

Section 5 Sub-project Budget and Financial Analysis

5.1 Sub project budget and means of finance

5.1.1 Budget

No.	Proposed component	Total amount (Rs.)
1	Land and Building	36,00,000
2	Machinery and Equipment	1,90,14,921
3	Furniture and Fixture	0
4	IT & IT Infrastructure	0
5	Vehicle	0
6	Preliminary Expenses	11,30,746
7	Setup for which Subsidy is Sanctioned	94,43,000
Total		3,31,88,667

5.2 Financial Analysis

5.2.1 Project Cost Summary:

1.1 Total Project Cost

Sr. No.	Particular	Amount (Rs.)	Grant (%)	Grant Amount (Rs.)
1	Land and Building	36,00,000	60%	21,60,000
2	Machinery and Equipment	1,90,14,921	60%	1,14,08,953
3	Furniture and Fixture	-	60%	-
4	IT & IT Infrastructure	-	60%	-
5	Vehicle	-	60%	-
6	Preliminary Expenses	11,30,746	60%	6,78,448
7	Setup for which Subsidy is Sanctioned	94,43,000	60%	56,65,800
Total		3,31,88,667		1,99,13,200

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

1.2 Means of Finance

Sr. No.	Particular	Bank Loan (%)	Amount (Rs.)
1	Govt. Grant under SMART Project	60%	1,99,13,200
2	Bank Finance - Long Term Loan (= Total Project Cost- Smart Grant - Own Contribution)	35%	1,20,88,183
3	Own Contribution (5% of Total Project Cost)	5%	11,87,283
Total			3,31,88,667

5.2.2 Depreciation Estimates

Assets

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Building (Existing & Proposed)							
Asset Value	95,60,000	86,04,000	77,43,600	69,69,240	62,72,316	56,45,084	50,80,576
Depreciation	9,56,000	8,60,400	7,74,360	6,96,924	6,27,212	5,64,508	5,08,058
Accumulated Depreciation	9,56,000	18,16,400	25,90,760	32,87,684	39,14,916	44,79,424	49,87,482
Net Fixed Assets	86,04,000	77,43,600	69,69,240	62,72,316	56,45,084	50,80,576	45,72,518
Plant and Machinery (Existing & Proposed)							
Asset Value	2,20,47,921	1,87,40,733	1,59,29,623	1,35,40,179	1,15,09,153	97,82,780	83,15,363
Depreciation	33,07,188	28,11,110	23,89,443	20,31,027	17,26,373	14,67,417	12,47,304
Accumulated Depreciation	33,07,188	61,18,298	85,07,742	1,05,38,768	1,22,65,141	1,37,32,558	1,49,79,863
Net Fixed Assets	1,87,40,733	1,59,29,623	1,35,40,179	1,15,09,153	97,82,780	83,15,363	70,68,058
Furniture and Electrification							
Asset Value	-	-	-	-	-	-	-
Depreciation	-	-	-	-	-	-	-
Accumulated Depreciation	-	-	-	-	-	-	-
Net Fixed Assets	-	-	-	-	-	-	-
IT Infrastructure							
Asset Value	-	-	-	-	-	-	-
Depreciation	-	-	-	-	-	-	-
Accumulated Depreciation	-	-	-	-	-	-	-
Net Fixed Assets	-	-	-	-	-	-	-
Gross Fixed Asset	3,16,07,921	2,73,44,733	2,36,73,223	2,05,09,419	1,77,81,469	1,54,27,864	1,33,95,939
Total Depreciation	42,63,188	36,71,510	31,63,803	27,27,951	23,53,604	20,31,925	17,55,362
Accumulated Depreciation	42,63,188	79,34,698	1,10,98,502	1,38,26,452	1,61,80,057	1,82,11,982	1,99,67,344
Net Fixed Assets	2,73,44,733	2,36,73,223	2,05,09,419	1,77,81,469	1,54,27,864	1,33,95,939	1,16,40,577

5.2.3 Amortization

	Opening Amount	Rate of Amortization Per Year	Amortization Amount	Closing Amount (Opening Amount - Amortization Amount)
Year 1	11,30,746	20%	2,26,149.21	9,04,597
Year 2	9,04,597	20%	2,26,149.21	6,78,448
Year 3	6,78,448	20%	2,26,149.21	4,52,298
Year 4	4,52,298	20%	2,26,149.21	2,26,149
Year 5	2,26,149	20%	2,26,149.21	-
Total				

5.2.4 Repayment Schedule

Loan Amount (Rs)	1,20,88,183
Interest rate /PA	9%
Loan Tenure in years	3
Moratorium Period (In Months)	6
EMI	Rs 4,51,471

