

## 1.1 Total Project Cost

Sr. No.	Particular	Amount (Rs.)	Grant (%)	Grant Amount (Rs.)
1	Land and Building	1,08,51,627	60%	65,10,976
2	Machinery and Equipment	-	60%	-
3	Furniture and Fixture	-	60%	-
4	IT & It Infrastructure	-	60%	-
5	Transport vehical (Refer van and other)	-	60%	-
6	Preliminary Expenses	-	60%	-
7	Working Capital	-		
<b>Total</b>		<b>1,08,51,627</b>		<b>65,10,976</b>

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

## 1.2 Means of Finance

Sr. No.	Particular	Bank Loan (%)	Amount (Rs.)
1	Govt. Grant under SMART Project	60%	65,10,976
2	Bank Finance - Long Term Loan	35%	37,98,070
3	Own Contribution	5%	5,42,581
<b>Total</b>			<b>1,08,51,627</b>

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)	46.19%	Project Viable	BEP shall be less than 60% <60%
2	Avg. Return on Capital Employed Average (ROCE)	11.46%	Project Viable	RoCE for the project shall be more than 20% >20%
3	Internal Rate of Return (IRR)	13.07%	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)	11,475	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	4.37	Project Viable	The Pack Back Period (Project/ Equity) shall be less than 7 years <7 years
6	Debt Service Coverage Ratio (DSCR)	2.32	Project Viable	DSCR shall be more than 2 for better performing project. >2







3.3 Amortization Schedule

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

3.4 Tax Schedule

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
EBIT	1,31,731	13,11,391	14,14,117	17,29,890	21,17,600	27,79,937	27,79,937
EBIT	1,31,731	13,11,391	14,14,117	17,29,890	21,17,600	27,79,937	27,79,937
ADD Depreciations per Companies Act	28,46,168	9,76,466	8,73,084	7,91,884	7,11,975	6,40,778	5,76,700
Less Depreciation per IT Act	18,79,825	10,838	6,79,307	9,87,230	14,09,951	18,20,669	21,41,354
Taxable Income	-13,906	3,823	1,76,620	7,51,480	3,65,287	4,33,374	6,61,012
Provision of Taxes							

Maximum Tax rate

This sheet refer for provision of tax calculation

### 4.1 Repayment Schedule

Loan Amount (Rs) 37,98,070  
 Interest rate /PA 11%  
 Loan Tenure in years 5  
 Moratorium Period ( In Months) 0  
 EMI Rs. 82,579.24

