

Section 5 Sub-Project Budget and Financial Analysis

1.1 Total Project Cost

Sr. No.	Particular	Amount (Rs.)	Grant (%)	Grant Amount (Rs.)
1	Land and Building	2,916,000	60%	1,749,600
2	Machinery and Equipment	7,119,831	60%	4,271,899
3	Furniture and Fixture	98,766	60%	59,260
4	IT & It Infrastructure	55,047	60%	33,028
5	Transport vehical (Refer van and other)	4,755,394	60%	2,853,236
6	Preliminary Expenses	747,252	60%	448,351
7	Working Capital	197,916		
Total		15,890,206		9,415,374

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

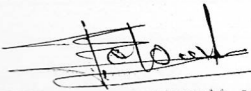
1.2 Means of Finance

Sr. No.	Particular	Bank Loan (%)	Amount (Rs.)
1	Govt. Grant under SMART Project		9,415,374
2	Bank Finance - Long Term Loan	35%	5,230,763
3	Own Contribution		1,244,068
Total			15,890,206


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)	45.63%	Project Viable	BEP shall be less than 60%
2	Avg. Return on Capital Employed Average (ROCE)	24.84%	Project Viable	RoCE for the project shall be more than 20%
3	Internal Rate of Return (IRR)	19.45%	Project Viable	The project internal rate of return shall be more than 12%
4	Net present value (at a discount rate of 10 per cent)	7,083,312	NPV is high and positive at a conservative project life of 7 years	With a discount rate of 10% and a span of 7 operational years, the NPV should be positive
5	Payback period	4.42	Project Viable	The Pack Back Period (Project/ Equity) shall be less than 7 years
6	Debt Service Coverage Ratio (DSCR)	7.26	Project Viable	DSCR shall be more than 2 for better performing project.


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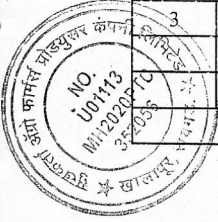
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Land and Building

Sr. No.	Particular	Unit	No. of Unit	Rate per unit	Amount (Rs.)
1	Land	Sq. ft.			Lease
2	Ripening chamber Civil Work - 70 MT	2960 Sq. Ft	1	2,516,000	2,516,000
3	Pack House	680 Sq. Ft	1	400,000	400,000
					-
					-
Total					2,916,000



This Sheet provide details of land and various construction, including area, rate per unit and total amount

2.2 Machinery and Equipment

Sr. No.	Description	Capacity	No. Required	Rate	Amount (Rs.)	Total HP
A	Custom Hiring					
					-	
					-	
					-	
					-	
	Subtotal				-	
B	Dal Mill Unit					
					-	
					-	
					-	
					-	
	Subtotal				-	
C	Cleaning & Grading					
					-	
					-	
					-	
					-	
	Subtotal				-	
D	F & V Processing Machinery					
1	Ripening Chamber Machines & Equipment	70 MT	1	5,135,301	5,135,301	21
2	Weight Machine	500 KG	1	15,930	15,930	
3	Hydraulic Trolley	2.5 MT	3	14,500	43,500	
4	Water Tank	2000 Ltr	2	13,000	26,000	
5	Banana Chips Making Machine	500 KG	1	761,100	761,100	
6	Solar	20 KV	1	1,138,000	1,138,000	
					-	
					-	
					-	
	Subtotal				7,119,831	21
Total					7,119,831	21

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

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2.3 Furniture and Fixture

Sr. No.	Particular	No. Required	Rate	Amount (Rs.)
1	Office Table	2	8,850	17,700
	Wheel Chaire	2	10,030	20,060
	Blezia Whil Char	8	4,956	39,648
	Kapat 20/36 Amardeep	1	13,570	13,570
	Navdev 4.5f Office Kapat	1	7,788	7,788
				-
Total				98,766

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	IT & It Infrastructure	1	55,047	55,047
				-
				-
Total				55,047

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

2.5 Transport vehical (Refer van and other)

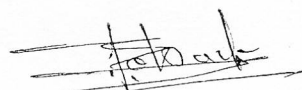
Sr. No.	Particular	No. Required	Rate	Amount (Rs.)
1	Mahindra Pickup	2	972,822	1,945,644
2	Echiner	1	2,809,750	2,809,750
				-
Total				4,755,394

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	Preliminary Expenses 5% of Project Cost	747,252
2		
Total		747,252

Preliminary expenses are considered as prior expenses before the beginning of business or Projects



