

Draft Business Plan Financial Calculator

1.0 About the calculator

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

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

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

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

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

2.0 Features

- 1.0 It helps in preparing financial projections for both type of sub-projects i.e. Grain and Fruits & Vegetables.
- 2.0 It can be easily used by any person / professional who understand the basic accounting.
- 3.0 Assist planners to map marketable surplus of key commodities quickly.
- 3.0 This tool will generate P & L, Cash flow statement and balance sheet automatically.
- 4.0 The calculator helps to prepare all categories of business plans envisaged in SMART Project viz. PPs, MAPs, CIs, Warehousing related)
- 5.0 It will also calculate all ratios automatically, that will helps to understand the project feasible or not

3.0 Preparatory work

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

4.0 Colour codes used

Colour code	Description
	Need to change/Place Values Manually
	Need to change figures subject to

5.0 Guidance note for using calculator

Steps	Sheet name	Process	Sheet No	Remark
A	Sheet in which need to enter data			
Step-1	Grain production details & or F & V production details (Marketable surplus)	Please fill data in yellow colour cells i.e. members no, non-members, average area etc.	Sheet No. 10 for grain and 11 for F & V	
Step-2	CAPEX Details	Kindly fill yellow cells by using rates mentioned in estimates of civil structures and quotation's of machineries and equipment's	Sheet No. 2	
Step-3	Project cost and Means of finance with financial indicators	Please add bank loan per cent if applicable other wise put zero	Sheet No. 1	Generate automatically
Step-4	Business activity wise revenue, expenditure and profit calculation			
	4.1 Facility-1 / Business activity -Trading	Please fill necessary details in yellow cells for calculating revenue and expenditure of identified business activities only	Sheet No. 12	
	4.2 Facility-2 / Business activity - Processing (Grain, pulses, oilseed)		Sheet No. 13	
	4.3 Facility-3 Business activity -Warehouse		Sheet No. 14	
	4.4 Facility-4 Business activity -Custom hiring		Sheet No. 15	
	4.5 Facility-5 Business activity - Agri. Input		Sheet No. 16	
	4.6 Facility-6 Business activity -Processing (Horti Produce)		Sheet No. 17	
Step-5	Other expenditure and taxes	Please add start salary and other	Sheet no 3 (Ref 3.1 table only)	
Step-6	TL repayment schedule	Please add interest rate, tenure and	Sheet No. 4	
Step-7	Closing stock and working capital	Please add necessary details in yellow	Sheet No. 5	
B	Auto generating sheets (No need to enter any data)			
B1	Profit and Loss Statement		Sheet No. 6	Generate automatically
B2	Cash Flow Statement		Sheet No. 7	Generate automatically
B3	Balance Sheet		Sheet No. 8	Generate automatically
B4	Financial indicators (IRR, BEP, NPV, ROI, Pay back period, DSCR, Sensitivity analysis)		Sheet No. 9	Generate automatically
B5	Depreciation, amortization and tax calculation		Sheet No. 3 (3.2 & 3.3)	Generate automatically
Step-8	Copy relevant tables in word file of FPP			

1.1 Total Project Cost

Sr. No.	Particular	Amount (Rs.)	Grant (%)	Grant Amount (Rs.)
1	Land and Building	4,935,233	60%	2,961,140
2	Machinery and Equipment	3,809,000	60%	2,285,400
3	Furniture and Fixture	81,400	60%	48,840
4	IT & It Infrastructure	202,650	60%	121,590
5	Vehicle	-	60%	-
6	Preliminary Expenses	500,000	60%	300,000
7	Working Capital	378,477		
Total		9,906,761		5,716,970

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		5,716,970
2	Bank Finance - Long Term Loan (= Total Project Cost - Smart Grant - Own Contribution)		2,858,485
3	Own Contribution (= Fixed Assets*20%)+Working Capital)	10%	1,331,306
Total			9,906,761

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)	49.25%	Project Viable	BEP shall be less than 50%
2	Avg. Return on Capital Employed Average (ROCE)	19.07%	Project Viable	RoCE for the project shall be more than 12%
3	Internal Rate of Return (IRR)	12.80%	Project Viable	The project internal rate of return shall be more than 10%
4	Net present value (at a discount rate of 10 per cent)	1,091,198	NPV is high and positive at a conservative project life of 5 years	With a discount rate of 10% and a span of 7 operational years, the NPV should be positive
5	Payback period	4.89	Project Viable	The Pack Back Period (Project/ Equity) shall be less than 7 years
6	Debt Service Coverage Ratio (DSCR)	2.49	Project Viable	DSCR shall be more than 2 for better performing project.