Year	Particulars	Opening Balance	Interest	Principal Repayment	EMI	Closing Outstanding
Year 1	Month 1	37,98,070	34,816	47,764	82,579	37,50,306
	Month 2	37,50,306	34,378	48,201	82,579	37,02,105
	Month 3	37,02,105	33,936	48,643	82,579	36,53,461
	Month 4	36,53,461	33,490	49,089	82,579	36,04,372
	Month 5	36,04,372	33,040	49,539	82,579	35,54,833
	Month 6	35,54,833	32,586	49,993	82,579	35,04,840
	Month 7	35,04,840	32,128	50,452	82,579	34,54,388
	Month 8	34,54,388	31,665	50,914	82,579	34,03,474
	Month 9	34,03,474	31,199	51,381	82,579	33,52,093
	Month 10	33,52,093	30,728	51,852	82,579	33,00,242
	Month 11	33,00,242	30,252	52,327	82,579	32,47,915
	Month 12	32,47,915	29,773	52,807	82,579	31,95,108
Year 2	Month 13	31,95,108	29,288	53,291	82,579	31,41,817
	Month 14	31,41,817	28,800	53,779	82,579	30,88,038
	Month 15	30,88,038	28,307	54,272	82,579	30,33,766
	Month 16	30,33,766	27,810	54,770	82,579	29,78,996
	Month 17	29,78,996	27,307	55,272	82,579	29,23,724
	Month 18	29,23,724	26,801	55,778	82,579	28,67,946
	Month 19	28,67,946	26,290	56,290	82,579	28,11,656
	Month 20	28,11,656	25,774	56,806	82,579	27,54,850
	Month 21	27,54,850	25,253	57,326	82,579	26,97,524
	Month 22	26,97,524	24,727	57,852	82,579	26,39,672
	Month 23	26,39,672	24,197	58,382	82,579	25,81,290
	Month 24	25,81,290	23,662	58,917	82,579	25,22,372
Year 3	Month 25	25,22,372	23,122	59,457	82,579	24,62,915
	Month 26	24,62,915	22,577	60,003	82,579	24,02,912
	Month 27	24,02,912	22,027	60,553	82,579	23,42,360
	Month 28	23,42,360	21,472	61,108	82,579	22,81,252
	Month 29	22,81,252	20,911	61,668	82,579	22,19,584
	Month 30	22,19,584	20,346	62,233	82,579	21,57,351
	Month 31	21,57,351	19,776	62,804	82,579	20,94,548
	Month 32	20,94,548	19,200	63,379	82,579	20,31,169
	Month 33	20,31,169	18,619	63,960	82,579	19,67,208
	Month 34	19,67,208	18,033	64,546	82,579	19,02,662
	Month 35	19,02,662	17,441	65,138	82,579	18,37,524
	Month 36	18,37,524	16,844	65,735	82,579	17,71,789
Year 4	Month 37	17,71,789	16,241	66,338	82,579	17,05,451
	Month 38	17,05,451	15,633	66,946	82,579	16,38,505
	Month 39	16,38,505	15,020	67,560	82,579	15,70,945
	Month 40	15,70,945	14,400	68,179	82,579	15,02,766
	Month 41	15,02,766	13,775	68,804	82,579	14,33,962
	Month 42	14,33,962	13,145	69,435	82,579	13,64,528
	Month 43	13,64,528	12,508	70,071	82,579	12,94,457
	Month 44	12,94,457	11,866	70,713	82,579	12,23,743
	Month 45	12,23,743	11,218	71,362	82,579	11,52,382
	Month 46	11,52,382	10,563	72,016	82,579	10,80,366
	Month 47	10,80,366	9,903	72,676	82,579	10,07,690
	Month 48	10,07,690	9,237	73,342	82,579	9,34,348
Year 5	Month 49	9,34,348	8,565	74,014	82,579	8,60,334
	Month 50	8,60,334	7,886	74,693	82,579	7,85,641
	Month 51	7,85,641	7,202	75,378	82,579	7,10,263
	Month 52	7,10,263	6,511	76,068	82,579	6,34,195
	Month 53	6,34,195	5,813	76,766	82,579	5,57,429
	Month 54	5,57,429	5,110	77,469	82,579	4,79,960
	Month 55	4,79,960	4,400	78,180	82,579	4,01,780
	Month 56	4,01,780	3,683	78,896	82,579	3,22,884
	Month 57	3,22,884	2,960	79,619	82,579	2,43,264
	Month 58	2,43,264	2,230	80,349	82,579	1,62,915
	Month 59	1,62,915	1,493	81,086	82,579	81,829
	Month 60	81,829	750	81,829	82,579	(0)
Year 6	Month 61	(0)	(0)	-	-	(0)
	Month 62	(0)	(0)	-	-	(0)

1156684.55

3798069.55

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
Opening Stock							
Agri Input							
Trailing							
Gain Provisions							
Manufacture Processing							
Total							
Closing Stock							
Agri Input							
Trailing							
Gain Provisions							
Manufacture Processing							
Total	35%						

Closing Stock is an amount of normal stock lying in your business on a given date. In simple words, it's the inventory which is still in your business waiting to be sold for a given period. The closing stock can be in various forms such as raw materials, in process goods (WIP) or finished goods.