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3.2 Depreciation

As per companies Act

Particulars	As per companies Act																	
	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Y12	Y13	Y14	Y15	Y16	Y17	
Assets																		
Building																		
Asset Value	2,916,000	2,823,563	2,731,126	2,638,688	2,546,251	2,453,814	2,361,377	2,268,940	2,176,503	2,084,066	1,991,629	1,899,192	1,806,755	1,714,318	1,621,881	1,529,444	1,436,999	
Depreciation	92,437	92,437	92,437	92,437	92,437	92,437	92,437	92,437	92,437	92,437	92,437	92,437	92,437	92,437	92,437	92,437	92,437	
Accumulated Depreciation	92,437	184,874	277,312	369,749	462,186	554,623	647,060	739,497	831,934	924,371	1,016,808	1,109,245	1,201,682	1,294,119	1,386,556	1,478,993	1,571,430	
Net Fixed Assets	2,823,563	2,731,126	2,638,688	2,546,251	2,453,814	2,361,377	2,268,940	2,176,503	2,084,066	1,991,629	1,899,192	1,806,755	1,714,318	1,621,881	1,529,444	1,436,999	1,344,562	
Plant and Machinery																		
Asset Value	7,119,831	6,669,146	6,218,460	5,767,775	5,317,090	4,866,404	4,415,719	3,965,034	3,514,349	3,063,664	2,612,979	2,162,294	1,711,609	1,260,924	810,239	359,554	8,000	
Depreciation	450,685	450,685	450,685	450,685	450,685	450,685	450,685	450,685	450,685	450,685	450,685	450,685	450,685	450,685	450,685	450,685	450,685	
Accumulated Depreciation	450,685	901,371	1,352,056	1,802,741	2,253,427	2,704,112	3,154,797	3,605,482	4,056,167	4,506,852	4,957,537	5,408,222	5,858,907	6,309,592	6,760,277	7,210,962	7,661,647	
Net Fixed Assets	6,669,146	6,218,460	5,767,775	5,317,090	4,866,404	4,415,719	3,965,034	3,514,349	3,063,664	2,612,979	2,162,294	1,711,609	1,260,924	810,239	359,554	8,000	8,000	
Furniture and Electrification																		
Asset Value	98,766	88,889	79,013	69,136	59,260	49,383	39,506	29,630	19,753	9,877	0	0	0	0	0	0	0	
Depreciation	9,877	9,877	9,877	9,877	9,877	9,877	9,877	9,877	9,877	9,877	9,877	9,877	9,877	9,877	9,877	9,877	9,877	
Accumulated Depreciation	9,877	19,753	29,630	39,506	49,383	59,260	69,136	79,013	88,889	98,766	108,643	118,520	128,397	138,274	148,151	158,028	167,905	
Net Fixed Assets	88,889	79,013	69,136	59,260	49,383	39,506	29,630	19,753	9,877	0	0	0	0	0	0	0	0	
Vehicle																		
Asset Value	4,755,394	4,190,453	3,625,512	3,060,572	2,495,631	1,930,690	1,365,749	800,808	235,867	0	0	0	0	0	0	0	0	
Depreciation	564,941	564,941	564,941	564,941	564,941	564,941	564,941	564,941	564,941	564,941	564,941	564,941	564,941	564,941	564,941	564,941	564,941	
Accumulated Depreciation	564,941	1,129,882	1,694,823	2,259,763	2,824,704	3,389,645	3,954,586	4,519,527	5,084,468	5,649,409	6,214,350	6,779,291	7,344,232	7,909,173	8,474,114	9,039,055	9,603,996	
Net Fixed Assets	4,190,453	3,625,512	3,060,572	2,495,631	1,930,690	1,365,749	800,808	235,867	235,867	235,867	235,867	235,867	235,867	235,867	235,867	235,867	235,867	
IT Infrastructure																		
Asset Value	55,047	49,542	44,038	38,533	33,028	27,524	22,019	16,514	11,009	5,505	0	0	0	0	0	0	0	
Depreciation	5,505	5,505	5,505	5,505	5,505	5,505	5,505	5,505	5,505	5,505	5,505	5,505	5,505	5,505	5,505	5,505	5,505	
Accumulated Depreciation	5,505	11,009	16,514	22,019	27,524	33,028	38,533	44,038	49,542	55,047	60,552	66,057	71,562	77,067	82,572	88,077	93,582	
Net Fixed Assets	49,542	44,038	38,533	33,028	27,524	22,019	16,514	11,009	5,505	0	0	0	0	0	0	0	0	
Gross Fixed Asset	14,945,038	13,821,593	12,698,149	11,574,704	10,451,260	9,327,815	8,204,370	7,080,926	5,957,481	4,834,036	3,710,591	2,587,146	1,463,701	350,256	236,811	123,366	10,000	
Total Depreciation	1,123,445	1,123,445	1,123,445	1,123,445	1,123,445	1,123,445	1,123,445	1,123,445	1,123,445	1,123,445	1,123,445	1,123,445	1,123,445	1,123,445	1,123,445	1,123,445	1,123,445	
Accumulated Depreciation	1,123,445	2,246,889	3,370,334	4,493,778	5,617,223	6,740,668	7,864,112	8,987,557	10,110,999	11,234,444	12,357,889	13,481,334	14,604,779	15,728,223	16,851,668	17,975,113	19,098,558	
Net Fh. of Assets	13,821,593	12,698,149	11,574,704	10,451,260	9,327,815	8,204,370	7,080,926	5,957,481	4,834,036	3,710,591	2,587,146	1,463,701	350,256	236,811	123,366	10,000	10,000	

