

Section 5 Sub-project Budget and Financial Analysis

5.1 Sub project budget and means of finance

5.1.1 Budget

No.	Proposed component	Unit	Unit rate	Total unit	Total amount (Rs.)
1	Land and Building				1,82,22,948
2	Machinery and Equipment				1,82,99,879
3	Furniture and Fixture				0
4	IT & It Infrastructure				12,88,873
5	Vehicle				0
6	Preliminary Expenses				70,000
7	Working Capital				42,66,784
	Total				4,21,48,484

5.2 Financial Analysis

5.2.1 Project Cost Summary:

1.1 Total Project Cost

Sr. No.	Particular	Amount (Rs.)	Grant (%)	Grant Amount (Rs.)
1	Land and Building	1,82,22,948	60%	1,09,33,769
2	Machinery and Equipment	1,82,99,879	60%	1,09,79,927
3	Furniture and Fixture	-	60%	-
4	IT & It Infrastructure	12,88,873	60%	7,73,324
5	Vehicle	-	60%	-
6	Preliminary Expenses	70,000	60%	42,000
7	Working Capital	42,66,784		-
Total		4,21,48,484		2,27,29,020

1.2 Means of Finance

Sr. No.	Particular	Bank Loan (%)	Amount (Rs.)
1	Govt. Grant under SMART Project	60%	2,27,29,020
2	Bank Finance - Long Term Loan (= Total Project Cost-Smart Grant - Own Contribution)	35%	1,32,58,595
3	Own Contribution (=Fixed Assets*5%)+Working Capital)	5%	61,60,869
Total			4,21,48,484

5.2.2 Depreciation Estimates

Assets

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Building							
Asset Value	1,82,22,948	1,64,00,653	1,47,60,588	1,32,84,529	1,19,56,076	1,07,60,469	96,84,422
Depreciation	18,22,295	16,40,065	14,76,059	13,28,453	11,95,608	10,76,047	9,68,442
Accumulated Depreciation	18,22,295	34,62,360	49,38,419	62,66,872	74,62,479	85,38,526	95,06,968
Net Fixed Assets	1,64,00,653	1,47,60,588	1,32,84,529	1,19,56,076	1,07,60,469	96,84,422	87,15,980
	-	-	-	-	-	-	-
Plant and Machinery							
Asset Value	1,82,99,879	1,55,54,897	1,32,21,662	1,12,38,413	95,52,651	81,19,753	69,01,790
Depreciation	27,44,982	23,33,235	19,83,249	16,85,762	14,32,898	12,17,963	10,35,269
Accumulated Depreciation	27,44,982	50,78,216	70,61,466	87,47,228	1,01,80,125	1,13,98,088	1,24,33,357
Net Fixed Assets	1,55,54,897	1,32,21,662	1,12,38,413	95,52,651	81,19,753	69,01,790	58,66,522
	-	-	-	-	-	-	-
Furniture and Electrification							
Asset Value	-	-	-	-	-	-	-
Depreciation	-	-	-	-	-	-	-
Accumulated Depreciation	-	-	-	-	-	-	-
Net Fixed Assets	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
IT Infrastructure							
Asset Value	12,88,873	7,73,324	4,63,994	2,78,397	1,67,038	1,00,223	60,134
Depreciation	5,15,549	3,09,330	1,85,598	1,11,359	66,815	40,089	24,053
Accumulated Depreciation	5,15,549	8,24,879	10,10,476	11,21,835	11,88,650	12,28,739	12,52,793
Net Fixed Assets	7,73,324	4,63,994	2,78,397	1,67,038	1,00,223	60,134	36,080
Gross Fixed Asset	3,78,11,700	3,27,28,874	2,84,46,245	2,48,01,339	2,16,75,765	1,89,80,445	1,66,46,346
Total Depreciation	50,82,826	42,82,629	36,44,906	31,25,573	26,95,320	23,34,099	20,27,764
Accumulated Depreciation	50,82,826	93,65,455	1,30,10,361	1,61,35,935	1,88,31,255	2,11,65,354	2,31,93,118
Net Fixed Assets	3,27,28,874	2,84,46,245	2,48,01,339	2,16,75,765	1,89,80,445	1,66,46,346	1,46,18,582

5.2.3 Amortization

	Opening Amount	Rate of Amortization Per Annum	Amortization Amount	Closing Amount (Opening Amount - Amortization Amount)
Year 1	70,000	20%	14,000.00	56,000
Year 2	56,000	20%	14,000.00	42,000
Year 3	42,000	20%	14,000.00	28,000
Year 4	28,000	20%	14,000.00	14,000
Year 5	14,000	20%	14,000.00	-
Total				

Repayment Schedule Note

It is assumed the bank will allow moratorium period of six Months to the company, during which only interest amount will be paid by the company. Interest amount will be paid out of own contribution.

5.2.5 Revenue and Expenses Assumption

Sr. No.	Proposed Facility/ Activity Name	Capacity	Income @ 100% Capacity	Variable Cost @ 100 % Capacity	Fixed Cost @ 100 % Capacity
Note: kindly refer indicative example presented on next page. Kindly use one row for one business activity.					
1	Facility 1 - Cleaning & Grading	-	33,85,58,065	31,05,23,813	8,04,057
2	Facility 2 - Processing Unit- Dal Mill		12,34,99,154	12,48,65,525	8,04,057

5.2.6 Consolidated Profit and loss account for the Project

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Revenue							
Facility 1 - Cleaning & Grading	17,95,89,856	20,78,45,283	22,91,49,425	25,26,37,241	27,85,32,558	30,70,82,145	33,85,58,065
Facility 2 - Processing Unit- Dal Mill	6,87,68,950	7,58,17,767	8,35,89,088	9,21,56,970	10,16,03,059	11,20,17,373	12,34,99,154
Total Revenue	24,83,58,806	28,36,63,051	31,27,38,513	34,47,94,211	38,01,35,617	41,90,99,518	46,20,57,219
Variable Cost							
Facility 1 - Cleaning & Grading	16,61,52,025	19,17,73,854	21,11,67,007	23,25,18,227	25,60,42,668	28,19,62,930	31,05,23,813
Facility 2 - Processing Unit- Dal Mill	6,62,79,720	7,65,53,801	8,44,00,145	9,30,60,880	10,26,23,200	11,31,86,410	12,48,65,525
Total Variable Cost	23,24,31,745	26,83,27,655	29,55,67,152	32,55,79,107	35,86,65,867	39,51,49,340	43,53,89,338
Fixed Cost							
Facility 1 - Cleaning & Grading	6,00,000	6,30,000	6,61,500	6,94,575	7,29,304	7,65,769	8,04,057
Facility 2 - Processing Unit- Dal Mill	6,00,000	6,30,000	6,61,500	6,94,575	7,29,304	7,65,769	8,04,057
Admin Expenses	28,86,000	30,30,300	31,81,815	33,40,906	35,07,951	36,83,349	38,67,516
Total Fixed Cost	40,86,000	42,90,300	45,04,815	47,30,056	49,66,559	52,14,886	54,75,631
Total Cost	23,65,17,745	27,26,17,955	30,00,71,967	33,03,09,163	36,36,32,426	40,03,64,226	44,08,64,969
Profit Before Depreciation ,Interest and Tax	1,18,41,061	1,10,45,095	1,26,66,546	1,44,85,048	1,65,03,191	1,87,35,292	2,11,92,250
Depreciation	50,82,826	42,82,629	36,44,906	31,25,573	26,95,320	23,34,099	20,27,764
Amortization	14,000	14,000	14,000	14,000	14,000	-	-
Profit Before Interest and Tax	67,44,236	67,48,466	90,07,640	1,13,45,474	1,37,93,871	1,64,01,193	1,91,64,486
Interest on Term loan	30,69,132	27,60,506	22,85,981	20,97,578	23,11,789	25,47,972	28,08,412
Profit Before Tax	36,75,104	39,87,961	67,21,659	92,47,896	1,14,82,082	1,38,53,221	1,63,56,073
Less. Tax	9,55,527	10,36,870	17,47,631	24,04,453	29,85,341	36,01,838	42,52,579
Profit After Tax	27,19,577	29,51,091	49,74,027	68,43,443	84,96,741	1,02,51,384	1,21,03,494

5.2.7 Cash Flow Statement for the Project

Sr.	Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
1	Operating Profit							
	Total Revenue	24,83,58,806	28,36,63,051	31,27,38,513	34,47,94,211	38,01,35,617	41,90,99,518	46,20,57,219
2	Equity/ Share capital	61,60,869						
	Reinvestment							
3	Grant	2,27,29,020						
4	Long Term Loan	1,32,58,595						
5	Increase in Short Term Loan	1,28,00,352	15,91,387	14,68,934	16,19,144	17,85,090	19,68,192	21,70,338
6	Increase in account repayable	46,92,205	4,77,689	5,24,755	5,78,246	6,37,503	7,02,956	7,75,345
	Sub Total (A)	30,79,99,847	28,57,32,127	31,47,32,202	34,69,91,601	38,25,58,211	42,17,70,666	46,50,02,902
	Cash Outflow (Rs.)							
1	Capital Expenditure							
a	Land and Building	1,82,22,948						
b	Machinery and Equipment	1,82,99,879						
c	Furniture & Fixture	-						
d	It Infrastructure	12,88,873						
e	Vehicle	-						
f	Premilinary Expenses	70,000						
2	Operational Expenditure							
a	Variable Cost	23,24,31,745	26,83,27,655	29,55,67,152	32,55,79,107	35,86,65,867	39,51,49,340	43,53,89,338
b	Fixed Cost	40,86,000	42,90,300	45,04,815	47,30,056	49,66,559	52,14,886	54,75,631
3	Loan Repayment							
	LTL - Principal	23,44,900	51,31,450	57,82,246	-	-	-	-
	LTL - Interest	15,33,089	10,33,497	3,82,701	-	-	-	-
	STL - Principal							
	STL - Interest	15,36,042	17,27,009	19,03,281	20,97,578	23,11,789	25,47,972	28,08,412
4	Tax	9,55,527	10,36,870	17,47,631	24,04,453	29,85,341	36,01,838	42,52,579
5	Increase in account Receivable	95,26,091	13,54,135	11,15,223	12,29,534	13,55,561	14,94,506	16,47,693
6	Increase in Closing Stock	1,22,33,250	12,45,403	13,68,110	15,07,571	16,62,063	18,32,706	20,21,436
	Sub Total (B)	30,25,28,344	28,41,46,319	31,23,71,159	33,75,48,299	37,19,47,180	40,98,41,247	45,15,95,089
	Net Cash Flow (A-B)	54,71,503	15,85,808	23,61,043	94,43,302	1,06,11,031	1,19,29,419	1,34,07,813
	Opening Cash and Bank		54,71,503	70,57,311	94,18,354	1,88,61,656	2,94,72,688	4,14,02,106
	Cumulative Cash Balance	54,71,503	70,57,311	94,18,354	1,88,61,656	2,94,72,688	4,14,02,106	5,48,09,919

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.

