

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

3.0 Preparatory work

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

4.0 Colour codes used

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

5.0 Guidance note for using calculator

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

1.1 Total Project Cost

Sr. No.	Particular	Amount (Rs.)	Grant (%)	Grant Amount (Rs.)
1	Land and Building	28,954,057	60%	17,372,434
2	Machinery and Equipment	3,477,460	60%	2,086,476
3	Furniture and Fixture	-	60%	-
4	IT & It Infrastructure	-	60%	-
5	Transport vehical (Refer van and other)	-	60%	-
6	Preliminary Expenses	50,000	60%	30,000
7	Working Capital	717,766		
	Total	33,199,283		19,488,910

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

1.2 Means of Finance

Sr. No.	Particular	Bank Loan (%)	Amount (Rs.)
1	Govt. Grant under SMART Project	60%	19,488,910
2	Bank Finance - Long Term Loan	35%	11,351,031
3	Own Contribution		2,359,342
	Total		33,199,283

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)	47.01%	Project Viable	BEP shall be between 40-60%
2	Avg. Return on Capital Employed Average (ROCE)	17.80%	Project Viable	ROCE for the project shall be between 15-20%
3	Internal Rate of Return (IRR)	10.09%	Project Viable	The project internal rate of return shall be between 10-15%
4	Net present value (at a discount rate of 10 per cent)	109,877	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	5.19	Project Viable	The Pack Back Period (Project/ Equity) shall be less than 7 years
6	Debt Service Coverage Ratio (DSCR)	4.98	Project Viable	DSCR shall be between 1.5% to 5%

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

Sr. No.	Particular	Amount (Rs.)
1	Preliminary Expenses	50,000
2		
3		
Total		50,000

2.6 Preliminary Expenses

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

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

2.5 Transport vehical (Refer van and other)

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

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

2.4 IT & It Infrastructure

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

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

2.3 Furniture and Fixture

This sheet refers for purposes of tax calculations.

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Profit	6,500,010	5,731,816	7,000,000	8,333,170	9,000,016	10,333,170	11,666,324
Less: Depreciation	1,137,067	1,137,067	1,137,067	1,137,067	1,137,067	1,137,067	1,137,067
Less: Interest	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000
Less: Dividend	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000
Less: Other	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000
Profit after tax	2,362,936	2,594,749	3,062,933	3,596,103	4,162,949	4,733,103	5,307,248

3.1 Tax Schedule

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Profit	10,000	10,000	10,000	10,000	10,000	10,000	10,000
Less: Expenses	5	5	5	5	5	5	5
Profit after tax	9,995	9,995	9,995	9,995	9,995	9,995	9,995

3.2 Amortization Schedule

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Amortization	10,000	10,000	10,000	10,000	10,000	10,000	10,000
Less: Interest	10,000	10,000	10,000	10,000	10,000	10,000	10,000
Profit after tax	0	0	0	0	0	0	0

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Profit	6,500,010	5,731,816	7,000,000	8,333,170	9,000,016	10,333,170	11,666,324
Less: Depreciation	1,137,067	1,137,067	1,137,067	1,137,067	1,137,067	1,137,067	1,137,067
Less: Interest	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000
Less: Dividend	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000
Less: Other	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000
Profit after tax	2,362,936	2,594,749	3,062,933	3,596,103	4,162,949	4,733,103	5,307,248

3.3 Depreciation

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Depreciation	1,137,067	1,137,067	1,137,067	1,137,067	1,137,067	1,137,067	1,137,067
Less: Interest	1,137,067	1,137,067	1,137,067	1,137,067	1,137,067	1,137,067	1,137,067
Profit after tax	0	0	0	0	0	0	0

3.4 Schedule of General Admin Expenses

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
General Admin Expenses	4,000,000	4,000,000	4,000,000	4,000,000	4,000,000	4,000,000	4,000,000
Less: Interest	4,000,000	4,000,000	4,000,000	4,000,000	4,000,000	4,000,000	4,000,000
Profit after tax	0	0	0	0	0	0	0

4.1 Repayment Schedule

11.251.031

Rs. 309,678.79

Loan Amount (Rs)
Interest rate (%)
Loan Tenure in years
Mortgage Period (in Months)