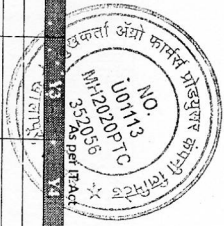
Amortization: Straight Line Method (SLM) is used

Depreciation: Straight Line Method (SLM) is used

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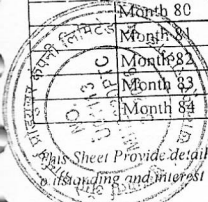
SLM	WDV
Land	0.00%
Building	3.17%
Furniture and Electrification	10.00%
IT and Infrastructure	10.00%
Vehicle	11.88%
Plant and machinery	15.00%
Pre-operative or pre-innovation	20%

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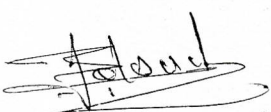
	Month 69	1,488,202	17,362	85,141	102,504	1,403,061
	Month 70	1,403,061	16,369	86,135	102,504	1,316,926
	Month 71	1,316,926	15,364	87,140	102,504	1,229,787
	Month 72	1,229,787	14,348	88,156	102,504	1,141,630
Year 7	Month 73	1,141,630	13,319	89,185	102,504	1,052,446
	Month 74	1,052,446	12,279	90,225	102,504	962,221
	Month 75	962,221	11,226	91,278	102,504	870,943
	Month 76	870,943	10,161	92,343	102,504	778,600
	Month 77	778,600	9,084	93,420	102,504	685,180
	Month 78	685,180	7,994	94,510	102,504	590,670
	Month 79	590,670	6,891	95,613	102,504	495,058
	Month 80	495,058	5,776	96,728	102,504	398,329
	Month 81	398,329	4,647	97,857	102,504	300,473
	Month 82	300,473	3,506	98,998	102,504	201,475
	Month 83	201,475	2,351	100,153	102,504	101,322
	Month 84	101,322	1,182	101,322	102,504	(0)
			3130678.97		5230763.30	



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

Assumption:

- 1 Rate of Interest assumed as 14%
- 2 Moratorium Period 6 Months


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5.1 Closing and Opening Stock Calculation



Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Opening Stock							
Agri Input							
Cleaning & Grading - Trading		291,769	336,993	386,010	439,086	496,505	558,569
Grain Processing							
Horticulture Processing		155,418	217,586	285,581	359,833	440,795	528,954
Total		447,187	554,579	671,591	798,919	937,300	1,087,522
Closing Stock							
Agri Input	5%						
Cleaning & Grading - Trading	5%	291,769	336,993	386,010	439,086	496,505	558,569
Grain Processing	5%						
Horticulture Processing	5%	155,418	217,586	285,581	359,833	440,795	528,954
Total		447,187	554,579	671,591	798,919	937,300	1,087,522

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

Assumption:

1 Closing stock of each facility is 5%

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राजपुर, रायगड.

