

# Note for users

## Draft Business Plan Financial Calculator

### 1.0 About the calculator

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

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

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

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

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

### 2.0 Features

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

### 3.0 Preparatory work

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

### 4.0 Colour codes used

Colour code      Description

**Yellow**      **Need to change/Place Values Manually**

**Green**      **Need to change figures subject to**

## 5.0 Guidance note for using calculator

Steps	Sheet name	Process	Sheet No	Remark
<b>A</b>	<b>Sheet in which need to enter data</b>			
<b>Step-1</b>	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	
<b>Step-2</b>	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	
<b>Step-3</b>	Project cost and Means of finance	Please add bank loan per cent if	Sheet No. 1	Generate automatically
<b>Step-4</b>	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	
<b>Step-5</b>	Other expenditure and taxes	Please add staff salary and other details in Yellow cell (in 3.1 table only)	Sheet no.3 (Ref. 3.1 table only)	

<b>Step-6</b>	TL repayment schedule	Please add interest rate, tenure and Moratorium Period (In Month) in green cells	Sheet No. 4	
<b>Step-7</b>	Closing stock and working capital	Please add necessary details in yellow and green cells	Sheet No. 5	
<b>B</b>	<b>Auto generating sheets (No need to enter any data)</b>			
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, Break even point)		Sheet No.9	Generate automatically
B5	Depreciation, amortization and tax calculation		Sheet No. 3 (Ref. 3.2 & 3.3)	Generate automatically
<b>Step-8</b>	Copy relevant tables in word file of FPP			

## 1.1 Total Project Cost

Sr. No.	Particular	Amount (Rs.)	Grant (%)	Grant Amount (Rs.)
1	Land and Building	1,41,00,741	60%	84,60,445
2	Setting of Main Infrastructure - Machinery and Equipment	1,75,70,200	60%	1,05,42,120
3	Utilities, Material Handling Equipments, Accessories and other eligible components	21,03,840	60%	12,62,304
4	Marketing / Consumption Points -IT & It Infrastructure	2,69,850	60%	1,61,910
5	Transport vehical (Refer van and other)	-	60%	-
6	Preliminary & Pre Operative Expenses	16,07,761	60%	9,64,657
7	Working Capital	22,11,570		
<b>Total</b>		<b>3,78,63,962</b>		<b>2,13,91,435</b>

## 1.2 Means of Finance

Sr. No.	Particular	Bank Loan (%)	Amount (Rs.)
1	Govt. Grant under SMART Project		2,13,91,435
2	Bank Finance - Long Term Loan	37%	1,25,96,513
3	Own Contribution		38,76,013
<b>Total</b>			<b>3,78,63,962</b>

## 1.3 Financial Indicators

Sr. No.	Financial ratio	Estimated	Result	Permissible limit
1	Break Even Point (BEP)	40.51%	Project Viable	BEP shall be less than 60% <60%
2	Avg. Return on Capital Employed Average (ROCE)	19.78%	Project Viable	RoCE for the project shall be more than 20% >20%
3	Internal Rate of Return (IRR)	13.93%	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)	59,32,568	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	4.77	Project Viable	The Pack Back Period (Project/ Equity) shall be less than 7 years <7 years
6	Debt Service Coverage Ratio (DSCR)	3.45	Project Viable	DSCR shall be more than 2 for better performing project. >2

2.1

**Land and Building**

Sr. No.	Particular	Unit	No. of Unit	Rate per unit	Amount (Rs.)
1	Land	Sq. ft.			Lease
2	Technical Civil works (to house Core Plant & Machinery and other equipments)	Sq. ft.	7,019	2,008.82	1,41,00,741
3			-	-	-
					-
					-
	<b>Total</b>				<b>1,41,00,741</b>

2.2

**Setting of Main Infrastructure -Machinery and Equipment**

Sr. No.	Description	Capacity	No. Required	Rate	Amount (Rs.)	Total HP
<b>A</b>	<b>Custom Hiring</b>					
1	<b>Primary processing</b>					
	Tomato & Chilli Processing Equipment 2000 kg/H	2 TPH	1	1,12,15,900	1,12,15,900	
	<b>Subtotal</b>				1,12,15,900	-
<b>B</b>	<b>Chilly &amp; Tomato Processing Machinery</b>					
1	R.O. PLANT 2LH	2 LPH	1	4,77,900	4,77,900	95
2	Packaging facilities like aseptic packaging, bottling, , labeling, any other specialized packaging etc.	2 TPH	1	34,57,400	34,57,400	10
3	WOOD FIRED STEAM BOILER -1MT/H WITH CHIMNEY,CONTROL PANEL AND ALL ACCESSORIES ETC	1 MT	1	22,12,500	22,12,500	
4	WATER SOFTNING PLANT FOR BOILER FEEDING WATER-2000LPH	2000 LPH	1	2,06,500	2,06,500	
	<b>Subtotal</b>				63,54,300	105
	<b>Total</b>				<b>1,75,70,200</b>	<b>105</b>

2.3

**Utilities, Material Handling Equipments, Accessories and other eligible components**

Sr. No.	Particular	No. Required	Rate	Amount (Rs.)
1	Supporting equipments like ETP, Waste Disposal system, 40KLD	1	12,98,000	12,98,000
2	Electrical mseb transformer 200 KVA And fitting	1	8,05,840	8,05,840
				-
				-
	<b>Total</b>			<b>21,03,840</b>

2.4

**Marketing / Consumption Points -IT & It Infrastructure**

Sr. No.	Particular	No. Required	Rate	Amount (Rs.)
1	Office Furniture & Fixture and Computer	1	2,69,850	2,69,850
				-
				-
				-
				-
	<b>Total</b>			<b>2,69,850</b>

2.6

**Preliminary & Pre Operative Expenses**

Sr. No.	Particular	Amount (Rs.)
1	Pre operative & preliminary exp	16,07,761
2		
3		
	<b>Total</b>	<b>16,07,761</b>

### 3.1 Schedule of General Admin Expenses

134.01%

Particulars	Y7
Manager	6,43,246
Accountant	4,82,434
Watchmen	3,21,623
Telephone and internet Exp	48,243
Office Electricity Exp	80,406
Printing & Stationary	96,487
Land Lease	1,60,811
Misc. expenses	4,02,029
Audit and Legal Compliances expense	67,005
Travelling expenses	10,45,275
Sales Promotion and Advertising	12,06,086
	-
	-
	-
	-
<b>Total Admin Expense</b>	<b>45,53,645</b>