5.2.8 Balancesheet for the Project

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
ASSETS							
Current Assets							
Cash and Bank Balance	54,71,503	70,57,311	94,18,354	1,88,61,656	2,94,72,688	4,14,02,106	5,48,09,919
Accounts Receivables	95,26,091	1,08,80,227	1,19,95,450	1,32,24,983	1,45,80,544	1,60,75,050	1,77,22,743
Other Current Assets	1,22,33,250	1,34,78,653	1,48,46,763	1,63,54,334	1,80,16,397	1,98,49,102	2,18,70,539
Total Current Assets	2,72,30,844	3,14,16,191	3,62,60,567	4,84,40,974	6,20,69,628	7,73,26,259	9,44,03,200
Gross Fixed Assets	3,78,11,700	3,27,28,874	2,84,46,245	2,48,01,339	2,16,75,765	1,89,80,445	1,66,46,346
Less: Depreciation	50,82,826	42,82,629	36,44,906	31,25,573	26,95,320	23,34,099	20,27,764
Net Fixed Assets	3,27,28,874	2,84,46,245	2,48,01,339	2,16,75,765	1,89,80,445	1,66,46,346	1,46,18,582
Preliminary & Pre- operative Expenses	56,000	42,000	28,000	14,000	0	0	0
TOTAL ASSETS	6,00,15,718	5,99,04,436	6,10,89,906	7,01,30,739	8,10,50,073	9,39,72,604	10,90,21,782
LIABILITIES & SHAREHOLDERS EQUITY							
CURRENT LIABILITIES							
Short Term Debt (Working capital loan)	1,28,00,352	1,43,91,739	1,58,60,673	1,74,79,817	1,92,64,907	2,12,33,098	2,34,03,436
Accounts Payable & Accrued Expenses	46,92,205	51,69,894	56,94,649	62,72,895	69,10,399	76,13,354	83,88,700
Other Current Liabilities							
Total Current Liabilities	1,74,92,557	1,95,61,633	2,15,55,322	2,37,52,712	2,61,75,305	2,88,46,453	3,17,92,136
Secured Long Term Debt	1,09,13,695	57,82,246	0	0	0	0	0
Differed Tax Liabilities							
TOTAL LIABILITIES	2,84,06,252	2,53,43,879	2,15,55,322	2,37,52,712	2,61,75,305	2,88,46,453	3,17,92,136
Share capital	61,60,869	61,60,869	61,60,869	61,60,869	61,60,869	61,60,869	61,60,869
Smart Grant -in-Aid	2,27,29,020	2,27,29,020	2,27,29,020	2,27,29,020	2,27,29,020	2,27,29,020	2,27,29,020
Reserves and Surplus							
Add: Opening Balance (P/L Account)	0	27,19,577	56,70,668	1,06,44,695	1,74,88,138	2,59,84,879	3,62,36,263
Profit & Loss) During the Year	27,19,577	29,51,091	49,74,027	68,43,443	84,96,741	1,02,51,384	1,21,03,494
Appropriation - Dividend							
Total Reserves	27,19,577	56,70,668	1,06,44,695	1,74,88,138	2,59,84,879	3,62,36,263	4,83,39,757
TOTAL EQUITY	3,16,09,466	3,45,60,557	3,95,34,584	4,63,78,027	5,48,74,768	6,51,26,152	7,72,29,646
TOTAL LIABILITIES & EQUITY	6,00,15,718	5,99,04,436	6,10,89,906	7,01,30,739	8,10,50,073	9,39,72,604	10,90,21,782

5.2.9 Financial Indicators

Sr. No.	Financial ratio	Estimated	Result	Permissible limit	
1	Break Even Point (BEP)	42.51%	Project Viable	BEP shall be between 40%-60%	40%-60%
2	Avg. Return on Capital Employed Average (ROCE)	16.38%	Project Viable	RoCE for the project shall be more than 12%	>12%
3	Internal Rate of Return (IRR)	13.46%	Project Viable	The project internal rate of return shall be between 10%-15%	10%-15%
4	Net present value (at a discount rate of 10 per cent)	5565603	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	4.76	Project Viable	The Pack Back Period (Project/ Equity) shall be less than 7 years	<7 years
6	Debt Service Coverage Ratio (DSCR)	2.30	Project Viable	DSCR shall be between 1.5-2.5 for better performing project.	1.5-2.5

Key Points for Information

A. Return on Capital Employed (RoCE) or Return on Equity (RoE) is 16.38%

RoCE or Return Equity for the project shall be more than 12% to consider the project is financially viable

B. Net Present Value (NPV) is Rs 55,65,603/-

With a discount rate of 10% and a span of 7 operational years, the NPV should be positive to consider that the project is financially viable.

C. Internal Rate of Return (IRR) is 13.46%

The project internal rate of return **shall be more than 10%** as per the current financial scenario of the country, If the project **IRR is more than 10%** than project is feasible for investment.

D. Pay Back Period (Project/ Equity) is 4.76 years

The Pack Back Period (Project/ Equity) shall be less than 7 years to consider that it is financially viable

E. Break Even Point (BEP) is 42.51%

The average breakeven percentage shall be more than 50% to consider that it is financially viable

F. Debt Service Coverage Ratio (DSCR) is 2.30

DSCR shall be more than 1.5 for better performing project.

G. Sensitivity Analysis

The robustness of the proposal can be been checked through a sensitivity analysis based on unique application of +10% and -10% variations on the costs and quantum assumed for developing the proposal (4 scenarios derived from such analysis shall be represented).

**The above financial viability parameters are indicative and based on the nature of project it may. The final decision to consider the project is viable lies with state level sanction committee*

Section 6: Assumptions

6.1 Key Assumptions

(Applicant should provide basic information for each business activity / facility covered in sub-project. the

The following information should be filled separately for each business activity / facility covered under the sub-project. E.g. If an CBO has decided to set up 'dal mill' and 'aggregation cleaning, grading and marketing of agro produce', then details of both the activities / facilities should be provided separately in following table)

1. Basic Information of the business/facility

No.	Particulars	details
1	Business activity/Facility	Dal Mill and Cleaning grading Unit
2	Area Required for establishing facility	21000 (in Sq. Ft) for all activities
3	Capacity of Facility	
4	No. of hours, the facility will be operational in a day	5 hr per day
5	Capital investment for machinery and equipment's (as per quotation)	1,82,99,879
6	Investment on civil and construction component (As per estimates):	1,82,22,948
I	How many days, the facility will be operational in a year	Dal Mill - 180 Days, Cleaning Grading Unit - 240 Days

2. Details of revenue generated through above facility

No.	Finished product	Quantity	Whole price per Quintal	Retail price /- Rs.....per Unit
		In Quintals		
1	Tur	2,118.25	11,000	
2	Chana	1,412.16	11,000	
3	Mug	1,129.73	10,000	
4	Madh	1,129.73	12,000	
5	Gahu	1,412.16	4,500	
6	Maka	3,389.20	3,500	
7	Bajari	2,965.55	2,500	

3. Expenditure on raw material

No.	commodity	Procurement Price Rs... Per Quintal:	Remark
1	Tur	7500	Purchase from members and others
2	Chana	7500	Purchase from members and others
3	Mug	6000	Purchase from members and others
4	Madh	8500	Purchase from members and others
5	Gahu	3500	Purchase from members and others
6	Maka	3000	Purchase from members and others
7	Bajari	2500	Purchase from members and others

4. Expenditure on salary of management staff

No.	Designation:	No. of Staff:	Salary Rs Per Month:	Remark
1	Manager	2	40,000	
2	Accountant	2	20,000	
3	Watchmen	2	14,000	

5. Expenditure on remuneration of labour

No.	Type of workers	No.	Wages Rs / per day	Remark
1	Male	10	800	
2	Female	10	800	

6. Expenditure on rent/lease of plot / sub-project site

No	Component	Land lease Rent Rs per month	Remark
1	Land rent	6000 Rupees	Yearly Charges 72000/- Only

7. Maintenance cost facilities

No	Component	Detail	Remark
1	Maintenance of machinery, building, equipment etc.		It will be covered in Misc Expenses

8. Other consumables required for production

No.	Name of Consumables	Unit	Total Unit	Cost Per Unit (Rs)	Remark
1					

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No.	Crop Name:	Storage Duration (month)	Storage Cost Per Quintal Per Month:	remark
1	NA	NA	NA	NA

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No.	Component	Rs/per month	remark
1	Telephone and internet Exp	6000	
2	Office Electricity Exp	4000	
3	Printing & Stationary	4000	
4	Misc.expenses	60000	
5	Audit and Legal Compliances expenses	150000	

6.2 Other Assumptions

- a) The unit will work for 5 hours a day.
- b) Income Tax Assumed to be 26%
- c) Interest rate for term loan is 12% per annum.
- d) Variable cost increase in 5% from fourth year onwards
- e) Goods & Service tax provisions are ignored.
- f) Sundry Debtors are assumed to be approx. 14 days on sales.
- g) Sundry Creditors are assumed to be approx. 7 days on Variable cost.
- h) It is assumed that one gunny bag required for every 50 kg.
- i) It is assumed that transportation cost Rs 50 for 100 Kg.