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5.2 Working Capital Calculation



Sr. No.	Particulars	Duration (In days)	Amount (Rs.)						
			Y1	Y2	Y3	Y4	Y5	Y6	Y7
A Accounts Receivables (Debtors)									
1	Agri Input	14	-	-	-	-	-	-	-
2	Custom Hiring	14	-	-	-	-	-	-	-
3	Cleaning & Grading - Trading	14	298,338	361,068	413,744	470,786	532,497	599,202	671,246
4	Dal Mill	14	-	-	-	-	-	-	-
5	Warehouse	14	-	-	-	-	-	-	-
6	Processing Unit - Horti Commodity	14	211,977	308,483	405,908	512,306	628,328	754,672	892,079
Subtotal			510,316	669,551	819,653	983,091	1,160,824	1,353,873	1,563,325
B Closing Stock			447,187	554,579	671,591	798,919	937,300	1,087,522	1,250,424
Total			957,503	1,224,129	1,491,244	1,782,010	2,098,125	2,441,396	2,813,749
C Accounts Payable & Accrued Expenses (Creditors)									
1	Agri Input	7	-	-	-	-	-	-	-
2	Custom Hiring	7	-	-	-	-	-	-	-
3	Cleaning & Grading - Trading	7	108,278	130,657	149,715	170,353	192,679	216,813	242,878
4	Dal Mill	7	-	-	-	-	-	-	-
5	Warehouse	7	-	-	-	-	-	-	-
6	Processing Unit - Horti Commodity	7	57,562	83,567	109,942	138,746	170,156	204,360	241,559
Total			165,840	214,224	259,658	309,099	362,835	421,173	484,437
D Working Capital			791,663	1,009,905	1,231,586	1,472,911	1,735,289	2,020,223	2,329,312
Own Contribution			197,916						

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. ~~17% rate of interest~~

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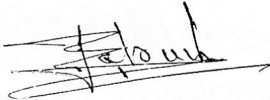
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6.1 Consolidated Profit and loss account for the Project

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Revenue							
Facility 1 - Cleaning & Grading - Trading	7,778,106	9,413,555	10,786,903	12,274,051	13,882,947	15,622,047	17,500,350
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	5,526,549	8,042,583	10,582,614	13,356,542	16,381,406	19,675,365	23,257,766
Total Revenue	13,304,655	17,456,138	21,369,517	25,630,593	30,264,352	35,297,412	40,758,116
Variable Cost							
Facility 1 - Cleaning & Grading - Trading	5,645,950	6,812,841	7,806,584	8,882,670	10,046,849	11,305,238	12,664,349
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	3,001,429	4,357,418	5,732,711	7,234,639	8,872,428	10,655,909	12,595,558
Total Variable Cost	8,647,378	11,170,259	13,539,295	16,117,309	18,919,277	21,961,147	25,259,907
Fixed Cost							
Facility 1 - Cleaning & Grading - Trading	840,000	882,000	926,100	972,405	1,021,025	1,072,077	1,125,680
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	624,000	655,200	687,960	722,358	758,476	796,400	836,220
Admin Expenses	842,000	884,100	928,305	974,720	1,023,456	1,074,629	1,128,361
Total Fixed Cost	2,306,000	2,421,300	2,542,365	2,669,483	2,802,957	2,943,105	3,090,261
Total Cost	10,953,378	13,591,559	16,081,660	18,786,793	21,722,234	24,904,252	28,350,167
Profit Before Depreciation ,Interest and Tax	2,351,277	3,864,579	5,287,856	6,843,800	8,542,118	10,393,159	12,407,949
Depreciation	1,123,445	1,123,445	1,123,445	1,123,445	1,123,445	1,123,445	1,123,445
Amortization	149,450	149,450	149,450	149,450	149,450	-	-
Profit Before Interest and Tax	1,078,382	2,591,684	4,014,961	5,570,905	7,269,223	9,269,715	11,284,504
Interest on Term loan	796,184	782,014	723,608	654,863	574,054	479,181	367,931
Profit Before Tax	282,198	1,809,670	3,291,354	4,916,042	6,695,170	8,790,534	10,916,573
Less: Tax	(181,776)	294,966	747,681	1,227,466	1,738,911	2,325,409	2,913,810
Profit After Tax	463,973	1,514,704	2,543,672	3,688,576	4,956,258	6,465,124	8,002,762
Cumulative Profit	463,973	1,978,677	4,522,350	8,210,925	13,167,184	19,632,308	27,635,070

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.