### 3.2 Depreciation

Particulars	As per IT Act						
	Y1	Y2	Y3	Y4	Y5	Y6	Y7
<b>Assets</b>							
<b>Building</b>							
Asset Value	1,41,00,741	1,26,90,667	1,14,21,600	1,02,79,440	92,51,496	83,26,347	74,93,712
Depreciation	14,10,074	12,69,067	11,42,160	10,27,944	9,25,150	8,32,635	7,49,371
Accumulated Depreciation	14,10,074	26,79,141	38,21,301	48,49,245	57,74,394	66,07,029	73,56,400
Net Fixed Assets	1,26,90,667	1,14,21,600	1,02,79,440	92,51,496	83,26,347	74,93,712	67,44,341
<b>Plant and Machinery</b>							
Asset Value	1,75,70,200	1,49,34,670	1,26,94,470	1,07,90,299	91,71,754	77,95,991	66,26,592
Depreciation	26,35,530	22,40,201	19,04,170	16,18,545	13,75,763	11,69,399	9,93,989
Accumulated Depreciation	26,35,530	48,75,731	67,79,901	83,98,446	97,74,209	1,09,43,608	1,19,37,596
Net Fixed Assets	1,49,34,670	1,26,94,470	1,07,90,299	91,71,754	77,95,991	66,26,592	56,32,604
<b>Furniture and Electrification</b>							
Asset Value	21,03,840	18,93,456	17,04,110	15,33,699	13,80,329	12,42,296	11,18,067
Depreciation	2,10,384	1,89,346	1,70,411	1,53,370	1,38,033	1,24,230	1,11,807
Accumulated Depreciation	2,10,384	3,99,730	5,70,141	7,23,511	8,61,544	9,85,773	10,97,580
Net Fixed Assets	18,93,456	17,04,110	15,33,699	13,80,329	12,42,296	11,18,067	10,06,260
<b>Vehical</b>							
Asset Value	-	-	-	-	-	-	-
Depreciation	-	-	-	-	-	-	-
Accumulated Depreciation	-	-	-	-	-	-	-
Net Fixed Assets	-	-	-	-	-	-	-
<b>IT Infrastructure</b>							
Asset Value	2,69,850	1,61,910	97,146	58,288	34,973	20,984	12,590
Depreciation	1,07,940	64,764	38,858	23,315	13,989	8,393	5,036
Accumulated Depreciation	1,07,940	1,72,704	2,11,562	2,34,877	2,48,866	2,57,260	2,62,296
Net Fixed Assets	1,61,910	97,146	58,288	34,973	20,984	12,590	7,554
<b>Gross Fixed Asset</b>	<b>3,40,44,631</b>	<b>2,96,80,703</b>	<b>2,59,17,326</b>	<b>2,26,61,726</b>	<b>1,98,38,552</b>	<b>1,73,85,618</b>	<b>1,52,50,961</b>
<b>Total Depreciation</b>	<b>43,63,928</b>	<b>37,63,377</b>	<b>32,55,600</b>	<b>28,23,174</b>	<b>24,52,935</b>	<b>21,34,656</b>	<b>18,60,203</b>
<b>Accumulated Depreciation</b>	<b>43,63,928</b>	<b>81,27,305</b>	<b>1,13,82,905</b>	<b>1,42,06,079</b>	<b>1,66,59,013</b>	<b>1,87,93,670</b>	<b>2,06,53,873</b>
<b>Net Fixed Assets</b>	<b>2,96,80,703</b>	<b>2,59,17,326</b>	<b>2,26,61,726</b>	<b>1,98,38,552</b>	<b>1,73,85,618</b>	<b>1,52,50,961</b>	<b>1,33,90,758</b>

**Amortization: Straight Line Method (SLM) is used**  
 Depreciation: Straight Line Method (SLM) is used  
**Land**  
 Building  
 Furniture and Electrification  
 IT and Infrastructure  
 Vehicle  
 Plant and machinery  
**Amortization: Straight Line Method (SLM) is used**  
 Pre-operative or pre-incubation

### 3.3 Amortization Schedule

Particulars
Preliminary Expenses
Total Value

### 3.4 Tax Schedule

Particulars
EBT
Add Depreciation as per companies Act
Less Depreciation as per IT Act
Taxable Income
Provision of Taxes

Maximum Tax rate

This Sheet refer for provision of tax calculation

### 4.1 Repayment Schedule

Loan Amount (Rs) 1,25,96,513  
 Interest rate /PA 9%  
 Loan Tenure in years 7  
 Moratorium Period ( In Months) 12  
 EMI Rs. 2,27,058.92

Year	Particulars	Opening Balance	Interest	Principal Repayment	EMI	Closing Outstanding
Year 1	Month 1	1,25,96,513	94,474	-	94,474	1,25,96,513
	Month 2	1,25,96,513	94,474	-	94,474	1,25,96,513
	Month 3	1,25,96,513	94,474	-	94,474	1,25,96,513
	Month 4	1,25,96,513	94,474	-	94,474	1,25,96,513
	Month 5	1,25,96,513	94,474	-	94,474	1,25,96,513
	Month 6	1,25,96,513	94,474	-	94,474	1,25,96,513
	Month 7	1,25,96,513	94,474	-	94,474	1,25,96,513
	Month 8	1,25,96,513	94,474	-	94,474	1,25,96,513
	Month 9	1,25,96,513	94,474	-	94,474	1,25,96,513
	Month 10	1,25,96,513	94,474	-	94,474	1,25,96,513
	Month 11	1,25,96,513	94,474	-	94,474	1,25,96,513
	Month 12	1,25,96,513	94,474	-	94,474	1,25,96,513
Year 2	Month 13	1,25,96,513	94,474	1,32,585	2,27,059	1,24,63,928
	Month 14	1,24,63,928	93,479	1,33,579	2,27,059	1,23,30,349
	Month 15	1,23,30,349	92,478	1,34,581	2,27,059	1,21,95,768
	Month 16	1,21,95,768	91,468	1,35,591	2,27,059	1,20,60,177
	Month 17	1,20,60,177	90,451	1,36,608	2,27,059	1,19,23,569
	Month 18	1,19,23,569	89,427	1,37,632	2,27,059	1,17,85,937
	Month 19	1,17,85,937	88,395	1,38,664	2,27,059	1,16,47,273
	Month 20	1,16,47,273	87,355	1,39,704	2,27,059	1,15,07,568
	Month 21	1,15,07,568	86,307	1,40,752	2,27,059	1,13,66,816
	Month 22	1,13,66,816	85,251	1,41,808	2,27,059	1,12,25,008
	Month 23	1,12,25,008	84,188	1,42,871	2,27,059	1,10,82,137
	Month 24	1,10,82,137	83,116	1,43,943	2,27,059	1,09,38,194
Year 3	Month 25	1,09,38,194	82,036	1,45,022	2,27,059	1,07,93,172
	Month 26	1,07,93,172	80,949	1,46,110	2,27,059	1,06,47,062
	Month 27	1,06,47,062	79,853	1,47,206	2,27,059	1,04,99,856
	Month 28	1,04,99,856	78,749	1,48,310	2,27,059	1,03,51,546
	Month 29	1,03,51,546	77,637	1,49,423	2,27,059	1,02,02,123
	Month 30	1,02,02,123	76,516	1,50,543	2,27,059	1,00,51,580
	Month 31	1,00,51,580	75,387	1,51,672	2,27,059	98,99,908
	Month 32	98,99,908	74,249	1,52,810	2,27,059	97,47,099
	Month 33	97,47,099	73,103	1,53,956	2,27,059	95,93,143
	Month 34	95,93,143	71,949	1,55,110	2,27,059	94,38,033
	Month 35	94,38,033	70,785	1,56,274	2,27,059	92,81,759
	Month 36	92,81,759	69,613	1,57,446	2,27,059	91,24,313
Year 4	Month 37	91,24,313	68,432	1,58,627	2,27,059	89,65,687
	Month 38	89,65,687	67,243	1,59,816	2,27,059	88,05,870
	Month 39	88,05,870	66,044	1,61,015	2,27,059	86,44,856
	Month 40	86,44,856	64,836	1,62,223	2,27,059	84,82,633
	Month 41	84,82,633	63,620	1,63,439	2,27,059	83,19,194
	Month 42	83,19,194	62,394	1,64,665	2,27,059	81,54,529
	Month 43	81,54,529	61,159	1,65,900	2,27,059	79,88,629
	Month 44	79,88,629	59,915	1,67,144	2,27,059	78,21,485
	Month 45	78,21,485	58,661	1,68,398	2,27,059	76,53,087
	Month 46	76,53,087	57,398	1,69,661	2,27,059	74,83,426
	Month 47	74,83,426	56,126	1,70,933	2,27,059	73,12,493
	Month 48	73,12,493	54,844	1,72,215	2,27,059	71,40,278
Year 5	Month 49	71,40,278	53,552	1,73,507	2,27,059	69,66,771
	Month 50	69,66,771	52,251	1,74,808	2,27,059	67,91,963
	Month 51	67,91,963	50,940	1,76,119	2,27,059	66,15,844
	Month 52	66,15,844	49,619	1,77,440	2,27,059	64,38,403
	Month 53	64,38,403	48,288	1,78,771	2,27,059	62,59,633
	Month 54	62,59,633	46,947	1,80,112	2,27,059	60,79,521
	Month 55	60,79,521	45,596	1,81,463	2,27,059	58,98,058
	Month 56	58,98,058	44,235	1,82,823	2,27,059	57,15,235
	Month 57	57,15,235	42,864	1,84,195	2,27,059	55,31,040
	Month 58	55,31,040	41,483	1,85,576	2,27,059	53,45,464
	Month 59	53,45,464	40,091	1,86,968	2,27,059	51,58,496
	Month 60	51,58,496	38,689	1,88,370	2,27,059	49,70,126
Year 6	Month 61	49,70,126	37,276	1,89,783	2,27,059	47,80,343
	Month 62	47,80,343	35,853	1,91,206	2,27,059	45,89,137
	Month 63	45,89,137	34,419	1,92,640	2,27,059	43,96,496
	Month 64	43,96,496	32,974	1,94,085	2,27,059	42,02,411
	Month 65	42,02,411	31,518	1,95,541	2,27,059	40,06,870
	Month 66	40,06,870	30,052	1,97,007	2,27,059	38,09,863
	Month 67	38,09,863	28,574	1,98,485	2,27,059	36,11,378
	Month 68	36,11,378	27,085	1,99,974	2,27,059	34,11,404
	Month 69	34,11,404	25,586	2,01,473	2,27,059	32,09,931
	Month 70	32,09,931	24,074	2,02,984	2,27,059	30,06,946
	Month 71	30,06,946	22,552	2,04,507	2,27,059	28,02,440
	Month 72	28,02,440	21,018	2,06,041	2,27,059	25,96,399
Year 7	Month 73	25,96,399	19,473	2,07,586	2,27,059	23,88,813
	Month 74	23,88,813	17,916	2,09,143	2,27,059	21,79,670
	Month 75	21,79,670	16,348	2,10,711	2,27,059	19,68,959
	Month 76	19,68,959	14,767	2,12,292	2,27,059	17,56,667
	Month 77	17,56,667	13,175	2,13,884	2,27,059	15,42,783
	Month 78	15,42,783	11,571	2,15,488	2,27,059	13,27,295
	Month 79	13,27,295	9,955	2,17,104	2,27,059	11,10,191
	Month 80	11,10,191	8,326	2,18,732	2,27,059	8,91,458
	Month 81	8,91,458	6,686	2,20,373	2,27,059	6,71,085
	Month 82	6,71,085	5,033	2,22,026	2,27,059	4,49,060
	Month 83	4,49,060	3,368	2,23,691	2,27,059	2,25,369
	Month 84	2,25,369	1,690	2,25,369	2,27,059	(0)