Section 7
SOCIAL ACTION PLAN¹

1. Name of Nodal Person of CBO for implementation and reporting of Social Action Plan :

Particulars	Yes/ No	If Yes, Specify
2. Information of Sub-project Implementation Area		
Does the subproject area falls under Scheduled V ² (Tribal)Area?	No	
Does the subproject area have Particularly Vulnerable Tribal Groups ³ {PVTGs}?	No	
Does the subproject falls under Left Wing Extremism ⁴ area {LWE}?	No	
Does the subproject districts falls under Aspirational District ⁵ ?	No	
3. Compliance with Negative List		
Does this Subproject involve compulsory acquisition of private land?	No	
Does this Subproject involve purchase of private land?	No	
Does this Subproject involve physical relocation of people, houses, shops, buildings etc.?	No	
Does this Subproject involve closure of access to common routes, facilities and resources?	No	
Does this Subproject involve activities that adversely impact local livelihoods and businesses?	No	
Does this Subproject cover Indigenous Peoples villages/territories' (villages with scheduled tribe population and designated Schedule V areas) where free, prior, and informed consultations have not been done?	No	
Does this Subproject cover Indigenous Peoples villages/territories (Villages with scheduled tribe population and Schedule V areas) where evidence for broad community support has not been obtained or is not available?	No	
Does this Subproject involve any activities that could negatively affect the social, cultural and religious beliefs, practices and livelihoods of indigenous peoples (tribal people)?	No	
Does this Subproject involve activities that could adversely affect cultural property, including archaeological and historical sites?	No	

¹Following the Environment and Social Management Framework of the SMART <https://www.smart-mh.org/smart/aboutsmart>

² List of tribal districts & blocks (Scheduled V Area) is available at <https://cdnbbsr.s3waas.gov.in/s3c8758b517083196f05ac29810b924aca/uploads/2019/11/2019112132.pdf>

³ Particularly Vulnerable Tribal Groups - Katkaria (Kathodia), Kolam, Maria Gond

⁴ Left Wing Extremism districts Chandrapur, Gadchiroli, Gondia

⁵ Aspirational Districts- Nandurbar, Washim, Gadchiroli, Osmanabad

Does this Subproject involve any activities that could potentially use forced labour ⁶ or child labour ⁷ and other labour-exploitative practices?	No	
Does this Subproject involve deep excavation works, hazardous chemicals, explosives, submergence, dangerous sites which threaten the health and safety of workers and local communities?	No	
Does the subproject involves any hazardous work for labours during construction work?	No	
Does this Subproject involve any activities that could harm the health, safety and wellbeing of women, girls and children?	No	
4. Sub Project Implementation		
4.1 Measures for Social Inclusion		
Whether CBO will take measures for the inclusion of vulnerable households, including SC,ST,Women Headed household, tenant farmers, returnee migrants and other vulnerable workers in Subproject activities?	Yes	Will generate employmentand increase standerd of living
4.2 Tribal Development Plan (For the Subprojects from Schedule V Area)		
Whether free, prior and informed consultations with Tribal community has been conducted?		
Whether the consent of Tribal Community for Project Implementation has been obtained?		
Whether the access and benefits of project activities/facilities to Tribes will be ensured?	No	
4.3 Land		
Whether own 7/12 extract or registered Lease Agreement for rent/lease of private land for 29 years has been attached?	Lease	Supporting Documentwill provide
Whether non encroachment certificate of land has been attached? (by relevant authority like DIU Head/Grampanchayat/Talathi etc.)	No	
4.4 Labour mitigation measures during civil & Implementation work		
Whether CBO will take measures for safeguarding health and safety facilities for workers (when camps are set up)? (e.g. enough space for living, hygiene facility, drinking water. Separate	Yes	Will Make arrangement of

⁶ Forced labor means all work or services not voluntarily performed, that is, extracted from individuals under threat of force or penalty

⁷ A child under the age of 14 will be considered as child labor. A child over the minimum age of 14 and under the minimum age of 18 may be employed or engaged in connection with the Project only under the following specific conditions: The work is not hazardous in nature and is likely to jeopardize the child's health, safety, or morals. An appropriate risk assessment is conducted prior to work commencing. The Borrower conducts regular monitoring of health, working conditions, hours of work, and the likelihood of potential threat to the child's overall development.

washroom for male & female, crèche/shed for children, training/awareness on The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, mechanism to address sexual violence etc.)		all these facilities nearby area
Whether CBO will take measures to address risks related with influx of migrant labour from outside? (e.g. measures to prevent crime, communicable diseases, gender base violence, child labour, accidents, etc.)	Yes	Will Keep all records of staff and will check their background and behaviour regularly
Whether CBO will take measures to record and address incidents of gender-based violence and sexual harassment?	Yes	We will establish such internal committee for such and women director will lead this committee
4.5 Measures of Health and Safety		
Whether CBO will take measures on Community Health and Safety? (e.g. measures to prevent accident, physical injury, sexual exploitation of community member, etc.)	Yes	We will provide regular training about safety measure
Whether CBO will take measures on Occupational Health and Workers Safety? (e.g. measures to prevent on site accident, physical injury, sexual exploitation of workers, etc.)	Yes	We will provide regular health checking.
Whether CBO will take Safety measures on COVID-19. (Social distancing, use of Mask, etc.)	Yes	We will follow all the government guidelines

5. Social Sub-project Targets :

Sr. No.	Particulars	Current Status (Baseline of CBO)	Proposed target in the Sub-project
Social Inclusion & Gender Integration targets⁸ (%)			
A	Total No. of Farmers/Members	251	475
B	No. of Small and marginal Beneficiaries (& their %)	251(100%)	475 (100%)
C	No.of Women Shareholders (& their %)	57 (22.71%)	155 (32.63%)
D	No.of Women Board of Directors (& their %)	2 (40%)	3 (60%)
E	No.of Schedule Tribes (& their %)	5 (1.99%)	24 (5.05%)
F	No.of Schedule Caste (& their %)	20 (7.97%)	78 (16.42%)
G	No.of Tenants (& their %)	0	0
H	No.of Landless (& their %)	-	-
I	No.of Women having land title (7/12) (& their %)	50(87.72%)	145 (93.55%)

⁸ As per the Social Inclusion & Gender Strategy of the Project, out of total beneficiary of the project, 80% will be small & marginal farmers, minimum 30% will be Women beneficiary, minimum 6% will be Schedule Tribes, minimum 7% will be Schedule Caste beneficiary. Also CBO should have minimum 20% Women Board of Directors.

Section 8
Environmental Action Plan

The Environmental Action Plan (EAP) will provide guidance to the CBOs in minimization/mitigation of potential environmental Risks/impacts of the agricultural and animal husbandry value chain development activities of the subproject. The environmental Baseline information for providing suggestions to CBOs for bringing out performance improvements in the activities of the Subproject are collected as per the below-mentioned tables:

1. Information related to Compliance with the Negative List of Activities of the ESMF Report:

A. For Agriculture Value chain Development Subprojects			
Sr. No.	Will the Subproject Activity	Yes/No	If Yes, Specify
1.	Be located within or near environmentally sensitive areas like Protected/Reserve Forests ² , Wetlands, Special area for protecting biodiversity, Cultural heritage site?	No	
2.	Cause ecological degradation resulting from modification of non-agricultural lands to agricultural lands?	No	
3.	Have risk of deforestation?	No	
4.	Affect the indigenous floral (plant) and faunal (animal) biodiversity?	No	
5.	Be located in a site vulnerable to major natural disasters or induced hazards such as Landslides, Flooding, Storm, Earthquakes, etc.	No	
6.	Involves use of pesticides banned by Govt. of India ³ , pesticides listed in Class Ia, Ib, Class II of World Health Organization (WHO) ⁴	No	
7.	Involves use of uncertified seeds or banned crop varieties?	No	
8.	Involves burning of Crop Residue/Stubble on the farmland?	No	
9.	Involves disposal of agricultural production/processing waste and waste water without treatment in the surrounding environment (land, water bodies, water drainage lines, etc.)?	No	
10.	Are the agricultural commodities sent for testing of their Maximum Residue Level (MRL) (mg/kg) values in laboratories?	No	
11.	Involves use of polluting and non PUC certified vehicles like trucks, vans, tempos, reefer van, etc.	No	
12.	Have approach to pucca roads for doing transportation planning?	No	
B. For Animal Husbandry Value chain Development Subprojects			

1.	Involves rearing/grazing of small ruminants (goat, sheep) and poultry birds in the forest areas?	No	
2.	Involves introduction of exotic animal breeds in the Subproject?	No	
3.	Are animal waste management and disposal practices being introduced?	No	
4.	Involves use of banned veterinary drugs in the livestock rearing ⁵ ?	No	
5.	Involves operating slaughter house without Abattoir (Slaughterhouse) waste and Effluent (wastewater) Treatment Plant (ETP) facility ⁶ ?	No	
6.	Likely to cause risk to community's health due to transmission of diseases from the livestock to humans?	No	

2.Environmental Baseline Information and related Safeguard Targets for the Subproject