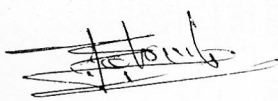

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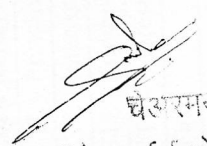
7.1 Balancesheet for the Project

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
ASSETS							
Current Assets	1,539,351	3,303,320	5,702,558	8,805,526	12,683,577	17,339,318	22,923,066
Cash and Bank Balance							
Accounts Receivables							
Other Current Assets	1,539,351	3,303,320	5,702,558	8,805,526	12,683,577	17,339,318	22,923,066
Total Current Assets							
Gross Fixed Assets	14,945,038	13,821,593	12,698,149	11,574,704	10,451,260	9,327,815	8,204,370
Less: Depreciation	1,123,445	1,123,445	1,123,445	1,123,445	1,123,445	1,123,445	1,123,445
Net Fixed Assets	13,821,593	12,698,149	11,574,704	10,451,260	9,327,815	8,204,370	7,080,926
Preliminary & Pre- operative Expenses	597,802	448,351	298,901	149,450	0	0	0
TOTAL ASSETS	15,958,746	16,449,820	17,576,163	19,406,236	22,011,392	25,543,688	30,003,991
LIABILITIES & SHAREHOLDERS EQUITY							
CURRENT LIABILITIES							
Short Term Debt (Working capital loan)							
Accounts Payable & Accrued Expenses							
Other Current Liabilities	0	0	0	0	0	0	0
Total Current Liabilities	4,974,522	4,405,303	3,751,076	2,999,146	2,134,921	1,141,630	0
Secured Long Term Debt							
Differed Tax Liabilities							
TOTAL LIABILITIES	4,974,522	4,405,303	3,751,076	2,999,146	2,134,921	1,141,630	0
Share capital	1,244,068	1,244,068	1,244,068	1,244,068	1,244,068	1,244,068	1,244,068
Smart Grant -in-Aid	9,415,374	9,415,374	9,415,374	9,415,374	9,415,374	9,415,374	9,415,374
Reserves and Surplus	0	324,781	1,385,074	3,165,645	5,747,648	9,217,029	13,742,616
Add: Opening Balance (P/L Account)							
Profit & Loss) During the Year	463,973	1,514,704	2,543,672	3,688,576	4,956,258	6,465,124	8,002,762
Appropriation - Dividend -30%	139,192	454,411	763,102	1,106,573	1,486,877	1,939,537	2,400,829
Total Reserves	324,781	1,385,074	3,165,645	5,747,648	9,217,029	13,742,616	19,344,549
TOTAL EQUITY	10,984,224	12,044,516	13,825,087	16,407,090	19,876,471	24,402,058	30,003,991
TOTAL LIABILITIES & EQUITY	15,958,746	16,449,820	17,576,163	19,406,236	22,011,392	25,543,688	30,003,991
CONTROL TICKER							
(=Liability - Asset)	0.00	0.00	0.00	0.00	0.00	0.00	0.00

A projected balance sheet, also referred to as pro forma balance sheet, lists specific account balances on a business' assets, liabilities and equity for a specified future time. Using a projected balance sheet, financial personnel can present lenders and investors with detailed financial information about planned future asset expansion, making it easier to persuade capital providers to supply the required financing.



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8.1 Cash Flow Statement for the Project



Sr. Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
1 Operating Profit							
Total Revenue	13,304,655	17,456,138	21,369,517	25,630,593	30,264,352	35,297,412	40,758,116
2 Equity/ Share capital							
Revestment	1,244,068						
3 Smart Grant -in-Aid	9,415,374						
4 Long Term Loan	5,230,763						
	593,747	1,009,905	1,231,586	1,472,911	1,735,289	2,020,223	2,329,312
5 Short Term Loan		18,466,043	22,601,103	27,103,504	31,999,642	37,317,635	43,087,428
Sub Total (A)	29,788,607						
Cash Outflow (Rs.)							
1 Capital Expenditure							
a Land and Building	2,916,000						
b Machinery and Equipment	7,119,831						
c Furniture & Fixture	98,766						
d It Infrastructure	55,047						
e Vehicle	4,755,394						
f Preliminary Expenses	747,252	454,411	763,102	1,106,573	1,486,877	1,939,537	2,400,829
g Appropriation - Dividend -30%	139,192						
2 Operational Expenditure							
a Variable Cost	8,647,378	11,170,259	13,539,295	16,117,309	18,919,277	21,961,147	25,259,907
b Fixed Cost	2,306,000	2,421,300	2,542,365	2,669,483	2,802,957	2,943,105	3,090,261
3 Loan Repayment							
LTL - Principal	256,241	569,219	654,227	751,930	864,225	993,290	1,141,630
LTL - Interest	724,934	660,826	575,818	478,114	365,819	236,754	88,414
STL - Principal	593,747	1,009,905	1,231,586	1,472,911	1,735,289	2,020,223	2,329,312
STL - Interest	71,250	121,189	147,790	176,749	208,235	242,427	279,517
Tax	(181,776)	294,966	747,681	1,227,466	1,738,911	2,325,409	2,913,810
Sub Total (B)	28,249,257	16,702,074	20,201,865	24,000,536	28,121,591	32,661,893	37,503,680
Net Cash Flow (A-B)	1,539,351	1,763,969	2,399,239	3,102,968	3,878,051	4,655,741	5,583,748
Opening Cash and Bank		1,539,351	3,303,320	5,702,558	8,805,526	12,683,577	17,339,318
Cumulative Cash Balance	1,539,351	3,303,320	5,702,558	8,805,526	12,683,577	17,339,318	22,923,066