Year	Particulars	Opening Balance	Interest	Princpal Repayment	EMI	Closing Outstanding
Year 1	Month 1	1,20,88,183	90,661	-	90,661	1,20,88,183
	Month 2	1,20,88,183	90,661	-	90,661	1,20,88,183
	Month 3	1,20,88,183	90,661	-	90,661	1,20,88,183
	Month 4	1,20,88,183	90,661	-	90,661	1,20,88,183
	Month 5	1,20,88,183	90,661	-	90,661	1,20,88,183
	Month 6	1,20,88,183	90,661	-	90,661	1,20,88,183
	Month 7	1,20,88,183	90,661	3,60,810	4,51,471	1,17,27,373
	Month 8	1,17,27,373	87,955	3,63,516	4,51,471	1,13,63,857
	Month 9	1,13,63,857	85,229	3,66,242	4,51,471	1,09,97,615
	Month 10	1,09,97,615	82,482	3,68,989	4,51,471	1,06,28,626
	Month 11	1,06,28,626	79,715	3,71,757	4,51,471	1,02,56,869
	Month 12	1,02,56,869	76,927	3,74,545	4,51,471	98,82,324
Year 2	Month 13	98,82,324	74,117	3,77,354	4,51,471	95,04,970
	Month 14	95,04,970	71,287	3,80,184	4,51,471	91,24,786
	Month 15	91,24,786	68,436	3,83,036	4,51,471	87,41,750
	Month 16	87,41,750	65,563	3,85,908	4,51,471	83,55,842
	Month 17	83,55,842	62,669	3,88,803	4,51,471	79,67,039
	Month 18	79,67,039	59,753	3,91,719	4,51,471	75,75,321
	Month 19	75,75,321	56,815	3,94,657	4,51,471	71,80,664
	Month 20	71,80,664	53,855	3,97,616	4,51,471	67,83,048
	Month 21	67,83,048	50,873	4,00,599	4,51,471	63,82,449
	Month 22	63,82,449	47,868	4,03,603	4,51,471	59,78,846
	Month 23	59,78,846	44,841	4,06,630	4,51,471	55,72,216
	Month 24	55,72,216	41,792	4,09,680	4,51,471	51,62,536
Year 3	Month 25	51,62,536	38,719	4,12,752	4,51,471	47,49,784
	Month 26	47,49,784	35,623	4,15,848	4,51,471	43,33,936
	Month 27	43,33,936	32,505	4,18,967	4,51,471	39,14,969
	Month 28	39,14,969	29,362	4,22,109	4,51,471	34,92,860
	Month 29	34,92,860	26,196	4,25,275	4,51,471	30,67,585
	Month 30	30,67,585	23,007	4,28,465	4,51,471	26,39,120
	Month 31	26,39,120	19,793	4,31,678	4,51,471	22,07,442
	Month 32	22,07,442	16,556	4,34,916	4,51,471	17,72,527
	Month 33	17,72,527	13,294	4,38,177	4,51,471	13,34,349
	Month 34	13,34,349	10,008	4,41,464	4,51,471	8,92,885
	Month 35	8,92,885	6,697	4,44,775	4,51,471	4,48,111
	Month 36	4,48,111	3,361	4,48,111	4,51,471	0

5.2.5 Revenue and Expenses Assumption

Sr. No.	Proposed Facility/ Activity Name	Capacity	Income @ 100% Capacity	Variable Cost @ 100 % Capacity	Fixed Cost @ 100 % Capacity
Note: kindly refer indicative example presented on next page. Kindly use one row for one business activity.					
1	Facility 1 - Cleaning & Grading	-	6,97,90,519	6,63,90,348	2,41,217
2	Facility 2 - Processing Unit- Millets Roaster & Pasta Making		11,42,03,597	10,31,25,178	4,82,434

5.2.6 Consolidated Profit and loss account for the Project

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Revenue							
Facility 1 - Cleaning & Grading	3,88,61,973	4,28,45,325	4,72,36,971	5,20,78,760	5,74,16,833	6,33,02,028	6,97,90,519
Facility 2 - Processing Unit- Millets Roaster & Pasta Making	6,51,09,780	7,14,69,725	7,84,65,874	8,61,62,653	9,46,31,053	10,39,49,301	11,42,03,597
Total Revenue	10,39,71,753	11,43,15,050	12,57,02,844	13,82,41,413	15,20,47,886	16,72,51,359	18,39,94,116
Variable Cost							
Facility 1 - Cleaning & Grading	3,72,78,501	4,10,35,445	4,51,74,270	4,97,33,960	5,47,57,484	6,02,92,209	6,63,90,348
Facility 2 - Processing Unit- Millets Roaster & Pasta Making	5,74,23,958	6,33,09,914	6,97,99,180	7,69,53,596	8,48,41,339	9,35,37,577	10,31,25,178
Total Variable Cost	9,47,02,459	10,43,45,358	11,49,73,450	12,66,87,556	13,95,98,823	15,38,29,786	16,95,15,526
Fixed Cost							
Facility 1 - Cleaning & Grading	1,80,000	1,89,000	1,98,450	2,08,373	2,18,791	2,29,731	2,41,217
Facility 2 - Processing Unit- Millets Roaster & Pasta Making	3,60,000	3,78,000	3,96,900	4,16,745	4,37,582	4,59,461	4,82,434
Admin Expenses	10,24,000	10,75,200	11,28,960	11,85,408	12,44,678	13,06,912	13,72,258
Total Fixed Cost	15,64,000	16,42,200	17,24,310	18,10,526	19,01,052	19,96,104	20,95,910
Total Cost	9,62,66,459	10,59,87,558	11,66,97,760	12,84,98,081	14,14,99,875	15,58,25,890	17,16,11,435
Profit Before Depreciation, Interest and Tax	77,05,294	83,27,491	90,05,084	97,43,332	1,05,48,011	1,14,25,469	1,23,82,681
Depreciation	42,63,188	36,71,510	31,63,803	27,27,951	23,53,604	20,31,925	17,55,362
Amortization	2,26,149	2,26,149	2,26,149	2,26,149	2,26,149	-	-
Profit Before Interest and Tax	32,15,957	44,29,832	56,15,132	67,89,232	79,68,257	93,93,543	1,06,27,319
Interest on Term loan	10,46,937	6,97,869	2,55,121	-	-	-	-
Profit Before Tax	21,69,020	37,31,963	53,60,011	67,89,232	79,68,257	93,93,543	1,06,27,319
Less: Tax	5,63,945	9,70,310	13,93,603	17,65,200	20,71,747	24,42,321	27,63,103
Profit After Tax	16,05,074	27,61,653	39,66,408	50,24,031	58,96,510	69,51,222	78,64,216