Assumption:

- 1. Closing stock of each facility is 5%

### 5.2 Working Capital Calculation

Sl. No.	Particulars	Duration (in days)	Amount (Rs.)							
			Y1	Y2	Y3	Y4	Y5	Y6	Y7	
<b>A</b>	Accounts Receivable (Debtors)									
1	Agri Input	30								
2	Custom House	30								
3	Clearing & Loading	15								
4	Del Mill	15								
5	Warehousing	15								
6	Processing Unit - Horti Commodity	14								
	Subtotal									
<b>B</b>	Closing Stock									
	Total									
<b>C</b>	Accounts Payable & Advanced Expenses (Creditors)									
1	Agri Input	7								
2	Custom House	7								
3	Clearing & Loading	7								
4	Del Mill	7								
5	Warehousing	7								
	Processing Unit - Horti Commodity	7								
	Total									
<b>D</b>	Working Capital									
	Own Contribution	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 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 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	21,34,080	21,34,080	25,60,896	28,16,986	30,98,684	34,08,553	40,90,263
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
<b>Total Revenue</b>	<b>21,34,080</b>	<b>21,34,080</b>	<b>25,60,896</b>	<b>28,16,986</b>	<b>30,98,684</b>	<b>34,08,553</b>	<b>40,90,263</b>
<b>Variable Cost</b>							
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	90,720	1,23,960	0	1,25,498	1,26,324	1,27,193	1,28,104
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
<b>Total Variable Cost</b>	<b>90,720</b>	<b>1,23,960</b>	<b>0</b>	<b>1,25,498</b>	<b>1,26,324</b>	<b>1,27,193</b>	<b>1,28,104</b>
<b>Fixed Cost</b>							
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	6,24,000	6,38,400	6,54,240	6,71,664	6,90,830	7,11,913	7,35,105
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Admin Expenses	-	66,000	1,08,000	1,08,000	1,08,000	1,08,000	1,08,000
<b>Total Fixed Cost</b>	<b>6,24,000</b>	<b>7,04,400</b>	<b>7,62,240</b>	<b>7,79,664</b>	<b>7,98,830</b>	<b>8,19,913</b>	<b>8,43,105</b>
<b>Total Cost</b>	<b>7,14,720</b>	<b>8,28,360</b>	<b>7,62,240</b>	<b>9,05,162</b>	<b>9,25,155</b>	<b>9,47,106</b>	<b>9,71,209</b>
<b>Profit Before Depreciation ,Interest and Tax</b>	<b>14,19,360</b>	<b>13,05,720</b>	<b>17,98,656</b>	<b>19,11,824</b>	<b>21,73,529</b>	<b>24,61,447</b>	<b>31,19,054</b>
Depreciation	3,43,997	3,43,997	3,43,997	3,43,997	3,43,997	3,43,997	3,43,997
Amortization	-	-	-	-	-	-	-
<b>Profit Before Interest and Tax</b>	<b>10,75,363</b>	<b>9,61,723</b>	<b>14,54,659</b>	<b>15,67,828</b>	<b>18,29,533</b>	<b>21,17,450</b>	<b>27,75,057</b>
Interest on Term loan	3,87,989	3,18,215	2,40,367	1,53,510	56,603	(0)	(0)
<b>Profit Before Tax</b>	<b>6,87,374</b>	<b>6,43,508</b>	<b>12,14,292</b>	<b>14,14,317</b>	<b>17,72,930</b>	<b>21,17,450</b>	<b>27,75,057</b>
Less: Tax	(13,986)	2,823	1,76,620	2,51,480	3,65,287	4,73,374	6,61,012
<b>Profit After Tax</b>	<b>7,01,360</b>	<b>6,40,685</b>	<b>10,37,672</b>	<b>11,62,837</b>	<b>14,07,643</b>	<b>16,44,076</b>	<b>21,14,045</b>
Cumulative Profit	7,01,360	13,42,045	23,79,717	35,42,555	49,50,197	65,94,274	87,08,319