	Subtotal				1,000,000	25
C	Electricity 5KW on grid solar system	5 KW	1	390,000	390,000	5
					-	
					-	
					-	
					-	
					-	
					-	
					-	
	Subtotal				390,000	5
D	Electric Fans	24 Inch	20	10,500	210,000	
					-	
					-	
					-	
					-	
	Subtotal				210,000	-
	Total				3,809,000	30

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

2.3

Furniture and Fixture

Sr. No.	Particular	No. Required	Rate	Amount (Rs.)
1	Office Furniture	1	81,400	81,400
				-
				-
				-
				-
				-
Total				81,400

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

2.4

IT & It Infrastructure

Sr. No.	Particular	No. Required	Rate	Amount (Rs.)
1	Dell PC	1	60,500	60,500
2	Dell Laptop	1	65,000	65,000
3	HP Printer	1	22,500	22,500
4	Tally Software	1	26,800	26,800
				-
2	CCTV System	1	27,850	27,850
				-
				-
				-
				-
				-
Total				202,650

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

2.5

Vehicle

Sr. No.	Particular	No. Required	Rate	Amount (Rs.)
1				-

2				-
				-
Total				-

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

2.6

Preliminary Expenses

Sr. No.	Particular	Amount (Rs.)
1	Land Lease	25,000
2	Civil Estimation Preparation	25,000
3	DPR Preparation	50,000
4	Other Expenses	400,000
Total		500,000

Preliminary expenses are considered as prior expenses before the beginning of business or Projects. The eligible amount is 5% of te project cost. Minimum amount is Rs.500000/- and maximum amount is Rs.2000000/-

Amortization: Straight Line Method (SLM) is used	Depreciation: Straight Line Method (SLM) is used	Depreciation Percent	SLM	WDV
Land		0.00%	0.00%	0.00%
Building		3.17%	3.17%	10.00%
Furniture and Electrification		10.00%	10.00%	10.00%
IT and Infrastructure		10.00%	10.00%	40.00%
Vehicle		11.88%	11.88%	15.00%
Plant and machinery		6.33%	6.33%	15.00%
Amortization: Straight Line Method (SLM) is used				
Pre-operative or pre-incubation		20%	20%	20%

3.3 Amortization Schedule

Preliminary Expenses	5	100,000	100,000	100,000	100,000	100,000	100,000	-	-
Total Value		100,000	100,000	100,000	100,000	100,000	100,000	-	-

3.4 Tax Schedule

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
EBT	898,864	1,424,273	1,878,907	2,375,259	2,916,768	3,520,505	4,009,533
Add Depreciation as per compar	425,962	425,962	425,962	425,962	425,962	425,962	425,962
Less Depreciation as per IT Act	1,154,073	985,780	848,329	734,102	637,895	556,041	485,871
Taxable Income	170,752	864,455	1,456,540	2,067,119	2,704,835	3,390,425	3,949,624
Provision of Taxes	44,396	224,758	378,700	537,451	703,257	881,511	1,026,902

Maximum Tax rate

26%

This Sheet refer for provision of tax calculation

121,590	72,954	43,772	26,263	15,758	9,455		
48,636	29,182	17,509	10,505	6,303	3,782		
129,696	158,878	176,387	186,892	193,195	196,977		
72,954	43,772	26,263	15,758	9,455	5,673		
7,874,210	6,888,429	6,040,100	5,305,998	4,668,103	4,112,062		
985,780	848,329	734,102	637,895	556,041	485,871		
2,139,854	2,988,183	3,722,285	4,360,180	4,916,221	5,402,092		
6,888,429	6,040,100	5,305,998	4,668,103	4,112,062	3,626,191		