4885415.11 12596513.47

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

### 5.1 Closing and Opening Stock Calculation

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
<b>Opening Stock</b>							
Agri Input		-	-	-	-	-	-
Trading		2,20,276	2,69,838	3,23,805	3,82,495	4,46,244	5,15,412
Rice Processing		-	-	-	-	-	-
Horticulture Processing		49,52,608	55,71,683	62,40,286	69,61,819	77,39,904	85,78,394
<b>Total</b>		51,72,883	58,41,521	65,64,091	73,44,313	81,86,148	90,93,805
<b>Closing Stock</b>							
Agri Input	0%	-	-	-	-	-	-
Trading	1%	2,20,276	2,69,838	3,23,805	3,82,495	4,46,244	5,15,412
Rice Processing	5%	-	-	-	-	-	-
Horticulture Processing	3%	49,52,608	55,71,683	62,40,286	69,61,819	77,39,904	85,78,394
<b>Total</b>		51,72,883	58,41,521	65,64,091	73,44,313	81,86,148	90,93,805

Assumption:

1 Closing stock of each facility is 5%

### 5.2 Working Capital Calculation

Sr. No.	Particulars	Duration (In days)	Amount (Rs.)						
			Y1	Y2	Y3	Y4	Y5	Y6	Y7
<b>A</b>	<b>Accounts Receivables (Debtors)</b>								
1	Agri Input		-	-	-	-	-	-	-
2	Custom Hiring		-	-	-	-	-	-	-
3	Trading	5	3,43,588	4,24,539	5,09,538	6,01,976	7,02,383	8,11,326	9,29,408
4	Rice Mill		-	-	-	-	-	-	-
5	Warehouse		-	-	-	-	-	-	-
6	Processing Unit - Horti Commodity	7	35,14,314	39,53,603	44,28,036	49,40,027	54,92,148	60,87,130	67,27,881
	<b>Subtotal</b>		38,57,902	43,78,142	49,37,574	55,42,003	61,94,531	68,98,457	76,57,289
	<b>B Closing Stock</b>		51,72,883	58,41,521	65,64,091	73,44,313	81,86,148	90,93,805	1,00,71,763
	<b>Total</b>		<b>90,30,785</b>	<b>1,02,19,663</b>	<b>1,15,01,664</b>	<b>1,28,86,316</b>	<b>1,43,80,679</b>	<b>1,59,92,262</b>	<b>1,77,29,052</b>
<b>C</b>	<b>Accounts Payable &amp; Accrued Expenses (Creditors)</b>								
1	Agri Input		-	-	-	-	-	-	-
2	Custom Hiring		-	-	-	-	-	-	-
3	Trading	3	1,84,506	2,27,831	2,73,442	3,23,045	3,76,924	4,35,384	4,98,748
4	Rice Mill		-	-	-	-	-	-	-
5	Warehouse		-	-	-	-	-	-	-
	Processing Unit - Horti Commodity		-	-	-	-	-	-	-
	<b>Total</b>		<b>1,84,506</b>	<b>2,27,831</b>	<b>2,73,442</b>	<b>3,23,045</b>	<b>3,76,924</b>	<b>4,35,384</b>	<b>4,98,748</b>
<b>D</b>	<b>Working Capital</b>		<b>88,46,279</b>	<b>99,91,833</b>	<b>1,12,28,222</b>	<b>1,25,63,271</b>	<b>1,40,03,754</b>	<b>1,55,56,878</b>	<b>1,72,30,304</b>
	<b>Own Contribution</b>	25%	22,11,570						

Working capital, also known as net working capital (NWC), is the difference between a company's current assets, such as accounts receivable (customers' unpaid bills), and inventories of raw materials and finished goods, and its current liabilities, such as accounts payable. This sheet provides requirement of working capital for running business.