Year	Month	Particulars	Opening Balance	Interest	Principal Repayment	EMI	Closing (Outstanding)
Year 1	Month 1		11,251,031	-	-	11,251,031	11,251,031
	Month 2		11,251,031	112,564	-	11,251,031	11,251,031
	Month 3		11,251,031	112,564	-	11,251,031	11,251,031
	Month 4		11,251,031	112,564	-	11,251,031	11,251,031
	Month 5		11,251,031	112,564	-	11,251,031	11,251,031
	Month 6		11,251,031	112,564	-	11,251,031	11,251,031
	Month 7		11,251,031	112,564	-	11,251,031	11,251,031
	Month 8		11,251,031	112,564	-	11,251,031	11,251,031
	Month 9		11,251,031	112,564	-	11,251,031	11,251,031
	Month 10		11,251,031	112,564	-	11,251,031	11,251,031
	Month 11		11,251,031	112,564	-	11,251,031	11,251,031
	Month 12		11,251,031	112,564	-	11,251,031	11,251,031
Year 2	Month 13		10,855,735	107,653	103,037	109,690	10,752,709
	Month 14		10,855,735	107,653	103,037	109,690	10,649,672
	Month 15		10,855,735	107,653	103,037	109,690	10,546,635
	Month 16		10,855,735	107,653	103,037	109,690	10,443,598
	Month 17		10,855,735	107,653	103,037	109,690	10,340,561
	Month 18		10,855,735	107,653	103,037	109,690	10,237,524
	Month 19		10,855,735	107,653	103,037	109,690	10,134,487
	Month 20		10,855,735	107,653	103,037	109,690	10,031,450
	Month 21		10,855,735	107,653	103,037	109,690	9,928,413
	Month 22		10,855,735	107,653	103,037	109,690	9,825,376
	Month 23		10,855,735	107,653	103,037	109,690	9,722,339
	Month 24		10,855,735	107,653	103,037	109,690	9,619,302
Year 3	Month 25		9,447,544	93,688	94,837	98,525	9,353,819
	Month 26		9,447,544	93,688	94,837	98,525	9,250,232
	Month 27		9,447,544	93,688	94,837	98,525	9,146,645
	Month 28		9,447,544	93,688	94,837	98,525	9,043,058
	Month 29		9,447,544	93,688	94,837	98,525	8,939,471
	Month 30		9,447,544	93,688	94,837	98,525	8,835,884
	Month 31		9,447,544	93,688	94,837	98,525	8,732,297
	Month 32		9,447,544	93,688	94,837	98,525	8,628,710
	Month 33		9,447,544	93,688	94,837	98,525	8,525,123
	Month 34		9,447,544	93,688	94,837	98,525	8,421,536
	Month 35		9,447,544	93,688	94,837	98,525	8,317,949
	Month 36		9,447,544	93,688	94,837	98,525	8,214,362
Year 4	Month 37		7,977,180	80,789	80,571	81,360	7,896,819
	Month 38		7,977,180	80,789	80,571	81,360	7,816,276
	Month 39		7,977,180	80,789	80,571	81,360	7,735,733
	Month 40		7,977,180	80,789	80,571	81,360	7,655,190
	Month 41		7,977,180	80,789	80,571	81,360	7,574,647
	Month 42		7,977,180	80,789	80,571	81,360	7,494,104
	Month 43		7,977,180	80,789	80,571	81,360	7,413,561
	Month 44		7,977,180	80,789	80,571	81,360	7,333,018
	Month 45		7,977,180	80,789	80,571	81,360	7,252,475
	Month 46		7,977,180	80,789	80,571	81,360	7,171,932
	Month 47		7,977,180	80,789	80,571	81,360	7,091,389
	Month 48		7,977,180	80,789	80,571	81,360	7,010,846
Year 5	Month 49		6,171,910	62,692	62,692	62,692	6,109,148
	Month 50		6,171,910	62,692	62,692	62,692	6,047,450
	Month 51		6,171,910	62,692	62,692	62,692	6,000,752
	Month 52		6,171,910	62,692	62,692	62,692	5,954,054
	Month 53		6,171,910	62,692	62,692	62,692	5,907,356
	Month 54		6,171,910	62,692	62,692	62,692	5,860,658
	Month 55		6,171,910	62,692	62,692	62,692	5,813,960
	Month 56		6,171,910	62,692	62,692	62,692	5,767,262
	Month 57		6,171,910	62,692	62,692	62,692	5,720,564
	Month 58		6,171,910	62,692	62,692	62,692	5,673,866
	Month 59		6,171,910	62,692	62,692	62,692	5,627,168
	Month 60		6,171,910	62,692	62,692	62,692	5,580,470
Year 6	Month 61		4,438,609	44,215	44,215	44,215	4,394,394
	Month 62		4,438,609	44,215	44,215	44,215	4,350,179
	Month 63		4,438,609	44,215	44,215	44,215	4,305,964
	Month 64		4,438,609	44,215	44,215	44,215	4,261,749
	Month 65		4,438,609	44,215	44,215	44,215	4,217,534
	Month 66		4,438,609	44,215	44,215	44,215	4,173,319
	Month 67		4,438,609	44,215	44,215	44,215	4,129,104
	Month 68		4,438,609	44,215	44,215	44,215	4,084,889
	Month 69		4,438,609	44,215	44,215	44,215	4,040,674
	Month 70		4,438,609	44,215	44,215	44,215	3,996,459
	Month 71		4,438,609	44,215	44,215	44,215	3,952,244
	Month 72		4,438,609	44,215	44,215	44,215	3,908,029
Year 7	Month 73		2,561,188	23,415	23,415	23,415	2,537,673
	Month 74		2,561,188	23,415	23,415	23,415	2,514,258
	Month 75		2,561,188	23,415	23,415	23,415	2,490,843
	Month 76		2,561,188	23,415	23,415	23,415	2,467,428
	Month 77		2,561,188	23,415	23,415	23,415	2,444,013
	Month 78		2,561,188	23,415	23,415	23,415	2,420,598
	Month 79		2,561,188	23,415	23,415	23,415	2,397,183
	Month 80		2,561,188	23,415	23,415	23,415	2,373,768
	Month 81		2,561,188	23,415	23,415	23,415	2,350,353
	Month 82		2,561,188	23,415	23,415	23,415	2,326,938
	Month 83		2,561,188	23,415	23,415	23,415	2,303,523
	Month 84		2,561,188	23,415	23,415	23,415	2,280,108
Total							