4.1 Repayment Schedule

Loan Amount (Rs) 2,858,485
 Interest rate /PA 12%
 Loan Tenure in years 5
 Moratorium Period (In Month) 6
 EMI Rs. 68,765.38

Year 1	Month	Principal	Interest	Prepaid	EMI	Outstanding
	Month 1	2,858,485	28,585	-	28,585	2,858,485
	Month 2	2,858,485	28,585	-	28,585	2,858,485
	Month 3	2,858,485	28,585	-	28,585	2,858,485
	Month 4	2,858,485	28,585	-	28,585	2,858,485
	Month 5	2,858,485	28,585	-	28,585	2,858,485
	Month 6	2,858,485	28,585	-	28,585	2,858,485
	Month 7	2,858,485	28,585	40,181	68,765	2,818,304
	Month 8	2,818,304	28,183	40,582	68,765	2,777,722
	Month 9	2,777,722	27,777	40,988	68,765	2,736,734
	Month 10	2,736,734	27,367	41,398	68,765	2,695,336
	Month 11	2,695,336	26,953	41,812	68,765	2,653,524
	Month 12	2,653,524	26,535	42,230	68,765	2,611,294
Year 2	Month 13	2,611,294	26,113	42,652	68,765	2,568,641
	Month 14	2,568,641	25,686	43,079	68,765	2,525,562
	Month 15	2,525,562	25,256	43,510	68,765	2,482,053
	Month 16	2,482,053	24,821	43,945	68,765	2,438,108
	Month 17	2,438,108	24,381	44,384	68,765	2,393,723
	Month 18	2,393,723	23,937	44,828	68,765	2,348,895
	Month 19	2,348,895	23,489	45,276	68,765	2,303,619
	Month 20	2,303,619	23,036	45,729	68,765	2,257,890
	Month 21	2,257,890	22,579	46,186	68,765	2,211,703
	Month 22	2,211,703	22,117	46,648	68,765	2,165,055
	Month 23	2,165,055	21,651	47,115	68,765	2,117,940
	Month 24	2,117,940	21,179	47,586	68,765	2,070,354
Year 3	Month 25	2,070,354	20,704	48,062	68,765	2,022,292
	Month 26	2,022,292	20,223	48,542	68,765	1,973,750
	Month 27	1,973,750	19,737	49,028	68,765	1,924,722
	Month 28	1,924,722	19,247	49,518	68,765	1,875,204
	Month 29	1,875,204	18,752	50,013	68,765	1,825,190

	Month 30	1,825,190	18,252	50,513	68,765	1,774,677
	Month 31	1,774,677	17,747	51,019	68,765	1,723,658
	Month 32	1,723,658	17,237	51,529	68,765	1,672,129
	Month 33	1,672,129	16,721	52,044	68,765	1,620,085
	Month 34	1,620,085	16,201	52,565	68,765	1,567,521
	Month 35	1,567,521	15,675	53,090	68,765	1,514,431
	Month 36	1,514,431	15,144	53,621	68,765	1,460,810

Year 4	Month 37	1,460,810	14,608	54,157	68,765	1,406,652
	Month 38	1,406,652	14,067	54,699	68,765	1,351,953
	Month 39	1,351,953	13,520	55,246	68,765	1,296,708
	Month 40	1,296,708	12,967	55,798	68,765	1,240,909
	Month 41	1,240,909	12,409	56,356	68,765	1,184,553
	Month 42	1,184,553	11,846	56,920	68,765	1,127,633
	Month 43	1,127,633	11,276	57,489	68,765	1,070,144
	Month 44	1,070,144	10,701	58,064	68,765	1,012,080
	Month 45	1,012,080	10,121	58,645	68,765	953,436
	Month 46	953,436	9,534	59,231	68,765	894,205
	Month 47	894,205	8,942	59,823	68,765	834,381
	Month 48	834,381	8,344	60,422	68,765	773,960
Year 5	Month 49	773,960	7,740	61,026	68,765	712,934
	Month 50	712,934	7,129	61,636	68,765	651,298
	Month 51	651,298	6,513	62,252	68,765	589,045
	Month 52	589,045	5,890	62,875	68,765	526,171
	Month 53	526,171	5,262	63,504	68,765	462,667
	Month 54	462,667	4,627	64,139	68,765	398,528
	Month 55	398,528	3,985	64,780	68,765	333,748
	Month 56	333,748	3,337	65,428	68,765	268,320
	Month 57	268,320	2,683	66,082	68,765	202,238
	Month 58	202,238	2,022	66,743	68,765	135,495
	Month 59	135,495	1,355	67,410	68,765	68,085
	Month 60	68,085	681	68,085	68,765	0
Year 6	Month 61	0	0	-	-	0
	Month 62	0	0	(0)		0
	Month 63	0	0	(0)		0
	Month 64	0	0	(0)		0
	Month 65	0	0	(0)		0
	Month 66	0	0	(0)		0
	Month 67	0	0	(0)		0
	Month 68	0	0	(0)		0
	Month 69	0	0	(0)		0
	Month 70	0	0	(0)		0
	Month 71	0	0	(0)		0