5.2.7 Cash Flow Statement for the Project

Sr.	Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
1	Operating Profit							
	Total Revenue	10,39,71,753	11,43,15,050	12,57,02,844	13,82,41,413	15,20,47,886	16,72,51,359	18,39,94,116
2	Equity/ Share capital	11,87,283						
	Relvestment							
3	Grant	1,99,13,200						
4	Long Term Loan	1,20,88,183						
5	Increase in Short Term Loan	-	-	-	-	-	-	-
6	Increase in account repayable	-	-	-	-	-	-	-
	Sub Total (A)	13,71,60,420	11,43,15,050	12,57,02,844	13,82,41,413	15,20,47,886	16,72,51,359	18,39,94,116
	Cash Outflow (Rs.)							
1	Capital Expenditure							
a	Land and Building	36,00,000						
b	Machinery and Equipment	1,90,14,921						
c	Furniture & Fixture	-						
d	It Infrastructure	-						
e	Vehicle	-						
f	Premilinary Expenses	11,30,746						
2	Operational Expenditure							
a	Variable Cost	9,47,02,459	10,43,45,358	11,49,73,450	12,66,87,556	13,95,98,823	15,38,29,786	16,95,15,526
b	Fixed Cost	15,64,000	16,42,200	17,24,310	18,10,526	19,01,052	19,96,104	20,95,910
3	Loan Repayment							
	L.TL - Principal	22,05,860	47,19,788	51,62,536	-	-	-	-
	L.TL - Interest	10,46,937	6,97,869	2,55,121	-	-	-	-
	STL - Principal	-	-	-	-	-	-	-
	STL - Interest	-	-	-	-	-	-	-
4	Tax	5,63,945	9,70,310	13,93,603	17,65,200	20,71,747	24,42,321	27,63,103
5	Increase in account Receivable	-	-	-	-	-	-	-
6	Increase in Closing Stock	-	-	-	-	-	-	-
	Sub Total (B)	12,38,28,868	11,23,75,526	12,35,09,020	13,02,63,281	14,35,71,622	15,82,68,211	17,43,74,538
	Net Cash Flow (A-B)	1,33,31,552	19,39,524	21,93,824	79,78,131	84,76,264	89,83,147	96,19,578
	Opening Cash and Bank	1,33,31,552	1,33,31,552	1,52,71,076	1,74,64,901	2,54,43,032	3,39,19,296	4,29,02,444
	Cumulative Cash Balance	1,33,31,552	1,52,71,076	1,74,64,901	2,54,43,032	3,39,19,296	4,29,02,444	5,25,22,021

5.2.8 Balancesheet for the Project

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
ASSETS							
Current Assets							
Cash and Bank Balance	38,88,552	58,28,076	80,21,901	1,60,00,032	2,44,76,296	3,34,59,444	4,30,79,021
Accounts Receivables	0	0	0	0	0	0	0
Other Current Assets	0	0	0	0	0	0	0
Total Current Assets	38,88,552	58,28,076	80,21,901	1,60,00,032	2,44,76,296	3,34,59,444	4,30,79,021
Gross Fixed Assets	3,16,07,921	2,73,44,733	2,36,73,223	2,05,09,419	1,77,81,469	1,54,27,864	1,33,95,939
Less: Depreciation	42,63,188	36,71,510	31,63,803	27,27,951	23,53,604	20,31,925	17,55,362
Net Fixed Assets	2,73,44,733	2,36,73,223	2,05,09,419	1,77,81,469	1,54,27,864	1,33,95,939	1,16,40,577
Preliminary & Pre- operative Expenses	13,54,597	11,28,448	9,02,298	6,76,149	4,50,000	4,50,000	4,50,000
TOTAL ASSETS	3,25,87,882	3,06,29,747	2,94,33,619	3,44,57,650	4,03,54,160	4,73,05,382	5,51,69,598
LIABILITIES & SHAREHOLDERS EQUITY							
CURRENT LIABILITIES							
Short Term Debt (Working capital loan)	0	0	0	0	0	0	0
Accounts Payable & Accrued Expenses	0	0	0	0	0	0	0
Other Current Liabilities	0	0	0	0	0	0	0
Total Current Liabilities	0	0	0	0	0	0	0
Secured Long Term Debt	98,82,324	51,62,536	0	0	0	0	0
Differed Tax Liabilities							
TOTAL LIABILITIES	98,82,324	51,62,536	0	0	0	0	0
Share capital	11,87,283	11,87,283	11,87,283	11,87,283	11,87,283	11,87,283	11,87,283
Smart Grant -in-Aid	1,99,13,200	1,99,13,200	1,99,13,200	1,99,13,200	1,99,13,200	1,99,13,200	1,99,13,200
Reserves and Surplus							
Add: Opening Balance (P/L Account)	0	16,05,074	43,66,727	83,33,135	1,33,57,166	1,92,53,677	2,62,04,899
Profit & Loss) During the Year	16,05,074	27,61,653	39,66,408	50,24,031	58,96,510	69,51,222	78,64,216
Appropriation - Dividend							
Total Reserves	16,05,074	43,66,727	83,33,135	1,33,57,166	1,92,53,677	2,62,04,899	3,40,69,114
TOTAL EQUITY	2,27,05,558	2,54,67,211	2,94,33,619	3,44,57,650	4,03,54,160	4,73,05,382	5,51,69,598
TOTAL LIABILITIES & EQUITY	3,25,87,882	3,06,29,747	2,94,33,619	3,44,57,650	4,03,54,160	4,73,05,382	5,51,69,598

5.2.9 Financial Indicators

Sr. No.	Financial ratio	Estimated	Result	Permissible limit
1	Break Even Point (BEP)	43.20%	Project Viable	BEP shall be between 40%-60%
2	Avg. Return on Capital Employed Average (ROCE)	14.66%	Project Viable	RoCF for the project shall be more than 12%
3	Internal Rate of Return (IRR)	13.37%	Project Viable	The project internal rate of return shall be between 10%-15%
4	Net present value (at a discount rate of 10 per cent)	4101594	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	4.60	Project Viable	The Pay Back Period (Project/ Equity) shall be less than 7 years
6	Debt Service Coverage Ratio (DSCR)	1.86	Project Viable	DSCR shall be between 1.5-2.5 for better performing project.