Sr No.	Agricultural Practices followed in the Subproject	Unit	Current/Baseline Condition in the Subproject	Target to be Achieved in the Subproject
A. For Agriculture Value chain Development Subprojects				
1.	Average use of fertilizers-NPK	Kg/ha.	500 kg	250 Kg
2.	Area in which recommended dose of fertilizers is used	ha.	90	300
3.	Area in which fertilizers used is less than recommended dose	ha.	40	200
4.	Area in which fertilizers used is above the recommended dose	ha.	1000	500
5.	Area in which Integrated Nutrient Management (INM) is practiced	ha.	100	300
6.	Average use of Pesticides, Insecticides, Fungicides and Herbicides	L/ha.	3 Liter	1 Liter
7.	Area in which recommended dose of pesticides is used	ha.	200	500
8.	Area in which pesticides used is less than recommended dose	ha.	100	200
9.	Area in which pesticides used is above the recommended dose	ha.	20	0
10.	Area in which Integrated Pest Management (IPM) is practiced	ha.	50	200
11.	Area in which crop residues are burnt	ha.	100	50
12.	Quantity of crop residue used in the field as Compost, Farm Yard Manure (FYM), etc.	Kg/ha.	5 Ton	10 Ton
13.	Area under Organic farming	ha.	10	50
14.	Area under GLOBAL Good Agricultural Practice (G.A.P.)	ha.	0	10
B. For Animal Husbandry Value chain Development Subprojects				
15.	Feeding practice- Open Grazing/Semi stall Feeding	-	NA	NA
16.	Quantity of animal manure used as fertilizer	Kg/ha.	NA	NA
17.	Animals are Vaccinated/ Non-Vaccinated	-	NA	NA
C. Valid PUC Certificate for transportation Vehicle-Available/Not- Available		-		

3. Environmental Safeguards Inclusion Targets for the Subproject

Sr No.	Particulars of the Target	Current/Baseline Condition in the Subproject	Target to be Achieved in the Subproject
1.	No. of farmers of CBOs trained in IPM and INM practices (and their %) ⁷	0	20%
2.	No. of IPM and INM demonstrations at the field level given to the CBO members for the subproject related agri- commodities (and their %) ⁸	0	20%
3.	% of the area of CBOs brought under IPM in the subproject ⁹	0	20%
4.	% of the area of CBOs brought under INM in the subproject ⁹	0	20%
5.	No. of farmers of the CBOs trained in the Climate SMART Technologies/Practices (CSTs) ¹⁰ best suited to the given subproject	0	20%
6.	Number of CSTs Adopted in the Subproject ¹¹	0	20%
7.	Land area (ha.) brought under CSTs in the Subproject ¹²		

4. Guidelines for Achievement of the Environmental Safeguards Targets

1) As per the SMART project's Environmental and Social Management Framework (ESMF) report recommendations, none of the subproject activities should fall under Negative (non-eligible) list of the project activities given in the point no. 3.9, pg no. 48 of the ESMF report. All the subproject activities should be implemented in accordance with the provisions and mitigation measures given in the ESMF report.

2) For requirement of Organic (NPOP- National Programme for Organic Production) and/or GLOBAL Good Agricultural Practice (G.A.P.) group certification, project's financial support of up to 60 % can be availed by the subproject CBOs. The remaining 40 % of certification cost will be required to be raised by the CBOs themselves.

3) All the new machineries to be purchased using project's resources should be energy efficient, vehicles should be Bharat State VI complaint and fuel use efficient, tractors should be Bharat Stage (CEV/TREM) IV - V and above, and hold valid PUC certificate.

Section 9 : Procurement Plan

CBO level Procurement plan with Method & Time Schedule for Works, Goods & Consultancy Services

Ref No.	Contract (Description)	Stage : Planned / Actual / Revised	Estimated Cost (Rs. In. Lakh)			Procurement Method	Review by PCMU/ PIUs (Prior/ Post)	Expected Bid- Opening Date)	Actual Contract Date	Actual Contract Amount (Rs.Lakh)	Comments
			No of Contract s	Unit Cost	Total Cost				(format) (i.e.1-Dec- 14)		
1	2	3	4	5	6	7	8	9	10	11	12
Works											
1	Building	Planned	-	0	0		Prior	Nov-22	Dec-22	0	Bid Opening date And Contract amount will vary
2	Cleaning & Grading Plant Unit	Planned	1.00	53,67,713	53,67,713	E-tendering	Prior	Nov-22	Dec-22	53,67,713	Bid Opening date And Contract amount will vary
3	Warehouse	Planned	1.00	1,19,26,472	1,19,26,472	E-tendering	Prior	Nov-22	Dec-22	1,19,26,472	Bid Opening date And Contract amount will vary
4	Common Washroom Facility	Planned	1.00	6,12,675	6,12,675	Request for Quotation	Prior	Nov-22	Dec-22	6,12,675	Bid Opening date And Contract amount will vary
5	Weight Bridge Cabin & Security Cabin	Planned	1.00	3,16,088	3,16,088	Request for Quotation	Prior	Nov-22	Dec-22	3,16,088	Bid Opening date And Contract amount will vary
Others											
1	Solar Pulvarizer System - Polycrystalline	Planned	90.00	45,890	41,30,100	E-tendering	Prior	Nov-22	Dec-22	41,30,100	Bid Opening date And Contract amount will vary
2	VB Elevator	Planned	14.00	65,000	9,10,000	Request for Quotation	Prior	Nov-22	Dec-22	9,10,000	Bid Opening date And Contract amount will vary
3	Round grader 4 sheet	Planned	1.00	2,75,000	2,75,000	Request for Quotation	Prior	Nov-22	Dec-22	2,75,000	Bid Opening date And Contract amount will vary
4	Round grader 3 sheet	Planned	3.00	2,30,000	6,90,000	Request for Quotation	Prior	Nov-22	Dec-22	6,90,000	Bid Opening date And Contract amount will vary
5	Embry Roll Drum 14x40	Planned	3.00	2,70,000	8,10,000	Request for Quotation	Prior	Nov-22	Dec-22	8,10,000	Bid Opening date And Contract amount will vary
6	Dryer with tray and blower	Planned	1.00	3,70,000	3,70,000	Request for Quotation	Prior	Nov-22	Dec-22	3,70,000	Bid Opening date And Contract amount will vary
7	Screw Convyer 3 Stage	Planned	1.00	1,25,000	1,25,000	Request for Quotation	Prior	Nov-22	Dec-22	1,25,000	Bid Opening date And Contract amount will vary
8	Screw Convyer	Planned	2.00	62,000	1,24,000	Request for Quotation	Prior	Nov-22	Dec-22	1,24,000	Bid Opening date And Contract amount will vary
9	Shellar	Planned	1.00	1,52,000	1,52,000	Request for Quotation	Prior	Nov-22	Dec-22	1,52,000	Bid Opening date And Contract amount will vary
10	Aspiration Blower	Planned	3.00	70,000	2,10,000	Request for Quotation	Prior	Nov-22	Dec-22	2,10,000	Bid Opening date And Contract amount will vary
11	Platform 25x20	Planned	1.00	3,50,000	3,50,000	Request for Quotation	Prior	Nov-22	Dec-22	3,50,000	Bid Opening date And Contract amount will vary
12	Storage Bin	Planned	6.00	60,000	3,60,000	Request for Quotation	Prior	Nov-22	Dec-22	3,60,000	Bid Opening date And Contract amount will vary
13	Control Panel	Planned	1.00	1,50,000	1,50,000	Request for Quotation	Prior	Nov-22	Dec-22	1,50,000	Bid Opening date And Contract amount will vary
14	Instalation	Planned	-	2,00,000	2,00,000	Request for Quotation	Prior	Nov-22	Dec-22	2,00,000	Bid Opening date And Contract amount will vary
15	GST	Planned	-	2,36,300	2,36,300	Request for Quotation	Prior	Nov-22	Dec-22	2,36,300	Bid Opening date And Contract amount will vary
16	Industrial Weightbridge	Planned	1.00	7,65,000	7,65,000	Request for Quotation	Prior	Nov-22	Dec-22	7,65,000	Bid Opening date And Contract amount will vary
17	V Bucket Elevator	Planned	5.00	1,50,000	7,50,000	Request for Quotation	Prior	Nov-22	Dec-22	7,50,000	Bid Opening date And Contract amount will vary
18	Cleaner	Planned	1.00	5,20,000	5,20,000	Request for Quotation	Prior	Nov-22	Dec-22	5,20,000	Bid Opening date And Contract amount will vary
19	Grader	Planned	1.00	5,78,000	5,78,000	Request for Quotation	Prior	Nov-22	Dec-22	5,78,000	Bid Opening date And Contract amount will vary
20	Magnetic Destoner PAI -1500	Planned	1.00	6,20,000	6,20,000	Request for Quotation	Prior	Nov-22	Dec-22	6,20,000	Bid Opening date And Contract amount will vary
21	Gravity Serprator 7 Fan	Planned	1.00	6,65,000	6,65,000	Request for Quotation	Prior	Nov-22	Dec-22	6,65,000	Bid Opening date And Contract amount will vary
22	Aspirator	Planned	1.00	1,40,000	1,40,000	Request for Quotation	Prior	Nov-22	Dec-22	1,40,000	Bid Opening date And Contract amount will vary
23	Intended Cylinder	Planned	1.00	2,50,000	2,50,000	Request for Quotation	Prior	Nov-22	Dec-22	2,50,000	Bid Opening date And Contract amount will vary
24	Fork Lift	Planned	1.00	2,50,000	2,50,000	Request for Quotation	Prior	Nov-22	Dec-22	2,50,000	Bid Opening date And Contract amount will vary
25	Storage Bin	Planned	1.00	3,50,000	3,50,000	Request for Quotation	Prior	Nov-22	Dec-22	3,50,000	Bid Opening date And Contract amount will vary
26	Dust Collector for Pre cleaner	Planned	1.00	75,000	75,000	Request for Quotation	Prior	Nov-22	Dec-22	75,000	Bid Opening date And Contract amount will vary
27	Dust Collector for Grader	Planned	1.00	75,000	75,000	Request for Quotation	Prior	Nov-22	Dec-22	75,000	Bid Opening date And Contract amount will vary
28	Air Duct	Planned	1.00	15,000	15,000	Request for Quotation	Prior	Nov-22	Dec-22	15,000	Bid Opening date And Contract amount will vary
29	Additional Screen Set for Pre Cleaner	Planned	1.00	18,000	18,000	Request for Quotation	Prior	Nov-22	Dec-22	18,000	Bid Opening date And Contract amount will vary
30	Additional Screen Set for Grader	Planned	1.00	20,500	20,500	Request for Quotation	Prior	Nov-22	Dec-22	20,500	Bid Opening date And Contract amount will vary
31	Colour sortex (Automatic)	Planned	1.00	27,00,000	27,00,000	Request for Quotation	Prior	Nov-22	Dec-22	27,00,000	Bid Opening date And Contract amount will vary
32	Weighing balance platform	Planned	1.00	2,50,000	2,50,000	Request for Quotation	Prior	Nov-22	Dec-22	2,50,000	Bid Opening date And Contract amount will vary