	Month 72	0	0	(0)		0
Year 7	Month 73	0	0	(0)		0
	Month 74	0	0	(0)		0
	Month 75	0	0	(0)		0
	Month 76	0	0	(0)		0
	Month 77	0	0	(0)		0
	Month 78	0	0	(0)		0
	Month 79	0	0	(0)		0
	Month 80	0	0	(0)		0
	Month 81	0	0	(0)		0
	Month 82	0	0	(0)		0
	Month 83	0	0	(0)		0
	Month 84	0	0	(0)		0

1026354.63 2858484.95

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 Interest assumed as 12%
- 2 torium Period 6 Months

5.2 Working Capital Calculation

Sl. No.	Particulars	Duration (in days)	1	2	3	4	5	6	7	8	9	10	11	12
A	ACCOUNTS RECEIVABLES (Debit)													
1	Agri Input	7	-	-	-	-	-	-	-	-	-	-	-	-
2	Custom Hiring	7	33,830	35,522	37,298	39,163	41,121	43,177	45,336					
3	Cleaning & Grading	7	579,479	701,322	803,638	914,433	1,034,298	1,163,863	1,303,799					
4	Dal Mill	7	-	-	-	-	-	-	-					
5	Warehouse	7	9,574	10,681	11,874	13,161	14,546	15,273	16,037					
6	Processing Unit - Horti Commodity	7	-	-	-	-	-	-	-					
	Subtotal		622,883	747,525	852,811	966,756	1,089,965	1,222,313	1,365,172					
B	Closing Stock		1,475,858	1,704,616	1,952,560	2,221,037	2,511,481	2,823,416	3,164,465					
	Total		2,098,741	2,452,141	2,805,371	3,187,794	3,601,445	4,047,729	4,529,637					
C	ACCOUNTS PAYABLE & ACCRUAL EXPENSES													
1	Agri Input	7	-	-	-	-	-	-	-					
2	Custom Hiring	7	16,329	17,146	18,003	18,903	19,848	20,841	21,883					
3	Cleaning & Grading	7	566,083	653,825	748,927	851,905	963,308	1,083,721	1,213,768					
4	Dal Mill	7	-	-	-	-	-	-	-					
5	Warehouse	7	2,420	2,540	2,668	2,801	2,941	3,088	3,242					
6	Processing Unit - Horti Commodity	7	-	-	-	-	-	-	-					
	Total		584,831	673,511	769,598	873,609	986,097	1,107,650	1,238,893					

D	Working Capital	1,513,910	1,778,629	2,035,773	2,314,185	2,615,349	2,940,079	3,290,745
	Own Contribution	378,477						
		25%						

