax	452,189	756,954	935,509	1,112,923	1,291,837	1,500,425	1,677,784
Profit After Tax	2,411,981	2,992,529	3,262,193	3,566,586	3,905,759	4,354,357	4,734,791

Cumulative Profit

2,411,981 5,404,510 8,666,704 12,233,290 16,139,048 20,493,406 25,228,196

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							
Accounts Receivables	4,861,259	8,249,051	11,829,651	15,628,040	19,668,013	23,908,621	28,405,751
Other Current Assets							
Total Current Assets	4,861,259	8,249,051	11,829,651	15,628,040	19,668,013	23,908,621	28,405,751
Gross Fixed Assets							
Less: Depreciation	15,086,490	14,223,219	13,359,948	12,496,678	11,633,407	10,770,136	9,906,866
Net Fixed Assets	863,271	863,271	863,271	863,271	863,271	863,271	863,271
	14,223,219	13,359,948	12,496,678	11,633,407	10,770,136	9,906,866	9,043,595
Preliminary & Pre- operative Expenses							
	552,000	414,000	276,000	138,000	0	0	0
TOTAL ASSETS	19,636,478	22,022,999	24,602,329	27,399,447	30,438,149	33,815,486	37,449,346
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	5,003,347	4,397,340	3,714,476	2,945,007	2,077,951	1,100,931	0
Differed Tax Liabilities							
TOTAL LIABILITIES	5,003,347	4,397,340	3,714,476	2,945,007	2,077,951	1,100,931	0
Share capital							
	2,755,256	2,755,256	2,755,256	2,755,256	2,755,256	2,755,256	2,755,256
Smart Grant -in-Aid	9,465,894	9,465,894	9,465,894	9,465,894	9,465,894	9,465,894	9,465,894
Reserves and Surplus							
Add: Opening Balance (P/L Account)	0	2,411,981	5,404,510	8,666,704	12,233,290	16,139,048	20,493,406
Profit & Loss) During the Year	2,411,981	2,992,529	3,262,193	3,566,586	3,905,759	4,354,357	4,734,791
Appropriation - Dividend							
Total Reserves	2,411,981	5,404,510	8,666,704	12,233,290	16,139,048	20,493,406	25,228,196

TOTAL EQUITY	14,633,131	17,625,660	20,887,853	24,454,439	28,360,198	32,714,555	37,449,346
TOTAL LIABILITIES & EQUITY	19,636,478	22,022,999	24,602,329	27,399,447	30,438,149	33,815,486	37,449,346
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							
2 Equity/ Share capital	106,158,466	122,097,314	133,847,202	146,466,836	160,013,815	174,511,037	190,057,947
Reinvestment	2,755,256						
3 Smart Grant -in-Aid							
4 Long Term Loan	9,465,894						
5 Short Term Loan	5,280,271						
Sub Total (A)	5,174,794	7,701,591	8,445,833	9,245,245	10,103,483	11,022,963	12,009,133
Cash Outflow (Rs.)	128,834,681	129,798,905	142,293,035	155,712,081	170,117,298	185,534,000	202,067,079
1 Capital Expenditure							
a Land and Building	6,309,314						
b Machinery and Equipment	6,677,093						
c Furniture & Fixture	258,000						
d It Infrastructure	214,575						
e Vehicle	1,627,508						
f Preliminary Expenses	690,000						
2 Operational Expenditure							
a Variable Cost	100,083,260	114,844,480	126,083,192	138,158,663	151,126,474	165,045,669	179,978,968
b Fixed Cost	962,000	1,010,100	1,060,605	1,113,635	1,169,317	1,227,783	1,289,172
3 Loan Repayment							
LTL - Principal	276,925	606,007	682,864	769,468	867,056	977,020	1,100,931
LTL - Interest	626,790	567,790	490,933	404,329	306,741	196,776	72,866
STL - Principal	5,174,794	7,701,591	8,445,833	9,245,245	10,103,483	11,022,963	12,009,133
STL - Interest	620,975	924,191	1,013,500	1,109,429	1,212,418	1,322,756	1,441,096
4 Tax	452,189	756,954	935,509	1,112,923	1,291,837	1,500,425	1,677,784
Sub Total (B)	123,973,422	126,411,113	138,712,435	151,913,692	166,077,325	181,293,393	197,569,949
Net Cash Flow (A-B)	4,861,259	3,387,792	3,580,600	3,798,388	4,039,973	4,240,608	4,497,130
Opening Cash and Bank		4,861,259	8,249,051	11,829,651	15,628,040	19,668,013	23,908,621
Cumulative Cash Balance	4,861,259	8,249,051	11,829,651	15,628,040	19,668,013	23,908,621	28,405,751

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.