This Sheet Provides 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.

567961.50 1135100.95

Month 84	207,619	2,059	205,569	209,678	207,619	209,678	207,619
Month 83	413,200	4,098	409,102	209,678	205,581	209,678	413,200
Month 82	616,762	6,116	610,646	209,678	205,581	209,678	616,762
Month 81	818,735	8,115	810,620	209,678	205,581	209,678	818,735
Month 80	1,017,909	10,094	1,007,815	209,678	199,584	209,678	1,017,909
Month 79	1,214,534	12,054	1,202,480	209,678	197,634	209,678	1,214,534
Month 78	1,411,217	13,995	1,397,222	209,678	195,684	209,678	1,411,217
Month 77	1,604,980	15,916	1,589,064	209,678	193,732	209,678	1,604,980
Month 76	1,796,815	17,819	1,778,996	209,678	191,860	209,678	1,796,815
Month 75	1,986,815	19,703	1,967,112	209,678	189,976	209,678	1,986,815
Month 74	2,174,975	21,568	2,153,407	209,678	188,110	209,678	2,174,975
Month 73	2,361,188	23,415	2,337,773	209,678	186,263	209,678	2,361,188
Month 72	2,545,635	25,244	2,520,391	209,678	184,434	209,678	2,545,635
Month 71	2,728,246	27,055	2,701,191	209,678	182,623	209,678	2,728,246
Month 70	2,909,076	28,848	2,880,228	209,678	180,830	209,678	2,909,076
Month 69	3,088,130	30,624	3,057,506	209,678	179,054	209,678	3,088,130
Month 68	3,265,426	32,382	3,233,044	209,678	177,296	209,678	3,265,426
Month 67	3,441,061	34,123	3,406,938	209,678	175,555	209,678	3,441,061
Month 66	3,615,033	35,847	3,579,186	209,678	173,831	209,678	3,615,033
Month 65	3,787,352	37,554	3,750,798	209,678	172,124	209,678	3,787,352
Month 64	3,958,027	39,244	3,918,783	209,678	170,444	209,678	3,958,027
Month 63	4,127,057	40,917	4,086,140	209,678	168,789	209,678	4,127,057
Month 62	4,294,442	42,575	4,251,867	209,678	167,160	209,678	4,294,442
Month 61	4,460,181	44,215	4,415,966	209,678	165,558	209,678	4,460,181
Month 60	4,624,274	45,840	4,578,434	209,678	163,983	209,678	4,624,274
Month 59	4,786,720	47,449	4,739,271	209,678	162,435	209,678	4,786,720
Month 58	4,947,528	49,042	4,898,486	209,678	160,914	209,678	4,947,528
Month 57	5,106,699	50,619	5,056,080	209,678	159,420	209,678	5,106,699
Month 56	5,264,134	52,181	5,211,953	209,678	157,953	209,678	5,264,134
Month 55	5,419,934	53,728	5,366,206	209,678	156,514	209,678	5,419,934
Month 54	5,574,199	55,259	5,519,940	209,678	155,103	209,678	5,574,199
Month 53	5,726,928	56,775	5,672,153	209,678	153,720	209,678	5,726,928
Month 52	5,878,121	58,277	5,822,844	209,678	152,365	209,678	5,878,121
Month 51	6,027,778	59,765	5,972,013	209,678	151,038	209,678	6,027,778
Month 50	6,175,899	61,239	6,118,660	209,678	149,739	209,678	6,175,899
Month 49	6,322,484	62,699	6,263,785	209,678	148,468	209,678	6,322,484
Month 48	6,467,533	64,136	6,407,397	209,678	147,225	209,678	6,467,533
Month 47	6,611,046	65,552	6,549,494	209,678	146,010	209,678	6,611,046
Month 46	6,753,023	66,947	6,689				