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

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

8.1 Cash Flow Statement for the Project

1	Operating Profit								
	Total Revenue	32,478,900	38,978,069	44,467,981	50,409,440	56,833,875	63,734,910	71,183,964	
2	Equity/Share capital	1,331,306							
	Reinvestment								
3	Grant	5,716,970							
	Long Term Loan	2,858,485							
	Increase in Short Term Loan	1,135,432	643,197	257,144	278,412	301,164	324,731	350,665	
5	Increase in account payable	584,831	88,680	96,086	104,011	112,488	121,553	131,243	
6	Sub Total (A)	44,105,924	39,709,946	44,821,212	50,791,863	57,247,527	64,181,194	71,665,873	
	Cash Outflow (Rs.)								
1	Capital Expenditure								
a	Land and Building	4,935,233							
b	Machinery and Equipment	3,809,000							
c	Furniture & Fixture	81,400							
d	Infrastructure	202,650							
e	Vehicle	-							
f	Preliminary Expenses	500,000							
2	Operational Expenditure								
a	Variable Cost	29,018,913	34,890,053	39,881,075	45,283,973	51,127,458	57,442,083	64,260,350	
b	Fixed Cost	1,562,000	1,640,100	1,722,105	1,808,210	1,898,621	1,993,552	2,093,229	
3	Loan Repayment								
i	LT. - Principal	247,191	540,940	609,544	686,850	773,960	(0)	(0)	
j	LT. - Interest	336,910	284,245	215,640	138,335	51,225	0	0	
STL - Principal									
STL - Interest									
		136,252	213,436	244,293	277,702	313,842	352,810	394,889	
		44,396	224,758	378,700	537,451	703,257	881,511	1,076,902	
4	Tax								
	Increase in account Receivable	622,883	124,642	105,286	113,946	123,208	132,349	142,859	
5	Increase in Closing Stock	1,475,858	228,758	247,944	268,477	290,443	313,935	339,050	
6	Sub Total (B)	42,972,686	38,146,931	43,404,587	49,114,944	55,282,014	61,116,238	68,257,280	
	Net Cash Flow (A-B)	1,133,239	1,563,015	1,416,624	1,676,920	1,965,513	3,064,956	3,408,593	
	Opening Cash and Bank		1,133,239	2,696,253	4,112,877	5,789,797	7,755,310	10,820,266	
	Cumulative Cash Balance	1,133,239	2,696,253	4,112,877	5,789,797	7,755,310	10,820,266	14,228,859	

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.

9.3 Net Present Value

Profit after Tax & Dividend	854,468	1,199,515	1,500,207	1,837,808	2,213,511	2,638,994	2,982,631
Add: Depreciation	425,962	425,962	425,962	425,962	425,962	425,962	425,962
Add. Preliminary exp Written off	100,000	100,000	100,000	100,000	100,000	0	0
Net Cash Accrual (A)	1,380,430	1,725,477	2,026,169	2,363,770	2,739,473	3,064,956	3,408,593
PV Factor @ 10 %	0.91	0.83	0.75	0.68	0.62	0.56	0.51
Disc Cash Flow	1,254,936	1,426,014	1,522,291	1,614,486	1,700,997	1,730,088	1,749,147

Total Discounted Cash Flows 10,997,959

Present Value of Outflow 9,906,761

NPV 1,091,198.23

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

Net Profit	854,468	1,199,515	1,500,207	1,837,808	2,213,511	2,638,994	2,982,631
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Average net profit	1889590.74
Total Project cost	9906760.64
ROI	19.07%

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

Initial Investment	9,906,761						
Profit after Tax & Dividend	854,468	1,199,515	1,500,207	1,837,808	2,213,511	2,638,994	2,982,631
Add: Depreciation	425,962	425,962	425,962	425,962	425,962	425,962	425,962
Add. Preliminary exp Written off	100,000	100,000	100,000	100,000	100,000	-	-
Net Cash Accrual (A)	1,380,430	1,725,477	2,026,169	2,363,770	2,739,473	3,064,956	3,408,593
Cashflow - Initial Investment	(8,526,331)	(6,800,854)	(4,774,685)	(2,410,916)	328,557	3,393,513	6,802,106

Payback period (in years) - Project

4.89

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)

Net Operating Income	1,897,987	2,447,915	2,864,802	3,317,257	3,807,796	4,299,276	4,830,384
Total	1,897,987	2,447,915	2,864,802	3,317,257	3,807,796	4,299,276	4,830,384

Total Annual EMI	58,701	825,185	825,185	825,185	825,185	0	-
Debt Service Coverage Ratio (DSCR)	2.61	2.55	2.49	2.41	2.37		