Particular	Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Profit after Tax & Dividend		2,411,981.47	2,992,528.88	3,262,193.49	3,566,585.97	3,905,758.50	4,354,357.39	4,734,790.68
Add: Depreciation								
Add: Preliminary expense written off		863,270.68	863,270.68	863,270.68	863,270.68	863,270.68	863,270.68	863,270.68
Net Cash Accrual (A)		138,000.00	138,000.00	138,000.00	138,000.00	138,000.00	138,000.00	138,000.00
Initial Investment/ Net Cash Accrual	(17,501,420.9738)	3,413,252.15	3,993,799.57	4,263,464.18	4,567,856.65	4,907,029.19	5,217,628.08	5,598,061.36
IRR	16.22%	3,413,252.15	3,993,799.57	4,263,464.18	4,567,856.65	4,907,029.19	5,217,628.08	5,598,061.36
Present Value Equivalent								
Present Value of Future Inflows		0.86	0.74	0.64	0.55	0.47	0.41	0.35
Operating Net Cash Inflow		2,936,969.13	2,956,979.30	2,716,161.86	2,504,012.56	2,314,587.95	2,117,674.34	1,955,035.83
Present Capital Outflow					17,501,420.97			

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	38,425,444	42,470,228	44,593,739	46,823,426	49,164,597	51,622,827	54,203,969
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	480,000	535,500	595,350	659,846	729,304	765,769	804,057
Facility 4 - Custom Hiring	4,311,000	4,526,550	4,752,878	4,990,521	5,240,047	5,502,050	5,777,152
Facility 5 - Agri Input Centre	62,942,022	74,565,036	83,905,236	93,993,042	104,879,867	116,620,391	129,272,768
Facility 6 - Processing Unit - Horti Comm	-	-	-	-	-	-	-
Total Receipts	106,158,466	122,097,314	133,847,202	146,466,836	160,013,815	174,511,037	190,057,947
Total Variable Exp	100,083,260	114,844,480	126,083,192	138,158,663	151,126,474	165,045,669	179,978,968
Contribution	6,075,207	7,252,834	7,764,011	8,308,173	8,887,342	9,465,368	10,078,979
Total Fixed exp	1,963,271	2,011,371	2,061,876	2,114,906	2,170,588	2,091,054	2,152,443
BEP	32%	28%	27%	25%	24%	22%	21%
Average BEP	25.70%						

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 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	2,411,981	2,992,529	3,262,193	3,566,586	3,905,759	4,354,357	4,734,791
Add: Depreciation	863,271	863,271	863,271	863,271	863,271	863,271	863,271
Add. Preliminary exp Written off	138,000	138,000	138,000	138,000	138,000	0	0
Net Cash Accrual (A)	3,413,252	3,993,800	4,263,464	4,567,857	4,907,029	5,217,628	5,598,061
PV Factor @ 10 %	0.91	0.83	0.75	0.68	0.62	0.56	0.51
Disc Cash Flow	3,102,957	3,300,661	3,203,204	3,119,908	3,046,879	2,945,215	2,872,691

Total Discounted Cash Flows 21,591,513

Present Value of Outflow 17,501,421

NPV 4,090,092.34

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	2,411,981	2,992,529	3,262,193	3,566,586	3,905,759	4,354,357	4,734,791
Average net profit	3604028.05						
Total Project cost	17501420.97						
ROI	20.59%						

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

Particulars	Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Initial Investment	17,501,421							
Profit after Tax & Dividend		2,411,981	2,992,529	3,262,193	3,566,586	3,905,759	4,354,357	4,734,791
Add: Depreciation		863,271	863,271	863,271	863,271	863,271	863,271	863,271
Add: Preliminary exp Written off		138,000	138,000	138,000	138,000	138,000	-	-
Net Cash Accrual (A)		3,413,252	3,993,800	4,263,464	4,567,857	4,907,029	5,217,628	5,598,061
Cashflow - Initial Investment		(14,088,169)	(10,094,369)	(5,830,905)	(1,263,048)	3,643,981		