5.1 Closing and Opening Stock Calculation

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Opening Stock							
April Input	-	-	-	-	-	-	-
Trailing	-	-	-	-	-	-	-
Grain Processing	3,466,382	3,899,567	3,899,567	4,367,515	4,872,509	5,417,083	6,003,924
Horticulture Processing	-	-	-	-	-	-	-
Total	3,466,382	3,899,567	3,899,567	4,367,515	4,872,509	5,417,083	6,003,924
Closing Stock							
April Input	-	-	-	-	-	-	-
Trailing	-	-	-	-	-	-	-
Grain Processing	3,466,382	3,899,567	3,899,567	4,367,515	4,872,509	5,417,083	6,003,924
Horticulture Processing	-	-	-	-	-	-	-
Total	3,466,382	3,899,567	3,899,567	4,367,515	4,872,509	5,417,083	6,003,924

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%

5.2 Working Capital Calculation

Sr. No.	Particulars	Duration (in days)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
A									
1	Accounts Receivable (Debtors)								
2	April Input		-	-	-	-	-	-	-
3	Custom Hiring		-	-	-	-	-	-	-
4	Cleaning & Graining	4	994,207	1,120,117	1,354,531	1,399,586	1,560,011	1,724,579	1,906,113
5	Warehouse		-	-	-	-	-	-	-
6	Processing Unit - Hort Commodity		-	-	-	-	-	-	-
Subtotal									
			994,207	1,120,117	1,354,531	1,399,586	1,560,011	1,724,579	1,906,113
B									
Closing Stock									
			3,466,382	3,899,567	4,367,515	4,872,509	5,417,083	6,003,924	6,635,927
Total									
			4,460,489	5,019,684	5,722,046	6,272,095	6,977,094	7,728,512	8,542,040
C									
Accounts Payable & Accrued Expenses (Creditors)									
1	April Input		-	-	-	-	-	-	-
2	Custom Hiring		-	-	-	-	-	-	-
3	Cleaning & Graining		-	-	-	-	-	-	-
4	Cleaning & Graining	4	871,657	1,011,585	1,153,681	1,267,158	1,408,923	1,561,738	1,726,591
5	Warehouse		-	-	-	-	-	-	-
Processing Unit - Hort Commodity									
			-	-	-	-	-	-	-
Total									
			871,657	1,011,585	1,153,681	1,267,158	1,408,923	1,561,738	1,726,591
D									
Working Capital									
			3,588,832	4,008,099	4,568,365	5,004,937	5,568,171	6,166,774	6,815,449
Own Contribution									
			717,766	-	-	-	-	-	-

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
Revenue							
Factory 1 - Processing & Grading	103,681,622	116,812,214	130,829,680	145,956,861	162,269,687	179,818,903	198,780,367
Factory 2 - Processing Unit-Cleaning unit	2,160,000	2,447,280	2,749,883	3,068,377	3,403,539	3,505,645	3,610,814
Factory 3 - Warehouse	-	-	-	-	-	-	-
Factory 4 - Custom Hinge	-	-	-	-	-	-	-
Factory 5 - Agri Input Centre	-	-	-	-	-	-	-
Factory 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Total Revenue	105,841,622	119,259,494	133,579,532	149,025,239	165,673,226	183,324,548	202,391,181
Variable Cost							
Factory 1 - Cleaning & Grading	-	-	-	-	-	-	-
Factory 2 - Processing Unit-Cleaning unit	90,901,365	105,730,317	118,435,286	132,146,427	146,932,593	162,867,010	180,027,537
Factory 3 - Warehouse	612,000	630,360	649,271	668,749	688,811	709,476	730,760
Factory 4 - Custom Hinge	-	-	-	-	-	-	-
Factory 5 - Agri Input Centre	-	-	-	-	-	-	-
Factory 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Total Variable Cost	91,513,365	106,360,677	119,084,557	132,815,176	147,621,404	163,576,486	180,758,297
Fixed Cost							
Factory 1 - Cleaning & Grading	-	-	-	-	-	-	-
Factory 2 - Processing Unit-Cleaning unit	-	-	-	-	-	-	-
Factory 3 - Warehouse	-	-	-	-	-	-	-
Factory 4 - Custom Hinge	-	-	-	-	-	-	-
Factory 5 - Agri Input Centre	-	-	-	-	-	-	-
Factory 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Admin Expenses	4,952,152	5,446,867	5,991,054	6,589,659	7,248,125	7,972,437	8,769,181
Total Fixed Cost	4,952,152	5,446,867	5,991,054	6,589,659	7,248,125	7,972,437	8,769,181
Total Cost	96,465,516	111,807,544	125,075,610	139,404,834	154,869,529	171,548,923	189,527,478
Profit Before Depreciation-Interest and Tax	9,376,106	7,451,950	8,503,922	9,620,404	10,803,696	11,805,625	12,863,703
Depreciation	1,137,967	1,137,967	1,137,967	1,137,967	1,137,967	1,137,967	1,137,967
Amortization	10,000	10,000	10,000	10,000	10,000	10,000	10,000
Profit Before Interest and Tax	8,228,139	6,303,984	7,355,955	8,472,437	9,655,730	10,667,658	11,725,736
Interest on Term loan	1,659,129	1,690,674	1,584,140	1,461,529	1,320,569	1,158,642	972,841
Profit Before Tax	6,569,010	4,613,310	5,771,816	7,010,908	8,335,170	9,509,016	10,752,895
Less: Tax	1,115,387	702,529	1,088,785	1,486,624	1,898,305	2,263,516	2,610,403
Profit After Tax	5,453,622	3,910,781	4,683,031	5,524,284	6,436,865	7,245,501	8,142,492
Cumulative Profit	5,453,622	9,364,403	14,047,434	19,571,718	26,008,583	33,254,084	41,366,576