### 6.1 Consolidated Profit and loss account for the Project

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
<b>Revenue</b>							
Facility 1 - Trading	2,50,81,915	3,09,91,367	3,71,96,291	4,39,44,228	5,12,73,969	5,92,26,824	6,78,46,778
Facility 2 - Processing Unit- Rice Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	18,32,46,368	20,61,52,164	23,08,90,424	25,75,87,129	28,63,76,278	31,74,00,375	35,08,10,941
<b>Total Revenue</b>	<b>20,83,28,283</b>	<b>23,71,43,531</b>	<b>26,80,86,714</b>	<b>30,15,31,357</b>	<b>33,76,50,248</b>	<b>37,66,27,199</b>	<b>41,86,57,720</b>
<b>Variable Cost</b>							
Facility 1 - Trading	2,24,48,248	2,77,19,379	3,32,68,761	3,93,03,784	4,58,59,137	5,29,71,765	6,06,81,009
Facility 2 - Processing Unit- Rice Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	17,31,04,724	19,47,42,814	21,81,11,952	24,33,31,146	27,05,26,980	29,98,34,070	33,13,95,551
<b>Total Variable Cost</b>	<b>19,55,52,971</b>	<b>22,24,62,193</b>	<b>25,13,80,713</b>	<b>28,26,34,930</b>	<b>31,63,86,117</b>	<b>35,28,05,835</b>	<b>39,20,76,560</b>
<b>Fixed Cost</b>							
Facility 1 - Trading	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- Rice Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	10,86,000	11,40,300	11,97,315	12,57,181	13,20,040	13,86,042	14,55,344
Admin Expenses	33,98,000	35,67,900	37,46,295	39,33,610	41,30,290	43,36,805	45,53,645
<b>Total Fixed Cost</b>	<b>46,64,000</b>	<b>48,97,200</b>	<b>51,42,060</b>	<b>53,99,163</b>	<b>56,69,121</b>	<b>59,52,577</b>	<b>62,50,206</b>
<b>Total Cost</b>	<b>20,02,16,971</b>	<b>22,73,59,393</b>	<b>25,65,22,773</b>	<b>28,80,34,093</b>	<b>32,20,55,238</b>	<b>35,87,58,412</b>	<b>39,83,26,766</b>
<b>Profit Before Depreciation ,Interest and Tax</b>	<b>81,11,312</b>	<b>97,84,138</b>	<b>1,15,63,941</b>	<b>1,34,97,264</b>	<b>1,55,95,009</b>	<b>1,78,68,786</b>	<b>2,03,30,954</b>
Depreciation	17,96,556	17,96,556	17,96,556	17,96,556	17,96,556	17,96,556	17,96,556
Amortization	3,21,552	3,21,552	3,21,552	3,21,552	3,21,552	-	-
<b>Profit Before Interest and Tax</b>	<b>59,93,204</b>	<b>76,66,029</b>	<b>94,45,832</b>	<b>1,13,79,156</b>	<b>1,34,76,901</b>	<b>1,60,72,230</b>	<b>1,85,34,397</b>
Interest on Term loan	19,29,851	22,65,408	22,58,213	22,48,264	22,35,006	22,17,805	21,95,945
Profit Before Tax	40,63,352	54,00,621	71,87,620	91,30,891	1,12,41,895	1,38,54,425	1,63,38,453
Less. Tax	3,73,995	8,58,450	14,32,144	20,26,068	26,46,379	33,79,081	40,68,702
<b>Profit After Tax</b>	<b>36,89,357</b>	<b>45,42,171</b>	<b>57,55,476</b>	<b>71,04,823</b>	<b>85,95,516</b>	<b>1,04,75,344</b>	<b>1,22,69,751</b>
Cumulative Profit	36,89,357	82,31,529	1,39,87,004	2,10,91,827	2,96,87,343	4,01,62,687	5,24,32,438

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
<b>ASSETS</b>							
<b>Current Assets</b>							
Cash and Bank Balance	80,19,035	1,30,20,996	1,90,80,699	2,63,19,595	3,48,63,067	4,47,61,240	5,62,31,149
Accounts Receivables							
Other Current Assets							
<b>Total Current Assets</b>	<b>80,19,035</b>	<b>1,30,20,996</b>	<b>1,90,80,699</b>	<b>2,63,19,595</b>	<b>3,48,63,067</b>	<b>4,47,61,240</b>	<b>5,62,31,149</b>
Gross Fixed Assets	3,40,44,631	3,22,48,075	3,04,51,519	2,86,54,963	2,68,58,406	2,50,61,850	2,32,65,294
Less: Depreciation	17,96,556	17,96,556	17,96,556	17,96,556	17,96,556	17,96,556	17,96,556
<b>Net Fixed Assets</b>	<b>3,22,48,075</b>	<b>3,04,51,519</b>	<b>2,86,54,963</b>	<b>2,68,58,406</b>	<b>2,50,61,850</b>	<b>2,32,65,294</b>	<b>2,14,68,738</b>
<b>Preliminary &amp; Pre- operative Expenses</b>	<b>12,86,209</b>	<b>9,64,657</b>	<b>6,43,104</b>	<b>3,21,552</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>TOTAL ASSETS</b>	<b>4,15,53,319</b>	<b>4,44,37,171</b>	<b>4,83,78,766</b>	<b>5,34,99,553</b>	<b>5,99,24,917</b>	<b>6,80,26,534</b>	<b>7,76,99,887</b>
<b>LIABILITIES &amp; SHAREHOLDERS EQUITY</b>							
<b>CURRENT LIABILITIES</b>							
Short Term Debt (Working capital loan)							
Accounts Payable & Accrued Expenses							
Other Current Liabilities							
<b>Total Current Liabilities</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Secured Long Term Debt</b>	<b>1,25,96,513</b>	<b>1,09,38,194</b>	<b>91,24,313</b>	<b>71,40,278</b>	<b>49,70,126</b>	<b>25,96,399</b>	<b>0</b>
<b>Differed Tax Liabilities</b>							
<b>TOTAL LIABILITIES</b>	<b>1,25,96,513</b>	<b>1,09,38,194</b>	<b>91,24,313</b>	<b>71,40,278</b>	<b>49,70,126</b>	<b>25,96,399</b>	<b>0</b>
Share capital	38,76,013	38,76,013	38,76,013	38,76,013	38,76,013	38,76,013	38,76,013
Smart Grant -in-Aid	2,13,91,435	2,13,91,435	2,13,91,435	2,13,91,435	2,13,91,435	2,13,91,435	2,13,91,435
<b>Reserves and Surplus</b>							
Add: Opening Balance (P/L Account)	0	36,89,357	82,31,529	1,39,87,004	2,10,91,827	2,96,87,343	4,01,62,687
Profit & Loss) During the Year	36,89,357	45,42,171	57,55,476	71,04,823	85,95,516	1,04,75,344	1,22,69,751
Appropriation - Dividend							
<b>Total Reserves</b>	<b>36,89,357</b>	<b>82,31,529</b>	<b>1,39,87,004</b>	<b>2,10,91,827</b>	<b>2,96,87,343</b>	<b>4,01,62,687</b>	<b>5,24,32,438</b>
<b>TOTAL EQUITY</b>	<b>2,89,56,805</b>	<b>3,34,98,977</b>	<b>3,92,54,452</b>	<b>4,63,59,275</b>	<b>5,49,54,792</b>	<b>6,54,30,135</b>	<b>7,76,99,887</b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>4,15,53,319</b>	<b>4,44,37,171</b>	<b>4,83,78,766</b>	<b>5,34,99,553</b>	<b>5,99,24,917</b>	<b>6,80,26,534</b>	<b>7,76,99,887</b>
<b>CONTROL TICKER</b>							
(=Liability - Asset)	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