Key Points for Information

- A. Return on Capital Employed (RoCE) or Return on Equity (RoE) is 14.66%**
RoCE or Return Equity for the project shall be more than 12% to consider the project is financially viable
- B. Net Present Value (NPV) is Rs 41,01,594/-**
With a discount rate of 10% and a span of 7 operational years, the NPV should be positive to consider that the project is financially viable.
- C. Internal Rate of Return (IRR) is 13.37%**
The project internal rate of return shall be more than 10% as per the current financial scenario of the country. If the project IRR is more than 10% than project is feasible for investment
- D. Pay Back Period (Project/ Equity) is 4.60 years**
The Pay Back Period (Project/ Equity) shall be less than 7 years to consider that it is financially viable
- E. Break Even Point (BEP) is 43.20%**
The average breakeven percentage shall be more than 50% to consider that it is financially viable
- F. Debt Service Coverage Ratio (DSCR) is 1.86**
DSCR shall be more than 1.5 for better performing project.
- G. Sensitivity Analysis**
The robustness of the proposal can be checked through a sensitivity analysis based on unique application of +10%
*The above financial viability parameters are indicative and based on the nature of project it may. The final decision to consider the project is viable lies with state level sanction committee

Section 6: Assumptions

6.1 Key Assumptions

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

1. Basic Information of the business/facility

No.	Particulars	details
1	Business activity/Facility	1. Cleaning & Grading Unit, 2. Millets & Grams Roasting Unit 3. Pasta Making Unit
2	Area Required for establishing facility	52250 (in Sq. Ft) for all activities
3	Capacity of Facility	
4	No. of hours, the facility will be operational in a day	8 hr per day
5	Capital investment for machinery and equipment's (as per quotation)	1,90,14,921
6	Investment on civil and construction component. (As per estimates):	36,00,000
7	How many days, the facility will be operational in a year	Annual days 300 days -360 days

2. Details of revenue generated through above facility

No.	Finished product	Quantity	Whole price per Quintal	Retail price / Rs. per Unit
		In Quintals		
1	Jwari	1,915.80	5,000	
2	Bajari	1,915.80	3,000	
3	Wheat	1,915.80	3,100	
4	Maize	718.42	2,500	
5	Moong	862.11	8,050	
6	Chana	718.42	6,500	

7	Groundnut	598.69	7,000
8	Wheat Pasta	5,123.39	5,500
9	Jwari Lahya	1,992.43	5,000
10	Bajri Lahya	1,992.43	3,000
11	Roasted Moongdal	1,067.37	8,000
12	Roasted Chanadal	889.48	6,000
13	Roasted Groundnut	889.48	8,000

3. Expenditure on raw material

No.	commodity	Procurement Price Rs... Per Quintal:	Remark
1	Jwari	4500	Purchase from members and others
2	Bajari	2700	Purchase from members and others
3	Wheat	2790	Purchase from members and others
4	Maize	2250	Purchase from members and others
5	Moong	7245	Purchase from members and others
6	Chana	5850	Purchase from members and others
7	Groundnut	6300	Purchase from members and others

4. Expenditure on salary of management staff

No.	Designation:	No. of Staff:	Salary Rs Per Month:	Remark
1	Manager	1	30,000	
2	Accountant	1	20,000	
3	Watchmen	2	10,000	

5. Expenditure on remuneration of labour

No.	Type of workers	No.	Wages Rs / per day	Remark
1	Male	6	800	
2	Female	6	800	

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

No	Component	Land lease Rent Rs per month	Remark

7. Maintenance cost facilities

No	Component	Detail	Remark
1	Maintenance of machinery, building, equipment etc.		It will be covered in Misc Expenses

8. Other consumables required for production

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

9

No.	Crop Name:	Storage Duration (months)	Storage Cost Per Quintal Per Month:	remark
1	NA	NA	NA	NA

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No.	Component	Rs/per month	remark
1	Telephone and internet Exp	2000	
2	Office Electricity Exp	3000	
3	Printing & Stationary	1000	
4	Misc. expenses	1000	
5	Audit and Legal Compliances expenses	100000	Annually

6.2 Other Assumptions

- The unit will work for 8 hours a day.
- Income Tax Assumed to be 26%
- Interest rate for term loan is 9% per annum.
- Variable cost increase in 5% from fourth year onwards
- Goods & Service tax provisions are ignored.
- For Processing Unit, Variable Cost of Raw Material is taken as per Cleaned & Graded Goods.

Schedule of General Admin Expenses (Fixed)

Particulars	Unit	No. of Unit	Unit Cost	Year						
				Y1	Y2	Y3	Y4	Y5	Y6	Y7
Manager	No.	1	30,000	3,60,000	3,78,000	3,96,000	4,16,745	4,37,582	4,59,461	4,82,134
Accountant	No.	1	20,000	2,40,000	2,52,000	2,64,000	2,77,830	2,91,722	3,06,308	3,21,623
Watchmen	No.	2	10,000	2,40,000	2,52,000	2,64,000	2,77,830	2,91,722	3,06,308	3,21,623
Telephone and internet Exp	Months	12	2,000	24,000	25,200	26,460	27,783	29,172	30,631	32,162
Office Electricity Exp	Months	12	3,000	36,000	37,800	39,690	41,675	43,758	45,946	48,243
Printing & Stationary	Months	12	1,000	12,000	12,600	13,230	13,892	14,586	15,315	16,081
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	Lumpsum	1	1,00,000	1,00,000	1,05,000	1,10,250	1,15,763	1,21,551	1,27,628	1,34,010
Total Admin Expense				10,24,000	10,75,200	11,28,960	11,85,408	12,44,678	13,06,912	13,72,259

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

Amortization Schedule

Particulars	Years	Year						
		Y1	Y2	Y3	Y4	Y5	Y6	Y7
Preliminary Expenses	5	2,26,149	2,26,149	2,26,149	2,26,149	2,26,149	2,26,149	-
Total Value		2,26,149	2,26,149	2,26,149	2,26,149	2,26,149	2,26,149	-

Tax Schedule

Particulars	Year						
	Y1	Y2	Y3	Y4	Y5	Y6	Y7
EBI	21,69,020	37,31,963	53,60,011	67,89,232	79,68,257	93,93,543	1,06,27,319
Add Depreciation as per companies Act	42,63,188	36,71,510	31,63,803	27,27,951	23,53,604	20,31,925	17,55,362
Less Depreciation as per IT Act	42,63,188	36,71,510	31,63,803	27,27,951	23,53,604	20,31,925	17,55,362
Taxable Income	21,69,020	37,31,963	53,60,011	67,89,232	79,68,257	93,93,543	1,06,27,319
Provision of Taxes	5,63,945	9,70,310	13,93,603	17,65,200	20,71,747	24,42,321	27,63,103