33	Installation Supervision	Planned	-	50,000	50,000	Request for Quotation	Prior	Nov-22	Dec-22	50,000	Bid Opening date And Contract amount will vary
34	Transporatation	Planned	-	40,000	40,000	Request for Quotation	Prior	Nov-22	Dec-22	40,000	Bid Opening date And Contract amount will vary
41	Electricals - Districution Transformers 200	Planned	1.00	10,92,265	10,92,265	Request for Quotation through Local News Paper	Prior	Nov-22	Dec-22	10,92,265	Bid Opening date And Contract amount will vary
42	GST	Planned			1,96,608	Request for Quotation	Prior	Nov-22	Dec-22	1,96,608	Bid Opening date And Contract amount will vary
Consultancy Services											
1	DPR Charges	Planned	1.00	70,000	70,000	Request for Quotation	Prior	Apr-22	May-22	70,000	Bid Opening date And Contract amount will vary

3.1 Schedule of General Admin Expenses (Fixed)

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

Particulars	Unit	No.of Unit	Unit Cost	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Manager	No.	2	40,000	9,60,000	10,08,000	10,58,400	11,11,320	11,66,886	12,25,230	12,86,492
Accountant	No.	2	20,000	4,80,000	5,04,000	5,29,200	5,55,660	5,83,443	6,12,615	6,43,246
Watchmen	No.	2	14,000	3,36,000	3,52,800	3,70,440	3,88,962	4,08,410	4,28,831	4,50,272
Telephone and internet Exp	Months	12	6,000	72,000	75,600	79,380	83,349	87,516	91,892	96,487
Office Electricity Exp	Months	12	4,000	48,000	50,400	52,920	55,566	58,344	61,262	64,325
Printing & Stationary	Months	12	4,000	48,000	50,400	52,920	55,566	58,344	61,262	64,325
Land Lease	Months	12	6,000	72,000	75,600	79,380	83,349	87,516	91,892	96,487
Misc.expenses	Months	12	60,000	7,20,000	7,56,000	7,93,800	8,33,490	8,75,165	9,18,923	9,64,869
Audit and Legal Compliances expenses	Lumsum	1	1,50,000	1,50,000	1,57,500	1,65,375	1,73,644	1,82,326	1,91,442	2,01,014
				-	-	-	-	-	-	-
				-	-	-	-	-	-	-
				-	-	-	-	-	-	-
				-	-	-	-	-	-	-
				-	-	-	-	-	-	-
				-	-	-	-	-	-	-
Total Admin Expense				28,86,000	30,30,300	31,81,815	33,40,906	35,07,951	36,83,349	38,67,516

if it is related to salary it should multiply by 12 months.

3.3 Amortization Schedule

Particulars	Years	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Preliminary Expenses	5	14,000	14,000	14,000	14,000	14,000	-	-
Total Value		14,000	14,000	14,000	14,000	14,000	-	-

3.4 Tax Schedule

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
EBT	36,75,104	39,87,961	67,21,659	92,47,896	1,14,82,082	1,38,53,221	1,63,56,073
Add Depreciation as per companies Act	50,82,826	42,82,629	36,44,906	31,25,573	26,95,320	23,34,099	20,27,764
Less Depreciation as per IT Act	50,82,826	42,82,629	36,44,906	31,25,573	26,95,320	23,34,099	20,27,764
Taxable Income	36,75,104	39,87,961	67,21,659	92,47,896	1,14,82,082	1,38,53,221	1,63,56,073
Provision of Taxes	9,55,527	10,36,870	17,47,631	24,04,453	29,85,341	36,01,838	42,52,579

Maximum Tax rate **26%**

This Sheet refer for provision of tax calculation

3.2 Depreciation

As per companies Act

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Assets							
Building							
Asset Value	1,82,22,948	1,76,45,281	1,70,67,613	1,64,89,946	1,59,12,278	1,53,34,611	1,47,56,943
Depreciation	5,77,667	5,77,667	5,77,667	5,77,667	5,77,667	5,77,667	5,77,667
Accumulated Depreciation	5,77,667	11,55,335	17,33,002	23,10,670	28,88,337	34,66,005	40,43,672
Net Fixed Assets	1,76,45,281	1,70,67,613	1,64,89,946	1,59,12,278	1,53,34,611	1,47,56,943	1,41,79,276
Plant and Machinery							
Asset Value	1,82,99,879	1,71,41,496	1,59,83,114	1,48,24,732	1,36,66,349	1,25,07,967	1,13,49,585
Depreciation	11,58,382	11,58,382	11,58,382	11,58,382	11,58,382	11,58,382	11,58,382
Accumulated Depreciation	11,58,382	23,16,765	34,75,147	46,33,529	57,91,912	69,50,294	81,08,676
Net Fixed Assets	1,71,41,496	1,59,83,114	1,48,24,732	1,36,66,349	1,25,07,967	1,13,49,585	1,01,91,203
Furniture and Electrification							
Asset Value	-	-	-	-	-	-	-
Depreciation	-	-	-	-	-	-	-
Accumulated Depreciation	-	-	-	-	-	-	-
Net Fixed Assets	-	-	-	-	-	-	-
Veihal							
Asset Value	-	-	-	-	-	-	-
Depreciation	-	-	-	-	-	-	-
Accumulated Depreciation	-	-	-	-	-	-	-
Net Fixed Assets	-	-	-	-	-	-	-
IT Infrastructure							
Asset Value	12,88,873	11,59,986	10,31,098	9,02,211	7,73,324	6,44,437	5,15,549
Depreciation	1,28,887	1,28,887	1,28,887	1,28,887	1,28,887	1,28,887	1,28,887
Accumulated Depreciation	1,28,887	2,57,775	3,86,662	5,15,549	6,44,437	7,73,324	9,02,211
Net Fixed Assets	11,59,986	10,31,098	9,02,211	7,73,324	6,44,437	5,15,549	3,86,662
Gross Fixed Asset	3,78,11,700	3,59,46,763	3,40,81,826	3,22,16,889	3,03,51,951	2,84,87,014	2,66,22,077
Total Depreciation	18,64,937	18,64,937	18,64,937	18,64,937	18,64,937	18,64,937	18,64,937
Accumalated Depreciation	18,64,937	37,29,874	55,94,811	74,59,748	93,24,685	1,11,89,622	1,30,54,560
Net Fixed Assets	3,59,46,763	3,40,81,826	3,22,16,889	3,03,51,951	2,84,87,014	2,66,22,077	2,47,57,140

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

5.1 Closing and Opening Stock Calculation

Particulars		Y1	Y2	Y3	Y4	Y5	Y6	Y7
Opening Stock								
Agri Input			-	-	-	-	-	-
Trading		87,44,843	96,33,106	1,06,07,047	1,16,79,536	1,28,61,217	1,41,63,248	1,41,63,248
Grain Processing		34,88,406	38,45,547	42,39,716	46,74,798	51,55,179	56,85,854	56,85,854
Horticulture Processing		-	-	-	-	-	-	-
Total		1,22,33,250	1,34,78,653	1,48,46,763	1,63,54,334	1,80,16,397	1,98,49,102	1,98,49,102
Closing Stock								
Agri Input	5%	-	-	-	-	-	-	-
Trading	5%	87,44,843	96,33,106	1,06,07,047	1,16,79,536	1,28,61,217	1,41,63,248	1,55,97,924
Grain Processing	5%	34,88,406	38,45,547	42,39,716	46,74,798	51,55,179	56,85,854	62,72,614
Horticulture Processing	5%	-	-	-	-	-	-	-
Total		1,22,33,250	1,34,78,653	1,48,46,763	1,63,54,334	1,80,16,397	1,98,49,102	2,18,70,539

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:

- Closing stock of each facility is 5%

5.2 Working Capital Calculation

Sr. No.	Particulars	Duration (In days)	Amount (Rs.)							
			Y1	Y2	Y3	Y4	Y5	Y6	Y7	
A	Accounts Receivables (Debtors)									
1	Agri Input	14	-	-	-	-	-	-	-	-
2	Custom Hiring	14	-	-	-	-	-	-	-	-
3	Cleaning & Grading	14	68,88,378	79,72,148	87,89,293	96,90,196	1,06,83,441	1,17,78,493	1,29,85,789	
4	Dal Mill	14	26,37,713	29,08,079	32,06,157	35,34,788	38,97,104	42,96,557	47,36,954	
5	Warehouse	14	-	-	-	-	-	-	-	
6	Processing Unit - Horti Commodity	14	-	-	-	-	-	-	-	
	Subtotal		95,26,091	1,08,80,227	1,19,95,450	1,32,24,983	1,45,80,544	1,60,75,050	1,77,22,743	
B	Closing Stock		1,22,33,250	1,34,78,653	1,48,46,763	1,63,54,334	1,80,16,397	1,98,49,102	2,18,70,539	
	Total		2,17,59,341	2,43,58,880	2,68,42,213	2,95,79,317	3,25,96,941	3,59,24,152	3,95,93,281	
C	Accounts Payable & Accrued Expenses (Creditors)									
1	Agri Input	7	-	-	-	-	-	-	-	
2	Custom Hiring	7	-	-	-	-	-	-	-	
3	Cleaning & Grading	7	33,54,187	36,94,890	40,68,457	44,79,822	49,33,070	54,32,479	59,82,766	
4	Dal Mill	7	13,38,019	14,75,004	16,26,192	17,93,073	19,77,329	21,80,876	24,05,934	
5	Warehouse	7	-	-	-	-	-	-	-	
6	Processing Unit - Horti Commodity	7	-	-	-	-	-	-	-	
	Total		46,92,205	51,69,894	56,94,649	62,72,895	69,10,399	76,13,354	83,88,700	
D	Working Capital		1,70,67,136	1,91,88,985	2,11,47,564	2,33,06,422	2,56,86,542	2,83,10,798	3,12,04,582	
	Working Capital Requirement	25%	42,66,784	47,97,246	52,86,891	58,26,606	64,21,636	70,77,699	78,01,145	

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

9.1 Internal Rate of Return

Particular	Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Profit after Tax & Dividend		27,19,576.99	29,51,090.78	49,74,027.48	68,43,443.11	84,96,740.81	1,02,51,383.78	1,21,03,494.30
Add: Depreciation		50,82,825.82	42,82,629.39	36,44,905.86	31,25,573.50	26,95,320.46	23,34,098.98	20,27,764.20
Add: Preliminary expense written off		14,000.00	14,000.00	14,000.00	14,000.00	14,000.00	0.00	0.00
Net Cash Accrual (A)		78,16,402.81	72,47,720.16	86,32,933.34	99,83,016.61	1,12,06,061.27	1,25,85,482.76	1,41,31,258.50
Initial Investment/ Net Cash Accrual	(4,21,48,483.6906)	78,16,402.81	72,47,720.16	86,32,933.34	99,83,016.61	1,12,06,061.27	1,25,85,482.76	1,41,31,258.50
IRR	13.46%							
Present Value Equivalent		0.88	0.78	0.68	0.60	0.53	0.47	0.41
Present Value of Future Inflows		68,89,001.71	56,29,892.96	59,10,258.40	60,23,643.15	59,59,362.38	58,98,832.20	58,37,492.89
Operating Net Cash Inflow					4,21,48,483.69			
Present Capital Outflow					4,21,48,483.69			
					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	17,95,89,856	20,78,45,283	22,91,49,425	25,26,37,241	27,85,32,558	30,70,82,145	33,85,58,065
Facility 2 - Processing Unit- Dal Mill	6,87,68,950	7,58,17,767	8,35,89,088	9,21,56,970	10,16,03,059	11,20,17,373	12,34,99,154
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Comm	-	-	-	-	-	-	-
Total Receipts	24,83,58,806	28,36,63,051	31,27,38,513	34,47,94,211	38,01,35,617	41,90,99,518	46,20,57,219
Total Variable Exp	23,24,31,745	26,83,27,655	29,55,67,152	32,55,79,107	35,86,65,867	39,51,49,340	43,53,89,338
Contribution	1,59,27,061	1,53,35,395	1,71,71,361	1,92,15,103	2,14,69,750	2,39,50,179	2,66,67,881
Total Fixed exp	91,82,826	85,86,929	81,63,721	78,69,629	76,75,879	75,48,985	75,03,395
BEP	58%	56%	48%	41%	36%	32%	28%

Average BEP 42.51%

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

9.3 Net Present Value

Particular	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Profit after Tax & Dividend	27,19,577	29,51,091	49,74,027	68,43,443	84,96,741	1,02,51,384	1,21,03,494
Add: Depreciation	50,82,826	42,82,629	36,44,906	31,25,573	26,95,320	23,34,099	20,27,764
Add: Preliminary exp Written off	14,000	14,000	14,000	14,000	14,000	0	0
Net Cash Accrual (A)	78,16,403	72,47,720	86,32,933	99,83,017	1,12,06,061	1,25,85,483	1,41,31,258
PV Factor @ 10 %	0.91	0.83	0.75	0.68	0.62	0.56	0.51
Disc Cash Flow	71,05,821	59,89,851	64,86,051	68,18,535	69,58,082	71,04,177	72,51,570

Total Discounted Cash Flows 4,77,14,087

Present Value of Outflow 4,21,48,484

NPV 55,65,603.01

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	27,19,577	29,51,091	49,74,027	68,43,443	84,96,741	1,02,51,384	1,21,03,494
Average net profit				6905679.61			
Total Project cost				42148483.69			
ROI				16.38%			

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	4,21,48,484							
Profit after Tax & Dividend		27,19,577	29,51,091	49,74,027	68,43,443	84,96,741	1,02,51,384	1,21,03,494
Add: Depreciation		50,82,826	42,82,629	36,44,906	31,25,573	26,95,320	23,34,099	20,27,764
Add: Preliminary exp Written off		14,000	14,000	14,000	14,000	14,000	-	-
Net Cash Accrual (A)		78,16,403	72,47,720	86,32,933	99,83,017	1,12,06,061	1,25,85,483	1,41,31,258
Cashflow - Initial Investment		(3,43,32,081)	(2,70,84,361)	(1,84,51,427)	(84,68,411)	27,37,651	1,53,23,133	2,94,54,392

Payback period (in years) - Project

4.76

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	1,18,41,061	1,10,45,095	1,26,66,546	1,44,85,048	1,65,03,191	1,87,35,292	2,11,92,250
Total	1,18,41,061	1,10,45,095	1,26,66,546	1,44,85,048	1,65,03,191	1,87,35,292	2,11,92,250
Total Annual EMI	38,77,989	61,64,946	61,64,946	-	-	-	-
Debt Service Coverage Ratio (DSCR)	3.05	1.79	2.05	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Average DSCR

2.30

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	18,85,69,349	21,82,37,547	24,06,06,896	26,52,69,103	29,24,59,186	32,24,36,252	35,54,85,968
Facility 2 - Processing Unit- Dal Mill	7,22,07,397	7,96,08,656	8,77,68,543	9,67,64,819	10,66,83,212	11,76,18,242	12,96,74,111
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Comm	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	26,07,76,747	29,78,46,203	32,83,75,439	36,20,33,921	39,91,42,398	44,00,54,494	48,51,60,080
Expenditure							
Fixed Cost (Excl. of Depreciation, Amort)	40,86,000	42,90,300	45,04,815	47,30,056	49,66,559	52,14,886	54,75,631
Variable Cost	24,40,53,332	26,83,27,655	29,55,67,152	32,55,79,107	35,86,65,867	39,51,49,340	43,53,89,338
Total Operational Expenses	24,81,39,332	27,26,17,955	30,00,71,967	33,03,09,163	36,36,32,426	40,03,64,226	44,08,64,969
Net Income	1,26,37,415	2,52,28,248	2,83,03,472	3,17,24,758	3,55,09,972	3,96,90,268	4,42,95,111

Quantity Variance
Cost Variance

Cost Variation (+5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	17,95,89,856	20,78,45,283	22,91,49,425	25,26,37,241	27,85,32,558	30,70,82,145	33,85,58,065
Facility 2 - Processing Unit- Dal Mill	6,87,68,950	7,58,17,767	8,35,89,088	9,21,56,970	10,16,03,059	11,20,17,373	12,34,99,154
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Comm	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	24,83,58,806	28,36,63,051	31,27,38,513	34,47,94,211	38,01,35,617	41,90,99,518	46,20,57,219
Expenditure							
Fixed Cost (Excl. of Depreciation, Amort)	40,86,000	42,90,300	45,04,815	47,30,056	49,66,559	52,14,886	54,75,631
Variable Cost	24,40,53,332	28,17,44,038	31,03,45,510	34,18,58,063	37,65,99,161	41,49,06,807	45,71,58,805
Total Operational Expenses	24,81,39,332	28,60,34,338	31,48,50,325	34,65,88,119	38,15,65,719	42,01,21,693	46,26,34,436
Net Income	2,19,474	(23,71,287)	(21,11,812)	(17,93,908)	(14,30,102)	(10,22,175)	(5,77,217)

Quantity Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	17,06,10,364	19,74,53,019	21,76,91,954	24,00,05,379	26,46,05,930	29,17,28,038	32,16,30,162
Facility 2 - Processing Unit- Dal Mill	6,53,30,502	7,20,26,879	7,94,09,634	8,75,49,122	9,65,22,906	10,64,16,504	11,73,24,196
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Comm	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	23,59,40,866	26,94,79,898	29,71,01,588	32,75,54,500	36,11,28,837	39,81,44,542	43,89,54,358
Expenditure							
Fixed Cost (Excl. of Depreciation, Amort)	40,86,000	42,90,300	45,04,815	47,30,056	49,66,559	52,14,886	54,75,631
Variable Cost	22,08,10,158	25,49,11,272	28,07,88,795	30,93,00,152	34,07,32,574	37,53,91,873	41,36,19,871
Total Operational Expenses	22,48,96,158	25,92,01,572	28,52,93,610	31,40,30,208	34,56,99,133	38,06,06,759	41,90,95,502
Net Income	1,10,44,708	1,02,78,326	1,18,07,978	1,35,24,292	1,54,29,704	1,75,37,783	1,98,58,856