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
<b>1</b>	<b>Operating Profit</b>							
	Total Revenue	20,83,28,283	23,71,43,531	26,80,86,714	30,15,31,357	33,76,50,248	37,66,27,199	41,86,57,720
<b>2</b>	<b>Equity/ Share capital</b>	38,76,013						
	Reinvestment							
<b>3</b>	<b>Smart Grant -in-Aid</b>	2,13,91,435						
<b>4</b>	<b>Long Term Loan</b>	1,25,96,513						
<b>5</b>	<b>Short Term Loan</b>	66,34,709	99,91,833	1,12,28,222	1,25,63,271	1,40,03,754	1,55,56,878	1,72,30,304
	<b>Sub Total (A)</b>	<b>25,28,26,954</b>	<b>24,71,35,364</b>	<b>27,93,14,937</b>	<b>31,40,94,628</b>	<b>35,16,54,002</b>	<b>39,21,84,077</b>	<b>43,58,88,024</b>
	<b>Cash Outflow (Rs.)</b>							
<b>1</b>	<b>Capital Expenditure</b>							
a	Land and Building	1,41,00,741						
b	Machinery and Equipment	1,75,70,200						
c	Furniture & Fixture	21,03,840						
d	It Infrastructure	2,69,850						
e	Vehicle	-						
f	Preliminary Expenses	16,07,761						
<b>2</b>	<b>Operational Expenditure</b>							
a	Variable Cost	19,55,52,971	22,24,62,193	25,13,80,713	28,26,34,930	31,63,86,117	35,28,05,835	39,20,76,560
b	Fixed Cost	46,64,000	48,97,200	51,42,060	53,99,163	56,69,121	59,52,577	62,50,206
<b>3</b>	<b>Loan Repayment</b>							
	LTL - Principal	-	16,58,319	18,13,881	19,84,036	21,70,152	23,73,727	25,96,399
	LTL - Interest	11,33,686	10,66,388	9,10,826	7,40,672	5,54,555	3,50,980	1,28,308
	STL - Principal	66,34,709	99,91,833	1,12,28,222	1,25,63,271	1,40,03,754	1,55,56,878	1,72,30,304
	STL - Interest	7,96,165	11,99,020	13,47,387	15,07,593	16,80,451	18,66,825	20,67,636
<b>4</b>	<b>Tax</b>	3,73,995	8,58,450	14,32,144	20,26,068	26,46,379	33,79,081	40,68,702
	<b>Sub Total (B)</b>	<b>24,48,07,919</b>	<b>24,21,33,403</b>	<b>27,32,55,234</b>	<b>30,68,55,733</b>	<b>34,31,10,529</b>	<b>38,22,85,904</b>	<b>42,44,18,115</b>
	<b>Net Cash Flow (A-B)</b>	<b>80,19,035</b>	<b>50,01,960</b>	<b>60,59,703</b>	<b>72,38,896</b>	<b>85,43,473</b>	<b>98,98,173</b>	<b>1,14,69,909</b>
	Opening Cash and Bank		80,19,035	1,30,20,996	1,90,80,699	2,63,19,595	3,48,63,067	4,47,61,240
	<b>Cumulative Cash Balance</b>	<b>80,19,035</b>	<b>1,30,20,996</b>	<b>1,90,80,699</b>	<b>2,63,19,595</b>	<b>3,48,63,067</b>	<b>4,47,61,240</b>	<b>5,62,31,149</b>

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

### 9.1 Internal Rate of Return

Particular	Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Profit after Tax & Dividend		36,89,357.26	45,42,171.24	57,55,475.67	71,04,823.03	85,95,516.12	1,04,75,343.74	1,22,69,751.32
Add: Depreciation		17,96,556.15	17,96,556.15	17,96,556.15	17,96,556.15	17,96,556.15	17,96,556.15	17,96,556.15
Add: Preliminary expense written off		3,21,552.20	3,21,552.20	3,21,552.20	3,21,552.20	3,21,552.20	0.00	0.00
Net Cash Accrual (A)		58,07,465.61	66,60,279.59	78,73,584.02	92,22,931.38	1,07,13,624.47	1,22,71,899.89	1,40,66,307.47
Initial Investment/ Net Cash Accrual	(3,78,63,961.6813)	58,07,465.61	66,60,279.59	78,73,584.02	92,22,931.38	1,07,13,624.47	1,22,71,899.89	1,40,66,307.47
IRR		13.93%						
Present Value Equivalent		0.88	0.77	0.68	0.59	0.52	0.46	0.40
Present Value of Future Inflows		50,97,344.09	51,31,059.71	53,24,077.62	54,73,916.82	55,81,140.29	56,11,198.44	56,45,224.72
Operating Net Cash Inflow					3,78,63,961.68			
Present Capital Outflow				0.00				

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

### 9.2 Break even Point

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Gross Receipts							
Facility 1 - Trading	2,50,81,915	3,09,91,367	3,71,96,291	4,39,44,228	5,12,73,969	5,92,26,824	6,78,46,778
Facility 2 - Processing Unit- Rice Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Com	18,32,46,368	20,61,52,164	23,08,90,424	25,75,87,129	28,63,76,278	31,74,00,375	35,08,10,941
Total Receipts	20,83,28,283	23,71,43,531	26,80,86,714	30,15,31,357	33,76,50,248	37,66,27,199	41,86,57,720
Total Variable Exp	19,55,52,971	22,24,62,193	25,13,80,713	28,26,34,930	31,63,86,117	35,28,05,835	39,20,76,560
Contribution	1,27,75,312	1,46,81,338	1,67,06,001	1,88,96,427	2,12,64,131	2,38,21,364	2,65,81,160
Total Fixed exp	67,82,108	70,15,308	72,60,168	75,17,271	77,87,229	77,49,133	80,46,762
BEP	53%	48%	43%	40%	37%	33%	30%

Average BEP 40.51%

Break-even point (BEP) is a term in accounting that refers to the situation where a company's revenues and expenses were equal within a specific period. It means that there were no net profits or no net losses for the company. The main purpose of break-even analysis is to determine the minimum output that must be exceeded for a business to profit.

### 9.3 Net Present Value

Particular	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Profit after Tax & Dividend	36,89,357	45,42,171	57,55,476	71,04,823	85,95,516	1,04,75,344	1,22,69,751
Add: Depreciation	17,96,556	17,96,556	17,96,556	17,96,556	17,96,556	17,96,556	17,96,556
Add: Preliminary exp Written off	3,21,552	3,21,552	3,21,552	3,21,552	3,21,552	0	0
Net Cash Accrual (A)	58,07,466	66,60,280	78,73,584	92,22,931	1,07,13,624	1,22,71,900	1,40,66,307
PV Factor @ 10 %	0.91	0.83	0.75	0.68	0.62	0.56	0.51
Disc Cash Flow	52,79,514	55,04,363	59,15,540	62,99,386	66,52,318	69,27,168	72,18,240

Total Discounted Cash Flows 4,37,96,529

Present Value of Outflow 3,78,63,962

NPV 59,32,567.56

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	36,89,357	45,42,171	57,55,476	71,04,823	85,95,516	1,04,75,344	1,22,69,751
Average net profit				7490348.34			
Total Project cost				37863961.68			
ROI				19.78%			

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	3,78,63,962							
Profit after Tax & Dividend		36,89,357	45,42,171	57,55,476	71,04,823	85,95,516	1,04,75,344	1,22,69,751
Add: Depreciation		17,96,556	17,96,556	17,96,556	17,96,556	17,96,556	17,96,556	17,96,556
Add: Preliminary exp Written off		3,21,552	3,21,552	3,21,552	3,21,552	3,21,552	-	-
Net Cash Accrual (A)		58,07,466	66,60,280	78,73,584	92,22,931	1,07,13,624	1,22,71,900	1,40,66,307
Cashflow - Initial Investment		<b>(3,20,56,496)</b>	<b>(2,53,96,216)</b>	<b>(1,75,22,632)</b>	<b>(82,99,701)</b>	<b>24,13,923</b>		