Average DSCR 2.49

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

Facility 1 - Cleaning & Grading and Sorting	31,726,485	38,397,396	43,999,208	50,065,207	56,627,809	63,721,508	71,383,006
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	524,160	584,766	650,122	720,552	796,400	836,220	878,031
Facility 4 - Custom Hiring	1,852,200	1,944,810	2,042,051	2,144,153	2,251,361	2,363,929	2,482,125
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - FFDU Commodity	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	34,102,845	40,926,972	46,691,380	52,929,912	59,675,569	66,921,656	74,743,162
Expenditure							
Fixed Cost (Excl. of Depreciation, Amortization and Interest)	1,562,000	1,640,100	1,722,105	1,808,210	1,898,621	1,993,552	2,093,229
Variable Cost	30,469,858	34,890,053	39,881,075	45,283,973	51,127,458	57,442,083	64,260,350
Total Operational Expenses	32,031,858	36,530,153	41,603,179	47,092,183	53,026,079	59,435,634	66,353,580
Net Income	2,070,987	4,396,819	5,088,201	5,837,729	6,649,490	7,486,022	8,389,582

Facility 1 - Cleaning & Grading and Sorting	30,215,700	36,568,949	41,904,007	47,681,150	53,931,247	60,687,150	67,983,816
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	499,200	556,920	619,164	686,240	758,476	796,400	836,220

Facility 4 - Custom Hiring	1,764,000	1,852,200	1,944,810	2,042,051	2,144,153	2,251,361	2,363,929
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	32,478,900	38,978,069	44,467,981	50,409,440	56,833,875	63,734,910	71,183,964
Expenditure							
Fixed Cost (Excl. of Depreciation, Amortization and Interest)	1,562,000	1,640,100	1,722,105	1,808,210	1,898,621	1,993,552	2,093,229
Variable Cost	30,469,858	36,634,556	41,875,128	47,548,172	53,683,831	60,314,187	67,473,368
Total Operational Expenses	32,031,858	38,274,656	43,597,233	49,356,382	55,582,452	62,307,738	69,566,597
Net Income	447,042	703,413	870,748	1,053,059	1,251,423	1,427,172	1,617,367

Facility 1 - Cleaning & Grading and Sorting	28,704,915	34,740,501	39,808,807	45,297,092	51,234,684	57,652,793	64,584,625
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	474,240	529,074	588,206	651,928	720,552	756,580	794,409
Facility 4 - Custom Hiring	1,675,800	1,759,590	1,847,570	1,939,948	2,036,945	2,138,793	2,245,732
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	30,854,955	37,029,165	42,244,582	47,888,968	53,992,182	60,548,165	67,624,766
Expenditure							
Fixed Cost (Excl. of Depreciation, Amortization and Interest)	1,562,000	1,640,100	1,722,105	1,808,210	1,898,621	1,993,552	2,093,229
Variable Cost	27,567,967	33,145,550	37,887,021	43,019,774	48,571,085	54,569,978	61,047,333
Total Operational Expenses	29,129,967	34,785,650	39,609,126	44,827,984	50,469,706	56,563,530	63,140,562
Net Income	1,724,988	2,243,515	2,635,457	3,060,984	3,522,475	3,984,635	4,484,204

Facility 1 - Cleaning & Grading and Sorting	30,215,700	36,568,949	41,904,007	47,681,150	53,931,247	60,687,150	67,983,816
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	499,200	556,920	619,164	686,240	758,476	796,400	836,220
Facility 4 - Custom Hiring	1,764,000	1,852,200	1,944,810	2,042,051	2,144,153	2,251,361	2,363,929
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	32,478,900	38,978,069	44,467,981	50,409,440	56,833,875	63,734,910	71,183,964
Expenditure							
Fixed Cost (Excl. of Depreciation, Amortization and Interest)	1,562,000	1,640,100	1,722,105	1,808,210	1,898,621	1,993,552	2,093,229
Variable Cost	27,567,967	33,145,550	37,887,021	43,019,774	48,571,085	54,569,978	61,047,333

Total Operational Expenses	29,125,657	34,785,650	39,609,126	44,827,984	50,469,706	56,563,530	63,140,562
Net Income	3,348,933	4,192,418	4,858,856	5,581,456	6,364,169	7,171,380	8,043,402