Projected Consolidated Profit and Loss account is to give a projection of how much money you will bring in by selling produce 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
ASSETS							
Current Assets							
Cash and Bank Balance	6,722,034	10,474,616	14,835,250	19,852,298	25,573,852	31,859,809	38,749,079
Accounts Receivables							
Other Current Assets							
Total Current Assets	6,722,034	10,474,616	14,835,250	19,852,298	25,573,852	31,859,809	38,749,079
Gross Fixed Assets	32,431,517	31,293,550	30,155,583	29,017,617	27,879,650	26,741,683	25,603,716
Less: Depreciation	1,137,967	1,137,967	1,137,967	1,137,967	1,137,967	1,137,967	1,137,967
Net Fixed Assets	31,293,550	30,155,583	29,017,617	27,879,650	26,741,683	25,603,716	24,465,749
Preiminary & Pre-operative Expenses	40,000	30,000	20,000	10,000	0	0	0
TOTAL ASSETS	38,055,584	40,660,199	43,872,866	47,741,948	52,315,535	57,463,525	63,214,828
LIABILITIES & SHAREHOLDERS EQUITY							
CURRENT LIABILITIES							
Short Term Debt (Working capital loan)							
Accounts Payable & Accrued Expenses							
Other Current Liabilities							
Total Current Liabilities	0	0	0	0	0	0	0
Secured Long Term Debt	10,753,709	9,447,544	7,977,180	6,321,977	4,458,699	2,361,188	0
Deferred Tax Liabilities							
TOTAL LIABILITIES	10,753,709	9,447,544	7,977,180	6,321,977	4,458,699	2,361,188	0
Share capital	2,359,342	2,359,342	2,359,342	2,359,342	2,359,342	2,359,342	2,359,342
Smart Grant-in-Aid	19,488,910	19,488,910	19,488,910	19,488,910	19,488,910	19,488,910	19,488,910
Reserves and Surplus	0	5,453,622	9,364,403	14,047,434	19,571,718	26,008,583	33,254,084
Add: Opening Balance (P/L Account)	0	5,453,622	9,364,403	14,047,434	19,571,718	26,008,583	33,254,084
Profit & Loss During the Year	5,453,622	3,910,781	4,683,031	5,524,284	6,436,865	7,245,501	8,112,492
Appropriation - Dividend							
Total Reserves	5,453,622	9,364,403	14,047,434	19,571,718	26,008,583	33,254,084	41,366,576
TOTAL EQUITY	27,301,875	31,212,655	35,895,686	41,419,970	47,856,836	55,102,336	63,214,828
TOTAL LIABILITIES & EQUITY	38,055,584	40,660,199	43,872,866	47,741,948	52,315,535	57,463,525	63,214,828
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.

8.1 Cash Flow Statement for the Project

Sr. Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
1 Operating Profit	105,841,622	119,259,494	133,579,332	149,025,239	165,673,226	183,354,548	202,391,181
2 Equity/Share Capital	2,359,342						
3 Smart Grant-in-Aid	19,488,910						
4 Long Term Loan	11,351,031						
5 Short Term Loan	2,691,624	4,005,831	4,486,365	5,004,937	5,564,151	6,166,774	6,815,748
Sub Total (A)	141,732,529	123,265,325	138,065,898	154,030,176	171,237,377	189,521,322	209,206,929
1 Capital Expenditure							
a Land and Building	28,954,057						
b Machinery and Equipment	3,477,460						
c Furniture & Fixture	-						
d Infrastructure	-						
e Vehicle	-						
f Preliminary Expenses	30,000						
2 Operational Expenditure							
a Variable Cost	91,513,265	106,360,677	119,084,557	132,151,176	147,621,404	163,576,486	180,758,297
b Fixed Cost	4,952,152	5,446,867	5,991,054	6,589,659	7,248,125	7,972,437	8,769,181
3 Loan Repayment							
LTL - Principal	597,322	1,306,166	1,470,364	1,655,203	1,863,278	2,097,511	2,361,188
LTL - Interest	1,336,135	1,209,974	1,045,776	860,937	652,861	418,629	154,951
STL - Principal	2,691,624	4,005,831	4,486,365	5,004,937	5,564,151	6,166,774	6,815,748
STL - Interest	322,995	480,700	538,364	600,592	667,698	740,013	817,890
4 Tax	1,113,387	702,529	1,088,783	1,486,624	1,898,305	2,263,516	2,640,403
Sub Total (B)	135,010,496	119,512,744	133,705,264	149,013,128	165,515,823	183,235,365	202,317,659
Net Cash Flow (A-B)	6,722,034	3,752,582	4,360,634	5,017,048	5,721,554	6,285,957	6,889,270
Opening Cash and Bank		6,722,034	10,474,616	14,835,250	19,852,298	25,573,852	31,859,809
Cumulative Cash Balance		6,722,034	10,474,616	14,835,250	19,852,298	25,573,852	31,859,809

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 an upcoming time period.