Payback period (in years) - Project

4.77

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	81,11,312	97,84,138	1,15,63,941	1,34,97,264	1,55,95,009	1,78,68,786	2,03,30,954
Add: Depreciation	17,96,556	17,96,556	17,96,556	17,96,556	17,96,556	17,96,556	17,96,556
Add: Amortization	3,21,552	3,21,552	3,21,552	3,21,552	3,21,552	-	-
Interest on TL	11,33,686	10,66,388	9,10,826	7,40,672	5,54,555	3,50,980	1,28,308
<b>Total</b>	<b>1,13,63,107</b>	<b>1,29,68,634</b>	<b>1,45,92,875</b>	<b>1,63,56,044</b>	<b>1,82,67,673</b>	<b>2,00,16,323</b>	<b>2,22,55,818</b>
Total Annual EMI	22,67,372	54,49,414	54,49,414	54,49,414	54,49,414	54,49,414	54,49,414
<b>Debt Service Coverage Ratio (DSCR)</b>	<b>5.01</b>	<b>2.38</b>	<b>2.68</b>	<b>3.00</b>	<b>3.35</b>	<b>3.67</b>	<b>4.08</b>

Average DSCR

3.45

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

### 9.7 Sensitivity Analysis

Quantity Variation (+5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Trading	2,63,36,011	3,25,40,935	3,90,56,105	4,61,41,440	5,38,37,668	6,21,88,165	7,12,39,117
Facility 2 - Processing Unit- Rice Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Com	19,24,08,686	21,64,59,772	24,24,34,945	27,04,66,485	30,06,95,092	33,32,70,394	36,83,51,488
0	-	-	-	-	-	-	-
Total Income	21,87,44,697	24,90,00,707	28,14,91,050	31,66,07,925	35,45,32,760	39,54,58,559	43,95,90,606
Expenditure							
Fixed Cost (Excl. of Depreciation, Amortization)	46,64,000	48,97,200	51,42,060	53,99,163	56,69,121	59,52,577	62,50,206
Variable Cost	20,53,30,620	22,24,62,193	25,13,80,713	28,26,34,930	31,63,86,117	35,28,05,835	39,20,76,560
Total Operational Expenses	20,99,94,620	22,73,59,393	25,65,22,773	28,80,34,093	32,20,55,238	35,87,58,412	39,83,26,766
<b>Net Income</b>	<b>87,50,078</b>	<b>2,16,41,314</b>	<b>2,49,68,276</b>	<b>2,85,73,832</b>	<b>3,24,77,522</b>	<b>3,67,00,146</b>	<b>4,12,63,840</b>

Quantity Variance 5%  
Cost Variance 5%

Cost Variation (+5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Trading	2,50,81,915	3,09,91,367	3,71,96,291	4,39,44,228	5,12,73,969	5,92,26,824	6,78,46,778
Facility 2 - Processing Unit- Rice Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Com	18,32,46,368	20,61,52,164	23,08,90,424	25,75,87,129	28,63,76,278	31,74,00,375	35,08,10,941
0	-	-	-	-	-	-	-
Total Income	20,83,28,283	23,71,43,531	26,80,86,714	30,15,31,357	33,76,50,248	37,66,27,199	41,86,57,720
Expenditure							
Fixed Cost (Excl. of Depreciation, Amortization)	46,64,000	48,97,200	51,42,060	53,99,163	56,69,121	59,52,577	62,50,206
Variable Cost	20,53,30,619.88	23,35,85,302.66	26,39,49,749.03	29,67,66,676.78	33,22,05,422.94	37,04,46,127.01	41,16,80,387.94
Total Operational Expenses	20,99,94,619.88	23,84,82,502.66	26,90,91,809.03	30,21,65,839.78	33,78,74,544.09	37,63,98,704.22	41,79,30,594.01
<b>Net Income</b>	<b>(16,66,336.55)</b>	<b>(13,38,972.07)</b>	<b>(10,05,094.92)</b>	<b>(6,34,482.63)</b>	<b>(2,24,296.38)</b>	<b>2,28,494.71</b>	<b>7,27,125.65</b>

Quantity Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Trading	2,38,27,820	2,94,41,798	3,53,36,476	4,17,47,017	4,87,10,271	5,62,65,482	6,44,54,440
Facility 2 - Processing Unit- Rice Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Com	17,40,84,050	19,58,44,556	21,93,45,902	24,47,07,772	27,20,57,465	30,15,30,357	33,32,70,394
0	-	-	-	-	-	-	-
Total Income	19,79,11,869	22,52,86,354	25,46,82,378	28,64,54,789	32,07,67,735	35,77,95,839	39,77,24,834
Expenditure							
Fixed Cost (Excl. of Depreciation, Amortization)	46,64,000	48,97,200	51,42,060	53,99,163	56,69,121	59,52,577	62,50,206
Variable Cost	18,57,75,323	21,13,39,083	23,88,11,678	26,85,03,184	30,05,66,811	33,51,65,543	37,24,72,732
Total Operational Expenses	19,04,39,323	21,62,36,283	24,39,53,738	27,39,02,347	30,62,35,932	34,11,18,121	37,87,22,938
<b>Net Income</b>	<b>74,72,546</b>	<b>90,50,071</b>	<b>1,07,28,641</b>	<b>1,25,52,443</b>	<b>1,45,31,803</b>	<b>1,66,77,718</b>	<b>1,90,01,896</b>

Cost Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Trading	2,50,81,915	3,09,91,367	3,71,96,291	4,39,44,228	5,12,73,969	5,92,26,824	6,78,46,778
Facility 2 - Processing Unit- Rice Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Com	18,32,46,368	20,61,52,164	23,08,90,424	25,75,87,129	28,63,76,278	31,74,00,375	35,08,10,941
0	-	-	-	-	-	-	-
Total Income	20,83,28,283	23,71,43,531	26,80,86,714	30,15,31,357	33,76,50,248	37,66,27,199	41,86,57,720
Expenditure							
Fixed Cost (Excl. of Depreciation, Amortization)	46,64,000	48,97,200	51,42,060	53,99,163	56,69,121	59,52,577	62,50,206
Variable Cost	18,57,75,323	21,13,39,083	23,88,11,678	26,85,03,184	30,05,66,811	33,51,65,543	37,24,72,732
Total Operational Expenses	19,04,39,323	21,62,36,283	24,39,53,738	27,39,02,347	30,62,35,932	34,11,18,121	37,87,22,938
<b>Net Income</b>	<b>1,78,88,961</b>	<b>2,09,07,247</b>	<b>2,41,32,976</b>	<b>2,76,29,010</b>	<b>3,14,14,315</b>	<b>3,55,09,078</b>	<b>3,99,34,782</b>

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 assume 5% (+,-) while calculating sensitivity analysis

## Fruit & Vegetables Crop Production Details

### 11.1 Details of members and non- members

Particulars	No.
Total No.of Members Cultivating F & V	510
Total No.of Non-members Cultivating F & V	440
<b>Total</b>	<b>950</b>
Average Land Holding per member(Acres)	1.5
Total Cultivated Land Under F & V (Acres)	1425