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

11.1 Details of members and non- members

Total No. of Members Cultivating F & V	260
Total No. of Non-members Cultivating F & V	50
Total	310
Average Land Holding per member (Acres)	3
Total Cultivated Land Under F & V (Acres)	930

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

Kharif	Onion	30%	279	60	16740	10%	15066
	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
		0%	0	0	0	0%	0
		0%	0	0	0	0%	0
		0%	0	0	0	0%	0
Area Under Vegetables in Rabbii Season (In Acres)	50%	465					
Rabbii	Onion	40%	186	80	14880	10%	13392
	Tomato	0%	0	10	0	10%	0
	Okra	0%	0	10	0	5%	0
	Chilli	0%	0	20	0	0%	0

Area Under Vegetables in Summer Season (In Acres)	50%	0%	0%	0%	0%
Summer	50%	465	186	80	14880
Onion	40%	0	0	0	13392
	0%	0	0	0	0
	0%	0	0	0	0
	0%	0	0	0	0
Pomegranate	0%	0	0	6	0
Custard Apple	0%	0	0	0	0
Guava	0%	0	0	0	0
Citrus	0%	0	0	0	0

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

11.3 Quantity of Marketable Surplus Produce Considered for Trading Business									
	50%	55%	60%	65%	70%	75%	80%		
Onion	7533	8286.3	9039.6	9792.9	10546.2	11299.5	12052.8		
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		
Onion	6696	7365.6	8035.2	8704.8	9374.4	10044	10713.6		
Tomato	0	0	0	0	0	0	0		
Okra	0	0	0	0	0	0	0		

Chilli	0	0	0	0	0	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Onion	6696	7365.6	8035.2	8704.8	9374.4	10044	10713.6													
	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

	5%	10%	15%	20%	25%	30%	35%
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
Onion	0	0	0	0	0	0	0
Tomato	0	0	0	0	0	0	0

1.5 Crop-wise Area Considered for Agri Input Services Centre

	65%	70.0%	75.0%	80.0%	85.0%	90.0%	95.0%
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
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
Onion	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
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Assumptions:

- 1 35% of total produce of the cluster will be trade in first year and it will increase every year year by 5 %
- 2 5% of total produce of the cluster will be Process in first year and it will increase every year year by 5 %
- 3 65% of total land of members is considered for Agri input service centre business

-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-
Onion	6,696	7,366	8,035	8,705	9,374	10,044	10,714						
-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-
Pomegranate	-	-	-	-	-	-	-	-	-	-	-	-	-
Custard Apple	-	-	-	-	-	-	-	-	-	-	-	-	-
Guava	-	-	-	-	-	-	-	-	-	-	-	-	-
Citrus	-	-	-	-	-	-	-	-	-	-	-	-	-
Total F & V Quantity to be Proce	20,925	23,018	25,110	27,203	29,295	31,388	33,480						
Job Work for Grains	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Quantity for trading of Grains	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Job Work (50%)													
Quantity for sale (50%)													
Soybean	-	-	-	-	-	-	-	-	-	-	-	-	-
Red Gram/Tur	-	-	-	-	-	-	-	-	-	-	-	-	-
Paddy/Rice	-	-	-	-	-	-	-	-	-	-	-	-	-
Green Gram/ Moong	-	-	-	-	-	-	-	-	-	-	-	-	-
Maize	-	-	-	-	-	-	-	-	-	-	-	-	-
Black Gram/Udid	-	-	-	-	-	-	-	-	-	-	-	-	-
Bajra	-	-	-	-	-	-	-	-	-	-	-	-	-
Jawar	-	-	-	-	-	-	-	-	-	-	-	-	-
Sunflower	-	-	-	-	-	-	-	-	-	-	-	-	-
Wheat	-	-	-	-	-	-	-	-	-	-	-	-	-
Bengal Gram/Channa	-	-	-	-	-	-	-	-	-	-	-	-	-
Jawar	-	-	-	-	-	-	-	-	-	-	-	-	-
Maize	-	-	-	-	-	-	-	-	-	-	-	-	-
Safflower	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-