9.1 Internal Rate of Return

Particulars	Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Profit after Tax & Dividend	5,437,722.10	3,910,780.83	4,683,071.83	5,324,284.71	6,436,865.24	7,245,500.61	8,112,491.91	
Add Depreciation	1,137,066.82	1,137,066.82	1,137,066.82	1,137,066.82	1,137,066.82	1,137,066.82	1,137,066.82	0.00
Add: Technology exp. without off	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	0.00
Net Cash Assumed (CA)	6,601,588.92	5,058,747.65	5,830,997.53	6,072,251.66	7,584,892.07	8,383,467.44	9,350,458.74	
Initial Investment (Net Cash Outflow)	(37,199,283.39)	6,601,588.92	5,058,747.65	5,830,997.53	6,072,251.66	7,584,892.07	8,383,467.44	9,350,458.74
Net Present Value of Future Inflows		0.91	0.83	0.75	0.68	0.62	0.56	0.51
Present Value of Future Inflows		5,996,798.37	4,173,733.88	4,369,873.86	4,541,930.00	4,768,818.56	4,768,426.20	4,719,080.73
Operating Net Cash Inflow								
Present Capital Outflow								37,199,283.39
NPV								0.00

The internal rate of return (IRR) is a ratio used in financial analysis to estimate the probability 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
Fixed Costs	14,338,257	12,898,817	14,494,976	16,210,663	18,051,821	19,778,062	21,627,884
Variable Costs	9,151,265	10,360,697	11,904,557	13,815,176	14,762,404	16,376,186	18,029,297
Total Breakups	105,841,622	119,259,494	137,579,313	149,011,229	163,871,226	181,154,248	202,391,181
Revenue	107,687,622	126,112,214	142,829,080	145,046,851	162,249,087	179,448,903	198,780,307
Fixed 1 - Changing & Costing	-	-	-	-	-	-	-
Fixed 2 - Processing Infr. Charge	-	-	-	-	-	-	-
Fixed 3 - Warehouse	2,144,280	2,144,280	2,144,280	2,144,280	2,144,280	2,144,280	2,144,280
Fixed 4 - Common Inflow	-	-	-	-	-	-	-
Fixed 5 - Avg. Inflow	-	-	-	-	-	-	-
Fixed 6 - Processing Infr. Charge	-	-	-	-	-	-	-
Total Breakups	105,841,622	119,259,494	137,579,313	149,011,229	163,871,226	181,154,248	202,391,181
Total Variable Exp.	9,151,265	10,360,697	11,904,557	13,815,176	14,762,404	16,376,186	18,029,297
Contribution	14,338,257	12,898,817	14,494,976	16,210,663	18,051,821	19,778,062	21,627,884
Total Fixed exp.	6,100,119	6,594,834	7,139,020	7,277,626	8,296,092	9,110,404	9,907,148
Break-Even Point (BEP)	47.01%						

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

9.3 Net Present Value

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Profit after Tax & Dividend	5,437,722	3,910,781	4,683,071	5,324,284	6,436,865	7,245,501	8,112,492
Add Depreciation	1,137,067	1,137,067	1,137,067	1,137,067	1,137,067	1,137,067	1,137,067
Add: Technology exp. without off	10,000	10,000	10,000	10,000	10,000	10,000	0
Net Cash Assumed (CA)	6,601,589	5,058,748	5,830,997	6,072,251	7,584,892	8,383,467	9,350,459
PV Factor @ 10 %	0.91	0.83	0.75	0.68	0.62	0.56	0.51
Disc Cash Flow	6,001,444	4,180,783	4,384,015	4,571,227	4,769,541	4,712,247	4,746,948

9.4 Return On Investments

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 is a profitable investment. If it is a negative, it is a loss. The NPV is a measure used to evaluate the efficiency or profitability of an investment.