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

Season	Crop	Cultivation In (%)	Total Land under Cultivaion ( In Acres)	Yield/Acres (In Quintals)	Total Production (In Quintals)	Consumption in (%)	Marketable Surplus ( In Quintals)
Kharif	Onion	0%	0		0	10%	0
	Tomato	60%	855	30	25650	5%	24367.5
	Okra	0%	0		0	0%	0
	Chilli	40%	570	50	28500	2%	27930.0
		0%	0		0	0%	0.0
<b>Area Under Vegetables in Rabbi Season ( In Acres)</b>		60%	855				
Rabbi	Onion	0%	0		0	10%	0.0
	Tomato	50%	428	25	10688	10%	9618.8
	Okra	0%	0		0	5%	0.0
	Chilli	35%	299	50	14963	2%	14663.3
	Brinjal	0%	0		0	0%	0
	Cashew	0%	0		0	2%	0
		0%	0		0	0%	0
<b>Area Under Vegetables in Summer Season ( In Acres)</b>		0	0				
Summer		0%	0		0	0%	0
<b>Area Under Fruit Crops ( In Acres)</b>	Cashew	0%	0	0	0	2%	0.00
	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 catchment which has marketable Surplus

### 11.3 Quantity of Marketable Surplus Produce Considered for Trading Business

Particulars	30%	35%	40%	45%	50%	55%	60%
	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Onion	0	0	0	0	0	0	0
Tomato	7310.25	8528.625	9747	10965.375	12183.75	13402.125	14620.5
Okra	0	0	0	0	0	0	0
Chilli	8379	9776	11172	12569	13965	15362	16758
Onion	0	0	0	0	0	0	0
Tomato	2886	3367	3848	4328	4809	5290	5771
Okra	0	0	0	0	0	0	0
Chilli	4399	5132	5865	6598	7332	8065	8798
Brinjal	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	70%	75%	80%	85%	90%	95%	100%
	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Onion	0	0	0	0	0	0	0
Tomato	17057	18275.625	19494	20712.375	21930.75	23149.125	24367.5
Okra	0	0	0	0	0	0	0
Chilli	19551	20948	22344	23741	25137	26534	27930
Onion	0	0	0	0	0	0	0
Tomato	6733	7214	7695	8176	8657	9138	9619
Okra	0	0	0	0	0	0	0
Chilli	10264	10997	11731	12464	13197	13930	14663
Citrus	0	0	0	0	0	0	0

### 11.5 Crop-wise Area Considered for Agri Input Service Centre

Particulars	1	1	1	1	1	1	1
	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Onion	0	0	0	0	0	0	0
Tomato	556	599	641	684	727	770	812
Okra	0	0	0	0	0	0	0
Chilli	371	399	428	456	485	513	542
Potato	0	0	0	0	0	0	0
Tomato	278	299	321	342	363	385	406
Okra	0	0	0	0	0	0	0
Chilli	195	209	224	239	254	269	284
Brinjal	0	0	0	0	0	0	0

**Facility 3 - Trading Unit**  
**12.1 Producers/ Capacity Utilization**

Capacity No. of Hours	20 Quinatal/Hour		Tentative Wastage Percentage							
	8		Commodity	Percentage						
No. of Working Days	120		Grains	0%						
			Fruit and Vegetables	7%						
Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7			
No. of Operation Days	189.28	220.82	252.37	283.91	315.46	347.01	378.55			
Soybean	-	-	-	-	-	-	-			
Total Grains Quantity to be Processed	-	-	-	-	-	-	-			
<b>Fruit &amp; Vegetables Crop Production Details</b>										
Chilli	8,379	9,776	11,172	12,569	13,965	15,362	16,758			
Tomato	7,310	8,529	9,747	10,965	12,184	13,402	14,621			
Onion	-	-	-	-	-	-	-			
Tomato	2,886	3,367	3,848	4,328	4,809	5,290	5,771			
Okra	-	-	-	-	-	-	-			
Chilli	4,399	5,132	5,865	6,598	7,332	8,065	8,798			
Total F & V Quantity to be Processed	30,284	35,331	40,379	45,426	50,474	55,521	60,568			
Job Work for Grains	0%	0%	0%	0%	0%	0%	0%			
Quantity for trading of Grains	100%	100%	100%	100%	100%	100%	100%			
Job Work (50%)	-	-	-	-	-	-	-			
Quantity for sale (50%)	-	-	-	-	-	-	-			
<b>Fruit &amp; Vegetables Crop Production Details</b>										
Chilli	8,379	9,776	11,172	12,569	13,965	15,362	16,758			
tomato	7,310	8,529	9,747	10,965	12,184	13,402	14,621			
Onion	-	-	-	-	-	-	-			
Tomato	2,886	3,367	3,848	4,328	4,809	5,290	5,771			
Okra	-	-	-	-	-	-	-			
Chilli	4,399	5,132	5,865	6,598	7,332	8,065	8,798			
<b>Fruit &amp; Vegetables Crop Production Details</b>										
Chilli	7,792.47	9,091.22	10,389.96	11,688.71	12,987.45	14,286.20	15,584.94			
tomato	6,798.53	7,931.62	9,064.71	10,197.80	11,330.89	12,463.98	13,597.07			
Chilli	4,091.05	4,772.89	5,454.73	6,136.57	6,818.41	7,500.25	8,182.09			
Citrus	-	-	-	-	-	-	-			

**12.2 Facility 1 - Profit and loss of Trading**

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

Particulars	Rate	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Revenue								
Job Work Charges	Quintals	-	-	-	-	-	-	-
<b>Fruit &amp; Vegetables Crop Production Details</b>								
Quintals		-	-	-	-	-	-	-
Rabbi Season	Quintals	-	-	-	-	-	-	-
Chilli	Quintals	1,860	1,43,49,054	1,77,29,778	2,12,79,539	2,51,39,951	2,93,33,205	3,38,82,935
Summer Season	Quintals	-	-	-	-	-	-	-
Chilli	Quintals	2,650	1,07,32,861	1,32,61,588	1,59,16,752	1,88,04,278	2,19,40,764	2,53,43,889
Total Revenue		2,50,81,915	3,09,91,367	3,71,96,291	4,39,44,228	5,12,73,969	5,92,26,824	6,78,46,778
<b>Expenses</b>								
<b>Variable Cost</b>								
<b>Fruit &amp; Vegetables Crop Production Details</b>								
Quintals		-	-	-	-	-	-	-
Rabbi Season	Quintals	-	-	-	-	-	-	-
Chilli	Quintals	1,400	1,17,30,600	1,43,69,985	1,72,43,982	2,03,69,454	2,37,64,363	2,74,47,839
Summer Season	Quintals	-	-	-	-	-	-	-
Tomato	Quintals	-	-	-	-	-	-	-
Summer Season	Quintals	-	-	-	-	-	-	-
Chilli	Quintals	2,050	90,17,899	1,10,46,926	1,32,56,311	1,56,59,018	1,82,68,854	2,11,00,526
Daily Labour	10	450	8,51,740	10,43,382	12,52,058	14,78,994	17,25,493	19,92,944
Electricity Charges	0	0	-	-	-	-	-	-
Gunny Bags/100 Kg	1	20	4,27,314	5,23,459	6,28,151	7,42,003	8,65,671	9,99,850
Transportation Cost/100 Kg	1	30	6,40,970	7,85,189	9,42,227	11,13,005	12,98,506	14,99,774
Add: Opening Stock			2,20,276	2,69,838	3,23,805	3,82,495	4,46,244	5,15,412
Less: Closing Stock			2,20,276	2,69,838	3,23,805	3,82,495	4,46,244	5,15,412
Total Variable Cost			2,24,48,248	2,77,19,379	3,32,68,761	3,93,03,784	4,58,59,137	5,29,71,765
<b>Fixed Cost</b>								
Manager	1	15,000	1,80,000	1,89,000	1,98,450	2,08,373	2,18,791	2,29,731
Total Fixed Cost			1,80,000	1,89,000	1,98,450	2,08,373	2,18,791	2,29,731
Total Expenses			2,26,28,248	2,79,08,379	3,34,67,211	3,95,12,156	4,60,77,928	5,32,01,496
Operating Income			24,53,668	30,82,988	37,29,079	44,32,072	51,96,041	60,25,328