Payback period (in years) - Project

4.26

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	5,113,207	6,242,734	6,703,406	7,194,538	7,718,025	8,237,585	8,789,807
Add: Depreciation	863,271	863,271	863,271	863,271	863,271	863,271	863,271
Add: Amortization	138,000	138,000	138,000	138,000	138,000	-	-
Intwerest on TL	626,790	567,790	490,933	404,329	306,741	196,776	72,866
Total	6,741,267	7,811,794	8,195,609	8,600,137	9,026,036	9,297,632	9,725,943
Total Annual EMI	903,715	1,173,797	1,173,797	1,173,797	1,173,797	1,173,797	1,173,797
Debt Service Coverage Ratio (DCSR)	7.46	6.66	6.98	7.33	7.69	7.92	8.29

Avergae DSCR

7.47

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

	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Quantity Variation (+5%)							
Facility 1 - Cleaning & Grading	40,346,716	44,593,739	46,823,426	49,164,597	51,622,827	54,203,969	56,914,167
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	504,000	562,275	625,118	692,839	765,769	804,057	844,260
Facility 4 - Custom Hiring	4,526,550	4,752,878	4,990,521	5,240,047	5,502,050	5,777,152	6,066,010
Facility 5 - Agri Input Centre	66,089,123	78,293,288	88,100,497	98,692,694	110,123,860	122,451,411	135,736,407
Facility 6 - Processing Unit - Horti Comm	-	-	-	-	-	-	-
Total Income	111,466,390	128,202,179	140,539,562	153,790,178	168,014,506	183,236,589	199,560,844
Expenditure	962,000	1,010,100	1,060,605	1,113,635	1,169,317	1,227,783	1,289,172
Fixed Cost (Excl. of Depreciation, Amort)	105,087,423	114,844,480	126,083,192	138,158,663	151,126,474	165,045,669	179,978,968
Variable Cost	106,049,423	115,854,580	127,143,797	139,272,298	152,293,791	166,273,452	181,268,140
Net Income	5,416,967	12,347,600	13,395,766	14,517,880	15,718,715	16,963,137	18,292,704
Cost Variation (+5%)							
Facility 1 - Cleaning & Grading	38,425,444	42,470,228	44,593,739	46,823,426	49,164,597	51,622,827	54,203,969
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	480,000	535,500	595,350	659,846	729,304	765,769	804,057
Facility 4 - Custom Hiring	4,311,000	4,526,550	4,752,878	4,990,521	5,240,047	5,502,050	5,777,152
Facility 5 - Agri Input Centre	62,942,022	74,565,036	83,905,236	93,993,042	104,879,867	116,620,391	129,272,768
Facility 6 - Processing Unit - Horti Comm	-	-	-	-	-	-	-
Total Income	106,158,466	122,097,314	133,847,202	146,466,836	160,013,815	174,511,037	190,057,947
Expenditure	962,000	1,010,100	1,060,605	1,113,635	1,169,317	1,227,783	1,289,172
Fixed Cost (Excl. of Depreciation, Amort)	105,087,422.58	120,586,703.95	132,387,351.15	145,066,596.32	158,682,797.62	173,297,952.36	188,977,916.00
Variable Cost	106,049,422.58	121,596,803.95	133,447,956.15	146,180,231.57	159,852,114.63	174,525,735.42	190,267,088.01
Net Income	109,043.62	500,509.85	399,246.04	286,604.58	161,700.85	(14,698.20)	(209,141.41)
Quantity Variation (-5%)							
Facility 1 - Cleaning & Grading	36,504,172	40,346,716	42,364,052	44,482,255	46,706,368	49,041,686	51,493,770
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	456,000	508,725	565,583	626,854	692,839	727,480	763,855
Facility 4 - Custom Hiring	4,095,450	4,300,223	4,515,234	4,740,995	4,978,045	5,226,947	5,488,295
Facility 5 - Agri Input Centre	59,794,921	70,836,784	79,709,974	89,293,390	99,635,873	110,789,372	122,809,130
Facility 6 - Processing Unit - Horti Comm	-	-	-	-	-	-	-
Total Income	100,850,543	115,992,448	127,154,842	139,143,494	152,013,125	165,785,485	180,555,049
Expenditure	962,000	1,010,100	1,060,605	1,113,635	1,169,317	1,227,783	1,289,172
Fixed Cost (Excl. of Depreciation, Amort)	95,079,097	109,102,256	119,779,032	131,250,730	143,570,150	156,793,386	170,980,019
Variable Cost	96,041,097	110,112,356	120,839,637	132,364,365	144,739,467	158,021,169	172,269,191
Net Income	4,809,446	5,880,092	6,315,205	6,779,129	7,273,657	7,764,317	8,285,858