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Net Profit	5,437,722	3,910,781	4,683,071	5,324,284	6,436,865	7,245,501	8,112,492
Average net profit	5,997,810						
Total Project cost	37,199,283.39						
ROI	17.80%						

9.5 Payback Period (In years) - Project

Particulars	Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Initial Investment	33,192,293							
Profit After Tax & Dividend		5,437,622	3,910,281	4,681,021	5,524,284	6,436,865	7,245,501	8,112,492
Add Depreciation		1,137,967	1,137,967	1,137,967	1,137,967	1,137,967	1,137,967	1,137,967
Add Amortization		10,000	10,000	10,000	10,000	10,000	10,000	10,000
Invested on TL		1,300,974	1,045,736	869,917	418,861	418,861	154,951	
Total		11,860,207	9,809,891	10,697,665	11,629,308	12,661,535	13,362,221	14,156,620
Total Annual Fall		1,933,456	2,516,139	2,516,139	2,516,139	2,516,139	2,516,139	2,516,139
Debt Service Coverage Ratio (DSCR)		6.13	3.90	4.25	4.62	5.01	5.31	5.63

Payback period (in years) - Project

5.19

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 Financing Income	9,176,106	7,451,960	8,503,912	9,620,404	10,801,696	11,805,025	12,961,703
Add Amortization	10,000	10,000	10,000	10,000	10,000	10,000	10,000
Add Depreciation	1,137,967	1,137,967	1,137,967	1,137,967	1,137,967	1,137,967	1,137,967
Total	11,860,207	9,809,891	10,697,665	11,629,308	12,661,535	13,362,221	14,156,620
Total Annual Fall	1,933,456	2,516,139	2,516,139	2,516,139	2,516,139	2,516,139	2,516,139
Debt Service Coverage Ratio (DSCR)	6.13	3.90	4.25	4.62	5.01	5.31	5.63

Debt Service

4.25

The debt to service coverage ratio (DSCR) is the ratio of the amount of cash flow to pay for debt. The DSCR is a multiple, such that if the DSCR is less than 1.0, it indicates that the company has a negative cash flow to pay for debt.

9.7 Sensitivity Analysis

Quantity Variation (+5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Factor 1 - Changing & Grading	100,681,022	116,812,214	130,829,680	145,096,861	162,209,687	179,848,903	198,780,367
Factor 2 - Processing Unit - Cleaning	2,160,000	2,447,280	2,749,857	3,068,777	3,405,539	3,805,645	4,210,814
Factor 3 - Warehouse	-	-	-	-	-	-	-
Factor 4 - Custom Hauling	-	-	-	-	-	-	-
Factor 5 - Asphalt Layer Course	-	-	-	-	-	-	-
Factor 6 - Processing Unit - Hauling	-	-	-	-	-	-	-
Total Income	102,841,022	119,259,494	133,579,537	148,105,638	165,615,226	183,654,548	202,991,181
Total Cost (Total of Depreciation & Amortization)	4,952,152	5,446,867	5,991,054	6,589,659	7,248,125	7,972,477	8,760,181
Variable Cost	96,888,870	113,812,627	127,588,483	142,518,979	158,367,102	175,682,071	194,230,997
Total Depreciation Expenses	101,841,184	111,802,544	123,072,510	134,644,824	146,506,229	158,746,933	171,377,478
Net Income	1,059,848	5,446,867	5,991,054	6,589,659	7,248,125	7,972,477	8,760,181

Quantity Variation (+5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Factor 1 - Changing & Grading	98,441,341	110,971,603	124,788,196	138,933,018	154,705,203	170,806,158	188,841,748
Factor 2 - Processing Unit - Cleaning	2,072,000	2,371,816	2,672,360	2,981,959	3,301,702	3,650,403	4,040,773
Factor 3 - Warehouse	-	-	-	-	-	-	-
Factor 4 - Custom Hauling	-	-	-	-	-	-	-
Factor 5 - Asphalt Layer Course	-	-	-	-	-	-	-
Factor 6 - Processing Unit - Hauling	-	-	-	-	-	-	-
Total Income	100,513,341	113,343,419	127,460,556	141,914,977	157,986,905	174,456,561	192,882,521
Total Cost (Total of Depreciation & Amortization)	4,952,152	5,446,867	5,991,054	6,589,659	7,248,125	7,972,477	8,760,181
Variable Cost	95,561,189	109,896,552	124,469,502	139,325,318	154,738,780	170,834,084	187,122,340
Total Depreciation Expenses	100,513,341	113,343,419	127,460,556	141,914,977	157,986,905	174,456,561	192,882,521
Net Income	8,699,693	6,807,010	7,739,173	8,869,901	9,991,105	10,816,722	11,782,658

Quantity Variation (+5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Factor 1 - Changing & Grading	101,681,022	116,812,214	130,829,680	145,096,861	162,209,687	179,848,903	198,780,367
Factor 2 - Processing Unit - Cleaning	2,160,000	2,447,280	2,749,857	3,068,777	3,405,539	3,805,645	4,210,814
Factor 3 - Warehouse	-	-	-	-	-	-	-
Factor 4 - Custom Hauling	-	-	-	-	-	-	-
Factor 5 - Asphalt Layer Course	-	-	-	-	-	-	-
Factor 6 - Processing Unit - Hauling	-	-	-	-	-	-	-
Total Income	103,841,022	119,259,494	133,579,537	148,105,638	165,615,226	183,654,548	202,991,181
Total Cost (Total of Depreciation & Amortization)	4,952,152	5,446,867	5,991,054	6,589,659	7,248,125	7,972,477	8,760,181
Variable Cost	98,888,870	115,812,627	129,588,483	144,518,979	160,367,102	177,682,071	196,230,997
Total Depreciation Expenses	103,841,022	119,259,494	133,579,537	148,105,638	165,615,226	183,654,548	202,991,181
Net Income	9,899,693	7,807,010	8,739,173	9,869,901	10,991,105	11,816,722	12,782,658