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	4,42,395	7,54,341	13,85,426	20,54,820	28,72,111	48,60,183	73,18,225
Accounts Receivables							
Other Current Assets							
<b>Total Current Assets</b>	<b>4,42,395</b>	<b>7,54,341</b>	<b>13,85,426</b>	<b>20,54,820</b>	<b>28,72,111</b>	<b>48,60,183</b>	<b>73,18,225</b>
Gross Fixed Assets	1,08,51,627	1,05,07,631	1,01,63,634	98,19,638	94,75,641	91,31,644	87,87,648
Less: Depreciation	3,43,997	3,43,997	3,43,997	3,43,997	3,43,997	3,43,997	3,43,997
<b>Net Fixed Assets</b>	<b>1,05,07,631</b>	<b>1,01,63,634</b>	<b>98,19,638</b>	<b>94,75,641</b>	<b>91,31,644</b>	<b>87,87,648</b>	<b>84,43,651</b>
Preliminary & Pre- operative Expenses	0	0	0	0	0	0	0
<b>TOTAL ASSETS</b>	<b>1,09,50,026</b>	<b>1,09,17,975</b>	<b>1,12,05,064</b>	<b>1,15,30,461</b>	<b>1,20,03,755</b>	<b>1,36,47,831</b>	<b>1,57,61,877</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>
Secured Long Term Debt	31,95,108	25,22,372	17,71,789	9,34,348	0	0	0
Differed Tax Liabilities							
<b>TOTAL LIABILITIES</b>	<b>31,95,108</b>	<b>25,22,372</b>	<b>17,71,789</b>	<b>9,34,348</b>	<b>0</b>	<b>0</b>	<b>0</b>
Share capital	5,42,581	5,42,581	5,42,581	5,42,581	5,42,581	5,42,581	5,42,581
Smart Grant -in-Aid	65,10,976	65,10,976	65,10,976	65,10,976	65,10,976	65,10,976	65,10,976
<b>Reserves and Surplus</b>							
Add: Opening Balance (P/L Account)	0	7,01,360	13,42,045	23,79,717	35,42,555	49,50,197	65,94,274
Profit & Loss) During the Year	7,01,360	6,40,683	10,37,672	11,62,837	14,07,643	16,44,076	21,14,045
Appropriation - Dividend							
<b>Total Reserves</b>	<b>7,01,360</b>	<b>13,42,045</b>	<b>23,79,717</b>	<b>35,42,555</b>	<b>49,50,197</b>	<b>65,94,274</b>	<b>87,08,319</b>
<b>TOTAL EQUITY</b>	<b>77,54,918</b>	<b>83,95,603</b>	<b>94,33,275</b>	<b>1,05,96,112</b>	<b>1,20,03,755</b>	<b>1,36,47,831</b>	<b>1,57,61,877</b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>1,09,50,026</b>	<b>1,09,17,975</b>	<b>1,12,05,064</b>	<b>1,15,30,461</b>	<b>1,20,03,755</b>	<b>1,36,47,831</b>	<b>1,57,61,877</b>
<b>CONTROL TICKER</b>							
(=Liability - Asset)	0.00	0.00	0.00	0.00	0.00	0.00	0.00

A projected balance sheet, also referred to as pro forma balance sheet, lists specific account balances on a business' assets, liabilities and equity for a specified future period. Using a projected balance sheet, financial personnel can present lenders and investors with detailed financial information about planned future asset expansion, which is 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	21,34,080	21,34,080	25,60,896	28,16,986	30,98,684	34,08,553	40,90,263
<b>2</b>	<b>Equity/ Share capital</b>	5,42,581						
	Reinvestment							
<b>3</b>	<b>Smart Grant -in-Aid</b>	65,10,976						
<b>4</b>	<b>Long Term Loan</b>	37,98,070						
<b>5</b>	<b>Short Term Loan</b>	-	-	-	-	-	-	-
	<b>Sub Total (A)</b>	<b>1,29,85,707</b>	<b>21,34,080</b>	<b>25,60,896</b>	<b>28,16,986</b>	<b>30,98,684</b>	<b>34,08,553</b>	<b>40,90,263</b>
	<b>Cash Outflow (Rs.)</b>							
<b>1</b>	<b>Capital Expenditure</b>							
a	Land and Building	1,08,51,627						
b	Machinery and Equipment	-						
c	Furniture & Fixture	-						
d	It Infrastructure	-						
e	Vehicle	-						
f	Premilitary Expenses	-						
<b>2</b>	<b>Operational Expenditure</b>							
a	Variable Cost	90,720	1,23,960	0	1,25,498	1,26,324	1,27,193	1,28,104
b	Fixed Cost	6,24,000	7,04,400	7,62,240	7,79,664	7,98,830	8,19,913	8,43,105
<b>3</b>	<b>Loan Repayment</b>							
	LTL - Principal	6,02,962	6,72,736	7,50,584	8,37,440	9,34,348	-	-
	LTL - Interest	3,87,989	3,18,215	2,40,367	1,53,510	56,603	(0)	(0)
	STL - Principal	-	-	-	-	-	-	-
	STL - Interest	-	-	-	-	-	-	-
<b>4</b>	<b>Tax</b>	(13,986)	2,823	1,76,620	2,51,480	3,65,287	4,73,374	6,61,012
	<b>Sub Total (B)</b>	<b>1,25,43,312</b>	<b>18,72,134</b>	<b>19,29,811</b>	<b>21,47,592</b>	<b>22,81,393</b>	<b>14,20,480</b>	<b>16,32,221</b>
	<b>Net Cash Flow (A-B)</b>	<b>4,42,395</b>	<b>3,11,946</b>	<b>6,31,085</b>	<b>6,69,393</b>	<b>8,17,291</b>	<b>19,88,073</b>	<b>24,58,042</b>
	Opening Cash and Bank		4,42,395	7,54,341	13,85,426	20,54,820	28,72,111	48,60,183
	<b>Cumulative Cash Balance</b>	<b>4,42,395</b>	<b>7,54,341</b>	<b>13,85,426</b>	<b>20,54,820</b>	<b>28,72,111</b>	<b>48,60,183</b>	<b>73,18,225</b>