26%

Maximum Tax rate

This Sheet refer for provision of tax calculation

Depreciation

Particulars	Y1	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Assets								
Building								
Asset Value	95,60,000	2,20,47,921	1,87,40,733	1,59,29,623	1,35,40,179	1,15,09,153	97,82,780	83,15,363
Depreciation	3,03,052	9,56,000	8,60,400	7,74,360	6,96,924	6,27,232	5,64,508	5,08,058
Accumulated Depreciation	3,03,052	9,56,000	18,16,400	25,90,760	32,87,684	39,14,916	44,79,424	49,87,482
Net Fixed Assets	92,56,948	86,04,000	77,43,600	69,69,240	62,72,316	56,45,084	50,80,576	45,72,518
Plant and Machinery								
Asset Value	2,20,47,921	2,20,47,921	1,87,40,733	1,59,29,623	1,35,40,179	1,15,09,153	97,82,780	83,15,363
Depreciation	13,95,633	33,07,188	28,11,110	23,89,443	20,31,027	17,26,373	14,67,417	12,47,304
Accumulated Depreciation	13,95,633	33,07,188	61,18,298	85,07,742	1,05,38,768	1,22,65,141	1,37,32,558	1,49,79,863
Net Fixed Assets	2,06,52,288	1,87,40,733	1,59,29,623	1,35,40,179	1,15,09,153	97,82,780	83,15,363	70,68,058
Gross Fixed Asset	3,16,07,921	3,16,07,921	2,73,44,733	2,36,73,223	2,05,09,419	1,77,81,469	1,54,27,864	1,33,95,939
Total Depreciation	16,98,685	42,63,188	36,71,510	31,63,803	27,27,951	23,53,604	20,31,925	17,55,362
Accumulated Depreciation	16,98,685	42,63,188	79,34,698	1,10,98,502	1,38,26,452	1,61,80,057	1,82,11,982	1,99,67,344
Net Fixed Assets	2,99,09,236	2,73,44,733	2,36,73,223	2,05,09,419	1,77,81,469	1,54,27,864	1,33,95,939	1,16,40,577

		Depreciation	
Amortization: Straight Line Method (SLM) is used	Depreciation percent as per IT Act	SLM	WDV
Land		0.00%	0.00%
Building		3.17%	10.00%
Plant and machinery		6.33%	15.00%
Amortization: Straight Line Method (SLM) is used		20%	20%
Pre-operative or pre-incubation			

9.1 Internal Rate of Return

Particular	Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Profit after Tax & Dividend		16,05,074.46	27,61,652.55	39,66,408.05	50,24,031.34	58,96,510.19	69,51,222.06	78,64,215.69
Add: Depreciation		42,63,188.15	36,71,509.93	31,63,803.44	27,27,950.52	23,53,604.48	20,31,925.39	17,55,362.00
Add: Preliminary expense written off		2,26,149.21	2,26,149.21	2,26,149.21	2,26,149.21	2,26,149.21	0.00	0.00
Net Cash Accrual (A)		60,94,411.82	66,59,311.69	73,56,360.70	79,78,131.47	84,76,263.88	89,83,147.45	96,19,577.70
Initial Investment/ Net Cash Accrual	(3,31,88,667.0500)	60,94,411.82	66,59,311.69	73,56,360.70	79,78,131.47	84,76,263.88	89,83,147.45	96,19,577.70
IRR	13.37%							
Present Value Equivalent		0.88	0.78	0.69	0.61	0.53	0.47	0.42
Present Value of Future Inflows		53,75,693.62	51,81,252.59	50,48,602.17	48,29,609.68	45,26,036.21	42,31,017.24	39,96,455.53
Operating Net Cash Inflow					3,31,88,667.05			
Present Capital Outflow						3,31,88,667.05		

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	3,88,61,973	4,28,45,325	4,72,36,971	5,20,78,760	5,74,16,853	6,33,02,058	6,97,90,519
Facility 2 - Processing Unit - Millets Roa	6,51,09,780	7,14,69,725	7,84,65,874	8,61,62,653	9,46,31,053	10,39,49,301	11,42,03,597
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agr. Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Com	-	-	-	-	-	-	-
Total Receipts	10,39,71,753	11,43,15,050	12,57,02,844	13,82,41,413	15,20,47,886	16,72,51,359	18,39,94,116
Total Variable Exp	9,47,02,459	10,43,45,358	11,49,73,450	12,66,87,556	13,95,98,823	15,38,29,786	16,95,15,526
Contribution	92,69,294	99,69,691	1,07,29,394	1,15,53,857	1,24,49,062	1,34,21,573	1,44,78,590
Total Fixed exp	60,53,337	55,39,859	51,14,263	47,64,626	44,80,805	40,28,030	38,51,272
BEP	65%	56%	48%	41%	36%	30%	27%

Average BEP 43.20%

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

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Profit after Tax & Dividend	16,05,074	27,61,653	39,66,408	50,24,031	58,96,510	69,51,222	78,64,216
Add: Depreciation	42,63,188	36,71,510	31,63,803	27,27,951	23,53,604	20,31,923	17,55,362
Add: Preliminary exp Written off	2,26,149	2,26,149	2,26,149	2,26,149	2,26,149	0	0
Net Cash Accrual (A)	60,94,412	66,59,312	73,56,361	79,78,131	84,76,264	89,83,147	96,19,578
PV Factor @ 10 %	0.91	0.83	0.75	0.68	0.62	0.56	0.51
Disc Cash Flow	55,40,374	55,03,563	55,26,943	54,49,171	52,63,093	50,70,753	49,36,364
Total Discounted Cash Flows	3,72,90,261						
Present Value of Outflow	3,31,88,667						
NPV	41,01,594.45						

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	16,05,074	27,61,653	39,66,408	50,24,031	58,96,510	69,51,222	78,64,216
Average net profit	4867016.33						
Total Project cost	33188667.05						
ROI	14.66%						