1. Inflation is assumed to be 5% annually.

**Facility 6 - F & V Processing Unit  
17.1 Producer/Capacity Utilization**

Capacity 20 Qts P Hour  
No. of Hours 8

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
No. of Operation Days	228	245	261	277	294	310	326
<b>Fruit &amp; Vegetables Crop Production Details</b>							
Chilli	19551.00	20947.50	22344.00	23740.50	25137.00	26533.50	27930.00
Onion	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Tomato	6733.13	7214.06	7695.00	8175.94	8656.88	9137.81	9618.75
tomato							
Chilli	10264.28	10997.44	11730.60	12463.76	13196.93	13930.09	14663.25
Total Quantity to be Processed	36548.40	39159.00	41769.60	44380.20	46990.80	49601.40	52212.00
Job Work (50%)	25%	25%	25%	25%	25%	25%	25%
Quantity for Processing and Tradin	75%	75%	75%	75%	75%	75%	75%
Job Work (50%)	9,137	9,790	10,442	11,095	11,748	12,400	13,053
Quantity for sale (50%)							
Chilli	14,663	15,711	16,758	17,805	18,853	19,900	20,948
Potato	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Onion	-	-	-	-	-	-	-
Tomato	5,050	5,411	5,771	6,132	6,493	6,853	7,214
tomato	-	-	-	-	-	-	-
Chilli	7,698	8,248	8,798	9,348	9,898	10,448	10,997
Brinjal	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
<b>Output (KG)</b>							
Chilli	27,411	29,369	31,327	33,285	35,243	37,201	39,159

Packaging (In Kg)	5						
Chilly & Tomato Processing	20,558	22,027	23,495	24,964	26,432	27,901	29,369
Chilly & Tomato Processing- jobw	4,112	4,405	4,699	4,993	5,286	5,580	5,874

**17.2 Activity 6 - Profit and loss of F & V Processing Unit**

			100%	105.00%	110.25%	115.76%	121.55%	127.63%	134.01%
Particulars	Unit	Rate	Y1	Y2	Y3	Y4	Y5	Y6	Y7
<b>Revenue</b>									
Chilly & Tomato Processing	5Kg	448	17,86,77,818	20,10,12,545	22,51,34,051	25,11,65,175	27,92,36,577	30,94,87,206	34,20,64,807
Job Work	5 Kg	25	45,68,550	51,39,619	57,56,373	64,21,954	71,39,701	79,13,169	87,46,134
<b>Revenue</b>			<b>18,32,46,368</b>	<b>20,61,52,164</b>	<b>23,08,90,424</b>	<b>25,75,87,129</b>	<b>28,63,76,278</b>	<b>31,74,00,375</b>	<b>35,08,10,941</b>
<b>Expenses</b>									
<b>Variable Cost</b>									
Tomato	Quintals	1,650	3,92,54,119	4,41,60,884	4,94,60,190	5,51,79,024	6,13,46,091	6,79,91,918	7,51,48,962
Chilly	Quintals	2,975	8,87,00,443	9,97,87,999	11,17,62,558	12,46,85,104	13,86,20,498	15,36,37,719	16,98,10,110
Other Consumables	Quintals	500	1,37,05,650	1,54,18,856	1,72,69,119	1,92,65,861	2,14,19,104	2,37,39,507	2,62,38,403
Daily Labour	20	350	15,98,993	17,98,867	20,14,731	22,47,684	24,98,895	27,69,609	30,61,147
Electricity Charges	626.64	9.25	13,24,062	14,89,569	16,68,318	18,61,217	20,69,235	22,93,403	25,34,813
Loading/Unloading Charges	Quintals	75	27,41,130	30,83,771	34,53,824	38,53,172	42,83,821	47,47,901	52,47,681
Packaging Exp		36	1,77,62,522	1,99,82,838	2,23,80,778	2,49,68,556	2,77,59,159	3,07,66,401	3,40,04,970
Transportation Charges		65	80,17,805	90,20,031	1,01,02,435	1,12,70,529	1,25,30,176	1,38,87,612	1,53,49,466
<b>Total Variable Cost</b>			<b>17,31,04,724</b>	<b>19,47,42,814</b>	<b>21,81,11,952</b>	<b>24,33,31,146</b>	<b>27,05,26,980</b>	<b>29,98,34,070</b>	<b>33,13,95,551</b>
<b>Fixed Cost</b>									
Machine Operator	4	12,000	5,76,000	6,04,800	6,35,040	6,66,792	7,00,132	7,35,138	7,71,895
Support Staff	5	8,500	5,10,000	5,35,500	5,62,275	5,90,389	6,19,908	6,50,904	6,83,449
<b>Fixed Cost</b>			<b>10,86,000</b>	<b>11,40,300</b>	<b>11,97,315</b>	<b>12,57,181</b>	<b>13,20,040</b>	<b>13,86,042</b>	<b>14,55,344</b>
<b>Total expenses</b>			<b>17,41,90,724</b>	<b>19,58,83,114</b>	<b>21,93,09,267</b>	<b>24,45,88,327</b>	<b>27,18,47,020</b>	<b>30,12,20,112</b>	<b>33,28,50,895</b>
<b>Operating Profit</b>			<b>90,55,644</b>	<b>1,02,69,050</b>	<b>1,15,81,157</b>	<b>1,29,98,802</b>	<b>1,45,29,258</b>	<b>1,61,80,264</b>	<b>1,79,60,046</b>

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

Implementation Schedule

No.	Particulars of activities	F. Y. 2022-23				2023-24				2024-25			
		Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
<b>A</b>	Construction of building												
1	Factory Shed												
2													
<b>B</b>	Plant and machineries'												
1	Processing Machinery												
2													
<b>C</b>	Other .....specify												
1	MSEB & OTHER												
2	GI Registration												
<b>D</b>	Other												
1	Commercial Marketing												
2													

12,50,000.00
9,00,000.00
8,00,000.00
1,46,500.00
2,65,000.00
4,56,250.00
6,58,000.00
2,30,000.00
8,55,000.00
1,82,250.00
1,85,000.00
5,08,275.00
5,25,000.00
3,50,000.00
5,40,000.00
2,80,000.00
19,55,000.00
1,05,000.00
1,15,000.00

32,50,000.00
3,30,400.00
2,10,000.00
5,04,000.00
4,17,000.00
4,71,200.00
5,10,000.00

1,65,000.00
2,75,000.00
50,000.00
25,000.00
1,80,000
1,10,000
1,50,000.00

955000  
C

19,50,000.00
2,35,000.00

2185000  
D

1,42,000.00
2,45,000.00
0.00
11,00,000.00

14,87,000.00  
E

569850
12,95,840
485745

10306275  
A

5692600  
B

2351435  
OTHER

2,06,25,875.00  
2062587.50  
2,26,88,462.50  
2,50,39,897.50