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 in an upcoming time period.

### 9.1 Internal Rate of Return

Particular	Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Profit after Tax & Dividend		7,01,360.09	6,40,685.03	10,37,672.26	11,62,837.33	14,07,642.72	16,44,076.07	21,14,045.43
		0.00	0.00	0.00	0.00	0.00	0.00	0.00
Add: Depreciation		3,43,996.59	3,43,996.59	3,43,996.59	3,43,996.59	3,43,996.59	3,43,996.59	3,43,996.59
Add: Preliminary expense written off		0.00	0.00	0.00	0.00			0.00
Net Cash Accrual (A)		10,45,356.68	9,84,681.62	13,81,668.85	15,06,833.92	17,51,639.30	19,88,072.65	24,58,042.01
Initial Investment/ Net Cash Accrual	(65,10,976)	10,45,356.68	9,84,681.62	13,81,668.85	15,06,833.92	17,51,639.30	19,88,072.65	24,58,042.01
IRR	13.07%							
Present Value Equivalent		0.88	0.78	0.69	0.61	0.54	0.48	0.42
Present Value of Future Inflows		9,24,492.07	7,70,146.27	9,55,696.61	9,21,764.89	9,47,628.58	9,51,183.73	10,40,064.22
Operating Net Cash Inflow					65,10,976.38			
Present Capital Outflow					1,08,51,627.30			

-43,40,650.92

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 - Clearing & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	21,34,080	21,34,080	25,60,896	28,16,986	30,98,684	34,08,553	40,90,263
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Com	-	-	-	-	-	-	-
Total Receipts	21,34,080	21,34,080	25,60,896	28,16,986	30,98,684	34,08,553	40,90,263
Total Variable Exp	90,720	1,23,960	0	1,25,498	1,26,324	1,27,193	1,28,104
Contribution	20,43,360	20,10,120	25,60,896	26,91,488	29,72,360	32,81,360	39,62,159
Total Fixed exp	11,67,997	12,48,397	13,06,237	13,23,661	11,42,827	11,63,910	11,87,101
BEP	57%	62%	51%	49%	38%	35%	30%

Average BEP 46.19%

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	7,01,360	6,40,685	10,37,672	11,62,837	14,07,643	16,44,076	21,14,045
Add: Depreciation	3,43,997	3,43,997	3,43,997	3,43,997	3,43,997	3,43,997	3,43,997
Add: Preliminary exp. Written off	0	0	0	0	0	0	0
Net Cash Accrual (A)	13,45,357	12,84,682	16,81,669	18,06,834	20,51,639	22,88,073	27,58,042
PV Factor @ 10 %	0.91	0.83	0.75	0.68	0.62	0.56	0.51
Disc Cash Flow	15,23,052	13,61,720	15,63,463	15,34,092	15,73,907	15,91,557	17,15,312