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

9.5 Payback Period (In years) - Project

Particulars	Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Initial Investment	3,31,88,667							
Profit after Tax & Dividend		16,05,074	27,61,653	39,66,408	50,74,031	58,96,510	69,51,222	78,64,216
Add: Depreciation		42,63,188	36,71,510	31,63,803	27,21,951	23,53,604	20,31,925	17,55,362
Add: Preliminary exp Written off		2,26,149	2,26,149	2,26,149	2,26,149	2,26,149		
Net Cash Accrual (A)		60,94,412	66,59,312	73,56,361	79,78,131	84,76,764	89,83,147	96,19,578
Cashflow - Initial Investment		(2,70,94,255)	(2,04,34,944)	(1,30,78,583)	(51,00,451)	33,75,813	1,23,58,960	2,19,78,538

Payback period (in years) - Project

4.60

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	77,05,294	83,27,491	90,05,084	97,43,332	1,05,48,011	1,14,25,469	1,23,82,681
Total	77,05,294	83,27,491	90,05,084	97,43,332	1,05,48,011	1,14,25,469	1,23,82,681
Total Annual EMI	32,52,797	54,17,657					
Debt Service Coverage Ratio (DSCR)	2.37	1.54	1.66	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Average DSCR

1.86

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 (+/-%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	4,08,05,071	4,49,87,591	4,95,98,819	5,46,82,698	6,02,87,675	6,64,67,161	7,32,80,045
Facility 2 - Processing Unit, Milleta Road	6,83,65,269	7,50,43,211	8,23,89,167	9,04,70,785	9,93,62,606	10,91,46,766	11,99,13,777
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Com	-	-	-	-	-	-	-
Total Income	10,91,70,341	12,00,30,802	13,19,87,987	14,51,53,483	15,96,50,280	17,56,13,927	19,31,93,822
Expenditure							
Fixed Cost (Excl. of Depreciation, Amort)	15,64,000	16,42,200	17,24,310	18,10,526	19,01,052	19,96,104	20,95,910
Variable Cost	9,94,37,582	10,43,45,358	11,49,73,450	12,66,87,556	13,95,98,823	15,38,29,786	16,95,15,526
Total Operational Expenses	10,10,01,582	10,59,87,558	11,66,97,760	12,84,98,081	14,14,99,875	15,58,25,890	17,16,11,435
Net Income	81,68,759	1,40,43,244	1,52,90,227	1,66,55,402	1,81,50,405	1,97,88,037	2,15,82,386
Cost Variation (+/-%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7

	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	3,88,61,973	4,28,45,325	4,72,36,971	5,20,78,760	5,74,16,833	6,33,92,058	6,97,90,519
Facility 2 - Processing Unit - Millets Row	6,51,09,780	7,14,69,725	7,84,65,874	8,61,62,653	9,46,31,053	10,39,49,301	11,42,03,597
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Com	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	10,39,71,753	11,43,15,050	12,57,02,844	13,82,41,413	15,20,47,886	16,72,51,359	18,39,94,116
Expenditure	-	-	-	-	-	-	-
Fixed Cost (Excl. of Depreciation, Amort)	15,64,000	16,42,200	17,24,310	18,10,526	19,01,052	19,96,104	20,95,910
Variable Cost	9,94,37,582	10,95,62,626	12,07,22,123	13,30,21,933	14,65,78,765	16,15,21,275	17,79,91,002
Total Operational Expenses	10,10,01,582	11,12,04,826	12,24,46,433	13,48,32,459	14,84,79,816	16,35,17,379	18,00,87,212
Net Income	29,70,171	31,10,224	32,56,412	34,08,954	35,68,070	37,33,979	39,06,904

	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Quantity Variation (%)							
Facility 1 - Cleaning & Grading	3,69,18,874	4,07,03,059	4,48,75,122	4,94,74,822	5,45,45,991	6,01,56,955	6,63,00,293
Facility 2 - Processing Unit - Millets Row	6,18,54,291	6,78,96,239	7,45,42,580	8,18,54,520	8,98,99,500	9,87,51,835	10,84,93,417
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Com	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	9,87,73,165	10,85,99,297	11,94,17,702	13,13,29,342	14,44,45,492	15,88,88,791	17,47,94,410
Expenditure	-	-	-	-	-	-	-
Fixed Cost (Excl. of Depreciation, Amort)	15,64,000	16,42,200	17,24,310	18,10,526	19,01,052	19,96,104	20,95,910
Variable Cost	8,99,67,336	9,91,28,091	10,92,24,778	12,03,53,178	13,26,18,882	14,61,38,296	16,10,39,750
Total Operational Expenses	9,15,31,336	10,07,70,291	11,09,49,088	12,21,63,703	13,45,19,934	14,81,34,401	16,31,35,659
Net Income	72,41,829	78,29,007	84,68,615	91,65,639	99,25,558	1,07,54,390	1,16,58,751

	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Cost Variation (%)							
Facility 1 - Cleaning & Grading	3,88,61,973	4,28,45,325	4,72,36,971	5,20,78,760	5,74,16,833	6,33,02,058	6,97,90,519
Facility 2 - Processing Unit - Millets Row	6,51,09,780	7,14,69,725	7,84,65,874	8,61,62,653	9,46,31,053	10,39,49,301	11,42,03,597
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Com	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	10,39,71,753	11,43,15,050	12,57,02,844	13,82,41,413	15,20,47,886	16,72,51,359	18,39,94,116
Expenditure	-	-	-	-	-	-	-
Fixed Cost (Excl. of Depreciation, Amort)	15,64,000	16,42,200	17,24,310	18,10,526	19,01,052	19,96,104	20,95,910
Variable Cost	8,99,67,336	9,91,28,091	10,92,24,778	12,03,53,178	13,26,18,882	14,61,38,296	16,10,39,750
Total Operational Expenses	9,15,31,336	10,07,70,291	11,09,49,088	12,21,63,703	13,45,19,934	14,81,34,401	16,31,35,659
Net Income	1,24,40,417	1,35,44,759	1,47,53,757	1,60,77,709	1,75,27,952	1,91,16,958	2,08,58,457