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.

Project Manager

Auditor



9.1 Internal Rate of Return

Particular	Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Profit after Tax & Dividend		463,973.32	1,514,704.14	2,543,672.11	3,688,575.80	4,956,258.23	6,465,124.36	8,002,767.28
Add: Depreciation		1,123,444.61	1,123,444.61	1,123,444.61	1,123,444.61	1,123,444.61	1,123,444.61	1,123,444.61
Add: Preliminary expense written off		149,450.38	149,450.38	149,450.38	149,450.38	149,450.38	0.00	0.00
Net Cash Accrual (A)		1,736,868.31	2,787,599.13	3,816,567.10	4,961,470.78	6,229,153.22	7,588,568.97	9,126,206.89
Initial Investment/ Net Cash Accrual	(15,890,205.5443)							
IRR	19.45%							
Present Value Equivalent		0.84	0.70	0.59	0.49	0.41	0.34	0.29
Present Value of Future Inflows		1,454,095.89	1,953,811.37	2,239,501.56	2,437,334.09	2,561,885.96	2,612,864.10	2,630,712.58
Operating Net Cash Inflow					15,890,205.54			
Present Capital Outflow						15,890,205.54		

0.00

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

9.2 Break even Point

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Gross Receipts							
Facility 1 - Cleaning & Grading - Trading	7,778,106	9,413,555	10,786,903	12,274,051	13,882,947	15,622,047	17,500,350
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	5,526,549	8,042,583	10,582,614	13,356,542	16,381,406	19,675,365	23,257,766
Total Receipts	13,304,655	17,456,138	21,369,517	25,630,593	30,264,352	35,297,412	40,758,116

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	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Total Variable Exp	8,647,378	11,170,259	13,539,295	16,117,309	18,919,277	21,961,147	25,259,907
Contribution	4,657,277	6,285,879	7,850,221	9,513,283	11,345,076	13,336,264	15,498,209
Total Fixed exp	3,578,895	3,694,195	3,815,260	3,942,378	4,075,852	4,066,550	4,213,705
BEP	77%	59%	49%	41%	36%	30%	27%

Average BEP

45.63%

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	463,973	1,514,704	2,543,672	3,688,576	4,956,258	6,465,124	8,002,762
Add: Depreciation	1,123,445	1,123,445	1,123,445	1,123,445	1,123,445	1,123,445	1,123,445
Add: Preliminary exp Written off	149,450	149,450	149,450	149,450	149,450	0	0
Net Cash Accrual (A)	1,736,868	2,787,599	3,816,567	4,961,471	6,229,153	7,588,569	9,126,207
PV Factor @ 10 %	0.91	0.83	0.75	0.68	0.62	0.56	0.51
Disc Cash Flow	1,578,971	2,303,801	2,867,443	3,388,751	3,867,814	4,283,549	4,683,187

Total Discounted Cash Flows

22,973,517

Present Value of Outflow

15,890,206

NPV

7,083,311.80

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 of investment is positive, it means that the discounted present value of all future cash flows related to the project investment will be positive.

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 of investment is positive, it means that the discounted present value of all future cash flows related to the project investment will be positive.