-	-	-	-	-	-	-	-	-	-	-
Groundnut	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
b										
Onion	7,533	8,286	9,040	9,793	10,546	11,300	12,053			
Tomato	-	-	-	-	-	-	-	-	-	-
Okra	-	-	-	-	-	-	-	-	-	-
Chilli	-	-	-	-	-	-	-	-	-	-
Potato	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-

-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
Onion	6,696	7,366	8,035	8,705	9,374	10,044	10,714			10,714
Tomato	-	-	-	-	-	-	-	-	-	-
Okra	-	-	-	-	-	-	-	-	-	-
Chilli	-	-	-	-	-	-	-	-	-	-
Brinjal	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
Onion	6,696	7,366	8,035	8,705	9,374	10,044	10,714			10,714
b										
Onion	7,156.35	7,871.99	8,587.62	9,303.26	10,018.89	10,734.53	11,450.16			11,450.16
Onion	6,361.20	6,997.32	7,633.44	8,269.56	8,905.68	9,541.80	10,177.92			10,177.92
Onion	6,361.20	6,997.32	7,633.44	8,269.56	8,905.68	9,541.80	10,177.92			10,177.92

Facility 3 - Warehouse

14.1 Capacity Utilization

Capacity 416.00 MT

No. of Month 6 6

Capacity Utilisation	80%	85%	90%	95%	100%	100%	100%
Total Quantity Stored per A	1,996.80	#####	2,246.40	2,371.20	2,496.00	2,496.00	2,496.00

14.2 Facility 3 - Profit and loss of Warehouse

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

Particulars	Unit	Rate	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Vegetable									
Storage Charges per MT per Month		250	499,200	556,920	619,164	686,240	758,476	796,400	836,220
Total Revenue			499,200	556,920	619,164	686,240	758,476	796,400	836,220
Expenses									
Variable Cost									
Dunnage	MT	20	33,280	34,944	36,691	38,526	40,452	42,475	44,598
Fumigation	MT	15	74,880	78,624	82,555	86,683	91,017	95,568	100,346
Electricity		1,500	18,000	18,900	19,845	20,837	21,879	22,973	24,122
Total Variable Cost			126,160	132,468	139,091	146,046	153,348	161,016	169,066
Fixed Cost									
Warehouse Manager	1	12,000	144,000	151,200	158,760	166,698	175,033	183,785	192,974

Total Fixed Cost			144,000	151,200	158,760	166,698	175,033	183,785	192,974
Total Expenses			270,160	283,668	297,851	312,744	328,381	344,800	362,040
Operating profit			229,040	273,252	321,313	373,496	430,095	451,599	474,179

s sheet provide details capacity utilization of machines and also sale, expenses and operating profit of Dal Mill acti

Assumption:

- 1 Revenue and cost is related to this facility only
- 2 Common expenditure such as admin, depreciation and amortization not considered.
- 3 Inflation is assumed to be 5% annually.

Facility 4 - Custom Hiring

15.1 Capacity Utilization

1	Plough	1	60	8	480	2	240	10	2400	1800	1	60
2	Rotavator	1	60	8	480	2	240	7	1680	1800	1	60
3	Sari Yantra	1	30	8	240	1	240	6	1440	1200	1	30
4	Sowing Machine	1	30	8	240	1	240	4	960	1300	1	30
5	Onion Sapling Planter Machine	1	30	8	240	8	30	10	300	10000	1	30
6					0	0			0			0
7					0	0			0			0
8					0	0			0			0
9					0	0			0			0
10					0	0			0			0

Total Variable Cost				851,450	894,023	938,724	985,660	1,034,943	1,086,690	1,141,024
Fixed Cost										
Driver	No.	1	15,000	180,000	189,000	198,450	208,373	218,791	229,731	241,217
Total Fixed Cost				180,000	189,000	198,450	208,373	218,791	229,731	241,217
Total Expenses				1,031,450	1,083,023	1,137,174	1,194,032	1,253,734	1,316,421	1,382,242
Operating Income				732,550	769,178	807,636	848,018	890,419	934,940	981,687

This sheet provide details of sale, expenses and operating profit of custom hiring activity

Assumption:

- 1 Revenue and cost is related to this facility only
- 2 Common expenditure such as admin, depreciation and amortization not considered.
- 3 Inflation is assumed to be 5% annually.