Cost Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading	17,95,89,856	20,78,45,283	22,91,49,425	25,26,37,241	27,85,32,558	30,70,82,145	33,85,58,065
Facility 2 - Processing Unit- Dal Mill	6,87,68,950	7,58,17,767	8,35,89,088	9,21,56,970	10,16,03,059	11,20,17,373	12,34,99,154
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Comm	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	24,83,58,806	28,36,63,051	31,27,38,513	34,47,94,211	38,01,35,617	41,90,99,518	46,20,57,219
Expenditure							
Fixed Cost (Excl. of Depreciation, Amort)	40,86,000	42,90,300	45,04,815	47,30,056	49,66,559	52,14,886	54,75,631
Variable Cost	22,08,10,158	25,49,11,272	28,07,88,795	30,93,00,152	34,07,32,574	37,53,91,873	41,36,19,871
Total Operational Expenses	22,48,96,158	25,92,01,572	28,52,93,610	31,40,30,208	34,56,99,133	38,06,06,759	41,90,95,502
Net Income	2,34,62,649	2,44,61,478	2,74,44,904	3,07,64,003	3,44,36,485	3,84,92,759	4,29,61,717

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

Facility 3 - Trading Unit
12.1 Producers/ Capacity Utilization

Capacity No. of Hours	40 Quintals/Hr		Tentative Wastage Percentage				
	5		Commodity	Percentage			
No. of Working Days	0						
Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
No. of Operation Days	174.70	183.44	192.61	202.24	212.35	222.97	234.12
Tur	5,459	5,732	6,019	6,320	6,636	6,968	7,316
Chana	3,640	3,822	4,013	4,213	4,424	4,645	4,877
Mug	2,912	3,057	3,210	3,371	3,539	3,716	3,902
Madh	2,912	3,057	3,210	3,371	3,539	3,716	3,902
Gahu	3,640	3,822	4,013	4,213	4,424	4,645	4,877
Maka	8,735	9,172	9,630	10,112	10,617	11,148	11,706
Bajari	7,643	8,025	8,427	8,848	9,290	9,755	10,243
Total Grains Quantity to be Processed	34,940	36,687	38,522	40,448	42,470	44,593	46,823
Total F & V Quantity to be Processed	-	-	-	-	-	-	-
Job Work for Grains	20%	20%	20%	20%	20%	20%	20%
Quantity for trading of Grains	80%	80%	80%	80%	80%	80%	80%
Job Work (20%)	6,988	7,337	7,704	8,090	8,494	8,919	9,365
Quantity for sale							
Tur	2,184	2,293	2,408	2,528	2,654	2,787	2,926
Chana	1,456	1,529	1,605	1,685	1,770	1,858	1,951
Mug	1,165	1,223	1,284	1,348	1,416	1,486	1,561
Madh	1,165	1,223	1,284	1,348	1,416	1,486	1,561
Gahu	1,456	1,529	1,605	1,685	1,770	1,858	1,951
Maka	3,494	3,669	3,852	4,045	4,247	4,459	4,682
Bajari	3,057	3,210	3,371	3,539	3,716	3,902	4,097
0	-	-	-	-	-	-	-
Quantity for Milling							
Tur	2,184	2,293	2,408	2,528	2,654	2,787	2,926
Chana	1,456	1,529	1,605	1,685	1,770	1,858	1,951
Mug	1,165	1,223	1,284	1,348	1,416	1,486	1,561
Madh	1,165	1,223	1,284	1,348	1,416	1,486	1,561
Gahu	1,456	1,529	1,605	1,685	1,770	1,858	1,951
Maka	3,494	3,669	3,852	4,045	4,247	4,459	4,682
Bajari	3,057	3,210	3,371	3,539	3,716	3,902	4,097
Output							
Tur	2,118.25	2,224.16	2,335.37	2,452.14	2,574.74	2,703.48	2,838.65
Chana	1,412.16	1,482.77	1,556.91	1,634.76	1,716.50	1,802.32	1,892.44
Mug	1,129.73	1,186.22	1,245.53	1,307.81	1,373.20	1,441.86	1,513.95
Madh	1,129.73	1,186.22	1,245.53	1,307.81	1,373.20	1,441.86	1,513.95
Gahu	1,412.16	1,482.77	1,556.91	1,634.76	1,716.50	1,802.32	1,892.44
Maka	3,389.20	3,558.66	3,736.59	3,923.42	4,119.59	4,325.57	4,541.85
Bajari	2,965.55	3,113.82	3,269.51	3,432.99	3,604.64	3,784.87	3,974.12
0	-	-	-	-	-	-	-
Quantity for Milling							
Tur	2,118.25	2,224.16	2,335.37	2,452.14	2,574.74	2,703.48	2,838.65
Chana	1,412.16	1,482.77	1,556.91	1,634.76	1,716.50	1,802.32	1,892.44
Mug	1,129.73	1,186.22	1,245.53	1,307.81	1,373.20	1,441.86	1,513.95
Madh	1,129.73	1,186.22	1,245.53	1,307.81	1,373.20	1,441.86	1,513.95
Gahu	1,412.16	1,482.77	1,556.91	1,634.76	1,716.50	1,802.32	1,892.44
Maka	3,389.20	3,558.66	3,736.59	3,923.42	4,119.59	4,325.57	4,541.85
Bajari	2,965.55	3,113.82	3,269.51	3,432.99	3,604.64	3,784.87	3,974.12
0	-	-	-	-	-	-	-

12.2 Facility 1 - Profit and loss of Trading

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

Particulars	Rate	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Revenue								
Tur	Quintals 11,000	2,21,35,683	2,56,27,879	2,82,54,736	3,11,50,847	3,43,43,808	3,78,64,049	4,17,45,114
Chana	Quintals 11,000	1,47,57,122	1,70,85,252	1,88,36,491	2,07,67,231	2,28,95,872	2,52,42,699	2,78,30,076
Mug	Quintals 10,000	1,07,32,452	1,24,25,638	1,36,99,266	1,51,03,441	1,66,51,543	1,83,58,327	2,02,40,055
Madh	Quintals 12,000	1,28,78,943	1,49,10,766	1,64,39,119	1,81,24,129	1,99,81,852	2,20,29,992	2,42,88,066
Gahu	Quintals 4,500	60,37,005	69,89,421	77,05,837	84,95,685	93,66,493	1,03,26,559	1,13,85,031
Maka	Quintals 3,500	1,12,69,075	1,30,46,920	1,43,84,229	1,58,58,613	1,74,84,121	1,92,76,243	2,12,52,058
Bajari	Quintals 2,500	70,43,172	81,54,325	89,90,143	99,11,633	1,09,27,575	1,20,47,652	1,32,82,536
0	Quintals	-	-	-	-	-	-	-
Quantity for Milling								
Tur	Quintals 12,100	2,43,49,252	2,81,90,666	3,10,80,210	3,42,65,931	3,77,78,189	4,16,50,454	4,59,19,625
Chana	Quintals 12,100	1,62,32,834	1,87,93,778	2,07,20,140	2,28,43,954	2,51,85,459	2,77,66,969	3,06,13,083
Mug	Quintals 11,000	1,18,05,698	1,36,68,202	1,50,69,193	1,66,13,785	1,83,16,698	2,01,94,159	2,22,64,061
Madh	Quintals 13,200	1,41,66,837	1,64,01,842	1,80,83,031	1,99,36,542	2,19,80,037	2,42,32,991	2,67,16,873
Gahu	Quintals 4,950	66,40,705	76,88,364	84,76,421	93,45,254	1,03,03,142	1,13,59,215	1,25,23,534
Maka	Quintals 3,850	1,23,95,983	1,43,51,612	1,58,22,652	1,74,44,474	1,92,32,533	2,12,03,867	2,33,77,264
Bajari	Quintals 2,750	77,47,489	89,69,757	98,89,158	1,09,02,796	1,20,20,333	1,32,52,417	1,46,10,790
0	Quintals	-	-	-	-	-	-	-
0	Quintals	-	-	-	-	-	-	-
0	Quintals	-	-	-	-	-	-	-
0	Quintals	-	-	-	-	-	-	-
0	Quintals	-	-	-	-	-	-	-
0	Quintals	-	-	-	-	-	-	-
Job Work Charges Revenue	Quintals 200	13,97,606	15,40,861	16,98,799	18,72,926	20,64,901	22,76,554	25,09,900