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9.4 Return On Investments

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Net Profit	463,973	1,514,704	2,543,672	3,688,576	4,956,258	6,465,124	8,002,762
Average net profit	3947867.18						
Total Project cost	15890205.54						
ROI	24.84%						

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	15,890,206							
Profit after Tax & Dividend		463,973	1,514,704	2,543,672	3,688,576	4,956,258	6,465,124	8,002,762
Add: Depreciation		1,123,445	1,123,445	1,123,445	1,123,445	1,123,445	1,123,445	1,123,445
Add: Preliminary exp Written off		149,450	149,450	149,450	149,450	149,450		
Net Cash Accrual (A)		1,736,868	2,787,599	3,816,567	4,961,471	6,229,153	7,588,569	9,126,207
Cashflow - Initial Investment		(14,153,337)	(11,365,738)	(7,549,171)	(2,587,700)	3,641,453		

Payback period (in years) - Project

4.42

The payback period refers to the amount of time it takes to recover the cost of an investment

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9.6 Debt Service Coverage Ratio (DSCR)

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Net Operating Income	2,351,277	3,864,579	5,287,856	6,843,800	8,542,118	10,393,159	12,407,949
Add: Depreciation	1,123,445	1,123,445	1,123,445	1,123,445	1,123,445	1,123,445	1,123,445
Add: Amortization	149,450	149,450	149,450	149,450	149,450	-	-
Interest on TL	724,934	660,826	575,818	478,114	365,819	236,754	88,414
Total	4,349,106	5,798,300	7,136,569	8,594,809	10,180,833	11,753,358	13,619,807
Total Annual EMI	981,176	1,230,044	1,230,044	1,230,044	1,230,044	1,230,044	1,230,044
Debt Service Coverage Ratio (DCSR)	4.43	4.71	5.80	6.99	8.28	9.56	11.07

7.26

Average DSCR

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 - Trading	8,167,011	9,884,233	11,326,248	12,887,753	14,577,094	16,403,149	18,375,367
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	5,802,876	8,444,712	11,111,745	14,024,369	17,200,476	20,659,133	24,420,654
Total Income	13,969,888	18,328,945	22,437,993	26,912,122	31,777,570	37,062,282	42,796,022
Expenditure							
Fixed Cost (Excl. of Depreciation, Amortization and Interest)	2,306,000	2,421,300	2,542,365	2,669,483	2,802,957	2,943,105	3,090,261
Variable Cost	9,079,747	11,170,259	13,539,295	16,117,309	18,919,277	21,901,147	25,259,997
Total Operational Expenses	11,385,747	13,591,559	16,081,660	18,786,793	21,722,234	24,904,252	28,350,167
Net Income	2,584,141	4,737,386	6,356,332	8,125,330	10,055,336	12,158,030	14,445,855

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Cost Variation (+/-%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading - Trading	7,778,106	9,413,555	10,786,903	12,274,051	13,882,947	15,622,047	17,500,350
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	5,526,549	8,042,583	10,582,614	13,356,542	16,381,406	19,675,365	23,257,766
0	-	-	-	-	-	-	-
Total Income	13,304,655	17,456,138	21,369,517	25,630,593	30,264,352	35,297,412	40,758,116
Expenditure							
Fixed Cost (Excl. of Depreciation, Amortization and Interest)	2,306,000.00	2,421,300.00	2,542,365.00	2,669,483.25	2,802,957.41	2,943,105.28	3,090,260.55
Variable Cost	9,079,747.25	11,728,772.11	14,216,260.00	16,923,174.76	19,865,240.34	23,059,204.53	26,522,902.05
Total Operational Expenses	11,385,747.25	14,150,072.11	16,758,625.00	19,592,658.01	22,668,197.75	26,002,309.82	29,613,162.60
Net Income	1,918,907.75	3,306,066.17	4,610,891.71	6,037,934.64	7,596,154.63	9,295,101.79	11,144,953.27



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	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Quantity Variation (-5%)							
Facility 1 - Cleaning & Grading - Trading	7,389,201	8,942,877	10,247,557	11,660,348	13,188,799	14,840,945	16,625,332
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti	5,250,222	7,640,454	10,053,483	12,688,715	15,562,335	18,691,596	22,094,878
Commodity	0	-	-	-	-	-	-
Total Income	12,639,422	16,583,331	20,301,041	24,349,063	28,751,135	33,532,541	38,720,210
Expenditure							
Fixed Cost (Excl. of Depreciation, Amortization and Interest)	2,306,000	2,421,300	2,542,365	2,669,483	2,802,957	2,943,105	3,090,261
Variable Cost	8,215,009	10,611,746	12,862,330	15,311,444	17,973,313	20,863,090	23,996,911
Total Operational Expenses	10,521,009	13,033,046	15,404,695	17,980,927	20,776,270	23,806,195	27,087,172
Net Income	2,118,413	3,550,285	4,896,345	6,368,136	7,974,865	9,726,346	11,633,038