Total Discounted Cash Flows 1,08,63,102

Present Value of Outflow 1,08,51,627

NPV 11,474.75

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	7,01,360	6,40,685	10,37,672	11,62,837	14,07,643	16,44,076	21,14,045
	-	-	-	-	-	-	-
Average net profit	1244045.56						
Total Project cost	10851627.30						
ROI	11.46%						

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	1,08,51,627							
Profit after Tax & Dividend		7,01,360	6,40,685	10,37,672	11,62,837	14,07,643	16,44,076	21,14,045
Add: Depreciation		3,43,997	3,43,997	3,43,997	3,43,997	3,43,997	3,43,997	3,43,997
Add: Preliminary exp. Written off		-	-	-	-	-	-	-
Net Cash Accrual (A)		12,45,357	11,84,682	15,81,669	17,06,834	19,51,639	21,88,073	26,58,042
Cashflow - Initial Investment		(96,06,271)	(84,21,589)	(68,39,920)	(51,33,086)	(31,81,447)	(9,93,374)	16,64,868

Payback period (in years) - Project

4.37

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	14,19,360	13,05,720	17,98,656	19,11,824	21,73,529	24,61,447	31,19,054
Add: Depreciation	3,43,997	3,43,997	3,43,997	3,43,997	3,43,997	3,43,997	3,43,997
Add: Amortization	-	-	-	-	-	-	-
Interest on TL	3,87,989	3,18,215	2,40,367	1,53,510	56,603	(0)	(0)
Total	21,51,346	19,67,932	23,83,019	24,09,331	25,74,129	28,05,443	34,63,051
Total Annual EMI	9,90,951	9,90,951	9,90,951	9,90,951	9,90,951	(0)	(0)
Debt Service Coverage Ratio (DSCR)	2.17	1.99	2.40	2.43	2.60	-	-

Average DSCR

2.32

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 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	22,40,784	22,40,784	26,88,941	29,57,835	32,53,618	35,78,980	42,94,776
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Com	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	22,40,784	22,40,784	26,88,941	29,57,835	32,53,618	35,78,980	42,94,776
Expenditure							
Fixed Cost (Excl. of Depreciation, Amort)	6,24,000	7,04,400	7,62,240	7,79,664	7,98,830	8,19,913	8,43,105
Variable Cost	95,256	1,23,960	0	1,25,498	1,26,324	1,27,193	1,28,104
Total Operational Expenses	7,19,256	8,28,360	7,62,240	9,05,162	9,25,155	9,47,106	9,71,209
Net Income	15,21,528	14,12,424	19,26,700	20,52,673	23,28,464	26,31,874	33,23,567

  

Cost Variation (+5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	21,34,080	21,34,080	25,60,896	28,16,986	30,98,684	34,08,553	40,90,263
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Com	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	21,34,080	21,34,080	25,60,896	28,16,986	30,98,684	34,08,553	40,90,263
Expenditure							
Fixed Cost (Excl. of Depreciation, Amort)	6,24,000.00	7,04,400.00	7,62,240.00	7,79,664.00	7,98,830.40	8,19,913.44	8,43,104.78
Variable Cost	95,256.00	1,30,158.00	0.37	1,31,772.38	1,32,640.59	1,33,552.22	1,34,509.43

Total Operational Expenses	7,19,256.00	8,34,558.00	7,62,240.37	9,11,436.38	9,31,470.99	9,53,465.66	9,77,614.22
Net Income	14,14,824.00	12,99,522.00	17,98,655.63	19,05,549.23	21,67,213.17	24,55,086.91	31,12,648.87

Quantity Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	20,27,376	20,27,376	24,32,851	26,76,136	29,43,750	32,38,125	38,85,750
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Com	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	20,27,376	20,27,376	24,32,851	26,76,136	29,43,750	32,38,125	38,85,750
Expenditure							
Fixed Cost (Excl. of Depreciation, Amort)	6,24,000	7,04,400	7,62,240	7,79,664	7,98,830	8,19,913	8,43,105
Variable Cost	86,184	1,17,762	0	1,19,223	1,20,008	1,20,833	1,21,699
Total Operational Expenses	7,10,184	8,22,162	7,62,240	8,98,887	9,18,839	9,40,746	9,64,804
Net Income	13,17,192	12,05,214	16,70,611	17,77,250	20,24,911	22,97,379	29,20,946