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

Grains Crop Production Details

10.1 Details of members and non-members

Particulars	No.
Total No. of Members Cultivating Grain Crops	577
Total No. of Non-members Cultivating Grain Crops	50
Total	627
Average Land Holding per Member (Ha)	2.5
Total Cultivated Land under grain Crop (Ha)	1567.5

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

Season	Crop	Cultivation In (%)	Total Land under Cultivation (In Ha)	Yield/Ha (In Quintals)	Total Production (In Quintals)	Consumption in (%)	Marketable Surplus (In Quintals)
Cleaning and Grading Unit	Jwari	10%	157	40	6270	10%	5643
	Bajari	10%	157	40	6270	10%	5643
	Wheat	10%	157	40	6270	10%	5643
	Maize	6%	94	25	2351	10%	2116
	Moong	6%	94	30	2822	10%	2539
	Chana	6%	94	25	2351	10%	2116
Millet Roaster	Groundnut	5%	78	25	1959	10%	1763
	Jwari	7%	110	40	4389	10%	3950
	Bajari	7%	110	40	4389	10%	3950
	Moong	5%	78	30	2351	10%	2116
	Chana	5%	78	25	1959	10%	1763
	Groundnut	5%	78	25	1959	10%	1763
Pasta Making Unit	Wheat	18%	282	40	11286	10%	10157
	Area Under Summer Cultivation (In Acres)	100%	1567.5				
Summer		0%	0	0	0	10%	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 FFC catchment which has marketable Surplus

10.3 Quantity of Marketable Surplus Produce Considered for Trading Business

Particulars	15%		37%		59%		81%		103%	
	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	
Jwari	1975	2074	2177	2286	2401	2521	2647			
Bajari	1975	2074	2177	2286	2401	2521	2647			
Wheat	1975	2074	2177	2286	2401	2521	2647			
Maize	741	778	817	857	900	945	993			
Moong	889	933	980	1029	1080	1134	1191			
Chana	741	778	817	857	900	945	993			
Groundnut	617	648	680	714	750	788	827			

10.4 Quantity of Marketable Surplus Produce Considered for Processing Business

Particulars	54%		57%		60%		63%		65%		70%	
	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	
Jwari	2054	2157	2265	2378	2497	2622	2753					
Bajari	2054	2157	2265	2378	2497	2622	2753					
Moong	1100	1155	1213	1274	1338	1404	1475					
Chana	917	963	1011	1062	1115	1170	1229					
Groundnut	917	963	1011	1062	1115	1170	1229					
Wheat	5282	5546	5823	6114	6420	6741	7078					

12.2 Facility 1 - Profit and loss of Trading

Particulars	Rate	Inflation						
		Y1	Y2	Y3	Y4	Y5	Y6	Y7
Revenue								
Jwari	Quintals	95,78,993	1,05,60,839	1,16,43,325	1,28,36,766	1,41,52,535	1,56,03,169	1,71,02,494
Bajari	Quintals	57,47,396	63,36,504	69,85,995	77,02,069	84,91,521	93,61,592	1,03,21,497
Wheat	Quintals	59,38,975	65,47,720	72,18,862	79,58,795	87,74,571	96,73,965	1,06,65,546
Maize	Quintals	17,96,061	19,80,157	21,83,123	24,06,894	26,53,060	29,25,594	32,25,498
Moong	Quintals	69,39,980	76,51,328	84,35,589	93,00,237	1,02,53,511	1,13,04,466	1,24,63,207
Chana	Quintals	46,69,759	51,48,409	56,76,121	62,57,923	68,99,361	76,39,548	83,86,216
Groundnut	Quintals	41,90,809	46,20,367	50,93,955	56,16,085	61,91,734	68,26,387	75,26,099
Total Revenue		3,88,61,973	4,28,45,325	4,72,36,971	5,20,78,760	5,74,16,833	6,33,02,058	6,97,99,519
Expenses								
Variable Cost								
Jwari	Quintals	88,87,725	97,98,717	1,08,03,085	1,19,10,402	1,31,31,218	1,44,77,167	1,59,61,077
Bajari	Quintals	53,32,635	58,79,230	64,81,851	71,46,241	78,78,731	86,86,340	95,76,646
Wheat	Quintals	55,10,390	60,75,204	66,97,913	73,84,449	81,41,355	89,75,844	98,95,868
Maize	Quintals	16,66,448	18,37,259	20,25,578	22,33,200	24,62,103	27,14,469	29,92,702
Moong	Quintals	64,39,157	70,99,170	78,26,835	86,29,086	95,13,567	1,04,88,798	1,15,63,800
Chana	Quintals	43,32,766	47,76,874	52,66,504	58,06,321	64,01,469	70,57,619	77,81,025
Groundnut	Quintals	38,88,380	42,86,939	47,26,350	52,10,801	57,44,908	63,33,761	69,82,977
Daily Labour	2	3,56,497	3,74,321	3,93,037	4,12,689	4,33,324	4,54,990	4,77,739
Electricity Charges								
Gunny Bags/100 Kg	25	4,32,252	4,53,865	4,76,558	5,00,386	5,25,405	5,51,675	5,79,259
Transportation Cost/100 Kg	25	4,32,252	4,53,865	4,76,558	5,00,386	5,25,405	5,51,675	5,79,259
Total Variable Cost		3,72,78,501	4,10,35,445	4,51,74,270	4,97,33,960	5,47,57,484	6,02,92,209	6,63,90,348
Fixed Cost								
Machine Operator	1	1,80,000	1,89,000	1,98,450	2,08,373	2,18,791	2,29,731	2,41,217
Total Fixed Cost		1,80,000	1,89,000	1,98,450	2,08,373	2,18,791	2,29,731	2,41,217
Total Expenses		3,74,59,501	4,12,24,445	4,53,72,720	4,99,42,333	5,49,76,275	6,05,21,940	6,66,31,565
Operating Income		14,03,472	16,20,880	18,64,250	21,36,428	24,40,558	27,80,119	31,58,954