	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Cost Variation (-5%)							
Facility 1 - Cleaning & Grading - Trading	7,778,106	9,413,555	10,786,903	12,274,051	13,882,947	15,622,047	17,500,350
Facility 2 - Processing Unit- Dal Mill	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti	5,526,549	8,042,583	10,582,614	13,356,542	16,381,406	19,675,365	23,257,766
Commodity	0	-	-	-	-	-	-
Total Income	13,304,655	17,456,138	21,369,517	25,630,593	30,264,352	35,297,412	40,758,116
Expenditure							
Fixed Cost (Excl. of Depreciation, Amortization and Interest)	2,306,000	2,421,300	2,542,365	2,669,483	2,802,957	2,943,105	3,090,261
Variable Cost	8,215,009	10,611,746	12,862,330	15,311,444	17,973,313	20,863,090	23,996,911
Total Operational Expenses	10,521,009	13,033,046	15,404,695	17,980,927	20,776,270	23,806,195	27,087,172
Net Income	2,783,646	4,423,092	5,964,821	7,649,666	9,488,082	11,491,217	13,670,944

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

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Grains Crops and Production Details

10.1 Details of members and non-members

Particulars	No.
Total No. of Members Cultivating Grain Crops	
Total No. of Non-members Cultivating Grain Crops	0
Total	2
Average Land Holding per Member (Acres)	
Total Cultivated Land under grain Crop(Acres)	0

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	0%	0	15	0	10%	0	
	Red Gram/Tur	0%	0	7	0	5%	0	
	Paddy/Rice	0%	0	4	0	0%	0	
	Green Gram/ Moong	0%	0	7	0	2%	0	
	Maize	0%	0	20	0	0%	0	
	Black Gram/Udid	0%	0	7	0	10%	0	
	Bejra	0%	0	6	0	2%	0	
	Jawar	0%	0	0	0	0%	0	
	Sunflower	0%	0	0	0	0%	0	
	Area Under Rabbi Cultivation (In Acres)	30%	0	10	0	10%	0	
	Rabbi	Wheat	0%	0	10	0	10%	0
		Bengal Gram/Channa	0%	0	10	0	5%	0
Jawar		0%	0	10	0	0%	0	
Maize		0%	0	20	0	0%	0	
Safflower		0%	0	0	0	0%	0	
Summer	Area Under Summer Cultivation (In Acres)	5%	0	0	0	0%	0	
	Groundnut	0%	0	0	0	0%	0	
	Total	0%	0	0	0	0%	0	

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

(Signature)
चेयरमन

संयुक्त फार्मस प्रोड्यूसर्स कंपनी लि.

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10.3 Quantity of Marketable Surplus Produce Considered for Trading Business

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
	30%	35%	40%	45%	50%	55%	60%
Soybean	0	0	0	0	0	0	0
Red Gram/Tur	0	0	0	0	0	0	0
Paddy/Rice	0	0	0	0	0	0	0
Green Gram/ Moong	0	0	0	0	0	0	0
Maize	0	0	0	0	0	0	0
Black Gram/Udid	0	0	0	0	0	0	0
Bajra	0	0	0	0	0	0	0
Jawar	0	0	0	0	0	0	0
Sunflower	0	0	0	0	0	0	0
Wheat	0	0	0	0	0	0	0
Bengal Gram/Channa	0	0	0	0	0	0	0
Jawar	0	0	0	0	0	0	0
Maize	0	0	0	0	0	0	0
Safflower	0	0	0	0	0	0	0
Groundnut	0	0	0	0	0	0	0

10.4 Quantity of Marketable Surplus Produce Considered for Processing Business

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
	10%	15%	20%	25%	30%	35%	40%
Soybean	0	0	0	0	0	0	0
Red Gram/Tur	0	0	0	0	0	0	0
Paddy/Rice	0	0	0	0	0	0	0
Green Gram/ Moong	0	0	0	0	0	0	0
Maize	0	0	0	0	0	0	0
Black Gram/Udid	0	0	0	0	0	0	0
Bajra	0	0	0	0	0	0	0
Jawar	0	0	0	0	0	0	0
Sunflower	0	0	0	0	0	0	0
Wheat	0	0	0	0	0	0	0
Bengal Gram/Charana	0	0	0	0	0	0	0
Jawar	0	0	0	0	0	0	0
Maize	0	0	0	0	0	0	0

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