Cost Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	21,34,080	21,34,080	25,60,896	28,16,986	30,98,684	34,08,553	40,90,263
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Com	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	21,34,080	21,34,080	25,60,896	28,16,986	30,98,684	34,08,553	40,90,263
Expenditure							
Fixed Cost (Excl. of Depreciation, Amort)	6,24,000	7,04,400	7,62,240	7,79,664	7,98,830	8,19,913	8,43,105
Variable Cost	86,184	1,17,762	0	1,19,223	1,20,008	1,20,833	1,21,699
Total Operational Expenses	7,10,184	8,22,162	7,62,240	8,98,887	9,18,839	9,40,746	9,64,804
Net Income	14,23,896	13,11,918	17,98,656	19,18,099	21,79,846	24,67,806	31,25,459

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 Crops and Production Details**

**10.1 Details of members and non- members**

Particulars	No.
Total No. of Members Cultivating Grain Crops	429
Total No of Non- members Cultivating Grain Crops	100
Total	529
Average Land Holding per Member (Acres)	2.5
Total Cultivated Land under grain Crop(Acres)	1322.5

794

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

Season	Crop	Cultivation in (%)	Total Land under Cultivation (In Acres)	Yield/Acres (In Quintals)	Total Production (In Quintals)	Consumption in (%)	Marketable Surplus (In Quintals)
Kharif	Soybean	40%	529	8	4232	10%	3385.6
	Red Gram/Tur	15%	198.375	6	1190.25	10%	1071.225
	Green Gram/ Moong	5%	66.125	5	330.625	10%	297.5625
	Black Gram/Udid	5%	66.125	5	330.625	10%	297.5625
	Area Under Rabbi Cultivation ( In Acres)	40%	529				
Area Under Summer Cultivation ( In Acres)	Rabbi	35%	462.875	8	3705	15%	3147.55
	Bengal Gram/Channa	60%	793.5				

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

**Facility 3 - Warehouse  
14.1 Capacity Utilization**

Capacity 912.00 MT

No of Month 12

Particular	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Capacity Utilisation	100%	100.00%	100%	100%	100%	100%	100%
<b>Total Quantity Stored per Annum</b>	10,944.00	10,944.00	10,944.00	10,944.00	10,944.00	10,944.00	10,944.00

**14.2 Facility 3 - Profit and loss of Warehouse**

Particulars	Unit	Rate	100%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
			Y1	Y2	Y3	Y4	Y5	Y6	Y7
<b>Food Grains</b>									
Storage Charges per MT per Month		130	21,34,080	21,34,080	25,60,896	28,16,986	30,98,684	34,08,553	40,90,263
<b>Total Revenue</b>			21,34,080	21,34,080	25,60,896	28,16,986	30,98,684	34,08,553	40,90,263
<b>Expenses</b>									
<b>Variable Cost</b>									
Fumigation	MT	5	54,720	54,720	54,720	54,720	54,720	54,720	54,720
Electricity			36,000	36,000	36,000	36,000	36,000	36,000	36,000
Packaging Expenses			-	-	-	-	-	-	-
Pest Control			-	15,000	15,750	16,538	17,364	18,233	19,144
<b>Total Variable Cost</b>			90,720	1,23,960	1,24,710	1,25,498	1,26,324	1,27,193	1,28,104
<b>Fixed Cost</b>									
Warehouse Manager	1	12,000	1,44,000	1,58,400	1,74,240	1,91,664	2,10,830	2,31,913	2,55,105
Unskilled Labour	5	6,000	3,60,000	3,60,000	3,60,000	3,60,000	3,60,000	3,60,000	3,60,000
Land Lease	12	10,000	1,20,000	1,20,000	1,20,000	1,20,000	1,20,000	1,20,000	1,20,000
<b>Total Fixed Cost</b>			6,24,000	6,38,400	6,54,240	6,71,664	6,90,830	7,11,913	7,35,105
<b>Total Expenses</b>			7,14,720	7,62,360	7,78,950	7,97,162	8,17,155	8,39,106	8,63,209
<b>Operating profit</b>			14,19,360	13,71,720	17,81,946	20,19,824	22,81,529	25,69,447	32,27,054

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