1 Inflation is assumed to be 5% annually

This sheet provide details capacity utilization of machines and also sale, expenses and operating profit of trading activity

Facility 2 - Grain Processing Unit - Millets Roasting & Pasta Making Machine
13.1 Producers/ Capacity Utilization

Capacity for Pasta Making
 No. of Hours

2 Quintals/1r
 8

Capacity for Millet Roasting
 No. of Hours

3 Quintals/1r
 8

Tentative Wastage Percentage

Commodity	Percentage
Grains	3%
Fruit and Vegetabl	5%

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
No. of Operation Days for Pasta Making	330	347	364	382	401	421	442
Pasta Making Unit							
Wheat	5282	5546	5823	6114	6420	6741	7078
Total Quantity to be Processed	5282	5546	5823	6114	6420	6741	7078
No. of Operation Days for Millet Roasting	293	308	324	340	357	375	393
Millet Roasting							
Jwari	2054	2157	2265	2378	2497	2622	2753
Bajari	2054	2157	2265	2378	2497	2622	2753
Moong	1100	1155	1213	1274	1338	1404	1475
Chana	917	963	1011	1062	1115	1170	1229
Groundnut	917	963	1011	1062	1115	1170	1229
Total Quantity to be Processed	7042	7395	7764	8153	8560	8988	9438
Job Work	0%	0%	0%	0%	0%	0%	0%
Quantity for Processing	100%	100%	100%	100%	100%	100%	100%
Job Work	-	-	-	-	-	-	-
Quantity for Sale (100%)							
Wheat	5,282	5,546	5,823	6,114	6,420	6,741	7,078
Jwari	2,054	2,157	2,265	2,378	2,497	2,622	2,753
Bajari	2,054	2,157	2,265	2,378	2,497	2,622	2,753
Moong	1,100	1,155	1,213	1,274	1,338	1,404	1,475
Chana	917	963	1,011	1,062	1,115	1,170	1,229
Groundnut	917	963	1,011	1,062	1,115	1,170	1,229
Output (KG)							
Wheat Pasta	5123	5380	5649	5931	6228	6539	6866
Jwari Lahya	1992	2092	2197	2306	2422	2543	2670
Bajri Lahya	1992	2092	2197	2306	2422	2543	2670
Roasted Moongdal	1067	1121	1177	1236	1297	1362	1430
Roasted Chanadal	889	934	981	1030	1081	1135	1192
Roasted Groundnut	889	934	981	1030	1081	1135	1192

13.2 Facility 2 - Profit and loss of Grain Processing Unit - Millets Roasting & Pasta Making Machine

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

Particulars	Unit	Rate	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Revenue									
Wheat Pasta	Quintal		2,81,78,659	3,10,66,972	3,42,51,336	3,77,62,098	4,16,32,713	4,59,00,066	5,06,04,823
Jwari Lahiya	Quintal		99,62,152	1,09,83,273	1,21,09,058	1,33,50,237	1,47,18,636	1,62,27,296	1,78,90,594
Bajri Lahiya	Quintal		59,77,291	62,76,156	65,89,964	69,19,462	72,65,435	76,28,797	80,10,182
Roasted Moongdal	Quintal		85,38,988	94,14,234	1,03,79,193	1,14,43,060	1,26,15,974	1,39,09,111	1,53,44,794
Roasted Chanadal	Quintal		53,36,867	58,83,896	64,86,995	71,51,913	78,84,984	86,93,194	95,84,247
Roasted Groundnut	Quintal		71,15,823	78,45,195	86,49,327	95,35,883	1,05,13,311	1,15,99,926	1,27,78,996
Revenue			6,51,09,780	7,14,69,725	7,84,65,874	8,61,62,653	9,46,31,053	10,39,49,301	11,42,83,597
Expenses									
Variable Cost									
Wheat	Quintals	3,100	1,63,73,729	1,80,52,036	1,99,02,370	2,19,42,363	2,41,91,455	2,66,71,079	2,94,04,864
Jwari	Quintals	5,000	1,02,70,260	1,13,22,962	1,24,83,565	1,37,63,131	1,51,73,852	1,67,29,171	1,84,43,911
Bajri	Quintals	3,000	61,62,156	67,93,777	74,90,139	82,57,878	91,04,511	1,00,37,593	1,10,66,347
Moong	Quintals	8,050	88,58,099	97,66,054	1,07,67,075	1,18,70,700	1,30,87,447	1,44,28,910	1,59,07,874
Chana	Quintals	6,500	59,60,419	65,71,362	72,44,926	79,87,531	88,06,253	97,08,894	1,07,04,056
Groundnut	Quintals	7,000	64,18,913	70,76,851	78,02,228	86,01,957	94,83,657	1,04,55,732	1,15,27,445
Oil (Liters)	200		2,11,274	2,32,929	2,56,805	2,83,127	3,12,148	3,44,143	3,79,418
Daily Labour	800		26,40,924	29,11,619	32,10,060	35,39,091	39,01,848	43,01,787	47,42,720
Electricity Charges			-	-	-	-	-	-	-
Loading/Unloading Charges			-	-	-	-	-	-	-
packaging Exp	25		2,64,092	2,91,162	3,21,006	3,53,909	3,90,185	4,30,179	4,74,272
Transportation Charges	25		2,64,092	2,91,162	3,21,006	3,53,909	3,90,185	4,30,179	4,74,272
Total Variable Cost			5,74,23,958	6,33,09,914	6,97,99,180	7,69,53,596	8,48,41,339	9,35,37,577	10,31,25,178
Fixed Cost									
Machine Operator	2	15,000	3,60,000	3,78,000	3,96,900	4,16,745	4,37,582	4,59,461	4,82,434
Fixed Cost			3,60,000	3,78,000	3,96,900	4,16,745	4,37,582	4,59,461	4,82,434
Total expenses			5,77,83,958	6,36,87,914	7,01,96,080	7,73,70,341	8,52,78,922	9,39,97,038	10,36,07,613
Operating Profit			73,25,822	77,81,811	82,69,794	87,92,312	93,52,131	99,52,262	1,05,95,984