	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	38,425,444	42,470,228	44,593,739	46,823,426	49,164,597	51,622,827	54,203,969
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	480,000	535,500	595,350	659,846	729,304	765,769	804,057
Facility 4 - Custom Hiring	4,311,000	4,526,350	4,752,878	4,990,521	5,240,047	5,502,050	5,777,152
Facility 5 - Agri Input Centre	62,942,022	74,565,036	83,905,236	93,993,042	104,879,867	116,620,391	129,272,768
Facility 6 - Processing Unit - Horti Comm	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	106,158,466	122,097,314	133,847,202	146,466,836	160,013,815	174,511,037	190,057,947
Expenditure	-	-	-	-	-	-	-
Fixed Cost (Excl. of Depreciation, Amort	962,000	1,010,100	1,060,605	1,113,635	1,169,317	1,227,783	1,289,172
Variable Cost	95,079,097	109,102,256	119,779,032	131,230,730	143,570,150	156,793,386	170,980,019
Total Operational Expenses	96,041,097	110,112,356	120,839,637	132,364,365	144,739,467	158,021,169	172,269,191
Net Income	10,117,370	11,984,958	13,007,565	14,102,471	15,274,348	16,489,869	17,788,755

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

10.1 Details of members and non- members

Particulars	No.
Total No. of Members Cultivating Grain Crops	700
Total No. of Non- members Cultivating Grain Crops	380
Total	1080
Average Land Holding per Member (Acres)	1
Total Cultivated Land under grain Crop(Acres)	1080

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

Season	Crop	Cultivation In (%)	Total Land under Cultivation (In)	Yield/Acres (In)	Total Production (In Quintals)	Consumption in (%)	Marketable Surplus (In Quintals)
Kharif	Soybean	65%	702	15	10530	10%	9477
	Red Gram/Tur	0%	0	7	0	5%	0
	Paddy/Rice	0%	0	4	0	0%	0
	Green Gram/ Moong	0%	0	7	0	2%	0
	Maize	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 Rabbii Cultivation (In Acres)		324				
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	0	0%	0
	Area Under Summer Cultivation (In Acres)		54				
	Summer	Groundnut	0%	0	0	0	0%
		0%	0	0	0	0%	0
		0%	0	0	0	0%	0
		0%	0	0	0	0%	0

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	100%	100%	100%	100%	100%	100%	
	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Soybean							
Red Gram/Tur	9477	9477	9477	9477	9477	9477	9477
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	10%	15%	20%	25%	30%	35%	40%
	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

11.1 Details of members and non-members

Particulars	No.
Total No. of Members Cultivating F & V	
Total No. of Non-members Cultivating F & V	
Total	
Average Land Holding per member (Acres)	0
Total Cultivated Land Under F & V (Acres)	1
	0

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 Quintals)	Total Production (In Quintals)	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	0%	0
		0%	0	7	0	10%	0
		0%	0	6	0	2%	0
Area Under Vegetables in Rabbi Season (In Acres)		0%	0		0	0%	0
	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%	0			0%	0
Area Under Vegetables in Summer Season (In Acres)		0%	0				
	Onion	0%	0			0%	0
	Tomato	0%	0			0%	0
	Okra	0%	0			0%	0
	Chilli	0%	0			0%	0
	Brinjal	0%	0			0%	0
		0%	0			0%	0
Area Under Fruit Crops (In Acres)	Pomegranate	0%	0	6	0	5%	0
	Custard Apple	0%	0		0	0%	0
	Guava	0%	0		0	0%	0
	Citrus	0%	0		0	0%	0

11.3 Quantity of Marketable Surplus Produce Considered for Trading Business

Particulars	35%	40%	45%	50%	55%	60%	65%
	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Onion	0	0	0	0	0	0	0
Tomato	0	0	0	0	0	0	0
Okra	0	0	0	0	0	0	0
Chilli	0	0	0	0	0	0	0
Potato	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
Onion	0	0	0	0	0	0	0
Tomato	0	0	0	0	0	0	0
Okra	0	0	0	0	0	0	0
Chilli	0	0	0	0	0	0	0
Brinjal	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
Pomegranate	0	0	0	0	0	0	0
Custard Apple	0	0	0	0	0	0	0
Guava	0	0	0	0	0	0	0
Citrus	0	0	0	0	0	0	0

11.4 Quantity of Marketable Surplus Produce Considered for Processing Business

Particulars	5%	10%	15%	20%	25%	30%	35%
	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Onion	0	0	0	0	0	0	0
Tomato	0	0	0	0	0	0	0
Okra	0	0	0	0	0	0	0
Chilli	0	0	0	0	0	0	0
Potato	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0