Quantity Variation (+5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Factor 1 - Changing & Grading	103,681,022	118,812,214	132,829,680	147,096,861	164,209,687	181,848,903	199,780,367
Factor 2 - Processing Unit - Cleaning	2,160,000	2,447,280	2,749,857	3,068,777	3,405,539	3,805,645	4,210,814
Factor 3 - Warehouse	-	-	-	-	-	-	-
Factor 4 - Custom Hauling	-	-	-	-	-	-	-
Factor 5 - Asphalt Layer Course	-	-	-	-	-	-	-
Factor 6 - Processing Unit - Hauling	-	-	-	-	-	-	-
Total Income	105,841,022	121,259,494	135,579,537	150,105,638	167,615,226	185,654,548	204,991,181
Total Cost (Total of Depreciation & Amortization)	4,952,152	5,446,867	5,991,054	6,589,659	7,248,125	7,972,477	8,760,181
Variable Cost	100,888,870	117,812,627	131,588,483	146,518,979	163,367,102	181,682,071	199,230,997
Total Depreciation Expenses	105,841,022	121,259,494	135,579,537	150,105,638	167,615,226	185,654,548	204,991,181
Net Income	11,959,693	9,807,010	10,739,173	11,869,901	12,991,105	13,816,722	14,782,658

Sensitivity analysis is a financial model that determines how large variables are affected by changes in quantity or cost variables known as input variables. For example, 5% (+/-) while calculating sensitivity analysis.

11.4 Quantity of Marketable Surplus Produce Considered for Processing Business							
Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Citrus Fruits	15%	40%	45%	50%	55%	60%	65%
Banana	0	0	0	0	0	0	0
Custard Apple	0	0	0	0	0	0	0
Guava	0	0	0	0	0	0	0
Mango	0	0	0	0	0	0	0
Watermelon	0	0	0	0	0	0	0
11.5 Crop-wise Area Considered for Agri Input Service Centre							
Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Citrus Fruits	0	0	0	0	0	0	0
Banana	0	0	0	0	0	0	0
Custard Apple	0	0	0	0	0	0	0
Guava	0	0	0	0	0	0	0
Mango	0	0	0	0	0	0	0
Watermelon	0	0	0	0	0	0	0
11.6 Crop-wise Area Considered for Agri Input Service Centre							
Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Citrus Fruits	0	0	0	0	0	0	0
Banana	0	0	0	0	0	0	0
Custard Apple	0	0	0	0	0	0	0
Guava	0	0	0	0	0	0	0
Mango	0	0	0	0	0	0	0
Watermelon	0	0	0	0	0	0	0

Assumptions:

- 1 5% of total produce of the cluster will be traded in first year and it will increase ever year by 5 %
- 2 90% of total produce of the cluster will be Process in first year and it will increase ever year by 5 %
- 3 5% of total land of members is considered for Agri input service centre business

**Facility 3 - Warehouse
14.1 Capacity Utilization**

Capacity 1,800.00 MT

No of Month 12

Particular	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Capacity Utilisation	50%	55%	60%	65%	70%	70%	70%
Total Quantity Stored per Annum	10,800.00	11,880.00	12,960.00	14,040.00	15,120.00	15,120.00	15,120.00

14.2 Facility 3 - Profit and loss of Warehouse

Particulars	Unit	Rate	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Vegetable									
Storage Charges per MT per Month		200	2,160,000	2,447,280	2,749,853	3,068,377	3,403,539	3,505,645	3,610,814
Total Revenue			2,160,000	2,447,280	2,749,853	3,068,377	3,403,539	3,505,645	3,610,814
Expenses									
Variable Cost									
Damage	MT	15	108,000	111,240	114,577	118,015	121,555	125,202	128,958
Fumigation	MT	15	324,000	333,720	343,732	354,044	364,665	375,605	386,873
Electricity		15,000	180,000	185,400	190,962	196,691	202,592	208,669	214,929
Total Variable Cost			612,000	630,360	649,271	668,749	688,811	709,476	730,760
Fixed Cost									
Warehouse Manager	1		-	-	-	-	-	-	-
Total Fixed Cost			-	-	-	-	-	-	-
Total Expenses			612,000	630,360	649,271	668,749	688,811	709,476	730,760
Operating profit			1,548,000	1,816,920	2,100,582	2,399,628	2,714,727	2,796,169	2,880,054

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