Total Revenue			17,95,89,856	20,78,45,283	22,91,49,425	25,26,37,241	27,85,32,558	30,70,82,145	33,85,58,065
Expenses									
Variable Cost									
Tur	Quintals	7,500	1,63,78,200	1,80,56,966	1,99,07,804	2,19,48,354	2,41,98,061	2,66,78,362	2,94,12,894
Chana	Quintals	7,500	1,09,18,800	1,20,37,977	1,32,71,870	1,46,32,236	1,61,32,040	1,77,85,575	1,96,08,596
Mug	Quintals	6,000	69,88,032	77,04,305	84,93,997	93,64,631	1,03,24,506	1,13,82,768	1,25,49,501
Madh	Quintals	8,500	98,99,712	1,09,14,432	1,20,33,162	1,32,66,561	1,46,26,383	1,61,25,588	1,77,78,460
Gahu	Quintals	3,500	50,95,440	56,17,723	61,93,539	68,28,377	75,28,286	82,99,935	91,50,678
Maka	Quintals	3,000	1,04,82,048	1,15,56,458	1,27,40,995	1,40,46,947	1,54,86,759	1,70,74,152	1,88,24,252
Bajari	Quintals	2,500	76,43,160	84,26,584	92,90,309	1,02,42,565	1,12,92,428	1,24,49,902	1,37,26,017
0	Quintals		-	-	-	-	-	-	-
Quantity for Milling	Quintals		-	-	-	-	-	-	-
Tur	Quintals	7,500	1,63,78,200	1,80,56,966	1,99,07,804	2,19,48,354	2,41,98,061	2,66,78,362	2,94,12,894
Chana	Quintals	7,500	1,09,18,800	1,20,37,977	1,32,71,870	1,46,32,236	1,61,32,040	1,77,85,575	1,96,08,596
Mug	Quintals	6,000	69,88,032	77,04,305	84,93,997	93,64,631	1,03,24,506	1,13,82,768	1,25,49,501
Madh	Quintals	8,500	98,99,712	1,09,14,432	1,20,33,162	1,32,66,561	1,46,26,383	1,61,25,588	1,77,78,460
Gahu	Quintals	3,500	50,95,440	56,17,723	61,93,539	68,28,377	75,28,286	82,99,935	91,50,678
Maka	Quintals	3,000	1,04,82,048	1,15,56,458	1,27,40,995	1,40,46,947	1,54,86,759	1,70,74,152	1,88,24,252
Bajari	Quintals	2,500	76,43,160	84,26,584	92,90,309	1,02,42,565	1,12,92,428	1,24,49,902	1,37,26,017
0	Quintals		-	-	-	-	-	-	-
Job Work Purchases (20%)	Quintals		-	-	-	-	-	-	-
Tur	Quintals	7,500	81,89,100	90,28,483	99,53,902	1,09,74,177	1,20,99,030	1,33,39,181	1,47,06,447
Chana	Quintals	7,500	54,59,400	60,18,989	66,35,935	73,16,118	80,66,020	88,92,787	98,04,298
Mug	Quintals	6,000	34,94,016	38,52,153	42,46,998	46,82,316	51,62,253	56,91,384	62,74,751
Madh	Quintals	8,500	49,49,856	54,57,216	60,16,581	66,33,280	73,13,192	80,62,794	88,89,230
Gahu	Quintals	3,500	25,47,720	28,08,861	30,96,770	34,14,188	37,64,143	41,49,967	45,75,339
Maka	Quintals	3,000	52,41,024	57,78,229	63,70,497	70,23,473	77,43,379	85,37,076	94,12,126
Bajari	Quintals	2,500	38,21,580	42,13,292	46,45,154	51,21,283	56,46,214	62,24,951	68,63,009
0	Quintals		-	-	-	-	-	-	-
Daily Labour		800	13,97,606	15,40,861	16,98,799	18,72,926	20,64,901	22,76,554	25,09,900
Electricity Charges	0 Assumed		1,05,340	2,10,680	2,32,275	2,43,888	2,56,083	2,68,887	2,82,331
Gunny Bags/100 Kg		40	10,84,543	11,38,770	11,95,708	12,55,494	13,18,268	13,84,182	14,53,391
Transporation Cost/100 Kg packaging Exp		50	27,11,356	28,46,924	29,89,270	31,38,734	32,95,671	34,60,454	36,33,477
		40	10,84,543	11,38,770	11,95,708	12,55,494	13,18,268	13,84,182	14,53,391
Add: Opening Stock				87,44,843	96,33,106	1,06,07,047	1,16,79,536	1,28,61,217	1,41,63,248
Less: Closing Stock			87,44,843	96,33,106	1,06,07,047	1,16,79,536	1,28,61,217	1,41,63,248	1,55,97,924
Total Variable Cost			16,61,52,025	19,17,73,854	21,11,67,007	23,25,18,227	25,60,42,668	28,19,62,930	31,05,23,813
Fixed Cost									
Machine Operator		2	25,000	6,00,000	6,30,000	6,61,500	6,94,575	7,29,304	7,65,769
Total Fixed Cost			6,00,000	6,30,000	6,61,500	6,94,575	7,29,304	7,65,769	8,04,057
Total Expenses			16,67,52,025	19,24,03,854	21,18,28,507	23,32,12,802	25,67,71,972	28,27,28,699	31,13,27,870
Operaing Income			1,28,37,832	1,54,41,429	1,73,20,917	1,94,24,438	2,17,60,586	2,43,53,447	2,72,30,195

1. Inflation is assumed to be 5% annually.

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

Facility 2 - Grain Processing Unit - Dal Mill
13.1 Producers/ Capacity Utilization

Capacity 20 Quintals/Hr
 No. of Hours 5

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
No. of Operation Days	90	94	99	104	109	114	120
	0	0	0	0	0	0	0
Turdal	3275.64	3439.422	3611.3931	3791.962755	3981.560893	4180.638937	4389.670884
Chanadal	2183.76	2292.948	2407.5954	2527.97517	2654.373929	2787.092625	2926.447256
Mugdhal	1747.008	1834.3584	1926.07632	2022.380136	2123.499143	2229.6741	2341.157805
Madhdal	1747.008	1834.3584	1926.07632	2022.380136	2123.499143	2229.6741	2341.157805
	0	0	0	0	0	0	0
Total Quantity to be Processed	8953.416	9401.0868	9871.14114	10364.6982	10882.93311	11427.07976	11998.43375
Job Work	65%	65%	65%	65%	65%	65%	65%
Quantity for Processing and Trading for PC	35%	35%	35%	35%	35%	35%	35%
Job Work	5,820	6,111	6,416	6,737	7,074	7,428	7,799
Quantity for sale (50%)							
Turdal	1,146	1,204	1,264	1,327	1,394	1,463	1,536
Chanadal	764	803	843	885	929	975	1,024
Mugdhal	611	642	674	708	743	780	819
Madhdal	611	642	674	708	743	780	819
Quantity for Milling (50%)							
Turdal	1,146	1,204	1,264	1,327	1,394	1,463	1,536
Chanadal	764	803	843	885	929	975	1,024
Mugdhal	611	642	674	708	743	780	819
Madhdal	611	642	674	708	743	780	819
	0	-	-	-	-	-	-

13.2 Facility 2 - Profit and loss of Grain Processing Unit - Dal Mill

			100%	105.00%	110.25%	115.76%	121.55%	127.63%	134.01%
Particulars	Unit	Rate	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Revenue									
Pulses									
Turdal	50 Kg	5500	1,19,80,653	1,32,08,670	1,45,62,559	1,60,55,221	1,77,00,881	1,95,15,222	2,15,15,532
Chanadal	50 Kg	5500	79,87,102	88,05,780	97,08,373	1,07,03,481	1,18,00,588	1,30,10,148	1,43,43,688
Mugdhal	50 Kg	5000	58,08,802	64,04,204	70,60,635	77,84,350	85,82,246	94,61,926	1,04,31,773
Madhdal	50 Kg	6000	69,70,562	76,85,045	84,72,762	93,41,220	1,02,98,695	1,13,54,311	1,25,18,128
Quantity for Milling (50%)									
Turdal	50 Kg	6050	1,31,78,718.63	1,45,29,537.29	1,60,18,814.86	1,76,60,743.39	1,94,70,969.58	2,14,66,743.96	2,36,67,085.22
Chanadal	50 Kg	6050	87,85,812.42	96,86,358.19	1,06,79,209.91	1,17,73,828.92	1,29,80,646.39	1,43,11,162.64	1,57,78,056.81
Mugdhal	50 Kg	5500	63,89,681.76	70,44,624.14	77,66,698.11	85,62,784.67	94,40,470.10	1,04,08,118.29	1,14,74,950.41
Madhdal	50 Kg	6600	76,67,618.11	84,53,548.97	93,20,037.74	1,02,75,341.61	1,13,28,564.12	1,24,89,741.94	1,37,69,940.49
	0								
Revenue			6,87,68,950	7,58,17,767	8,35,89,088	9,21,56,970	10,16,03,059	11,20,17,373	12,34,99,154
Expenses									
Variable Cost									
Turdal	Quintals	7,500	2,45,67,300	2,70,85,448	2,98,61,707	3,29,22,532	3,62,97,091	4,00,17,543	4,41,19,341
Chanadal	Quintals	7,500	1,63,78,200	1,80,56,966	1,99,07,804	2,19,48,354	2,41,98,061	2,66,78,362	2,94,12,894
Mugdhal	Quintals	6,000	1,04,82,048	1,15,56,458	1,27,40,995	1,40,46,947	1,54,86,759	1,70,74,152	1,88,24,252
Madhdal	Quintals	8,500	1,48,49,568	1,63,71,649	1,80,49,743	1,98,99,841	2,19,39,575	2,41,88,382	2,66,67,691
Oil (Liters)	2	160	2,86,509	3,15,877	3,48,254	3,83,950	4,23,305	4,66,693	5,14,530
Daily Labour	10	800	7,16,273	7,89,691	8,70,635	9,59,875	10,58,262	11,66,734	12,86,324
Electricity Charges	0	Assumed	1,60,340	1,68,357	1,85,614	2,14,871	2,61,177	3,33,335	4,46,701
Loading/Unloading Charges		40	7,16,273	7,89,691	8,70,635	9,59,875	10,58,262	11,66,734	12,86,324
packaging Exp		40	7,16,273	7,89,691	8,70,635	9,59,875	10,58,262	11,66,734	12,86,324
Transportation Charges		50	8,95,342	9,87,114	10,88,293	11,99,843	13,22,827	14,58,417	16,07,905
Add: Opening Stock				34,88,406	38,45,547	38,45,547	42,39,716	46,74,798	51,55,179
Less: Closing Stock				34,88,406	38,45,547	42,39,716	46,74,798	51,55,179	56,85,854
Total Variable Cost			6,62,79,720	7,65,53,801	8,44,00,145	9,30,60,880	10,26,23,200	11,31,86,410	12,48,65,525
Fixed Cost									
Machine Operator	2	25,000	6,00,000	6,30,000	6,61,500	6,94,575	7,29,304	7,65,769	8,04,057
Fixed Cost			6,00,000	6,30,000	6,61,500	6,94,575	7,29,304	7,65,769	8,04,057
Total expenses			6,68,79,720	7,71,83,801	8,50,61,645	9,37,55,455	10,33,52,503	11,39,52,179	12,56,69,583
Operating Profit			18,89,230	(13,66,034)	(14,72,556)	(15,98,485)	(17,49,444)	(19,34,806)	(21,70,429)

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